

## Effects of data storage on efficiency of financial institutions in Uganda- a case study of Pride Microfinance Limited, Kabalagala branch in Kampala.

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### ABSTRACT

#### Background:

This study aimed at determining the effects of data storage on the efficiency of financial institutions in Uganda- a case study of Pride Microfinance Limited, Kabalagala branch in Kampala.

#### Methodology:

A cross-sectional study design for quantitative and qualitative analysis was used on 46 respondents who returned the questionnaires. Data was collected by use of self-administered questionnaires and interview guides. Quantitative data was analyzed at the univariate level based on the mean and frequencies, percentages, and bivariate level using the correlation coefficient with the help of Statistical Package for Social Sciences 7.0 (SPSS). Qualitative data were analyzed by content analysis, by composing explanations and substantiating them using the respondents' open responses.

#### Results:

Findings show that the accounting information system provides information on financial performance measuring ratios, providing useful information about the performance of debt in the capital structure that the general manager must try to influence to prove and manage the overall organizational performance. The researcher further found out that AIS provides information about assets in an organization, which helps to do investment planning within Pride Microfinance Limited. The study also recognized that accounting information system enables users to make informed judgments. Since every decision involves several alternatives. It assists the user in deciding their course of action. Accounting is a process that, with the help of accounting records, produces financial statements. It also helps management in their important duties of planning, organizing, leading, supervising, controlling, and decision-making.

#### Conclusion:

The researcher concluded that AIS affects the overall financial performance of Pride Microfinance Limited at Kabalagala, where it highly influences decisions made, the nature of communication, and efficiency in performance at the financial institution.

#### Recommendation:

Therefore, the researcher recommended that Pride Microfinance undertake more awareness programs to create a positive stance towards AIS amongst stakeholders.

**Keywords:** Accounting, Information System, Financial Performance.

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### BACKGROUND OF THE STUDY

#### Historical Background.

An accounting information system is a combination of people, equipment, policies, and procedures that work together to collect data and transform it into useful information (Emeka Nwokeji, 2012). It is a formal mechanism for gathering, organizing, and communicating accounting information about an organization's activities. It is a system that provides people with either data or information relating to an organization's operation to

support the activities of employees, owners, customers, and other key people in the organization's environment by effectively supplying information to authorized people in a timely manner (Salehi, Rostami, & Mogadam, 2010). It is a system, an assemblage of various facilities and personnel, providing information to support the managerial decision-making process (Khan, 2017). Its main function is to acquire, process, and communicate data that is essential to the operation of the organization. Nevertheless, it is an entity, composed of various interdependent subsystems,

working together to provide timely, reliable, and accurate information for decision-making. It is a network established in an organization to provide managers with information that will assist them in decision-making (Perez et al., 2010). It is a routine and automatic system used for gathering and communicating data for the ends of assisting and coordinating collective decisions given the overall objectives of a firm. A successful accounting information system would lead to the success of the organization in achieving its objectives, but an unsuccessful information system could lead to the failure of the organization in achieving its goals, meaning thereby an inability to grow and survive (Pérez et al, 2010).

Traditional legacy AISs were mainly paper-based systems, and seem inappropriate for today's rapidly changing business environment. The information technology (IT) revolution has transformed the nature of business operations, including accounting, to be led by IT and information systems (IS) applications (Khan, 2017). The diffusion of such applications enhances financial performance and maintains transparency within business organizations while providing continuous access to financial reports throughout the financial year (Melitski and Manoharan, 2014). Moreover, effective use of such applications can improve customer satisfaction, which ultimately leads to organizational success. Many other benefits of AIS have been cited in the literature, including improved quality, cost reduction, increased speed of services, informed decisions, and more effective information flow. AIS could provide management with their needs of valuable information that is timely, relevant, verifiable, and accurate to enable them to make better decisions (Al-Adaileh, 2008).

However, gaining such significant benefits depends on several contextual and external factors that might hinder or support the achievement of these benefits. These factors might include organizational and societal culture, IT infrastructure, IT skills, management support, and the user's perception of the usefulness of IS applications, including AIS. Therefore, this study sought to explore the potential impact of AIS on the financial performance of financial institutions; a case of Pride Micro-Finance, Kabalagala Branch in Kampala.

