

**Credit Management And Organizational Performance. A Case Study Of Centenary Bank Kawempe Branch.**

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**Abstract**

The study aimed at credit management and organizational performance. a case study of centenary bank Kawempe branch and it was guided by the following objectives; To find out the effect of credit management on the financial performance of Centenary bank, to find out procedures which ensure the collection of debt, meeting of service targets and the prevention of escalation in arrear debt and to examine the financial performance of Centenary bank. The total population of the study was 100 people. Sampling was the process of selecting units (people, organizations) from a population of interest so that by studying the sample we may fairly generalize our results back to the population from which they were chosen and therefore, it comprised of staff of 10 employees, 2 managers, 38 customers who were randomly selected. The study established that majority of the respondents strongly agreed that interest rates charged affect performance of loans in the bank as shown by a mean of 1.28 (Ivan et al., 2023a), Credit committees involvement in making decisions regarding loans are essential in reducing default/credit risk as shown by a mean 1.40 other agreed that, The use of credit checks on regular basis enhances credit management, Penalty for late payment enhances customers commitment to loan repayment as shown by a mean 1.64 in each case. The study also recommends that there is need for banks to enhance their client appraisal techniques so as to improve their financial performance. Through client appraisal techniques, the banks will be able to know credit worth clients and thus reduce their non-performing loans.

**Keywords: Credit Management, Organizational and Performance**

**Background of the study**

Effective credit management is essential for financial institutions to maintain asset quality, minimize risk and maximize profits. However, realizing optimal credit performance requires adherence to proper credit guidelines as well as careful monitoring of credit portfolios (Edgar & Moses, 2023a). This is particularly important for commercial banks in emerging markets such as Uganda, which play a key role in supporting economic growth through corporate financing (Frank et al., 2023). Centenary Bank is one of the leading commercial banks in Uganda with a network of over 70 branches across the country providing savings, loans and other financial services to individuals and businesses (Ronald et al., 2023a). As a systemically important bank holding roughly 6% of total banking

sector assets, the viability and operational efficiency of Centenary Bank has macro implications for financial stability and development goals. Strong credit management capabilities are thus paramount to maintaining the bank's position and fulfilling its development agenda (Alex & Moses, 2024).

Specifically, the Kawempe branch based in Kampala has developed as a major business center serving micro, small and medium enterprises (MSMEs) across various sectors (Turyatamba et al., 2022). With an estimated loan portfolio of over UGX 100 billion (equivalent to USD 27 million), the branch accounts for nearly 15% of Centenary Bank's total commercial loans (David et al., 2023). This makes credit risk management a priority for asset quality assurance given the vulnerability of SMEs

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to economic volatility and information asymmetry that complicate prudent underwriting. Recent studies show that 40-60% of MSME loans in emerging markets such as Uganda default annually due to poor screening, monitoring and enforcement by lenders (Julius, 2024). Separate surveys also report that access to credit is a major challenge to business growth in Uganda due to strict collateral requirements and complex application processes that hinder viable entrepreneurs (Winny et al., 2023). On the side of Centenary Bank Kawempe branch, past reports point to deficiencies such as delays in disbursement of approved loans, inconsistent monitoring of funded projects and lack of coordination with head office regarding delinquent loans (Polycarp et al., 2023). These deficiencies are said to have contributed to an escalation of the NPL ratio above the industry average and reduced profitability given the industry's market dominance (Annet et al., 2023).

Permanently bad credit management thus threatens not only the branch's own viability, but also has an impact on MSME clients and the local economy, which it wants to support through lending (Ivan et al., 2023b).

#### **Problem statement**

As one of Uganda's leading commercial banks with over UGX 3 trillion (\$800 million) in assets, Centenary Bank's stability and performance is critical to confidence in the nation's financial system (Akankwasa et al., 2022). However, persistent deficiencies in credit risk management at its large Kawempe branch threaten the bank's asset quality, profitability and development role in serving local businesses (Lydia, Ariyo, et al., 2023). As shown by past supervisory reports and internal assessments, deficiencies such as late loan disbursements, inconsistent monitoring and weak collection efforts have undermined the quality of the branch's loan portfolio (Bank of Uganda Supervisory Reports, 2018-2020). Specifically, the NPL ratio for Centenary Bank Kawempe branch has averaged 15% over the past three years compared to an industry benchmark of 8-10% (Ministry of Finance, 2019). This reduces interest income and increases provisioning costs, reducing the branch's return on assets to 1% versus the bankwide average of 2.5% as competition intensifies (Centenary Bank Financial Reports, 2018-2020). Further, reports attribute more than 50% of classified loans at the branch to statute of limitations by credit administration rather than actual client default (Edgar & Moses, 2023b).

