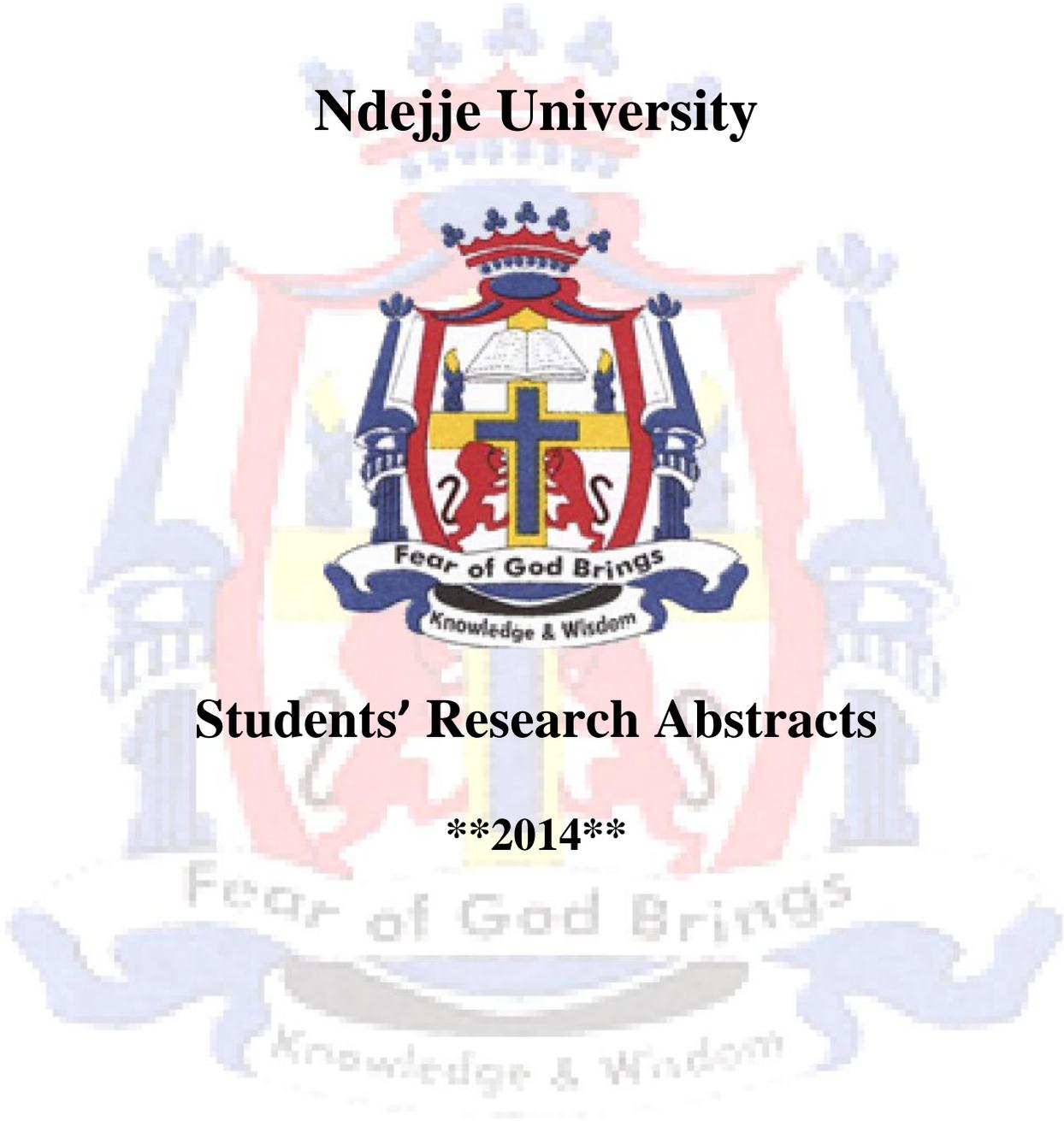


Ndejje University



Students' Research Abstracts

****2014****

**CUSTOMER CARE SERVICE INDICATORS AND CLIENT RETENTION IN UGANDA:
A CASE STUDY OF MICROFINANCE INSTITUTIONS IN CENTRAL REGION –KAMPALA**

