

**ELECTRONIC INSURANCE MANAGEMENT INFORMATION SYSTEM AND
EMPLOYEE PERFORMANCE AT BRITAM INSURANCE COMPANY UGANDA
LIMITED**

DOREEN NAKUBULWA

S22M15/032

**A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE OF MASTER OF BUSINESS
ADMINISTRATION OF UGANDA CHRISTIAN UNIVERSITY**

May, 2025



**UGANDA CHRISTIAN
UNIVERSITY**

A Centre of Excellence in the Heart of Africa

DECLARATION

I, NAKUBULWA DOREEN, hereby declare that this Dissertation entitled “*Electronic Insurance Management Information System and Employee Performance at Britam Insurance Company Uganda Limited*” is my own original work and has never been presented in fulfilment of the requirements for any academic award at any other academic Institution. All sources of information used in this report have been well cited and corresponding authors acknowledged. I therefore submit it to Uganda Christian University for the award of a Master’s Degree in Business Administration.

Signed: 

Date...08/05/2025.....

APPROVAL

I certify that this research by **NAKUBULWA DOREEN**, titled “*Electronic Insurance Management Information System and Employee Performance at Britam Insurance Company Uganda Limited*” was conducted under my supervision and is approved for submission to School of Business, Uganda Christian University.



Dr. Awio Godwin
Supervisor

8th May 2025

DEDICATION

I dedicate this work to my beloved children; Naluwooza Mirembe Stephanie, Sserumaga Joram, Nanjebe Maria and Nakiryia Jorin.

ACKNOWLEDGEMENT

I thank God because it is by his sufficient grace that I have come this far. I extend my gratitude to my supervisor: Dr. Awio Godwin who didn't stop at being my supervisor but went ahead and became a friend and an inspiration to me. I sincerely thank God for having given me a chance to meet him as my supervisor.

I wish to thank all my respondents from Britam Insurance Ltd in their different capacities, for the support and cooperation extended to me. Similarly, I wish to specially thank Mr Allan Steven Mafabi, the CEO at Britam Insurance Ltd for his support towards data collection process at Britam Insurance.

However, nothing would have been achieved without the understanding and encouragement of my entire family especially my husband who stood by me throughout this study period and encouraged me to continually search for excellence; my lovely children whose time I borrowed to concentrate on this work.

Finally, for those persons not revealed here but in one way or another supported me in the completion of this study, I greatly appreciate their contribution.

God bless you All!

TABLE OF CONTENTS

Declaration	ii
Approval	iii
Dedication	iv
Acknowledgement	v
Table of contents	vi
List of tables	x
List of figures	xi
List of abbreviations	xii
Chapter one	1
Introduction	1
1.0 Introduction.....	1
1.1 Background Of The Study	1
1.2 Problem Statement	3
1.3 Purpose Of The Study	4
1.4 Specific Objectives	4
1.5 Research Questions	5
1.6 Conceptual Framework.....	5
1.7 Scope Of The Study	6
1.7.1 Content Scope	6
1.7.2 Time Scope.....	6
1.7.3 Geographical Scope.	7
1.8 Justification Of The Study	7
1.9 Significance Of The Study	8
1.10 Definition Of Key Terms And Concepts.....	9
1.11 Chapter Summary	9
Chapter Two	10
Literature Review	10
2.0 Introduction.....	10
2.1 Theoretical Review	10

2.2 Empirical Review Of Literature.....	12
2.2.1 Electronic Application Process And Employee Performance.....	12
2.2.2 Electronic Payment System And Employee Performance	15
2.2.3 Electronic Feedback Mechanism And Employee Performance.....	15
2.3 Summary Of Literature	24
2.4 Chapter Summary	25
Chapter Three	26
Research Methodology	26
3.0 Introduction.....	26
3.1 Research Design.....	26
3.2 Study Population	26
3.3 Determination Of Sample Size	26
3.4 Sampling Techniques And Procedure	27
3.4.1 Purposive Sampling	27
3.4.2 Simple Random Sampling	27
3.5 Data Collection Methods	27
3.5.1 Questionnaire Method.....	28
3.5.2 Interview Method.....	28
3.6 Data Collection Instruments	28
3.6.1 Questionnaire	28
3.6.2 Interview Guide	28
3.7 Data Quality Control.....	29
3.7.1 Validity.....	29
3.7.2 Reliability.....	29
3.8 Procedure For Data Collection.....	30
3.9 Data Analysis	30
3.9.1 Quantitative Data Analysis	30
3.9.2 Qualitative Data Analysis	31
3.10 Measurement Of Variables.....	31
3.11 Ethical Considerations	31
3.12 Chapter Summary	32
Chapter Four	33

Presentation, Analysis And Interpretation Of Findings	33
4.0 Introduction.....	33
4.1 Response Rate.....	33
4.3 Demographic Characteristics Of Respondents	34
4.3 Empirical Results	36
4.3.1 Descriptive Statistics On E-Application Process	36
4.3.2 Descriptive Statistics For E-Payment System.....	39
4.3.3 Descriptive Statistics For E-Feedback Mechanism	42
4.3.4 Descriptive Statistics For Employee Performance	45
4.4 Correlation Matrix For E-Application, E-Payment, E-Feedback	48
4.5 Multiple Regression Results	50
4.5.1 Multiple Regression Results For E-Application, E-Payment And E-Feedback	50
4.5.2 Multiple Regression Results For Demographic Characteristics	53
4.6 Chapter Summary	55
Chapter Five	56
Summary, Discussion, Conclusions And Recommendations	56
5.0 Introduction.....	56
5.1 Summary Of The Findings.....	56
5.1.1 E-Application Process And Employee Performance	56
5.1.2 E-Payment System And Employee Performance.....	56
5.1.3 E-Feedback And Employee Performance	57
5.1.4 Demographic Characteristics And Employee Performance.....	57
5.2 Discussion Of Findings.....	58
5.2.1 E-Application Process And Employee Performance	58
5.2.2 E-Payment System And Employee Performance.....	59
5.2.3 E-Feedback And Employee Performance	60
5.2.4 Demographic Characteristics And Employee Performance.....	60
5.3 Conclusions.....	61
5.3.1 E-Application Process And Employee Performance	61
5.3.2 E-Payment System And Employee Performance.....	62
5.3.3 E-Feedback And Employee Performance	62
5.3.4 Demographic Characteristics	62
5.4 Recommendations.....	63

5.4.1 E-Application Process And Employee Performance	63
5.4.2 E-Payment System And Employee Performance.....	64
5.4.3 E-Feedback And Employee Performance	64
5.5 Limitations Of The Study	65
5.6 Suggested Areas For Further Research	66
References	67
Appendices.....	i
Appendix I: Questionnaire	i
Appendix Ii: Interview Guide	v
Appendix Iii : Sampling Guide	vi
Appendix Iv: Introductory Letter	vii

LIST OF TABLES

Table 3.1: Sample Size and Sampling techniques	27
Table 3.2: Reliability Statistics	29
Table 4.1: Response rate	33
Table 4.2: Demographic characteristics of respondents	34
Table 4.3: Descriptive statistics for e-application process.....	37
Table 4.4: Descriptive statistics for e-payment system.....	40
Table 4.5: Descriptive statistics for e-feedback mechanism	43
Table 4.6: Descriptive statistics for employee performance	46
Table 4.7: Correlation matrix for e-application, e-payment, e-feedback and employee performance	48
Table 4.8: Multiple Regression results for e-application, e-payment and e-feedback.....	50
Table 4.9: Multiple Regression results for demographic characteristics	53

LIST OF FIGURES

Figure 1.1: Conceptual framework	5
--	---

LIST OF ABBREVIATIONS

DV	Dependent Variable
EIMIS	Electronic Insurance Management Information System
IV	Independent Variable
MIS	Management Information Systems
MNCs	Multinational Corporations
PEOU	Perceived Ease of Use
PU	Perceived Usefulness
SPSS	Statistical Package for Social Scientists
TAM	Technology Acceptance Model

ABSTRACT

This study investigated the effect of the Electronic Insurance Management Information System (EIMIS) on employee performance at Britam Insurance Co. Limited. The specific objectives were to examine the effect of the electronic application process, assess the impact of the electronic payment system, and evaluate the influence of electronic feedback mechanisms on employee performance. A cross-sectional study design was adopted, allowing for data collection at a single point in time. A mixed-methods approach (triangulation) was employed, using quantitative data from a population of 101 staff and sample size of 89, selected through purposive and simple random sampling techniques. Data were collected using questionnaires for operational staff and interviews with top and middle management. The quantitative data were analysed using SPSS V25 for descriptive statistics, while qualitative data were analysed using content analysis.