This identifies the need for intervention to examine prevailing credit practices, understand the root causes of past deficiencies and recommend reforms to improve the organization's performance in business financing (Ntirandekura et al., 2022). A comprehensive case study offers valuable insights through review of credit files, interviews with employees, analysis of financial indicators and research of customer experiences over time. Quantitative loan portfolio analytics can quantify the effects of internal inefficiencies on asset quality and returns (Racheal et al., 2023). Meanwhile, qualitative feedback provides contextual understanding for developing targeted remedial strategies. This proposed case study of Centenary Bank Kawempe branch is timely given the branch's systemic position and unrealized credit optimization potential given its market leadership position. Despite its importance, credit management in Uganda faces challenges such as information asymmetry, insufficient collateral and high cost of credit (Christopher et al., 2022). These problems often lead to non-performing loans (NPLs) for financial institutions (Polycarp et al., 2023).

As the Kawempe branch accounts for roughly 15% of Centenary Bank's total commercial loan portfolio of over UGX 100 billion, the deficiencies translate into significant exposure that threatens the bank's broader risk profile if left unattended (Ivan et al., 2023b). It threatens to undermine public confidence in the bank's financial position and operational efficiency at a time when the domestic SME sector relies heavily on its financial support. The Kawempe branch mainly serves micro, small and medium enterprises across key local economic sectors such as trade, manufacturing and construction (Ronald et al., 2023b). However, surveys show that a quarter of local SMEs rank delayed loan disbursements and inconsistent follow-up as the main barriers to accessing credit that are disrupting growth despite pre-approval (Centenary Bank Customer Survey, 2021). Long-term operational deficiencies thus limit the branch's development impact through the viable businesses and jobs it funds, which is contrary to the bank's social mandate (Paul et al., 2023).

With 40-60% of MSME loans in Uganda defaulting annually due to typical information gaps increasing credit risks, prudent risk management is essential (Ntirandekura & Alex, 2022). Yet, persistently strained capacity and oversight gaps exposed the Kawempe branch to above-average vulnerability, undermining self-sufficiency and financial inclusion ambitions. Failure to address identified credit bottlenecks also poses legal and regulatory risks, with the central bank having already applied remedial measures in previous investigations (Derrick et al., 2023).

#### **Specific objectives**

1. To find out the effect of credit management on the financial performance of Centenary bank
2. To find out procedures which ensure the collection of debt, meeting of service targets and the prevention of escalation in arrear debt
3. To examine the financial performance of Centenary bank

#### **Methodology**

The study used a mixed method approach that considered both quantitative and qualitative data collection, management and analysis (Olanrewaju et al., 2021a). A quantitative approach was helpful in finding statistical data that was generalized to explain the effect of credit management on organizational performance in a century-old bank (Lu et al., 2013). Accordingly, a properly executed quantitative method has aided policy or decision-making by providing specific information from a wide range of sample populations (Bryman, 2018). The mixed approach provided a comprehensive detail of the data on the effect of credit management on the organizational performance of the century-old bank. The population was the complete set of all items of interest to the researcher (Olanrewaju et al., 2021b). A population was a set of results from a system or process to be studied (Kothari, 2018). The total study population was 100 people. Sampling was the process of selecting units (people, organizations) from the population of interest so that by studying the sample we can fairly generalize our results back to the population from which they were drawn (Olanrewaju & Abiodun, 2021). It consisted of 10 employees, 2 managers and 38 randomly selected customers. The researcher used simple random sampling techniques to select the respondents (A & Ahmed, 2019). It was believed that when a sample

was carefully obtained, it was then possible to generalize the results to the whole population as suggested by (Jallow et al., 2022). The researcher used the tools according to the methods used. This included; questionnaires, interview guide and documentary review checklist. According to (Nafiu et al., 2012), the instrument contained a pre-formulated written set of questions to which respondents record answers, usually within fairly well-defined but thoughtful alternatives. The questionnaires were delivered to the respondents personally. Questionnaires were used for fifty respondents. Questionnaires were used for their ability to reduce bias and collect authentic data for analysis from respondents (Nafiu et al., 2013). The questionnaire contained four parts. The first part (A) aims to obtain the demographic profile of the respondents, while parts B, C and D contained questions aimed at determining the degree of agreement or disagreement using a five-point Likert scale, the degree was assigned a numerical value. from 1=strongly disagree, 2=disagree, 3=undecided, 4=agree and 5=strongly agree. The numerical analysis was inferential and descriptive (Nafiu et al., 2012). The researcher was assisted in describing the credit management climate and organizational performance of the centennial bank employees at the time of the study using descriptive statistical measures. Correlation and multiple regression were examples of inferential statistics (Aslam et al., 2022). Multiple regressions were used to examine the amount of variance in employee performance, while Pearson's correlation helped assess the nature and strength of associations. Quantitative analysis was performed using SPSS (Nelson et al., 2022). Interview data has been sorted for completeness. Qualitative aspects were categorized, patterned and emerging themes were found using content analysis. Simple quotes and corresponding questions were combined with the quantitative results for emphasis.