BY Enos Baluku

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Supervisor: Dr. Milly Kwagala Oidu

Abstract

Uganda's Microfinance Institutions (MFIs) are grappling with declining numbers of clients; for instance, the active depositors in a number of these institutions reduced from 4,830,583 in 2010 to 3,506,787 in 2014. 27.4% decline in the entire industry belies the dire situation within some individual institutions. Many MFIs registered much higher rates of decline in their client bases, particularly their depositors leading to reductions in total assets to the extent that some of the institutions quit the market. This alludes to high levels of failure to retain clients. While current research has identified a number of external and internal factors to explain this failure, not much scholarly attention has been given to whether the institutions' customer care practices played any role. Therefore, the purpose of this study was to examine the relationship between customer care indicators (service reliability, art of communication, and front desk staff social competence) and retention of clients by these institutions. The study was conducted as field correlational survey of 300 randomly selected clients and 110 employees, representing 30 MFIs selected from central Uganda and mostly from Kampala district, where the majority of these institutions have their headquarters. Data was collected using questionnaires and analysed using Pearson correlation and linear regression analysis. Findings revealed that there was a significant, positive, strong and predictive relationship between the MFIs' customer care indicators and client retention. This implies that customer care strongly explained the institutions' client retention. The indicators were found to be largely unsatisfactory to most clients. The paper concludes and recommends that these institutions need to improve their client relation practices if they are to attract and retain their customers.

KEYWORDS: Service Reliability, Art of Communication, Front Desk Staff Social Competence, Client Retention, Microfinance Institutions.

THE EFFECT OF RELATIONSHIP MARKETING STRATEGY ON CUSTOMER LOYALTY IN SELECTED COMMERCIAL BANKS IN UGANDA

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Abstract

The rate at which clients switch from one bank to another (it explains the many dormant accounts) in Uganda's commercial banking industry has been growing since the early 1990s. The consequence of this trend is that banks have fallen prey to double leverage of collateral by some clients who borrow using the assets as collateral. This practice has intensified in the last decade as reflected in the huge losses some banks have incurred as a result of clients presenting same assets as collateral in different banks. Such high levels of client switching of banks reveals that Uganda's commercial banks lacked customer loyalty. It was however, not clear whether this was related to the relationship marketing strategy that these banks were using. Therefore, the purpose of this study was to examine the relationship between this strategy and customer loyalty in selected commercial banks. The three specific objectives of the study focused on investigating three dimensions of this strategy, which included (a) communication, (b) commitment and (c) complaint's handling. To test these objectives, the study conducted a field correlation survey. Data was collected using two sets of structured questionnaires one of which was administered to 184 accounts relationship managers and another to 357 clients. The data was analysed using Pearson correlation and linear regression methods aided by SPSS. Findings revealed that all the three dimensions had strong and positive effects on customer loyalty. It was concluded that improving communication, commitment and complaint's handling would enable Uganda's commercial banks to register significant improvement in their customer loyalty. Consequently, it is recommended that relationship managers of these banks should ensure that their subordinate employees, particularly front desk managers, tellers and loan officers improve their art of communication with clients, and handle customer complaints promptly and with respect and commitment.

KEYWORDS: Communication, Commitment, Complaint's Handling, Customer Loyalty, Commercial Banks, Uganda

**PACKAGING AND CUSTOMER ACCEPTANCE OF BEVERAGE PRODUCTS IN UGANDA:
A CASE OF HARRIS INTERNATIONAL**

COMPANY, KAMPALA (U)

