PRODUCT PACKAGING FEATURES AND CUSTOMER SATISFACTION OF HERBAL MEDICINES IN UGANDA:

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The herbal pharmaceutical industry in Uganda has been dominated by Indian and Chinese herbal medicines that enjoy the trusted largest market share. Local herbal medicines have a very small share and some writers have attributed this to lack of good packaging of locally manufactured medicines. Few studies have examined how features of pharmaceutical products influence customer satisfaction amongst consumers of the herbal products from selected pharmacies in Uganda. Diagnostic cross sectional research design was adopted; with a study population of 200 stakeholders in pharmacies (Kampala, Uganda). The randomly targeted sample size (n= 132), gave the response rate of 78% (n=103). KANO questionnaires were administered to collect opinions that were then categorized as; Attractive (A), One-Dimensional (O), Must-be (M), Indifferent (I) or Reverse (R) using the KANO evaluation table. Results indicated that green colour feature (categorized as one-dimensional quality characteristics of packaging) was considered by 75% (n=77) of the respondents to identify with herbal products. Information on the ingredients, expiry date and usage had very high satisfaction coefficients which were (all above 0.7) and high dissatisfaction coefficients (all above 0.5). The most influential aspects of packaging structural characteristics, included the packaging having tamper proof with a satisfaction coefficient of 0.7 and the bottle being brand new with satisfaction coefficient 0.77. In conclusion, the green colour dominance on packaging for herbal products increases the attractiveness of this feature of packaging graphics. Enhanced graphics only influence customer satisfaction in certain age groups (groups 15-24 and 35-44). Information and typographic characteristics are the most influential in packaging herbal products that influence customer satisfaction. Influential aspects of packaging structural characteristics that influence customer satisfaction included packaging having tamper proof and brand new bottle.

EFFECT OF EXTERNAL FINANCIAL AUDIT AND QUALITY OF FINANCIAL INFORMATION DISCLOSURE IN DISTRICT LOCAL GOVERNMENT IN UGANDA:

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Abstract

The paper examined the effect of financial audit on quality of financial information disclosure in district local governments in Uganda – a developing Sub-Saharan Country in Africa. The study was motivated by the Auditor General's Annual Reports (2010/11-2016/17) that consistently issued qualified opinions about the financial information disclosed by the local government. These opinions caused concern about the need to establish whether the audit that the Auditor General's Office conducted had any effect on the quality of financial information disclosure. Data was collected using a questionnaire administered to 10 officials; purposively selected from the Office of the Auditor General and 42 local government officials selected using stratified sampling. Analysis was done using Descriptive, Pearson Correlation and Regression Analysis. Results indicated that external audit had a significant and positive effect of 35.1% on the quality of the

local government's financial information disclosure. External audit was normally not well-conducted since auditors lacked access to all the necessary financial information, and some information contained in the financial statements presented to external auditors was not accurate, complete, reliable and relevant. Accordingly, this paper concluded by emphasizing the need to improve external audit and subsequently the quality of financial information disclosure by local governments.
It was recommended as follows; Internal Audit Committee of Local Governments should ensure that source documents are accessed at all times to facilitate smooth external audit processes at the District and an independent appraisal function to be established, coupled with strict Adherence to internal audit principles as laid down in the Local Government Act and Regulations and an effective Internal Control needs to be instituted and emphasized by the District Officials and Audit Results to constitute appraisal of Financial Controls and Statements.

ORGANIZATIONAL CULTURE AND EMPLOYEE PERFORMANCE IN NON-GOVERNMENTAL ORGANIZATIONS IN UGANDA.