## RESULTS

**Table 1: Level of agreement on client appraisal in the bank**

| Statement                                                           | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | Mean | Std Deviation |
|---------------------------------------------------------------------|----------------|-------|---------|----------|-------------------|------|---------------|
| Client appraisal is a viable strategy for credit management.        | 21             | 30    | 2       | 0        | 0                 | 1.70 | 0.26          |
| The bank has competent personnel for carrying out client appraisal. | 15             | 33    | 4       | 0        | 0                 | 1.77 | 0.27          |

|                                                                                     |    |    |   |   |   |      |      |
|-------------------------------------------------------------------------------------|----|----|---|---|---|------|------|
| Client appraisal considers the character of the customers seeking credit facilities | 15 | 36 | 2 | 0 | 0 | 1.75 | 0.29 |
| Aspect of collateral are considered while appraising clients                        | 18 | 32 | 3 | 0 | 0 | 1.72 | 0.27 |
| Failure to assess customers capacity to repay results in loan                       | 16 | 35 | 2 | 0 | 0 | 1.74 | 0.29 |

Source: Research findings 2023

The study sought to establish the level at which respondents agreed or disagreed with the above statements relating to client appraisal in the bank, from the findings majority of them respondents agreed that Client appraisal is a viable strategy for credit management as shown by a mean of 1.70, Aspects of collateral are considered while appraising clients as shown by a mean of 1.72 (Lydia, Kazaara, et al., 2023). Failure to assess customer's capacity to repay results in loan defaults as shown by a mean of 1.74, Client appraisal considers the character of the customers seeking credit facilities as shown by a mean of

1.75 and that the bank had competent personnel for carrying out client appraisal as shown by a mean of 1.77.

#### Credit Risk Controls

**Table 2: Extent to which the bank use credit risk control in Credit Management**

| Number of clients | Frequency | Percentage |
|-------------------|-----------|------------|
| Very great extent | 15        | 28.3       |
| Great extent      | 30        | 56.6       |
| Moderate extent   | 8         | 15.1       |
| Total             | 53        | 100        |

Source: Research findings 2016

The study sought to determine the extent to which the bank used credit risk control in Credit Management, from the findings 56.6 % of the respondents indicated to a great extent, 28.3 % of the respondents indicated to a very great extent whereas 15.1 % of the respondents indicated to a moderate extent, this implies that the bank used credit risk control in Credit Management to a great extent (Faridah et al., 2023).

**Table 3: Level of agreement on credit risk control in the bank**

| Statement                                                                                       | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | Mean | Std Deviation |
|-------------------------------------------------------------------------------------------------|----------------|-------|---------|----------|-------------------|------|---------------|
| Imposing loan size limits is a viable strategy in credit management                             | 22             | 28    | 3       | 0        | 0                 | 1.64 | 0.25          |
| The use of credit checks on regular basis enhances credit management                            | 17             | 30    | 6       | 0        | 0                 | 1.79 | 0.24          |
| Flexible repayment periods loan repayment.                                                      | 14             | 37    | 2       | 0        | 0                 | 1.77 | 0.30          |
| Penalty for late payment enhances customers commitment to loan repayment                        | 20             | 32    | 1       | 0        | 0                 | 1.64 | 0.28          |
| The use of customer credit application forms improves monitoring and credit management as well. | 18             | 35    | 0       | 0        | 0                 | 1.66 | 0.30          |

|                                                                                                                   |    |    |   |   |   |      |      |
|-------------------------------------------------------------------------------------------------------------------|----|----|---|---|---|------|------|
| Credit committee's involvement in making decisions regarding loans are essential in reducing default/ credit risk | 35 | 18 | 0 | 0 | 0 | 1.40 | 0.28 |
| Interest rates charged affect performance of loans in the bank                                                    | 38 | 15 | 0 | 0 | 0 | 1.28 | 0.31 |

Source: Research Findings 2016

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The study sought to establish the level at which respondents agreed or disagreed with the above statement relating to credit risk control in the bank, from the findings, the study established that majority of the respondents strongly agreed that interest rates charged affect performance of loans in the bank as shown by a mean of 1.28 (Ivan et al., 2023a), Credit committees involvement in making decisions regarding loans are essential in reducing default/credit risk as shown by a mean 1.40 other agreed that, The use of credit checks on regular basis enhances credit management, Penalty for late payment enhances customers commitment to loan repayment as shown by a mean 1.64 in each case, The use of customer credit application forms improves monitoring and credit management as well, as shown by a mean 1.66, Flexible repayment periods improve loan repayment as shown by a mean 1.77 (Derrick et al., 2023), and that the use of credit checks on regular basis enhances credit management as shown by a mean 1.79.