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Abstract

The National Environment Authority and the National Bureau of Standards have waged an awareness campaign on the health and environmental dangers of some packaging materials such as plastic bottles in the media. These warnings have caused public concern about the packaging used by companies in Uganda. At the same time, some companies have been failing to realise the planned level of customer acceptance of their products. For instance, while Harris International Company had planned to increase customer acceptance of its products by 12% between 2010 and 2013, it only realized 5%. However, it is not clear whether this failure was related to the packaging of the company's products. The purpose of this study was to examine the relationship between packaging and customer acceptance of beverage products, taking Harris International Company, Kampala (U) as a case in point. The specific objectives focused on how each of the following packaging dimensions related with customer acceptance: (a) communicative packaging, (b) packaging concern for the environment, and (c) innovative packaging. The study was designed as survey involving 184 randomly selected customers and five senior employees of this company. Data was collected from the clients using a self administered questionnaire and from the employees using interviews. While interview data was analysed using the narrative technique, questionnaire data was analysed using Pearson correlation and linear regression analysis. A significantly strong, positive and predictive relationship was established between each of the dimensions of packaging and customer acceptance. It was concluded that each of these dimensions determined customer product acceptance in a positively significant manner. Consequently, the study recommends that the management of Harris International Company and other beverage companies should improve the packaging of its products in a manner that would enable it to realise the planned increase in the customer acceptance of its products.

Keywords: Communicative Packaging, Packaging Concern for Environment, Innovative Packaging, Customer Acceptance, Beverage Products

INVESTMENT COST AND REVENUE REALISATION IN RURAL ELECTRIFICATION PROJECTS IN UGANDA

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Abstract

The need to minimize environmental degradation and the subsequent global warming compelled Uganda to enact and implement the 1999 Reformative Electricity Act. The core focus of this act was to leverage public and private investment in rural electrification in order to encourage energy-saving initiatives. This initiative involves some firms investing in power generation, power transmission or power distribution to rural areas. Investing in projects for power distribution involves installing High and Low Voltage lines of length that maximizes connections to rural-based households, businesses and industries. It is assumed that the greater the length of these lines, the more the connections and the higher the revenue realised from the project. Unfortunately, most of the projects undertaken in Uganda in terms of investing in the length of these lines fail to realise expected revenue. Therefore, this study sought to examine whether the cause of this failure was related to the investment cost incurred to maximize the length of these lines. The study adopted a cross-sectional survey that involved 48 out of the 50 projects that were involved in rural electrification in Uganda at the time of the study. The projects were represented by their managers and financial controllers selected using purposive sampling. From a sample of 96 respondents, data was collected using a self-administered questionnaire and analysed using descriptive, Pearson correlation and linear regression methods of analysis. Findings indicate that investment costs related with revenue realisation in a strongly predictive but negative manner. This was as a result of the fact that the longer the lines became, the more were the connections of consumers who got involved in power theft (through meter bypass, shunting and illegal connections) instead of paying for the consumed power. As the rural electrification projects incurred more costs to increase the length of both High and Low Voltage lines to rural areas, projects realised less revenue. The study concluded that to reverse this relationship, managers of the power distribution projects should to conduct field surveillance of the installed power distribution lines and connected consumers in order to recover revenue lost in power thefts by requiring culprits to pay fines and get penalised for stealing power.

KEYWORDS: Rural Electrification, Investment Cost, Length Voltage Lines, Revenue Realisation

RISK MANAGEMENT MEASURES AND CURRENCY STABILTY IN UGANDA: A CASE OF BANK OF UGANDA

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Abstract

The continued and fast depreciation of the Ugandan currency against the US dollar has over the past five years been consistently cited among the factors that cause business losses in Uganda. The situation has become so dire to the extent of forcing many business operators to close down. It is this state of affairs that motivated this study to investigate whether such depreciation could be explained by the risk management measures implemented by Bank of Uganda (BoU). The specific objectives of the study were to (1) identify the risk management measures used by BoU in currency stabilization, (2) determine the level of Uganda's currency stabilization by BoU, and (3) establish the relationship between the risk management measures used by BoU and the achieved level of currency stability. The study was conducted as a cross sectional survey consisting of 58 respondents. Both qualitative and quantitative data were collected using interviews and questionnaires administered to purposively selected heads of departments at BoU and officials from commercial banks, foreign exchange bureaus, and export agencies. Data was analysed qualitatively using the narrative technique and quantitatively using Pearson correlation and linear regression analysis. Findings show that the risk management measures that BoU used in currency stabilization included currency risk transfer, currency risk reduction and control, and currency risk retention. The level at which each of these measures was applied was relatively unsatisfactory to most of the respondents, especially those selected from commercial banks and export agencies. A strong, positive and predictive relationship was established between each of the identified measures and the realized level of currency stabilization. The measures collectively explained the realized level of currency stability by a significant 73%, with fixing the currency risk control (fixing the exchange) being the best predictor. It was therefore concluded that the risk management measures that BoU undertakes significantly explain the level realized in stabilizing the Ugandan currency. Therefore, the fact that the identified measures were unsatisfactorily implemented resulted into recommending to BoU officials to improve how they implement the measures by putting more emphasis on currency risk control through fixing exchange rates.