### Theoretical Background

This research utilized the Technology Acceptance Model (TAM), which was developed by Fred Davis (1989). It is an infiltration systems theory that models how users accept and use a technology. The model suggests that when users are presented with a new technology, a number of factors influence their decision about how and when they would use it, notably perceived usefulness and perceived ease of use. The research study shall also use the Meta Theory Model. According to RP Bostrom (2014), research on accounting information systems has been sourced from various disciplines, basically computer science, cognitive

psychology, and organizational theory. In this regard, it has been asserted that previous applications of information technology in accounting systems were mainly processes of transactions that would replicate manual processes.

### Conceptual Background

An accounting information system is a combination of people, equipment, policies, and procedures that work together to collect data and transform it into useful information (Emeka Nwokeji, 2012). It is a system, an assemblage of various facilities and personnel, providing information to support the managerial decision-making process (Khan, 2017). Its main function is to acquire, process, and communicate data that is essential to the operation of the organization. Nevertheless, it is an entity, composed of various interdependent subsystems, working together to provide timely, reliable, and accurate information for decision-making. It is a network established in an organization to provide managers with information that will assist them in decision-making. It is a routine and automatic system used for gathering and communicating data for the ends of assisting and coordinating collective decisions given the overall objectives of a firm.

Financial performance can be defined as a subjective measure of how well a firm can use its assets front its primary mode of business and generate revenues (Mills, 2008). This term is also used as a general measure of a firm's overall financial health over a given period of time and can be used to compare similar firms across the same industry or to compare industries or sectors in aggregate. The performance measurement concept indicates that employees can increase the value of the firm by increasing the size of a firm's future cash flows, accelerating the receipt of those cash flows, or making them more certain or less risky (Cadbury, 1992).

### Contextual Background.

Pride Micro Finance Limited was founded in 1995 as a non-governmental organization with the support of the Norwegian Agency for Development Cooperation. Its major objective was to offer credit to the poor, targeting those in the agricultural sector. In 1999, it was incorporated as a limited company and changed its name to Pride Africa Uganda Limited. In 2003, the Ugandan government acquired 100 percent shareholding in the enterprise, changing the name to Pride Microfinance Limited. Sourced from World Heritage Encyclopedia (2016).

In 2005, it attained the status of an MDI according to the Banking Act of 2003. It is a member of the Association of Microfinance Institutions in Uganda. In February 2016, Ugandan media reported that the government was planning to merge PMFL with Post Bank Uganda to form an agricultural bank. Sourced from the World Heritage Encyclopedia (2016). Pride Microfinance Limited maintains its headquarters in Metropole House on Entebbe Road, in the central business district of Kampala, Uganda's capital

and largest city as of present. Microfinance has 35 branches; the study mainly focused on the Kabalagala branch due to its proximity.

## METHODOLOGY

### Research Design

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Research design is a conceptual framework within which research is conducted. A descriptive research design was used in this study. The object of descriptive research was to portray an accurate profile of persons, events, or situations (Saunders, Lewis, and Thornhill 1, 2007). Descriptive: The research design gave a description of the phenomenon's characteristics and association of variables, in this case, the relationship between the Accounting Information System and the financial performance of financial institutions. Descriptive research was appropriate since it enables a high level of analysis, such as correlation and regression analysis between the variables, and reduces data to a manageable form. The dependent variable, which was financial performance, was represented by profitability, return on assets, and decision-making.

### Study Population

According to Saran and Boungie (2010), population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate. The population can have observable characteristics from which the researcher intends to draw generalizations. There were an estimated 50 employees of Pride Microfinance at the Kabalagala branch in Kampala.

### Sample Design

A research sample is a group of cases, participants, events, or records consisting of a portion of the target population, carefully selected to represent the population. Sampling is the process of selecting individuals for a study (Cooper and Schindler, 2003).

According to Israel (1992), a sample size was determined by a scientific formula when the population is large or more than 10000. The sample size is then determined scientifically by the formula:

$$n = N / (1 + Ne^2)$$

n = desired sample size for the study area

N = total no. of households in the study area, e = desired margin of error

Source: (Israel, 1992)

A margin error of 0.05 was selected since it was logistically difficult to deal with a larger sample size (Mugenda et al., 2003). However, since the target population in this study was small, our research sample was 50 respondents.

### Sampling techniques

The sample was selected using two sampling methods, namely, simple random and purposive sampling. Using simple random sampling, each individual was chosen by

chance, which guaranteed each individual in the population the same probability of being chosen for the study (Oso & Onen, 2009). On the other hand, purposive sampling was used to select respondents to provide in-depth responses for qualitative analysis. The method of purposive sampling chosen was intensity purposive sampling. This was because intensity sampling allows the researcher to select a small number of rich cases that enable the obtaining of in-depth information (Patton, 2003). Simple random sampling was used to select lower-level employees of the organization, while purposive sampling was used to select senior administrators, like the CEO, Managers, and Accountants of the organization.