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Non-governmental organizations in Uganda are putting effort in recruiting high caliber staff, remunerating staff well, supervising and appraising staff and timely payment of staff salaries to ensure good employee performance. Despite this effort, many employees lagged in activities' implementation in 2016 and 2017. Whereas several studies have been conducted on employee performance in organizations, few of them have focused on organizational culture aspects of; team emphasis, member identity and risk tolerance and how they influence employee performance. This study employed a cross sectional research design with a targeted study population of 90 employees from which a sample of 60 respondents was randomly selected. Semi-structured self-administered questionnaires were used to collect quantitative data, and 10 in-depth key informant interviews were conducted amongst employees to capture qualitative data. Results revealed a strong positive associative relationship between team emphasis and employee performance ($r=0.96^{***}$; $p=0.009$; adjusted R square=0.881). A weak positive associative relationship between member identity and employee performance ($r= 0.350^{*}$; $p=0.040$; adjusted R square= 0.121) and a weak positive relationship between risk tolerance and employee performance ($r=0.411^{*}$; $p=0.0261$; adjusted R square=0.158) were also realized. Qualitative data further revealed that 60% of respondents agreed that team emphasis was a valued practice, although most teams did not function properly because of inadequate sharing of ideas and information. 57% of respondents believed that staff identified themselves more with the organization than their individual jobs, and a few (20%) felt they were not inspired to confirm to organizational values. In conclusion, team emphasis is significant in influencing employee performance especially if it is reinforced with effective communication skills. This is most important in work environments where gaps of employee performance analyzed it terms of task accomplishments. When staff values and priorities match those of the organization, employee performance improves.

CREDIT MANAGEMENT PRACTICES AND PROFITABILITY OF COMMERCIAL BANKS IN UGANDA:

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Abstract

The study investigated the effect of credit management practices on the profitability of Commercial Banks in Uganda. Credit management practices were investigated to establish whether they contribute to a consistent decline in profitability experienced. The investigated practices included; clients' appraisal, compliance with credit guidelines and loan recovery restructuring. The study was designed as a case study using a mixed methods approach to collection and analysis of cross sectional data. A semi-structured questionnaire was used to collect the data from 140 bank employees selected using stratified and simple random sampling techniques. These employees were selected from 20 randomly selected branches in Uganda. The data was analyzed using the narrative, descriptive, Pearson correlation and linear regression analysis. Findings indicate that clients' appraisal related positively and affected the profitability of the selected bank branches by a significant of 68.1%. Compliance with credit guidelines did the same at 58.2% and so did loan recovery restructuring at 43.9%. Results revealed that clients' appraisal did not consider the character of the customers seeking credit facilities; terms of payments are not always observed and interest rates are not restructured in case of need. Professional evaluation and credit scoring weights should be developed and are attached to the information provided; strictly comply and implement bank's credit guidelines, use them to educate the public such that there is harmonization between the two parties, bank credit officers must carefully study and qualify only those loans that need to be recovered.

Consequently, improving the practices from a modest to an optimal level would translate into significant improvements in profitability of the bank, especially when more emphasis is put on improving clients' appraisal. Recommendations were accordingly made advising management of commercial banks to improve each of these practices while putting more emphasis on clients' appraisal.

TOTAL QUALITY MANAGEMENT AND QUALITY OF SERVICE IN GOVERNMENT HOSPITALS IN UGANDA:

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Despite the recent studies carried out on the effect of Total Quality Management and service quality, little work is known about the effect of Total Quality Management implementation on quality of service in public hospitals. This paper sought to establish the effect of Total Quality Management implementation on quality of service. The design was a cross sectional survey research and targeted a population of 204 employees from which a sample of 165 respondents was randomly selected (administration staff (n=25), medical staff (n=92) and non–medical staff (n=48). Structured self-administered questionnaire was administered to respondents, and 12 in-depth key informant interviews were conducted. Results indicated that all the three Total Quality

Management indicators significantly correlated to service quality. The predictive relationships was as follows; Top management commitment (r=0.631**; p=0.000; Adjusted R-square= 0.395); Employee involvement (r=0.621**; p=0.000; Adjusted R-square=0.382) continuous improvement (r=0.544**; P= 0.000; Adjusted R- Square=0.292). The respondents mainly disagreed that there is top management commitment (Mean= 2.96; SD= 1.68), while for employee involvement and continuous improvement they mainly agreed that they were practiced (Mean= 3.11; SD= 1.087 and Mean =3.34; SD= 1.118 respectively). It was concluded that top management commitment is key in influencing quality of service, if reinforced with team building activities to improve the employee's satisfaction. It was Observed that focus on effective communication channels across department teams enhances employees' appreciation of each other's roles. Employee involvement is key in influencing quality and should adequately get involved in decision making.