KEYWORDS: Currency Risk Transfer, Currency Risk Reduction and Control, Currency Risk Retention, Currency Stabilization

COMPUTER TECHNOLOGY ADOPTION AND OPERATIONAL EFFICIENCY IN SUPERMARKETS IN UGANDA: A CASE OF SELECTED SUPERMARKETS IN KAMPALA CENTRAL DIVISION

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Abstract

The use of inefficient manual systems to manage operations has increased costs, and consequently losses to many businesses in Uganda. In this category are supermarkets that incur extra costs on labour by relying on the inefficient manual operations. Could adoption of computer and automated systems improve the operational efficiency and thereby minimize the losses of such companies? Therefore, this study examined the relationship between the adoption computer technology and the operational efficiency of supermarkets in Uganda. The specific objectives of the study were to investigate the effect of the adopted computer technology on the supermarkets' (a) sales volumes, (b) labor costs and (c) other costs of operations. Both qualitative and quantitative data were collected using interviews and questionnaires administered to 80 respondents purposively selected from 20 supermarkets which were randomly selected from Kampala Central Division. While the thematic technique was used to analyse qualitative data, descriptive, Pearson correlation and linear regression methods were used to analyse quantitative data. The findings show that the computer technology adopted by supermarkets increased their sales volumes, but labor and other costs were not significantly affected because supermarkets continued to use the same labour size. However, it was also revealed that adoption of ICT introduced other expenses in form of accounting and inventory management and control costs. It was concluded that although computer technology adoption increased sales volume, its contribution to the overall operational efficiency of the supermarkets needed strengthening by using ICT programmes that reduced the need for labour and spending on accounting and inventory management and control. It was recommended that the supermarket operators in Uganda should adopt integrative computerized systems in order to reduce labour, managerial and accounting costs.

KEYWORDS: ICT, Adoption, Supermarkets, Sales Volumes, Labor Costs, Costs of Operations

LEARNING ENVIRONMENT AND COMPLETION TIME OF THE MASTER OF PUBLIC HEALTH BY DISTANCE PROGRAM OF MAKERERE UNIVERSITY

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Abstract

Makerere University School of Public Health (MakSPH) started offering a Masters Degree Program in Public Health by distance education (MPH-DE) in 2004. It was expected that the flexibility of the programme would enable adult learners to complete within the scheduled timeframes as they would study while attending to their other competing priorities. In spite of this expectation, the programme's completion rate within the scheduled time at a paltry 8.6% remains very low. Using a mixed research design, this study sought to establish the student-based and institutional factors accounting for the low levels of course completion on the selected programme. Quantitative data collected using questionnaires administered to 139 respondents (randomly drawn from the first 6 cohorts of the program from 2004 to 2009 in-takes) and qualitative data collected using interviews administered to 26 administrators and academic staff members of MakSPH selected purposively according to their level of involvement in the MPH-DE programme were analysed using the narrative technique and descriptive analysis respectively. Findings indicate that the main student-based factors responsible for low completion rates were both economic and demographic. Demographically, more female students failed to complete in time compared to male students because female students had to create time to attend to marital (family) demands. In terms of age, older students were more likely not to complete in time compared to younger students because of the many responsibilities that older students had. Economically, students cited busy work schedules and financial constraints as the main cause of the higher than anticipated rates of absenteeism, failure to collect study materials, and loss of interest and commitment in the course as time went by. The main institutional factors accounting for such low rates included poor faculty commitment, inappropriate program design and delayed feedback from supervisors.