The results indicated that the e-application process had a significant positive effect on employee performance (Beta = 0.312, $t = 2.769$, $P = 0.007$), showing that improvements in the process enhanced productivity by streamlining workflows and reducing administrative delays. Similarly, the e-payment system significantly improved employee performance (Beta = 0.347, $t = 2.655$, $P = 0.010$), suggesting that efficient payment processes reduced transactional delays and ensured timely financial disbursements. The e-feedback mechanism had a positive but non-significant effect on employee performance (Beta = 0.236, $t = 1.860$, $P = 0.067$), implying that while feedback systems had potential, they required further optimization to deliver more impactful results.

The study concluded that adopting and enhancing the EIMIS at Britam Insurance positively impacted employee performance, particularly through the e-application and e-payment systems. However, the e-feedback system needed improvements in terms of timeliness and relevance to increase its effectiveness. These findings underscored the importance of investing in technological systems to boost employee productivity and overall operational efficiency. Based on the findings, it was recommended that Britam Insurance continue to enhance the user experience of the e-application process, optimize the e-payment system's processing power and security, and improve the timeliness and relevance of feedback mechanisms. These strategies would further improve employee performance and organizational outcomes.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Management information systems are essential for enhancing employee performance in multinational corporations, particularly in complex organisational settings (Alshahrani, 2022). This study investigated the effect of electronic insurance management information system (EIMIS) and employee performance at Britam Insurance Company Uganda Limited. The independent variable was electronic insurance management information system (EIMIS) whereas the dependent variable was employee performance. This chapter presents background, purpose of the study, problem statement, specific objectives, research questions, hypothesis, conceptual framework, scope of the study, justification of the study, significance of the study, and definition of key terms and concepts.

1.1 Background of the study

Globally, employee performance has transitioned from a focus on manual labour and basic productivity metrics during the Industrial Revolution to a more nuanced understanding of human capital and organizational behaviour in the 21st century (Zhou, 2022). In the early 20th century, scientific management principles emphasized efficiency and standardized processes (Scherer, 2021). The mid-20th century saw the introduction of behavioural theories, highlighting the importance of employee motivation and job satisfaction (Robinson, 2021). With the advent of technology and globalization in the late 20th and early 21st centuries, organizations began leveraging data analytics and performance management systems to enhance productivity and align employee goals with business objectives (Davenport, 2020)

Today, there is an increasing emphasis on employee well-being, diversity, and inclusion, recognizing that these factors are critical for fostering engagement and driving high performance in a competitive global landscape (Kreitz, 2021) Employee performance in African countries has been shaped by historical, economic, and social factors, starting from the colonial era, which established disparities in education and workforce skills (Ongunyemi, 2022). Following independence, many African nations experienced economic challenges and political instability that hindered workforce development (Adesina, 2021) The introduction of Structural Adjustment Programs in the 1980s shifted economies towards market-oriented practices, emphasizing the need for skilled labour and performance accountability (Osei-Assibey, 2020). In the 2000s, there was a greater focus on human capital development and the adoption of structured performance management systems (Khan, 2021). The rise of technology and globalization in the 2010s further transformed workplaces, enhancing productivity and engagement through digital tools (Mugo, 2018) Today, organizations are increasingly prioritizing employee well-being, diversity, and inclusive practices, recognizing their importance in driving performance in a competitive landscape (Gikandi, 2022).

In East Africa, EAC Technological advancements and globalization in the 2010s have transformed workplaces, enhancing employee engagement through digital tools and best practices (Mugo, 2018). Today, there is a significant emphasis on employee well-being, remote work, and diversity and inclusion, which are crucial for driving performance in a rapidly changing environment (Gikandi, 2022).

In Uganda, the importance of employee performance is underscored by its inclusion in the Uganda's Vision 2040 which aims to transform the country into a modern and prosperous nation (Ssemakula, 2021). A key focus of this vision is enhancing employee performance and productivity across various sectors. The vision encourages the adoption of technology and

innovation to boost productivity. Employees can enhance their performance and efficiency by integrating modern technology in workplaces. Furthermore, implementing effective performance management systems helps in setting clear goals, monitoring progress, and providing feedback. This ensures that employees are aligned with organizational objectives and motivated to perform at their best.

According to HR Britam Insurance Company Uganda Limited, employee performance at Britam Insurance reflects broader trends in the industry, with a strong emphasis on training, engagement, well-being, and leveraging technology to enhance productivity and service delivery. At Britam Insurance, management was committed to improve employee performance through leveraged data analytics to assess employee performance.

1.2 Problem statement

Management information systems are crucial for improving employee performance among multi-national institutions with complex settings (Alshahrani, 2022). However, the Annual Performance report for 2022/23 and 2023/24 indicates that employees at Britam Insurance Company Uganda Limited have continuously failed to achieve their performance targets as stipulated in the 5-year Strategic Plan 2021-2025. The strategic plan requires employees to increase retention rate from 55% (Annual report 2019/20) to 90% by 2025. However, currently the retention is still lacking (at 65%), indicating 25% gap.

In addition to that, the company is grappling with issues of high turnaround time, long queues, long waiting hours by clients, delayed response, late response on the toll-free line, delays in issuing policies, delays in claim processing, delays in responding to customer issues among others (Britam, 2024).

Despite the efforts by the company to roll out the electronic insurance management system in 2020 to enhance service efficiency, these challenges still persist, even as the company is in its 4th year of implementing the strategic plan (Britam, 2024).

The ongoing challenges have resulted into complaints among customers which in the long run may affect the corporate image of the organisation and ultimately reduce competitiveness, growth and profitability of Britam Insurance Company (Britam, 2024). This situation prompted me to investigate the effect of electronic insurance management system and employee performance at Britam Insurance Co Ltd. The study was expected to provide empirical evidence and suggest policy recommendations for improving the system.

1.3 Purpose of the study

The purpose of the study was to investigate the effect of Electronic Insurance Management System (EIMIS) on employee performance at Britam insurance Co. Limited

1.4 Specific objectives

The study sought to achieve the following objectives;

1. To examine the effect of electronic application process on employee performance at Britam insurance Co. Limited.
2. To assess the effect of electronic payment system on employee performance at Britam insurance Co. Limited
3. To evaluate the effect of electronic feedback mechanisms on employee performance at Britam insurance Co. Limited

1.5 Research questions

The study sought to answer the following questions;

1. What is the effect of electronic application process on employee performance at Britam insurance Co. Limited?
2. What is the effect of electronic payment system on employee performance at Britam insurance Co. Limited?
3. What is the effect of electronic feedback mechanisms on employee performance at Britam insurance Co. Limited?

1.6 Conceptual framework

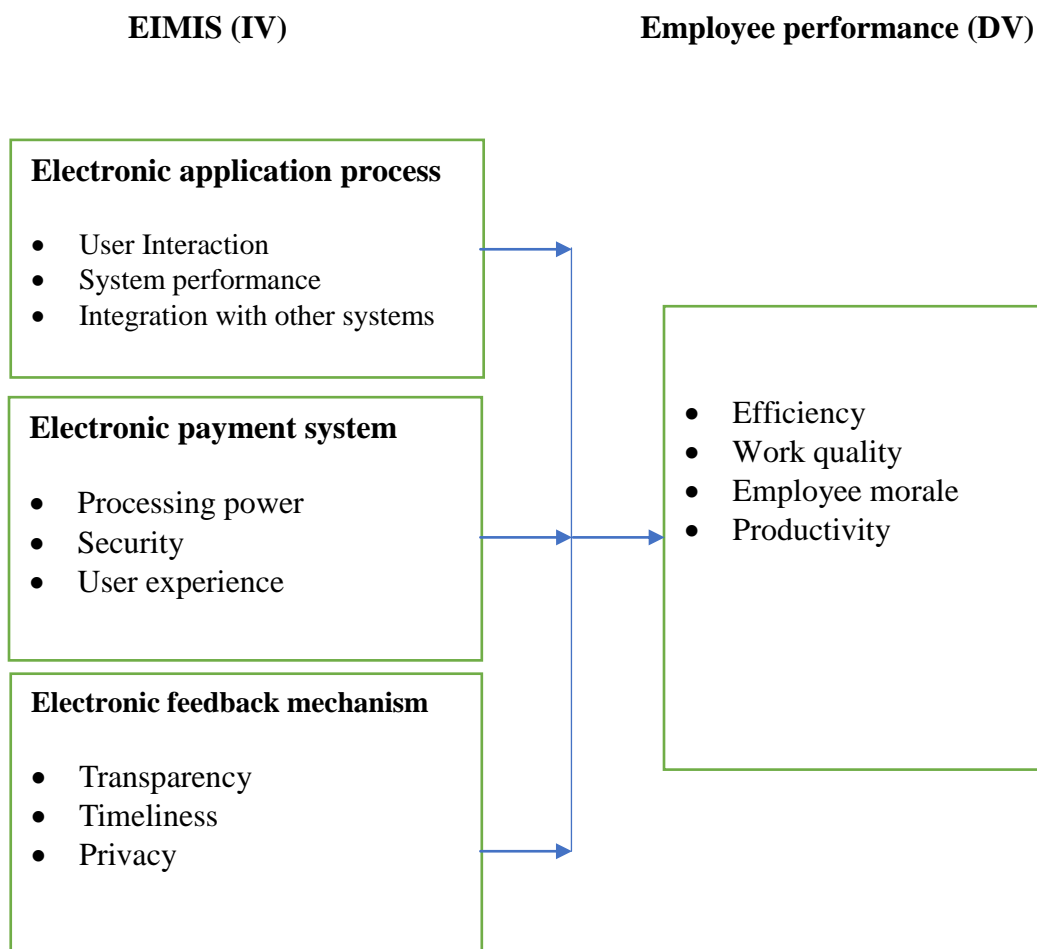


Figure 1.1: Conceptual framework

A conceptual framework is a visual or written representation that outlines the relationship between EIMIS and employee performance. EIMIS was measured by electronic application process, electronic payment system and electronic feedback mechanism whereas employee performance was measured by efficiency, work quality, adaptability, punctuality, employee morale, creativity, and productivity. According to the model, if Britam Insurance implements, electronic application process, electronic payment and electronic feedback mechanism for providing insurance, employee performance improves. The framework guided research the design, data collection, and analysis by illustrating how the different elements interacted.