## Data Collection Methods

### Interview method

The qualitative method of data collection was interviewing. Through in-depth interviews, the respondents were asked their opinions and experiences about AIS and the Financial performance of Financial Institutions at Pride Microfinance, Kabalagala branch in Kampala. The interview sought information of much detail (Mortars, 2011). Each participant was talked to directly by the researcher (Bordens & Abbott, 2011).

### Questionnaire Method

The study employed a questionnaire Survey on senior administrators of Pride Microfinance at the Kabalagala branch in Kampala. The format used was a simple, multiple-choice format based on the ordinal scale. The simple multiple-choice identifies only the most important alternative for each respondent, preventing the respondent from expressing his or her preference over the others (Sato, 200-1). This was preferred because it limits the quantity of data; it is easy to collect and helps to save time. The required responses were scaled on a five-point Likert scale with 5 intervals (1 — Strongly Disagree, 2 = Disagree, 3 = Undecided, 4 = Agree, 5 = Strongly Agree).

## Data Collection Instruments

### Self-Administered Questionnaire

A self-administered questionnaire (SAQ) was administered to the respondents. The questionnaire was chosen because it collects appropriate data, which makes data comparable and amenable to analysis, minimizing bias in formulating and asking the questions and making the questions varied. The questionnaire had identical sets of items for all respondents. The questions in section (A) were on background characteristics based on the nominal scale, with appropriate options given. Questions in sections (B and C) were scaled using a five-point Likert scale from a minimum of 1 to 5. This instrument helps in collecting quantitative data in nature.

## Interview-Guide

An interview guide is a qualitative research technique that involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular idea, program, or situation (Boyce & Palena, 2006). This method was useful for detailed information about the respondents' thoughts and helped to explore issues.

## Data Analysis

Simple descriptive statistics were used in the analysis of data. According to Borg (1996), the commonly used methods in reporting descriptive surveys include frequency distributions, calculating the percentages, and tabulating them appropriately.

The data collected was coded, classified, and systematically analyzed. Descriptive statistics such as mean, mode, standard deviation, and frequency distribution were used to analyze the data. Data was coded and entered into the Statistical Package for Social Sciences (SPSS) for analysis. Mugenda et al (2003) assert that it is advisable to use a computer for any kind of data analysis to save time and increase the accuracy of the results. The use of pie charts, percentages, and frequency tables is a form of data presentation.

## Measurement of Variables

Measurement is the process of assigning numbers to objects or observations; it is some form of quantification expressed in numbers. Data/Scales of measurements in terms of their mathematical properties are grouped as nominal, ordinal, interval, and ratio. The nominal scale that classifies data into one of two or more categories according to their names was used for background information of the respondents (Soicher, 2013). However, data of the independent and dependent variables were measured based on the ordinal scale. By the ordinal scale, numbers assigned to cases specify the order of the cases (Fife-Schaw, 2006). Data was categorized based on the Likert scale format, which ranged from 1 to 5, strongly disagree, disagree, undecided, strongly agree, and agree.

## Data Quality Control

### Validity of Data Collection Instruments

Content-related validity was considered in this study. This was achieved through consultation with the supervisor and fellow students, reading through the questionnaire, and helping validate the instruments. Their computation of CVI (Content Validity Index) using the inter-judge method. This was done by summing up the judges' ratings and dividing by two to get the average.

### Reliability of Data Collection Instruments

Reliability means the extent to which results are consistent over time. If the results of a study can be reproduced under

a similar methodology, then the research instrument is considered reliable (Joppe, 2000). The strategies that were used to obtain reliability were prolonged engagement and audit trails for qualitative data. Data was systematically checked, focus maintained, and the identification and correction of errors (Tashakkori & Teddlie, 2010). This ensured the correction of the data collected. Reliability for qualitative data was obtained by calculating the Alpha—coefficient (α) using the statistical package for social sciences (SPSS 17.0).

## Research Procedure

The researcher obtained a letter of introduction from the Islamic University in Uganda, which was presented to the authorities at Pride Microfinance Limited at Kabalagala in Kampala to review and grant permission to the researcher. Then the researcher obtained a list of the top administrators of the company, after which the researcher got a list of other employees of the company who acted as respondents to the study. The researcher randomly selected the casual workers and Staff to participate in the study. A self-administered questionnaire was used to collect information from the above-mentioned respondents. The researcher then purposively selected the managing director and the senior accountants at Pride Microfinance Limited in the Kabalagala branch in Kampala.