KEYWORDS: Learning-Environment-Factors, Study-Completion-Time, Distance Education.

LIBERALIZATION OF ELECTRICITY SECTOR AND SERVICE DELIVERY IN UGANDA: A CASE STUDY OF UMEME LIMITED KAMPALA BRANCH

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Abstract

The Government of Uganda liberalized the provision of electricity services to UMEME Limited in 2004 to improve its delivery to energy consumers, and introduced the Electricity Regulation Authority (ERA) to ensure that this company delivered the energy in a timely, satisfactory and at reduced cost. However, the delivery of electricity has not improved in all these dimensions as expected. Energy consumers are still experiencing all the service delivery problems that UMEME was expected to solve. This is evident in the rising consumer complaints of delayed electricity supply, poor power installation at premises, power blackouts and load shading. Therefore, this study examined the relationship between liberalization of electricity service and service delivery in Uganda. Specifically, the study examined the relationship between (a) restructuring of electricity service, (b) privatization of electricity service, (c) independence of regulatory authority in electricity service, and (d) electricity service delivery by UMEME limited. The study was designed as cross sectional survey. Data was collected from documents and 105 respondents who included purposively selected UMEME and ERA officials, and randomly selected Electricity Consumer Committee members in Kampala District. While the officials provided qualitative data using interviews, the consumer committee members provided quantitative using a questionnaire. While qualitative data was analysed using the narrative technique, quantitative data was analysed using Pearson correlation and linear regression methods. Findings show that there were strong and predictive relationships between (i) restructuring of electricity service, (ii) privatization of electricity service, (iii) independence of regulatory authority in electricity service delivery in Uganda. While restructuring of electricity service and independence of regulatory authority in electricity service related and affected service delivery negatively, privatization related and affected it positively. From these findings it was concluded that there was need to encourage privatization of the electricity service delivery while minimizing the negative effects of its restructuring and regulation. The study recommends that the Government of Uganda and policy makers should revise the electricity service restructuring and regulation policy and review the agreement undertaken with UMEME limited in order to eliminate all the articles and sections that do not favour improved electricity service delivery in Uganda

KEYWORDS: Restructuring, Privatization, Regulatory-Authority-Independence, Electricity Service Delivery.

**LOAN POLICY AND ACCESS TO CREDIT FACILITIES:
A CASE OF WAZALENDO SAVINGS AND CREDIT COOPERATIVES LIMITED**

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Abstract

Uganda's Savings and Credit Cooperative Societies (SACCOs) industry has witnessed an unprecedented growth over the past two decades. The industry growth has particularly been registered in terms of membership, outreach services and deposits mobilization. However, members' access to their SACCOs' credit facilities remains very low. This has been particularly witnessed at Wazalendo Savings and Credit Cooperatives Limited (WSACCO). Low access to loans implies that many members do not get and use their savings to engage in economic activities by which they can improve their economic wellbeing. This study investigated whether low access to SACCO credit facilities in Uganda was related to a SACCO's loan policy using, WSACCO as a case in point. Its specific objectives were to establish the relationship between (a) the loan policy-prescribed credit standards, (b) policy-prescribed credit terms, (c) policy-prescribed credit monitoring, and access to credit facilities at WSACCO. The study was conducted using an instrumental case design. Data were collected using interviews and questionnaires administered to 101 respondents who included purposively selected Board members and top managers, and randomly selected employees and members of WSACCO. The data were analyzed using narrative, descriptive, Pearson correlation and linear regression methods. Findings revealed negative but insignificant relationships between all the above dimensions of the loan policy and access to credit facilities. These relationships meant that although the loan policy-prescribed credit standards, terms and monitoring constrained access to credit facilities at WSACCO, the effect was not strong, suggesting that there were other factors responsible for the low access to loan facilities than loan policy. Consequently, further research was recommended to establish these factors while ensuring removal of all the negative effects of this SACCO's loan policy.