1.7 Scope of the Study

The scope of study took into consideration geographical, content and time scope.

1.7.1 Content scope

This study focused on investigating the effect of Electronic Insurance Management Information system (Britam AIMS Uganda System) and employee performance in Britam. EIMIS was defined by electronic application process, electronic payment system and electronic feedback mechanism whereas Employee performance was defined by efficiency, work quality, adaptability, punctuality, employee morale, creativity, and productivity.

1.7.2 Time scope

The study focused on a period of 3 years from 2021-2024 because the study was relevant as it provided recent data on the impact of electronic management information systems on employee performance, aligning with current trends in human capital development and structured performance management. It served as a foundation for understanding how technology affects employee productivity and offered insights applicable to ongoing

developments in the insurance sector, making it a timely resource for research and analysis from 2021 to 2024.

1.7.3 Geographical scope.

This study was carried out from Britam Insurance Company Uganda Limited located on Plot 24A Aki-Bua Road, Nakasero Kampala city. Coordinates 0.3291° N, 32.5779° E.

1.8 Justification of the study

The integration of Management Information Systems (MIS) is pivotal in modern business environments, particularly within multinational corporations (MNCs) such as BRITAM Insurance Co. Limited. Implementing an Electronic Insurance Management Information System (EIMIS) can significantly enhance organizational efficiency and employee performance. EIMIS streamlines insurance processes like policy issuance, claims processing, and customer service management by automating routine tasks and minimizing errors, thus improving operational efficiency and customer satisfaction. Furthermore, EIMIS provides employees with easy access to accurate and up-to-date information, facilitating informed decision-making and reducing time spent on administrative tasks. This focus on strategic activities leads to higher productivity and performance, aligning with Alshahrani's (2022) findings on the impact of MIS in complex organizational settings. Additionally, a robust EIMIS offers BRITAM Insurance a competitive edge by enhancing its responsiveness to market changes, regulatory requirements, and customer needs. This research addresses a gap in the literature by providing empirical evidence on EIMIS's impact on employee performance in the insurance sector. The study's findings would offer practical recommendations for BRITAM and similar organizations, emphasizing the strategic advantage of leveraging technology. Thus, the study was justified by its potential to enhance

organizational efficiency, improve employee performance, provide a competitive advantage, contribute to existing literature, and offer actionable insights for the insurance industry.

1.9 Significance of the study

Academia and Policy Experts: This research provides up-to-date information crucial for developing better policies for Britam Insurance and other insurance companies with similar settings. The findings can aid in shaping more effective insurance management practices.

Management of Britam Insurance Co. Ltd: The study's findings may be utilized by the management to review and enhance related company policies. This could lead to improved operational efficiency and employee performance.

Researchers: The results of this study offer a solid foundation for future investigations, particularly in exploring the connection between electronic insurance management systems and other institutional management areas. It helps bridge gaps in existing literature and sets a precedent for further academic exploration.

Other Insurance Companies: Insurance companies can leverage the study's findings to refine their management processes, potentially leading to better performance and customer satisfaction.

This study is conducted to partially fulfil the requirements for obtaining a Master's degree in Business Administration from Uganda Christian University.

1.10 Definition of key terms and concepts

Electronic Application: The use of electronic platforms for submitting and managing insurance applications which streamlines processes, reduces paperwork, and increases speed.

Electronic Payment: The integration of electronic payment systems that facilitate timely and secure transactions between the company and clients, which can reduce administrative burdens and improve cash flow.

Electronic Feedback: Systems that allow for real-time feedback and communication between employees and management, enhancing decision-making and responsiveness to client needs.

Employee performance: the effectiveness and efficiency with which an employee executes their job responsibilities and contributes to organizational goals.

EIMIS: Electronic Insurance Management Information System

1.11 Chapter summary

Chapter one focused on background from the global, regional and local context. A problem statement, purpose, objectives, conceptual framework, scope, significance in regard to EIMIS and employee performance at Britam Insurance Ltd formed conceptual framework presented. The next chapter details the review of literature

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the associated literature on Electronic Insurance Management Information System (EIMIS) and employee performance basing on what different authors have observed world-wide. The literature was picked from various sources including; “past research dissertations, texts books, journals, conference papers and magazines”. This section is organized as introduction, theoretical review, conceptual review, review as per objectives and summary of literature.

2.1 Theoretical review

The Technology Acceptance Model (TAM), introduced by Fred Davis in 1986, remains a pivotal framework for understanding how users accept and utilize technology. Initially developed to explain the determinants of computer acceptance behaviours, TAM posits those two primary beliefs—Perceived Usefulness (PU) and Perceived Ease of Use (PEOU)—influence attitudes towards technology usage. PU is defined as the degree to which a person believes that using a particular system would enhance their job performance, while PEOU is the degree to which a person believes that using the system would be free of effort. These beliefs shape attitudes, which in turn affect the behavioural intention to use the technology, ultimately leading to actual usage behaviour (Davis, 1986).

Recent literature continues to validate the relevance of TAM in various contexts. For instance, Nguyen et al. (2020) highlight its applicability in understanding user adoption of e-learning systems, emphasizing how PU and PEOU significantly impact user acceptance. Similarly, Venkatesh and Bala (2021) expand on TAM by integrating it with other models to better capture the complexity of technology acceptance in modern organizational settings.

However, TAM is not without its limitations. Its simplicity can sometimes overlook other critical factors influencing technology acceptance, such as social influence, facilitating conditions, and individual differences (Bagozzi, 2021). Additionally, TAM's static nature does not adequately address how user perceptions and technology usage evolve over time with increased experience (Venkatesh et al., 2022). The model's focus on individual acceptance also neglects the organizational context and the influence of group dynamics, which can be significant in technology adoption (Straub & Burton-Jones, 2020).

Despite these weaknesses, TAM provides a useful lens for examining the implementation of an Electronic Insurance Management Information System (EIMIS) at Britam Insurance Company Limited. Britam, a leading financial services company, has adopted EIMIS to streamline operations, enhance customer service, and improve efficiency. Assessing the impact of EIMIS on employee performance involves evaluating whether employees perceive the system as useful and easy to use, as these perceptions are crucial determinants of their attitudes towards the system and their behavioural intentions to use it (Davis et al., 1989).

In this study, we explored PU by assessing employees' beliefs about EIMIS's ability to enhance their job performance, including improvements in task efficiency, accuracy, and productivity. PEOU was evaluated by examining the system's user interface, task complexity, and the effort required to operate the system. Understanding employees' attitudes towards EIMIS provided insights into their overall satisfaction and willingness to use the system, while measuring behavioural intention helped predict the likelihood of sustained usage (Venkatesh & Davis, 2000).

Additionally, external factors such as training programs, management support, and technical infrastructure were considered, as they can significantly influence the acceptance and effective use of EIMIS (Venkatesh et al., 2003). By applying TAM in this context, we aimed to identify key determinants of system acceptance and guide strategies to enhance employee performance through effective use of EIMIS at Britam Insurance Ltd.

2.2 Empirical review of literature

This section presents the empirical review of literature in line with the study objectives.

2.2.1 Electronic application process and employee performance

The use of electronic applications (e-applications) for service delivery has become a widely studied subject worldwide, largely due to the increasing digitalization across multiple sectors. Venkatesh et al. (2020) conducted a study in the United States examining the adoption of e-government services and identified ease of use, trust, and perceived usefulness as key factors influencing user acceptance. Their findings indicated that people were more inclined to use e-services when they found the platforms user-friendly and felt confident in the security of their personal data.

Similarly, research by Pikkarainen et al. (2021) in Finland, which focused on e-banking services, emphasized that the quality of the online interface and transaction security were major contributors to user satisfaction and continued service use.