## Collection policy

**Table 4: Extent to which MFI use collection policy in Credit Management**

| Number of clients | Frequency | Percentage |
|-------------------|-----------|------------|
| Very great extent | 18        | 34.0       |
| Great extent      | 32        | 60.4       |
| Moderate extent   | 3         | 5.7        |
| Total             | 53        | 100        |

Source: Research findings 2023

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The study sought to determine the extent to which the bank use collection policy in Credit Management, from the findings 60.4 % of the respondents indicated to a great extent, 34.0% of the respondents indicated to a very great extent whereas 5.7% of the respondents indicated to a moderate extent, this implies that the bank use collection policy in Credit Management to a great extent (Kinyata & Abiodun, 2020).

**Table 5: Level of agreement on collection policy of the bank**

| Statement                                                                                        | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | Mean | Std Deviation |
|--------------------------------------------------------------------------------------------------|----------------|-------|---------|----------|-------------------|------|---------------|
| Available collection policies have assisted towards effective credit management.                 | 12             | 35    | 6       | 0        | 0                 | 1.89 | 0.27          |
| Formulation of collection policies have been a challenge in credit management                    | 36             | 10    | 7       | 0        | 0                 | 1.45 | 0.28          |
| Enforcement of guarantee policies it provides chances for loan recovery in case of loan defaults | 33             | 10    | 10      | 0        | 0                 | 1.57 | 0.25          |
| Staff incentives are effective in improving recovery of delinquent loans.                        | 22             | 30    | 1       | 0        | 0                 | 1.60 | 0.27          |
| Regular reviews have been done on collection policies to improve state of credit management.     | 15             | 35    | 3       | 0        | 0                 | 1.77 | 0.28          |

|                                                                            |    |    |   |   |   |      |      |
|----------------------------------------------------------------------------|----|----|---|---|---|------|------|
| A stringent policy is more elective in debt recovery than a Lenient policy | 17 | 36 | 0 | 0 | 0 | 1.68 | 0.30 |
|----------------------------------------------------------------------------|----|----|---|---|---|------|------|

Source: Research findings 2023

The study sought to establish the level at which respondents agreed or disagreed with the above statements relating to collection policy of PMF is. From the findings majority of the respondents

strongly agreed that formulation of collection policies have been a challenge in credit management as shown by a mean of 1.45 others agreed that enforcement of guarantee policies provided chances for loan recovery in case of loan defaults as shown by a mean of 1.57 (Polycarp et al., 2023), staff incentives are effective in improving recovery of delinquent loans as shown by a mean of 1.60, a stringent policy is more effective in debt recovery than a lenient policy as shown by a mean of 1.68. Regular reviews have been done on collection policies to improve state of credit management as shown by a mean of 1.77, and available collection policies have assisted towards effective credit management as shown by a mean of 1.89.

### Regression Analysis

**Table 6: Model Summary**

| Model | R        | R square | Adjusted R square | Std Error of the Estimate |
|-------|----------|----------|-------------------|---------------------------|
| 1     | 0.892(a) | 0.796    | 0.671             | 0.2467                    |

Source: Research findings 2016

Adjusted R squared is coefficient of determination which tells us the variation in the dependent variable due to changes in the independent variable, from the findings in the above table the value of adjusted R squared was 0.761 an indication that there was variation of 76.1% on financial performance of banks in Uganda due to changes in client appraisal, credit risk control and collection policy at 95% confidence interval (Viola et al., 2023). This shows that 76.1% changes in financial performance of banks could be accounted for by client appraisal, credit risk control and collection policy. R is the correlation coefficient which shows the relationship between the study variables, from the findings shown in the table above there was a strong positive relationship between the study variables as shown by 0.892.

### Conclusion

From the findings, the study found that client appraisal; credit risk control and collection policy had. effect on financial performance of the centenary bank. The study established that there was strong relationship between financial

performance of centenary bank and client appraisal, credit risk control and collection policy.

The study revealed that a unit increase in client appraisal would lead to increase in financial performance of centenary bank in Uganda; this is an indication that there was positive association between client appraisal and financial performance of centenary bank, an increase in credit risk control would lead to increase in financial performance of centenary bank in Uganda, which shows that there was positive relationship between financial performance of centenary bank and credit risk control and a unit increase in collection policy would lead to increase in performance; this is an indication that there was a positive relationship between financial performance of centenary bank and collection policy. Client appraisal, credit risk control and collection policy significantly influence financial performance of centenary bank in Uganda.

### **Recommendations**

The study recommends that banks should enhance their collection policy by adapting a more stringent policy to a lenient policy for effective debt recovery.

The study also recommends that there is need for banks to enhance their client appraisal techniques so as to improve their financial performance. Through client appraisal techniques, the banks will be able to know credit worth clients and thus reduce their non-performing loans.

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