KEYWORDS: SACCO, Loan Policy, Credit Standards, Credit Terms, Credit Monitoring, Credit Facilities, Access

**CUSTOMER RELATIONSHIP MANAGEMENT STRATEGY AND CUSTOMER LOYALTY IN
HOTEL INDUSTRY: A CASE OF ESELLA COUNTRY
HOTEL IN WAKISO DISTRICT, UGANDA**

BY MOSES KOMAGUM

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Abstract

The purpose of this study was to examine the relationship between customer relationship management strategy and customer loyalty in the hotel industry, taking Esella Country Hotel as a case study. The study was motivated by an internal survey conducted at this hotel, which revealed that out of the total number of clients received between 2011, only 2.4% returned. Of those received in 2012, only 3.9% returned and out of those received in 2013, only 4.1% returned. Although these client return rates were increasing, they were extremely small, suggesting low customer loyalty. Therefore, the study sought to establish the relationship between the hotel's customer relationship management strategy and the rates of customer return. The specific objectives of the study were to examine the relationship between (a) customer engagement, (b) customer satisfaction strategies and (c) customer motivation behavior and (d) customer loyalty at this hotel. The study was designed as a field correlational survey involving 83 respondents who were selected using convenience and purposive sampling techniques. Data were collected using semi-structured questionnaires. The data was analysed using Pearson correlation and linear regression methods. Findings indicate that customer engagement did not significantly relate with customer loyalty, but both customer satisfaction strategies and customer motivation behaviour related significantly. From these findings, it was concluded that customer loyalty significantly depended on how the customer care employees of Esella Country Hotel applied customer satisfaction strategies to motivate clients. Accordingly, it was recommended that the management of this hotel and other firms in the hospitality industry should train and ensure that their front desk employees and all those who interact with clients apply a persuasive art of communication and social competence in order to motivate clients to return to their businesses.

KEYWORDS: Customer Engagement, Customer Satisfaction Strategies, Customer Motivation Behavior, Customer Loyalty

E-GOVERNMENT AND SERVICE QUALITY IN PUBLIC SECTOR

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ABSTRACT

This paper was extracted from a bigger study which sought to establish the relationship between E-Government and service quality in the Public Sector, with specific reference to the Uganda Electoral Commission. Although the study examines several objectives such as the effect of web accessibility on service quality in Uganda Electoral Commission and to establish the contribution of human resource management and service quality in Uganda Electoral commission, the key objective presented in this paper is whether IT infrastructure influences service quality at Uganda Electoral Commission. Aware that the Uganda Electoral Commission had not successfully met the sophisticated expectation of the citizens of Uganda and its output in terms of service quality as perceived in terms of Reliability, Responsiveness, Effectiveness and Efficiency as evidenced in the long queues in registration of voters were still very low, this study employed a correlational survey design which was cross sectional in nature where both qualitative and quantitative research approaches were employed to ascertain whether use of ICT improved the commission's work. While interviews were to collect qualitative data, questionnaires were used to collect quantitative data from a sample size of 381 (250 were employees (management, technical staff, other staff) in public sectors and 131 were citizens. The study revealed that: IT infrastructure was positively related to service quality ($r=0.621$ at significance of 0.000), Therefore, the study recommends that there was a need for improved usage of IT infrastructure by the Commission. The Commission should recruit and train high caliber personnel to man its ICT infrastructure.

KEYWORDS: E-Government, Service Quality, Information Technology.

LIBRARY USER TRAINING FRAMEWORK AND UTILIZATION OF E-LIBRARY RESOURCES

BY Mayanja Rick

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Supervisor: Dr. Milly Kwagala Oidu