On the other hand, a study in South Korea by Lee and Song (2021) explored the adoption of e-health services and highlighted how cultural factors play a significant role in service uptake. They discovered that societal norms and levels of digital literacy had a substantial impact on the acceptance and continued use of these services. These findings suggest that while technological aspects like usability and security are universally important, cultural context can greatly influence adoption patterns in different regions.

In Africa, the adoption of e-applications for services has been slower compared to other regions, but significant progress has been made in recent years. A study by Adeyemi and Afolabi (2022) in Nigeria focused on e-learning applications in higher education institutions. The findings indicated that while there is a high potential for e-learning, challenges such as inadequate infrastructure, lack of digital skills among educators and students, and limited internet access hinder widespread adoption. This is echoed in a study by Kaba and Touré (2020) in Côte d'Ivoire, which also identified similar barriers to the adoption of e-government services.

In South Africa, Mlitwa and Van Belle (2021) examined the implementation of e-health applications and found that, while awareness and willingness to use e-health services were high, concerns about data privacy and the digital divide between urban and rural areas significantly hindered their widespread adoption. Their study underscores the need to address infrastructural and socio-economic challenges to improve the uptake of e-services within the African context.

East Africa has also demonstrated growing interest in adopting e-applications, particularly in the financial sector. Mburu and Kinyua (2021) explored the impact of mobile banking applications on financial inclusion in Kenya. Their findings showed that mobile banking had significantly expanded access to financial services, particularly for previously unbanked populations. Key drivers of this success included the simplicity of use, affordability, and extensive network coverage. These insights align with findings from Tanzania, where Mushi et al. (2022) highlighted how mobile money services have transformed the financial landscape by offering reliable and convenient financial solutions, especially for underserved communities.

In Uganda, a study by Kisuule and Mugume (2021) focused on the adoption of e-agriculture applications and their potential to boost agricultural productivity. They found that these

digital tools could provide farmers with real-time data on weather patterns, market prices, and best farming practices. However, they also noted that limited digital literacy and restricted access to smartphones among farmers posed significant barriers to widespread adoption of these technologies.

Comparing findings across regions reveals both shared patterns and unique challenges in the adoption of electronic applications. Globally, factors like ease of use, trust, and perceived usefulness are commonly critical in influencing adoption. However, in African and East African contexts, socio-economic issues, limited infrastructure, and varying levels of digital literacy often play a more decisive role in determining the success of e-service implementation.

While existing research provides substantial evidence on the benefits of e-applications, certain gaps remain. Most studies, such as those by Mlitwa and Van Belle (2021), Mburu and Kinyua (2021), Mushi et al. (2022), and Kisuule and Mugume (2021), focus heavily on initial adoption and user satisfaction. However, there is limited research on the long-term effects of e-services on user behavior and societal outcomes. Understanding these long-term impacts is crucial for developing sustainable e-service models. Additionally, there is a need for further investigation into strategies for overcoming infrastructural and socio-economic barriers, particularly in developing regions where these challenges persist.

This empirical review emphasizes the increasing importance of electronic applications across various sectors worldwide, highlighting their significant potential to improve service delivery and accessibility. However, to fully realize the benefits of these technologies, challenges like digital literacy, infrastructure gaps, and cultural barriers must be addressed. Future research should focus not only on adoption but also on long-term impacts and solutions to existing barriers, particularly in regions like Africa and East Africa, to ensure more inclusive and sustainable e-application usage.

2.2.2 Electronic payment system and employee performance

The landscape of electronic payments has transformed significantly in recent years, fuelled by technological advancements and shifting consumer preferences (Li et al., 2021). The global adoption of e-payment systems has redefined how transactions are conducted, emphasizing convenience, speed, and security. For instance, a study by Davis et al. (2021) in the United States explored factors influencing the uptake of mobile payment systems. Their research revealed that ease of use, perceived security, and overall convenience were key drivers of user acceptance. Similarly, Ozcan and Santos (2020) conducted a multi-country study across Europe, including Germany and the UK, and found that trust and perceived usefulness were critical determinants of e-payment adoption. Their findings suggest that users are more inclined to embrace e-payment platforms when they trust the service and perceive it as valuable for their daily financial activities.

In China, Li et al. (2021) examined the rapid adoption of Alipay and WeChat Pay. They discovered that integrating these platforms with social media and e-commerce channels significantly boosted their popularity. Additionally, government support and cashless policy initiatives played a pivotal role in their widespread use. These findings align with research from India, where Gupta and Arora (2020) emphasized the role of the government's demonetization policy in accelerating the adoption of platforms like Paytm and Google Pay. In a more sector-specific study, Sharma and Gupta (2022) focused on India's retail sector, revealing that digital payments improved transaction efficiency and customer satisfaction. Australia has also experienced a shift toward electronic payments. Dahlberg et al. (2020) studied the retail industry and identified convenience and transaction speed as the primary factors driving adoption. Promotional offers and platform discounts further encouraged the use of digital payments.

Similarly, in Brazil, Oliveira et al. (2021) investigated e-payment adoption in the healthcare sector, finding that electronic payments enhanced billing efficiency, reduced administrative costs, and increased patient satisfaction.

In Africa, the growth of e-payment systems has been notable, though at a slower pace than in other regions. A study by Ojo et al. (2021) in Nigeria examined mobile banking and e-payment adoption. Their findings indicated significant potential for these systems to enhance financial inclusion but highlighted barriers such as limited infrastructure, low trust, and inadequate digital literacy as critical challenges. Similar trends were observed in Cameroon, where Asongu et al. (2020) reported that socio-economic factors like income levels and education significantly influenced the adoption of electronic payment services.

South Africa has seen mixed results with e-payment adoption. Chigada and Hirschfelder (2021) explored the use of contactless payment systems and found that while younger, tech-savvy individuals readily adopted these systems, older generations remained hesitant due to concerns about security and limited understanding of the technology. This underscores the importance of targeted education campaigns to bridge the generational divide. Meanwhile, in Sierra Leone, Kargbo (2022) examined the use of e-payment systems in the agricultural sector. His findings revealed that digital payments improved transparency, reduced corruption, and facilitated timely payments to farmers, enhancing efficiency across the agricultural value chain.

East Africa, particularly Kenya, has led the way in mobile money adoption. Jack and Suri's (2011) seminal study on M-Pesa highlighted the platform's profound impact on financial inclusion and poverty reduction, attributing its success to ease of use, affordability, and a well-established agent network. More recently, Mbiti and Weil (2020) reinforced these findings, emphasizing how mobile money continues to enhance financial access in Kenya.

In Uganda, Munyegera and Matsumoto (2021) explored the impact of mobile money on remittances and household welfare. Their study revealed that mobile money services facilitate faster and more reliable remittance transfers, leading to improved household financial stability. Similarly, Monyoncho (2021) in Tanzania found that mobile payment systems significantly enhanced business transactions and lowered operational costs, especially for small and medium enterprises (SMEs). A sector-specific study in Uganda by Kikulwe et al. (2020) examined e-payment systems in agriculture, showing how they improved market access for farmers and facilitated better pricing mechanisms.

Globally, mobile wallets like Apple Pay, Google Wallet, and Samsung Pay have also seen exponential growth, especially in urban areas. Li et al. (2022) reported that the convenience and security offered by these platforms are key drivers of their widespread adoption. In India, Singh et al. (2023) noted a similar trend, emphasizing how the proliferation of smartphones and increasing internet penetration have boosted mobile payment adoption.

The COVID-19 pandemic further accelerated the adoption of contactless payment systems. Turner et al. (2021) studied the UK's shift towards contactless payments during the pandemic, highlighting that hygiene concerns played a critical role in this rapid transition. Consumers increasingly preferred contactless payments for their speed and safety. Zhang et al. (2022) echoed similar findings in China, where QR code payments have become standard in retail transactions due to their simplicity and efficiency.

Cryptocurrency payments represent an emerging trend in the e-payment landscape. Nakamoto et al. (2021) explored the growing use of Bitcoin and other cryptocurrencies for everyday transactions. Their study found that cryptocurrencies are gaining traction in sectors like e-commerce and remittances due to lower transaction fees and faster processing times. However, the authors cautioned that volatility and regulatory uncertainties remain significant barriers to widespread adoption.

When comparing global trends in electronic payments, both commonalities and regional variations emerge. Johnson and Brown (2022) studied North America's retail sector and noted that consumer demand for convenience, security, and technological innovations has driven the expansion of digital payment systems. The role of fintech companies in innovating and expanding e-payment options was also highlighted. In Europe, Müller et al. (2023) found that countries with high digital literacy and strong internet infrastructure, such as Sweden and Denmark, reported higher e-payment adoption rates. The study also emphasized the role of regulatory frameworks and government policies in promoting digital payments.