## Limitations of the Study

The researcher was limited by finances, which was due to the too many costs of travel, printing, and typing that were associated with the study.

Due to the self-report nature of data, which entailed the use of questionnaires, responses on the survey did not accurately convey their real information about the study. This was because some of the respondents did not return the questionnaires, resulting in a lesser targeted sample, thus influencing the nature of statistical reporting.

Finally, due to the limited time available to carry out the research, the above areas were not comprehensively studied to provide a nationwide picture. This would be an important area because policymakers and implementers argue that the AIS and Financial performance of small and medium enterprises can only be improved by providing them with research-based action points based on empirical data.

## RESULTS

### Response Rate

The researcher distributed 50 questionnaires; these were from different classes of people within Pride Microfinance Limited. Out of the 50 questionnaires that were distributed, 46 respondents brought back the questionnaires and only 4 did not manage to return the questionnaire; therefore, the response rate was 92%, which implied that the biggest part of the study sample gave their views about the topic under study.

The response rate of the respondents is shown in the pie chart below.

### GENDER

**Table 1: Showing the Sex of the Respondents**

Gender	Frequency	Percentage
Male	30	65%
Female	16	35%
<b>Total</b>	<b>46</b>	<b>100%</b>

Source: Primary Data

Results in Table 1, show that 65% of the respondents were males. 35% of the respondents were females

### AGE BRACKET

**Table 2: Showing the Age Composition of Respondents**

Age Bracket	Frequency	Percentage
21-30years	18	39%
31-40years	22	48%
41-50years	04	9%
Above 50years	02	4%
<b>Total</b>	<b>46</b>	<b>100%</b>

Results in Table 2, show that 39% of the respondents were between the ages of 21-30 years 48% were between 31-40, 9% of the respondents were between 41-50, and finally, 4% of users respondents were above 50 years

### EDUCATION LEVEL

**Table 3: Showing the level of Education attained by different Respondents**

Response	Frequency	Percentage
Certificates	12	26%
Diploma	20	43%
Bachelors	8	17%
Masters	06	13%
<b>Total</b>	<b>46</b>	<b>100%</b>

Source: Primary Data (2024)

The results in Table 3, show that 43% of respondents had a diploma. 26 of the respondents had certificates, 17% of the respondents had a Bachelor's, and finally 13% had a master's

### WORKING EXPERIENCE

**Table 4: Showing Working Experience of Respondents**

Working experience	Frequency	Percentage
Not more than 2 Years	10	22%
From 2-4years	15	33%
From 4-6years	18	39%
From more than 6years	03	7%
<b>Total</b>	<b>46</b>	<b>100%</b>

Source: Primary Data (2024)

Results in table, 4, show that 39% of the respondents had an experience of between 4-6 years, 22% of the

respondents had an experience of not more than 2 years, 33% of the respondents had an experience between 2-4



years and finally only 7% of the respondents had an experience of more than 6 years.

### Effects of data storage on efficiency at Pride Microfinance Limited, Kabalagala branch in Kampala.

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**Table 5: showing whether there are effects of Data Storage on efficiency at Pride Microfinance Limited, Kabalagala branch in Kampala.**

Response	Frequency	Percentage
Strongly Agree	22	48%
Agree	16	35%
Not Sure	08	17%
Disagree	0	0.0
Strongly Disagree	0	0.0
<b>Total</b>	<b>46</b>	<b>100%</b>

*Source: Primary Data (2024)*

Results in Table 6, above, show that 83% of the respondents agreed that AIS has great effects on the efficiency of Pride Microfinance Limited. 17% of the respondents were not sure, this was because the majority of them did not have knowledge about the importance of AIS in an organization

but this cannot overrule 83% that agreed that accounting information system has advanced effects on the efficiency of the organization since it gives immediate information and creates a dependable communication channel.

### The relationship between the Accounting Information System and the financial performance of Pride Micro-finance Limited in Kampala.