BENEFICIARY FACTORS AFFECTING RECOVERY OF INVESTMENT COSTS BY RURAL ELECTRIFICATION COMPANIES IN UGANDA:

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Abstract

Following the failure of many companies that invest in rural electrification projects, developing countries such as Uganda are grappling to recover their investment costs as expected, this study examined whether there were any contributory beneficiary factors. The study specific objectives were to establish; (a) the different types of investment costs that companies incurred in Uganda's rural electrification project expecting to recover them from beneficiaries, (b) the extent to which the costs were recovered and (c) the beneficiary factors that accounted for the realized extent of cost recovery. The study adopted a cross-sectional survey involving 44 rural electrification companies. Data was collected using semi-structured self-administered questionnaires and analyzed using narrative, descriptive and factor analysis methods of Analysis. Findings revealed that the category of costs the companies invested in Uganda's rural electrification project with the expectation of recovering from beneficiaries included capital costs, labour costs, and overhead costs. The specific cost types varied from company to company, depending on the type of electricity in which they invested and the stage in which they invested in the generation, transmission and distribution chain. It was observed that the extent to which the companies recovered their investment costs was very low and the beneficiary factors that explained this extent included poverty, negative consumer attitude towards the use of electricity, consumer repressive behaviour, presence of alternatives and low commercial activity. The paper concludes by making a number of recommendations urging the company managers and government of Uganda to address these factors in a manner that can enable the companies to recover their investment costs from target beneficiaries as expected.

INTERNAL CONTROLS AND FRAUD PREVENTION IN COMMERCIAL BANKS IN UGANDA:

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Abstract

Uganda's commercial banking industry has been rapidly growing, but at the same time facing the rising fraud crime, which has contributed to the insolvency and closure of some banks and threatening the survival of others. This paper investigated how commercial banks employed internal controls to prevent crime. The specific objectives were thus to examine how the; control environment, control activities and monitoring of internal controls influence fraud prevention. The paper is based on an empirical study conducted using a case study research design involving collection of cross-sectional quantitative data. The data was collected using a structured questionnaire administered to 56 respondents who included purposively selected managers and randomly selected non-management staff members. Data was analysed using Descriptive Data Transformation, Pearson Correlation and Linear Regression Methods of Analysis. Findings revealed that the three Internal Controls had a positive and significant predictive relationship with occupational fraud prevention. It was found out that each of the internal control was not adequately administered. Commercial Banks Management were recommended to enhance Control Environment, Control Activities and Monitoring which was predicted to translate into significant improvement in Occupational Fraud Prevention.

THE EFFECT OF CREDIT RISK TRANSFER ON FINANCIAL PERFORMANCE OF MICROFINANCE INSTITUTIONS IN UGANDA:

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Microfinance Institutions place much emphasis on Credit Risk Management Techniques like Credit Risk Transfer in regard; to loan trading, portfolio securitization, derivatives and insurance; Credit Risk Diversification in grip to; credit risk retention, credit risk financing, credit risk optimization & credit risk sharing; and Credit Monitoring Techniques operationalized as; reporting system, debt collection methods & procedures and adherence to loan loss provision policy. However, in 2016, it was reported that a total loan portfolio of Ugx. 58 billion, out of which about 7.6% were non-performing. Additionally, what was due to relevant parties and balances outstanding from other Microfinance Institutions were consistently rising for consecutive five years.