The focus of this research was library user training framework and utilization of e-library resources at Ndejje University. In spite of effort, to put in place e-library resources alongside the manual library infrastructure in order to improve on information utilization, there is still under-utilization of e-library resources in Ndejje Universities. This may be due to inadequate library user training framework as regard to the forms of training the users are subjected to. The general objective of the study was to establish the relationship between library user training framework and utilization of e-library resources in private universities in Uganda, with specific reference to Ndejje University. Theoretically, the research was based on Connectivity Theory (Siemens, 2005) which is based on the principle that learning is a process of connecting specialized nodes or information sources. The researcher used cross-section-correlational survey design. Data was collected from 160 staff and 260 students using interview and questionnaire. The findings of the study revealed a very strong positive relationship for staff and a weak positive relationship for students between forms of user training and effective utilization of e-library resources at ($r=0.982$ and $r=0.615$; significant at $0.000<0.05$) and a very strong positive and significant associative relationship for staff and a very weak relationship for students between training objectives, learning outcomes and Effective utilization of e-library resources ($r=0.955$ for staff; at $0.000<0.05$) and ($r=0.003$ for students; significant at $0.957>0.05$). Furthermore, a very strong significant positive relationship for staff and a weak positive relationship for students between training duration and effective utilization of e-library resources ($r=0.989$ and $r=0.450$; at $0.000<0.05$). A very strong positive relationship for staff and a weak positive relationship for students between delivery mode and effective utilization of e-library resources ($r=0.980$ and $r=0.558$; at $0.000<0.05$) respectively. The study recommended that the university management should ensure there is orientation and serious training about the utilization of e-library resources that are available in the library.

Key word: E-Library, User Training, Utilization, Resources, Framework.

The Role of NGOs in the Facilitations of Women Access to Financial Services: A Case of Luwero District

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The main objective of this study was to establish the activities carried out by NGOs in order to facilitate women have access to financial services, whether women acknowledged that the said NGOs helped them access financial services and the challenges the women faced in attempting to access financial services. Structured as both a statistical and descriptive research design, the study collected data from a total of 180 respondents (120 interviewees, 20 key informants and 40 participants in Focus Group Discussions). The findings of the study revealed that NGOs participated variously in facilitating women to access financial services in the areas of their operation through community mobilization efforts and training in financial access and management, formation of Village Savings and Loan Association (VSLA) as well as supporting the formation of SACCOs. Access to financial services qualitatively improved the lives of the women in various ways such as expansion of their businesses, payment of school fees, improvement in nutrition in their homes, purchase of assets, investment in animal husbandry and farming. Given the advantages of access to financial services outlined above, the study recommends that government and NGOs should intervene to reduce collateral security, provide start up capital and equip women groups with entrepreneurial skills. The women should also be encouraged to form groups which in turn would work as collective security for bank loans.

Key words: access, financial services, NGOs, women groups, VSLA, SACCO

AN ICT MODEL FOR IMPROVED HEALTH CARE DELIVERY TO PREGNANT MOTHERS IN RURAL AREAS

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The research set out to design an ICT model for improved healthcare delivery to pregnant mothers in rural areas. This was because of the specific problem of weak emphasis on use of ICTs in delivering health care services in spite of the government's effort to improve the health sector to meet one of the 2015 millennium goals. The study's objectives were to find out the requirements of designing an ICT model for improved healthcare delivery to pregnant mothers, to design an ICT model for healthcare delivery to pregnant mothers in rural areas and finally to validate the available ICT model for healthcare delivery to pregnant mothers in rural areas. The data collection tools used to achieve these objectives were questionnaire and interview guide. It has been revealed from the results that although ICT has not been extensively utilized to facilitate healthcare delivery for pregnant mothers in the target health centre, the public appreciates and is willing to adopt it, which constitutes acceptance of technology. Acceptance of ICT was reflected in the way healthcare professionals and mothers expressed willingness to use it. Mothers' acceptance of ICT was on the basis of its use in accessing vital information availed by the health centre. Several issues like Acceptance to use ICT, User-friendliness of ICT, Usefulness of ICT and Reduced costs of ICT implementations cause an increase in the quality of health care delivery to pregnant mothers. Therefore, for the government of Uganda to implement the use of ICT in health it must consider these issues. The study recommends areas of further inquiry which include: the non-information causes of poor performance in as far as maternal health is considered; explore alternatives to the established processes of healthcare delivery, including the more familiar traditional methods of maternal healthcare.

Key word: Healthy Care, ICT Model, Pregnant Mothers, Rural.