In Africa, mobile money services continue to lead e-payment adoption. Oketch et al. (2022) highlighted M-Pesa's transformative role in Kenya, emphasizing how mobile money has enhanced financial inclusion, particularly in rural areas lacking traditional banking infrastructure.

Despite the evident benefits of electronic payment systems, several research gaps remain. Many studies, including those by Davis et al. (2021), Gupta and Arora (2020), and Li et al. (2021), focus primarily on initial adoption and short-term outcomes. However, there is limited literature on the long-term impact of e-payments on economic development, financial behavior, and societal outcomes. A deeper understanding of the sustainability and broader economic implications of e-payment systems is essential. Additionally, further research is needed to identify strategies for overcoming infrastructural and socio-economic barriers, particularly in developing regions where such challenges are more pronounced. Therefore, while the adoption of electronic payment systems holds significant promise for enhancing financial inclusion, transparency, and economic efficiency, existing barriers like regulatory challenges, digital literacy gaps, and infrastructure limitations need to be addressed.

Future research should focus not only on adoption patterns but also on long-term outcomes and strategies to promote inclusive and sustainable use of e-payment systems. Exploring emerging technologies such as blockchain and artificial intelligence could also offer valuable insights into improving the security and efficiency of digital payments.

2.2.3 Electronic feedback mechanism and employee performance

The adoption of electronic feedback systems has become increasingly essential in improving service delivery across various sectors worldwide. Smith et al. (2021) conducted a study in the United States focusing on the hospitality industry, where they found that tools like online surveys and review platforms played a significant role in enhancing customer satisfaction. By allowing businesses to address concerns promptly and improve service quality, these feedback mechanisms contributed to better customer experiences. Similarly, Lee and Kim (2020) explored electronic feedback adoption in South Korea's retail sector and discovered that real-time feedback through mobile applications positively influenced customer loyalty and personalized service delivery.

In Europe, Johnson and Brown (2022) investigated the impact of electronic feedback systems in healthcare services across multiple countries, including the UK and Germany. Their research showed that tools such as online patient portals and satisfaction surveys were instrumental in improving patient care by providing healthcare providers with actionable insights for continuous service improvement. In Spain, Martinez et al. (2021) conducted a study in the education sector, which revealed that electronic feedback systems enabled real-time feedback on lectures and coursework, fostering continuous improvement in teaching methods and student engagement.

A study conducted in Australia by Thompson and Wright (2021) examined the implementation of electronic feedback mechanisms in the financial services sector. They found that tools like online feedback forms and customer review platforms were effective in helping financial institutions identify service gaps and enhance customer trust. Meanwhile, in China, Zhang and Liu (2020) explored how social media platforms were being used for electronic feedback in the e-commerce sector. Their findings highlighted that integrating feedback features directly into social platforms encouraged more immediate and authentic customer responses, driving better service practices.

In Africa, electronic feedback systems have shown promising potential but continue to face unique challenges. For example, Adeyemi et al. (2021) examined the use of electronic feedback in Nigeria's telecommunications industry. They reported that SMS surveys and mobile app feedback channels improved service delivery by enabling companies to address complaints promptly. However, they also noted that limited internet access and low digital literacy levels restricted the broader adoption of these tools.

South Africa has also explored the use of electronic feedback in the banking sector. A study by Moyo and Mudzuli (2020) revealed that online surveys and mobile app feedback features allowed banks to collect real-time data, which helped enhance service delivery and the customer experience. Similarly, Nkosi and Dlamini (2022) in Kenya investigated the use of electronic feedback systems in retail, emphasizing how such tools facilitated better customer engagement and service enhancement.

East Africa has been proactive in embracing electronic feedback mechanisms, particularly within service delivery sectors. For instance, Kinyua et al. (2021) conducted a study in Kenya on the use of electronic patient feedback systems in the healthcare sector. Their findings indicated that tools such as online surveys and mobile health apps significantly improved

service delivery by providing healthcare professionals with timely feedback. In Uganda, Mugisha and Tumwine (2020) investigated the use of electronic feedback tools in the education sector, highlighting how they supported continuous assessment and improvements in teaching methods.

In Tanzania, a study by Mwangi and Ndungu (2021) explored the use of electronic feedback systems in the tourism industry. Their findings revealed that platforms like online review sites and mobile app feedback tools boosted customer satisfaction by allowing service providers to address issues promptly and enhance service quality. Similarly, Njoroge et al. (2022) in Rwanda studied the application of electronic feedback in agriculture. They reported that such tools helped improve communication between farmers and agricultural extension services, leading to better farming practices and increased productivity.

A comparison of findings across regions reveals both common patterns and unique challenges in the adoption of electronic feedback systems. Globally, these mechanisms are widely recognized for their ability to improve service delivery by offering real-time, actionable insights. However, their effectiveness often depends on factors such as internet access, digital literacy levels, and cultural attitudes toward feedback. While developed regions benefit from well-established digital infrastructures, countries in Africa and East Africa continue to face challenges related to limited digital literacy and infrastructural constraints, which hinder broader adoption and impact.

Although there is substantial evidence supporting the benefits of electronic feedback systems, gaps remain in the literature. Many studies, such as those by Smith et al. (2021), Lee and Kim (2020), and Johnson and Brown (2022), primarily focus on the initial implementation and short-term benefits of electronic feedback mechanisms. However, limited research explores the long-term impact of these systems on service delivery and customer satisfaction. A deeper

understanding of the sustainability and broader implications of electronic feedback tools is crucial for developing effective long-term strategies.

In my view, electronic feedback systems have immense potential to enhance service delivery across sectors, but their success relies on addressing existing barriers. To maximize their impact, future research should explore long-term outcomes, focusing on strategies to promote inclusive and sustainable adoption of these tools, particularly in regions facing infrastructural challenges.

Recent innovations in the insurance industry further demonstrate how electronic feedback systems can drive efficiency and customer satisfaction. For instance, Britam Insurance in Kenya has integrated electronic feedback tools into its service platforms, allowing customers to share real-time feedback on the services received. This feedback mechanism has enabled Britam to respond to customer concerns promptly, improving service delivery and overall customer experience.

Moreover, electronic feedback systems have gained significant traction in service delivery across industries. A recent study by KPMG (2023) found that using electronic feedback tools in the insurance industry contributes to higher customer satisfaction and retention rates. These tools, including online surveys, mobile app feedback features, and social media monitoring, help organizations gather valuable insights for service improvement and data-driven decision-making.

The empirical review highlights the growing importance of electronic feedback systems across various sectors worldwide. These tools offer substantial potential for enhancing service delivery and customer satisfaction by providing timely, actionable insights. However, challenges such as limited digital literacy, inadequate infrastructure, and cultural barriers

remain significant, particularly in regions like Africa and East Africa. The successful adoption of electronic feedback mechanisms in insurance services, such as Britam's initiatives, further underscores their transformative potential in improving service quality.

To fully realize the benefits of electronic feedback systems, future research should focus on exploring the long-term impact of these tools and developing strategies to overcome barriers to their adoption. Ensuring inclusive and sustainable use of electronic feedback mechanisms will be essential for maximizing their positive impact on service delivery across both developed and developing regions.

2.3 Summary of Literature

Theoretical and empirical literature on the Technology Acceptance Model (TAM), e-applications, electronic payments, and electronic feedback reveal significant advancements and insights into digital adoption and service delivery. However, several gaps persist, necessitating further research and exploration. Regarding TAM, while extensive research highlights its applicability in predicting technology acceptance, there is a lack of studies focusing on its integration with emerging technologies and contextual factors in different industries. For instance, the specific impact of cultural, organizational, and regulatory differences on TAM's applicability in sectors like insurance remains underexplored. In the realm of electronic applications, most studies emphasize the immediate benefits and adoption drivers. However, there is a notable scarcity of longitudinal research examining the long-term impacts of electronic applications on business performance and customer satisfaction. Additionally, the barriers to widespread adoption in developing regions, such as digital literacy and infrastructural limitations, are not comprehensively addressed. The literature on electronic payments highlights significant regional variations in adoption driven by factors like internet penetration and regulatory environments. Nonetheless, there is limited research on the sustainability and broader economic implications of e-payment systems. Moreover, the integration of emerging technologies like blockchain and AI in enhancing the security and efficiency of electronic payments requires further investigation. Electronic feedback systems have demonstrated their potential in enhancing service delivery across various sectors. However, the existing literature predominantly focuses on initial implementation and immediate benefits. There is a gap in understanding the long-term effects of electronic feedback on organizational performance and customer loyalty. Additionally, the challenges of digital literacy and limited internet access, particularly in developing regions, need more in-depth exploration.

2.4 Chapter summary

This chapter presented the sources of literature, theoretical review, empirical review by objectives and the research gaps. The next chapter presents the research methodology.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents procedures that were followed by the researcher to generate the research findings. It presents the research design, study population, determination of sample size, sampling techniques and procedures, data collection methods, data collection instruments, validity and reliability, procedure of data collection, data analysis and measurement of variables.