The study adopted a Cross-Sectional Survey Research Design with Descriptive and Analytical Techniques. A sample of 83 respondents was randomly selected from a target population of 91 staff and clients constituted as follows; (credit managers (n= 2), credit supervisors (n= 3) and credit officers (n=11), debt collectors (23) and Clients (44). Semi-structured self-administered questionnaires were used, and 12 in-depth key informant interviews were conducted. Results on all the three aspects revealed associative positive significant relationships; credit risk transfer and financial performance (r=0.651**; p=0.000; Adjusted R-square= 0.416); credit risk diversification and financial performance (r=0.478**; p=0.000; Adjusted R-square=0.217); credit risk monitoring and financial performance (r=0.388*; P= 0.001; Adjusted R- Square=0.139). Qualitative results revealed that there were challenges of cost of integrating information across business lines and the existence of regulatory barriers to moving capital and liquidity within a Micro-Finance institutions. In conclusion, all the three aspects are predictors of financial performance. The study concludes that there is need to start practicing advanced hedging methods, for example, use of derivative products like swaps, make a detailed assessment of financial viability through use of tools like ratio analysis to judge the attractiveness and creditworthiness, liquidity levels, efficiency, profitability, leverage of the Institutions to improve on financial performance.

E-BANKING AND CUSTOMER SATISFACTION IN COMMERCIAL BANKS IN UGANDA.

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In Uganda, majority of the banks have adopted the use of electronic banking services as a way of providing quality services to their customers. However, many are experiencing challenges of customer complaints over the performance of e-banking services especially automatic teller machines and phone e-banking. Customers complain of constant breakdown of automated teller machines and frequently run out of service, run out of cash, sometimes they do not have deposit and cash withdraw slips, the e-banking fraud, as well as telephone networks which are always on and off, and cancellation of customers' personal identification numbers (PINs). The study used a cross sectional survey research design, and targeted a population of 76 respondents from which a sample of 70 respondents was randomly selected. Structured self-administered questionnaires were administered, and 12 in-depth key informant interviews were conducted. Results on all the three constructs of the independent variable revealed associative positive significant relationships; between accessibility and customer satisfaction (r=0.659***; p=0.000; Adjusted R-square= 0.426); convenience and customer satisfactions (r=0.654***; p=0.000; Adjusted R-square=0.419); security and customer satisfaction (r=0.554**; P= 0.000; Adjusted R- Square=0.297). Qualitative results revealed that insecurity was a key concern in e-banking because the customers ignore electronic system due to fear of hacking of accounts, wrong transfers of funds, and fraudulent entries in case of theft, ATMs are facing a challenge of card blockage and machine out of cash. It was observed that e-banking is key in influencing customer satisfaction if reinforced with effective secure banking system to improve customer satisfaction. In conclusion, emphasis should be focused on creating awareness to every customer about each and every aspect of electronic banking system, employing latest technological systems for providing security and privacy to the customers like warning bells within the ATMs in case need arises.

NON-MONETARY REWARDS AND EMPLOYEE PERFORMANCE IN PUBLIC SERVICE IN UGANDA:

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Abstract

Uganda is one of the Sub-Saharan countries that are burdened with public administration challenges and grappling with persistent budget deficits which cripples employees' performance with a gap of administering satisfactory commensurate jam-packed reward. Subsequently, government agencies are left with no choice but to rely on the use of non-monetary rewards as a strategy for inspiring desired employee performance. After realising gaps in the strategy, a field-based cross-sectional correlational survey was conducted to analyse the gap. This study empirically reports the findings of the survey, focusing specifically on how a flexible working environment, recognition and training provided affect its employees' performance. The findings were generated from linear regression analysis of questionnaire data collected from 95 randomly selected employees. Results show that the flexibility of working environment had a positive and insignificant effect on employee performance (Adjusted R-Square = .003, F= 1.262, Sig. = .264). The way employees were recognised affected their performance negatively but insignificantly (Adjusted R-Square = -.010, F = .084, Sig. = .773 > .05). Employees Training had a positive, statistically significant but weak effect on their performance (Adjusted R-Square = .061, Sig. = .009 < .05). These findings reveal that none of the investigated non-monetary rewards had a strong effect on employee performance. Hence, it was recommended that an in-depth qualitative study be conducted, emphasis to be put on employee training while reforming the way employees are recognised. Government should take include flexing the work and making the workspace more flexible; reversing the way employees are recognised. There should be transparency in the selection of employees for training. Relevancy of training programmes to improve.