**Table 6: Showing between the Accounting Information System and the financial performance of Pride Micro-finance Limited in Kampala.**

Response	Accounting Information System (AIS)	Financial Performance	R <sub>x</sub>	R <sub>y</sub>	d	d <sup>2</sup>
Strongly Agree	1	7	3	1	2	4
Agree	5	6	2	2	-0.5	0
Not Sure		1	4.5	5	-2.5	0.25
Disagree	14	3	1	3.5	1	6.25
Strongly Disagree		3	4.5	3.5		1
<b>Total</b>	<b>20</b>	<b>20</b>				<b>Zr<sup>2</sup>=11.5</b>

*Source: Primary Data (2024)*

Using Spearman's rank correlation where

$(r) = 1 - \frac{u}{n^2 - 1}$

$(r) = 1 - \frac{6 \times 11.5}{20^2 - 1}$

$(r) = 1 - 0.575$

$(r) = 0.425$

From the above, there is a weak positive relationship between AIS and the financial performance of financial institutions ( $r = 42.5\%$ ), which implies that financial performance depends on AIS. However, to make the relationship perfect, there is a need to improve record keeping by introducing database management. However, the remaining percentage (57.5%) can be explained by other factors like effective management, favorable government

policy, and improved infrastructure.

## DISCUSSION

### Effects of Data Storage on Efficiency at Pride Micro-finance Limited in Kampala.

The findings suggest that a majority of respondents at Pride Microfinance Limited's Kabalagala branch in Kampala strongly agree (48%) or agree (35%) that data storage through an accounting information system (AIS) has a significant impact on the efficiency of the organization. Only 17% of respondents were unsure about this, possibly due to a lack of understanding about the importance of AIS

in improving organizational efficiency. However, the majority of respondents acknowledge that AIS has a positive effect on efficiency, as it provides instant information and facilitates reliable communication channels, which enables the organization to make timely and informed decisions, ultimately contributing to improved overall efficiency.

## CONCLUSION

Additionally, 83% of respondents agreed that AIS has a great effect on the efficiency of the organization, providing immediate information and creating a dependable communication channel. The study also found a positive, although weak, correlation between AIS and the financial performance of Pride Microfinance Limited, indicating that financial performance depends on AIS.

## RECOMMENDATION

Improve data storage and retrieval. Data storage and retrieval systems should be improved to ensure that financial data is easily accessible and retrievable when needed.

Implement cost-effective measures to reduce costs. Pride Microfinance Limited should implement cost-effective measures to reduce costs and improve profitability.

Develop a sound internal control system. A sound internal control system should be developed to ensure that financial transactions are accurately recorded, reported, and controlled.

Continuously review and update accounting policies and procedures. Accounting policies and procedures should be continuously reviewed and updated to ensure that they are relevant, effective, and efficient in supporting the institution's financial goals and objectives.

## Area of Further Study

The Impact of Artificial Intelligence (AI) on Accounting Information Systems (AIS) in Microfinance Institutions: A Study on the Effectiveness of AI-powered AIS in Improving Financial Performance and Risk Management. This topic is relevant in today's digital age, where AI is increasingly being adopted in various industries, including finance and accounting. The study could explore the following research questions: How can AI-powered AIS improve the accuracy and efficiency of financial reporting and analysis in microfinance institutions?

What are the benefits and challenges of implementing AI-powered AIS in microfinance institutions, particularly in terms of financial performance and risk management? Can AI-powered AIS help identify potential risks and fraud early on, enabling microfinance institutions to take proactive measures to mitigate them? In addition, how can microfinance institutions ensure data privacy and security when implementing AI-powered AIS? This study could contribute to the body of knowledge on the application of AI in accounting and finance and provide insights for microfinance institutions seeking to leverage AI to improve their operations and decision-making processes.

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## LIST OF ABBREVIATIONS

AIS	-	Accounting Information System
ACCA	-	Association of Certified Chartered Accountants
CPA	-	Certified Public Accountant
GOU	-	Government of Uganda.
ICT	-	Information Communication Technology
IFMS	-	International Financial Management System
IMF	-	International Monetary Fund
IT	-	Information Technology
IUIU	-	Islamic University in Uganda
KC	-	Kampala Campus

## SOURCE OF FUNDING

The study was not funded.

## CONFLICT OF INTEREST

The author declares no conflict of interest.

## AUTHOR CONTRIBUTIONS

WSS- Study developer, Data analyzer, and presenter.

## DATA AVAILABILITY

Data is available upon request.

## ETHICAL APPROVAL

The researcher obtained a letter of introduction from the Islamic University in Uganda, which was presented to the authorities at Pride Microfinance Limited at Kabalagala in Kampala to review and grant permission to the researcher.

## INFORMED CONSENT

There was full disclosure, total comprehension, as well as voluntary consent from the respondents.

## AUTHOR BIOGRAPHY

Wandera Sharon Gloria is a student at the Islamic University

in Uganda, offering a Bachelor's Degree in Business Studies.

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