3.1 Research Design

The study adopted a cross-sectional study design, given that data was collected once, and deductions made. The design allowed a fast pace, less costly and convenience in investigating the sections of the respondents (Amin, 2005). A mixed methods study approach (triangulation) was used whereby quantitative approach was applied because the population was big whereas the qualitative approach was used pick perceptions, attitudes and describe a phenomenon in natural setting (Amin, 2005).

3.2 Study Population

A population of 101 administrative staff at the Britam Insurance Company were targeted taking the categories of; Top Management (EXCO), Middle management (HODs), and Operational staff.

3.3 Determination of sample size

A study sample of 89 was selected using a sampling frame by Krejcie & Morgan (1970) as indicated in Table 3.1 below;

Table 3.1: Sample Size and Sampling techniques

Category	No. of People	Sample	Method of sampling
Top Management (EXCO)	4	4	Purposive sampling
Middle management (HODs)	10	10	Purposive sampling
Operational staff	87	75	Simple random Sampling
Total	101	89	

Source: HR Britam Insurance Company Uganda Limited

3.4 Sampling techniques and procedure

3.4.1 Purposive sampling

The study used purposive sampling for the category of Top management and Middle level staff. This involved the researcher using own judgment and common sense regarding the respondent from whom the information was collected. The Sampling method was used because it allowed the researcher to select participants who are most relevant to the research question, ensuring that the sample is rich in information (Amin, 2005).

3.4.2 Simple random sampling

Simple random sampling was used in such a manner that the researcher would list all respondents in the operational staff category and then randomly select respondents from this list without any specific order. This technique was used to select respondents in the operational-level staff category. Simple random sampling was preferred because it ensures that each respondent has an equal chance of being selected, thus minimizing selection bias (Kothari, 2004). Additionally, the technique is straightforward to implement, and the generated responses from the respondents were representative of the population (Amin, 2005).

3.5 Data collection methods

The study used questionnaire and Interview methods to collect data as explained below;

3.5.1 Questionnaire method

This method involved distribution of questionnaires to respondents in the category of operational level staff using google forms and individual emails. This system allowed respondents to respond to the questionnaires even when they were out of office and was anticipated to boost the response rate of the study.

3.5.2 Interview method

Interviews were conducted with sampled members of Top management at Britam Insurance Ltd and Middle level staff. It was anticipated that interviews would make it possible for the researcher to get in-depth information to support the quantitative data that was collected. With this method, the information that was collected is expected to be elaborate and accurate. Additionally, the method allows probing which may not be possible for other methods.

3.6 Data collection instruments

This section presents the data collection instruments that were used in the study;

3.6.1 Questionnaire

A Questionnaire was used to collect data from target respondents in the category of Operational staff. A questionnaire was close-ended and divided into 4 sections of demographic data, electronic application, electronic payment, electronic feedback and employee performance. The questionnaire was standardized on a 5-point Likert scale which allowed documentation of quantifiable data (Amin, 2005).

3.6.2 Interview guide

Sekaran (2023) argues that interview guide allows collecting representative information from the respondents which may not be possible with questionnaires. The study used an interview guide to get data from Top management and Middle level staff categories. The guide was organized into three thematic areas of: electronic application of services, electronic payment and electronic feedback. The instrument had guiding questions for the interviewer for

conducting interviews with respondents regarding the effect of EIMIS on employee performance at Britam Insurance Co Ltd.

3.7 Data Quality Control

3.7.1 Validity

According to Amin (2005), Validity is the degree to which research instruments correctly measures what the researcher intends to measure. The researcher tested the validity of the data collection tools using a content validity index (CVI), allowing only variables that scored above 0.70. The formula below was used.

$$CVI = \frac{\text{Number of items declared Valid}}{\text{Number of items in the instrument}}$$

3.7.2 Reliability

In order to ensure reliability, the data collection tools were pretested using the first 10 respondents of the study. This was done to ascertain how consistent data tools would be in collecting data. A Cronbach’s alpha coefficient was used to show how reliable the data collection tools were, taking only scores of above 0.7 as per Amin (2005).

The study used responses from the pre-tested tools to determine “Cronbach’s alpha coefficient which was computed to show reliability of data with help of Statistical Package for Social Sciences (SPSS), taking only variables that score 0.7 as suggested by Amin (2005)”.

$$\text{Cronbach's alpha, } \alpha = \frac{N\acute{c}}{\tilde{v} + (N-1)\acute{c}}$$

Whereby, “N signifies number of items, \acute{c} average covariance between item pairs and \tilde{v} is average variance”.

Table 3.2: Reliability Statistics

	Reliability Statistics	
Variable	Cronbach's Alpha	N of Items

e-application process	0.830	12
e-payment system	0.889	12
e-feedback mechanism	0.777	12
Employee performance	0.832	16

Source: Primary data

From Table 3.4, all the variables had a Cronbach's alpha greater than 0.7 which is the acceptable minimum value, according to Amin (2005). Therefore, research instruments were reliable and consistent in collecting data.

3.8 Procedure for data collection

After successful defense of the proposal, the researcher sought for a letter of introduction from Uganda Christian University, School of Business which acted as permission to conduct a study. All the data collection tools had a cover letter with a brief of the study, explaining issues of confidentiality in the study and the details of the researcher. The researcher distributed questionnaires to the respondents in the category of Operational staff at Britam Insurance Co Ltd using google forms to individual emails. The submitted questionnaires were checked for completeness and codes assigned to them automatically. Analysis was done with the help of SPSS. The researcher transcribed qualitative data at the end of each interview and review the record for completeness.

3.9 Data analysis

This section presents the procedure that was used for analyzing quantitative and qualitative data.

3.9.1 Quantitative data analysis

Quantitative data was analyzed with the help of Statistical Package for Social Sciences (SPSS-V25) and presented in form of descriptive statistics of frequency, percentages, mean and standard deviations from each of the variables in the study. Pearson's correlation statistics was used to test the relationship between the variables. A positive correlation

implied a direct positive influence between the variables and a negative correlation indicated a negative influence between the two variables.

3.9.2 Qualitative data analysis

The researcher scrutinized qualitative data using content analysis method whereby information was organized according to thematic areas basing on the objectives of the study. The information was then presented in narratives as presented by the respondents. Conclusions and inferences were made on the relationship between the variables.

3.10 Measurement of variables

The measurement of variables was done using nominal and ordinal scales. The data on EIMIS was measured on ordinal scale by assigning numbers which depicted the extent of the relationship or no relationship between the variables. Likert scale was used to measure independent and dependent variables of the study.

3.11 Ethical considerations

Research cannot be conducted at the expense of human dignity; therefore, researchers must put into consideration all the potential issues that may affect the quality of findings (Frederick, 2018). This research was complex in nature since it dealt with sensitive data from staff at Britam Insurance Co Ltd. The researcher was guided by professional rules including getting a letter of introduction from the Uganda Christian University and keeping all the study information confidential. Additionally, sources of information used were acknowledged using the APA referencing style 7th Edition to guard against plagiarism and fraud. In order to guard against coercion, verbal consent was sought from the respondents before information was collected from them.

3.12 Chapter summary

Chapter three covered the methodological aspects of the research, including the research design, population, sampling techniques, research instruments and their validity, data collection methods, data analysis methods, and ethical considerations. This chapter provided the foundation for writing of Chapter Four.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.0 Introduction

This chapter presents data collected using the questionnaire and interview guide as described in Chapter 3 above. The corresponding interpretations also follow each presentation. The results of the study are presented according to the study objectives. All the responses are presented in form of frequencies, percentages, mean, standard deviations, correlation and regression matrices which are presented in tables. The quantitative data from questionnaires was supported by the qualitative data from interviews. The quantitative data was analysed using a Likert's scale of "1= (Strongly Disagree)" to "5= (Strongly Agree) scale".

4.1 Response rate

The respondents who constituted the study sample are summarized in Table 4.1 below.

Table 4.1: Response rate

Category	Number expected	Number responded	Response rate
Top Management (EXCO)	4	4	100%
Middle management (HODs)	10	7	70%
Operational staff	75	72	96%
Total	89	86	96.6

Source: Primary data

A total of 75 questionnaires were distributed to 75 members of the Operational staff (Principal, Senior and Junior officers). Out of these, 72 questionnaires were filled and returned in time. The response rate for questionnaires was 96% as shown in the Table 4.1 above. Darren (2002) asserts that for a study to score a response rate of above 80%, it shows that the study was perfectly done meaning that all questions were perfectly understood by all the respondents of the study. On the other hand, the researcher anticipated conducting

interviews with ten (10) members of Middle Management (Heads of Departments), out of these, seven (7) respondents were interviewed, giving a response rate of 70%. Similarly, the researcher anticipated to interview all the four (4) members of Top Management and all the respondents in this category were interviewed, giving a response rate of 100%.

Overall, a sample of 89 respondents was targeted for this study, out of which 86 fully participated. This gave an overall response rate of 96.6%. According to Mugenda and Mugenda (2003), a 50% response rate is adequate, 60% good and above 70% is rated very good. Therefore, the response rate for the study was very good.

4.3 Demographic characteristics of respondents

The respondents' demographic information was considered for this study, since it might affect the ability of the respondents to adopt and embrace the use of Insurance Management Information System (IMIS). The aspects covered herein were; age, duration on current job, level of education, and religion of the respondents. The rationale of collecting and analysing background data was to have appropriate opinion about the study findings.

Table 4.2: Demographic characteristics of respondents

		Count	%(N=72)
Age of the respondent	31-40 years	18	25.0%
	41-50 years	42	58.3%
	50-60 years	12	16.7%
Duration on the current job	Less than one year	3	4.2%
	1-2 years	14	19.4%
	3-5 years	27	37.5%
	6-10 years	21	29.2%
	10 years and above	7	9.7%
Level of education	Bachelors	44	61.1%
	Masters	14	19.5%
	Diploma	8	11.1%
	Certificate	6	8.3%

Religion	Catholic	39	54.2%
	Protestant	26	36%
	Moslem	4	5.6%
	Other	3	4.2%

Source: Primary data

From the Table 4.2 above, 25.0% of the respondents were aged 31-40 years, the majority, 58.3%, were aged 41-50 years, representing the largest age group. Additionally, 16.7% of the respondents were aged 50-60 years, the predominance of respondents in the 41-50 age group suggests that the workforce is experienced and might be slower to adapt to new technologies compared to younger employees, yet their experience positions them well to provide valuable feedback for system improvements. Younger employees, in the 31-40 age group, are more likely to be adaptable and open to technological innovations, making them key users for system optimization.

Regarding duration on current job, 4.2% of respondents had been in their roles for less than one year, reflecting a relatively small number of new employees still adjusting to the work environment. 19.4% had worked for 1-2 years, indicating a notable segment of the workforce still in their early stages of familiarization with both the company processes and electronic systems. The largest group, 37.5%, had been with the company for 3-5 years, suggesting a significant portion of the workforce is well-integrated into the company's culture and systems. 29.2% had been working for 6-10 years, indicating they have extensive experience with company operations and have likely witnessed changes in technology over time. Lastly, 9.7% of respondents had been in their roles for 10 years or more, representing a smaller group of long-serving employees, possibly in leadership or specialized roles. The distribution of job duration suggests that the majority of employees have sufficient experience to understand the demands of the company, with newer employees likely requiring more support in adapting to electronic systems.

In terms of Level education, 61.1% of the respondents held a Bachelor's degree, making up the majority of the workforce. This suggests that Britam Insurance has a well-educated workforce that is likely to grasp the technical aspects of the electronic insurance management system. 19.5% of respondents had a Master's degree, indicating that a smaller but significant portion of the workforce is likely to occupy managerial or decision-making roles within the company. 11.1% of respondents had a Diploma, and 8.3% had a Certificate, representing employees who may be in more technical or operational roles. This diversity in education levels implies that the electronic systems need to be designed to be user-friendly enough for employees with lower education levels while still being efficient and advanced enough to meet the expectations of those with higher qualifications.

In terms of religion, 54.2% of the respondents identified as Catholic, and 36.0% were Protestant, reflecting the dominant religious affiliations in Uganda. 5.6% of the respondents identified as Muslim, and 4.2% belonged to other religious groups. This religious diversity within the company could influence workplace dynamics, particularly in terms of fostering inclusivity and understanding among employees.

4.3 Empirical results

4.3.1 Descriptive statistics on e-application process

The first objective was to examine the relationship between e-application process and employee performance at Britam Insurance. The variable was measured using 12 items which were given scores on “a five-point Likert scale of 1=Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree”. The results are presented in Table 4.3 followed by analysis and interpretation.

Table 4.3: Descriptive statistics for e-application process

	N	Min	Max	Mean	Std. Deviation
The electronic application process at Britam Insurance is user-friendly.	72	1	5	3.49	.692
I find it easy to complete tasks using the electronic application system	72	1	5	3.35	.632
The interface of the electronic application system meets my expectations.	72	1	5	3.11	.545
I easily navigate the electronic application system	72	1	5	3.14	.484
The electronic application system operates without significant delays.	72	1	5	2.90	.609
The system rarely crashes or encounters technical issues during use.	72	1	5	2.75	.746
I am satisfied with the speed at which the system processes my requests.	72	1	5	3.03	.556
The system's performance is consistent and reliable.	72	1	5	2.90	.790
The electronic application system integrates seamlessly with 3 systems we use.	72	1	5	3.00	.650
I can easily transfer data between the electronic application system and 3 platforms.	72	1	5	3.00	.650
The integration of the system with 3 applications enhances my work efficiency.	72	1	5	3.19	.547
The electronic application process supports smooth collaboration with 3 departments.	72	1	5	3.00	.692
Overall Mean/S.D				3.07	0.632
Valid N (listwise)	72				

Source: Primary data

From Table 4.3, it is evident that several aspects of the electronic application process at Britam Insurance were rated highly by respondents. For example, the user-friendliness of the system scored a relatively high mean of 3.49 (SD = 0.692), indicating that many users find the system easy to use, although there is some variation in the experience of different users. Similarly, the ease of completing tasks using the system received a mean score of 3.35 (SD = 0.632), showing that the system is generally effective in supporting task completion, but further improvements could enhance its usability. Another notable aspect is the integration of the system with other platforms, which scored a mean of 3.19 (SD = 0.547), suggesting that

employees recognize some benefits of system integration in improving work efficiency, although the relatively low standard deviation points to a consistent experience across users.

On the other hand, some areas scored lower, highlighting key areas for improvement. For instance, the system's operation without significant delays had a mean score of 2.90 (SD = 0.609), which suggests that respondents encounter delays when using the system, negatively affecting their user experience. Additionally, the frequency of system crashes or technical issues scored a low mean of 2.75 (SD = 0.746), indicating that users experience instability in the system, leading to frustration and inefficiency.

Overall, the system received a mean score of 3.07 (SD = 0.632), suggesting that while the system is moderately functional and helpful, there are clear opportunities for improvement. The standard deviation of 0.632 reflects moderate variation in user experiences, indicating that some users have a more positive interaction with the system, while others face significant challenges, especially with reliability and performance consistency.

The responses on e-application process obtained from the operational staff using questionnaires were compared with what key informants reported in interviews. For instance, all the key informants (100%) shared an opinion that e-application can significantly improve employee performance at Britam Insurance Ltd.

When a head of department was probed on how Britam Insurance benefited from adopting e-application process in its operations, he was quoted saying;

“...through EIMIS, our staff can access reports on all clients in just a click of a button. Our IT team has gone ahead to create dashboards where management can easily view summary of our employee performance indicators...”

On the other hand, when another respondent was asked how Britam Insurance Company has benefited from adopting e-application process in its operations, they had this to say;

“We no longer have long queues in our offices for clients coming to apply for insurance, making claims, payments among other services. Almost all services can now be provided through online platforms...”

When respondents were probed about the shortcomings of e-application process at Britam Insurance Ltd, one of the commissioners was quoted saying;

“...electronic applications are good, they have simplified our work by eliminating a lot paper work which we used to work with, however we have few people who can manipulate the systems, not every staff here is trained to use these information technology-based systems...”

These responses suggest that e-applications can improve employee performance. However, the challenge is with the capacity of staff members to use e-databases. The findings from the key informant interviews agreed with those generated through questionnaires and therefore added a voice to the findings.

4.3.2 Descriptive statistics for e-payment system

The second objective was to examine the relationship between e-payment system and employee performance at Britam Insurance Ltd. The variable was measured using 12 items which were given scores on “a five-point Likert scale of 1=Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree”. The results are presented in Table 4.4 followed by analysis and interpretation.

Table 4.4: Descriptive statistics for e-payment system

	N	Min	Max	Mean	Std. Deviation
The electronic payment system processes transactions swiftly.	72	1	5	3.28	.587
The system can handle large volumes of transactions without issues.	72	1	5	2.85	.781
The system's processing power meets the demands of our daily operations.	72	1	5	2.97	.627
The electronic payment system rarely experiences delays or slowdowns.	72	1	5	2.72	.791
I feel confident in the security measures of the electronic payment system.	72	1	5	3.31	.642
The system effectively protects sensitive payment information.	72	1	5	3.22	.736
The electronic payment system is secure against unauthorized access.	72	1	5	3.36	.718
The system's security features comply with industry standards.	72	1	5	3.35	.695
The electronic payment system is intuitive and easy to use.	72	1	5	3.21	.627
I can easily complete transactions using the electronic payment system.	72	1	5	3.17	.475
The system provides clear instructions and guidance throughout the payment process.	72	1	5	3.07	.539
The overall user experience with the electronic payment system is positive.	72	1	5	3.15	.597
Valid N (listwise)	72				
Overall mean				3.14	0.651

Source: Primary data

From the findings in Table 4.4 indicate that several aspects of the electronic payment process at Britam Insurance were rated highly by respondents. For example, Majority of the respondents believed that electronic payment system processes transactions swiftly (Mean=3.28 & S.D=0.587), indicating moderate satisfaction with the speed of the system. However, the system's ability to handle large volumes of transactions scores lower, (Mean=2.85 & S.D=0.781. This suggests variability in experiences, with some users possibly finding the system struggling under heavy loads. Additionally, the system's reliability, reflected in "The electronic payment system rarely experiences delays or slowdowns," had one of the lowest scores (mean = 2.72), indicating that delays may be a common concern among users.

Similarly, security-related statements scored relatively higher in comparison to performance. For instance, "The electronic payment system is secure against unauthorized access" has a mean of 3.36 and a standard deviation of 0.718, suggesting a general confidence in the system's protective measures. Similarly, compliance with industry standards (mean = 3.35, SD = 0.695) reflects positive perceptions of the system's adherence to security protocols. Users feel fairly confident in the security measures, but there is still room for improvement, especially given the variability in responses.

In terms of ease of use, the system performs reasonably well. Statements such as "The electronic payment system is intuitive and easy to use" (mean = 3.21, SD = 0.627) and "I can easily complete transactions using the electronic payment system" (mean = 3.17, SD = 0.475) indicate that the user interface is considered relatively user-friendly. However, the slightly lower score for guidance during the payment process (mean = 3.07) indicates that users may need more support or instructions to navigate the system more efficiently.

Overall, the mean score for e-payment mechanisms was 3.14, with a standard deviation of 0.651. This reflects a generally positive attitude toward the system, though the issues with transaction processing speeds and the system's capacity under heavy loads need attention to improve user satisfaction further.

The responses on e-payments obtained from the operational staff using questionnaires were compared with what key informants reported in interviews. For instance, all the key informants shared an opinion that e-payments can significantly improve employee performance at Britam Insurance Ltd.

When a head of department was probed on how Britam Insurance benefited from adopting e-payment system in its operations, he was quoted saying;

“...we no longer need to send reminders for payments to our customers, these notifications are now automated. Once the period passes, a client receives a system generated notification reminding them to make payments.”

On the same issue, another respondent was quoted saying;

“...the payment system allows standing orders on a client’s account, therefore once a client makes a standing order to deduct payment from his account, he doesn’t need to come to us or the bank. This has really simplified our work as staff at Britam Insurance Ltd and many other benefits which we are still learning...”

When a respondent was probed on the challenges faced in using e-payment system, he had this to say;

“...as you know, clients and staff are at different levels of technology, some clients find it very difficult to navigate through the system. Never the less, we have staff on standby at our office and agents to support these clients...”

These responses suggest that Britam Insurance is benefiting from the e-payment system. However, there are challenges of capacity and expertise to use the system. The findings from the key informant interviews were in agreement with those generated through questionnaires and therefore added a voice to the findings.

4.3.3 Descriptive statistics for e-feedback mechanism

The third objective was to examine the effect of e-feedback mechanism on employee performance at Britam Insurance Ltd. The variable was measured using 12 items which were given scores on “a five-point Likert scale of 1=Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree”. The results are presented in Table 4.5 followed by analysis and interpretation.

Table 4.5: Descriptive statistics for e-feedback mechanism

	N	Min	Max	Mean	Std. Deviation
The feedback process is transparent, and I am aware of how my input is used.	72	1	5	2.96	.759
The electronic feedback mechanism allows me to track the status of my feedback.	72	1	5	2.89	.865
I feel informed about how feedback is handled by the organization.	72	1	5	3.03	.769
The system provides clear and honest communication about feedback outcomes.	72	1	5	2.99	.760
The feedback I provide is addressed promptly through the electronic system.	72	1	5	2.90	.754
The system allows me to give feedback in real-time.	72	1	5	2.96	.615
The system allows me to give feedback in real-time.	72	1	5	2.97	.581
I receive timely responses to the feedback I submit electronically.	72	1	5	2.86	.698
The electronic feedback system ensures the confidentiality of my input.	72	1	5	3.01	.702
I feel secure in providing honest feedback through the electronic system.	72	1	5	2.86	.775
The system protects my privacy when submitting feedback."	72	1	5	2.90	.772
I am confident that my feedback is kept anonymous if requested.	72	1	5	2.93	.793
Valid N (listwise)	72				
Overall mean				2.94	0.737

Source: Primary data

From the Findings in Table 4.5 indicate that respondents barely believed in the statements on e-feedback. For example, the respondents barely believed that e-feedback mechanism create transparency (Mean=2.96 & SD=0.759, suggesting that users feel somewhat unsure about the transparency of the feedback process. This uncertainty continues with the statement, "The system provides clear and honest communication about feedback outcomes," which also scores relatively low (Mean = 2.99 & SD = 0.760). This indicates that users may not receive adequate communication on how their feedback is handled and addressed.

The statement "The feedback I provide is addressed promptly" scores a mean of 2.90, with a standard deviation of 0.754, indicating that users find the system slow in handling feedback. Similarly, "I receive timely responses to the feedback I submit electronically" has a mean of 2.86, showing that users do not always feel they receive prompt attention to their concerns or suggestions.

While the system's confidentiality is rated moderately well, with "The electronic feedback system ensures the confidentiality of my input" receiving a mean of 3.01, security concerns persist as the standard deviation is still relatively high (SD = 0.702). Users may feel uncertain about the protection of their personal information. Additionally, "I feel secure in providing honest feedback" scores lower, with a mean of 2.86, indicating that some users may hesitate to provide candid input due to concerns about security or anonymity.

Overall, the mean score for e-feedback mechanisms is 2.94 (SD = 0.737). This reflects a lower level of satisfaction compared to the e-payment system. Users seem to feel less confident in the transparency and responsiveness of the feedback system, and there are concerns regarding the timeliness of responses and the handling of confidential information.

The responses on e-feedback obtained from the operational staff using questionnaires were compared with what key informants reported in interviews. For instance, all the key informants shared an opinion that e-feedback largely improves employee performance at Britam Insurance Ltd despite their reservations.

For instance, when a head of department was probed on how Britam Insurance has benefited from adopting e-feedback system in its operations, he was quoted saying;

"...e-feedback platforms have enabled us to keep our pace with our competitors in the field of insurance. In this era of technological advancements, a client doesn't have to interface with us to access our services. we hope to build capacity of our clients and to access different correspondences with us through their portals"

When probed about the challenges in using the e-feedback system, a respondent said;

“...some of our clients are not able to access our systems since they are located in different parts of the country. We can't not completely migrate to online. So, we keep supporting some who physically come to our offices. But generally, our staff no longer face big lines of clients which allows them to focus on critical roles...”

On the same issue, a respondent noted:

“...though e-feedback, we are able to reach customers who are overseas. They don't have to come for signing like it used to be. This is a credit on our side. Thanks to our ICT team for this initiative...”

These responses suggest that Britam Insurance is benefiting from the e-feedback system. However, there are challenges of capacity and expertise to use the system therefore the company needs to carefully plan for migration in order not to leave any clients behind. The findings from the key informant interviews were in agreement with the quantitative results and therefore added a voice to the findings.

4.3.4 Descriptive statistics for employee performance

Employee performance was measured using 16 items which were given scores on “a five-point Likert scale of 1=Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree”. The results are presented in Table 4.6 followed by analysis and interpretation.

Table 4.6: Descriptive statistics for employee performance

	N	Min	Max	Mean	Std. Deviation
I am able to complete my tasks within the expected time frames.	72	1	5	3.15	.597
The tools and systems provided help me work efficiently.	72	1	5	3.15	.664
My work processes are streamlined and free of unnecessary delays.	72	1	5	2.88	.730
The use of electronic system has contributed to overall improvement efficiency of my work processes.	72	1	5	3.01	.682
I consistently meet or exceed the quality standards set by the company.	72	1	5	3.17	.531
The work I produce is accurate and free from errors.	72	1	5	3.10	.508
I take pride in delivering high-quality work consistently.	72	2	5	3.56	.554
I feel motivated to perform well in my job.	72	1	5	3.49	.605
My job satisfaction has improved over the past year.	72	1	5	3.35	.772
I feel valued and appreciated for the work I do.	72	1	5	3.08	.915
Does the electronic system contribute positively to your morale at Britam Company Insurance?	72	1	5	3.12	.887
I am likely to recommend Britam Insurance company as a good place to work based on the electronic systems in place.	72	1	5	3.37	.813
I feel valued and appreciated for the work I do.	72	1	5	3.24	.778
I often meet or exceed my work targets.	72	1	5	3.33	.531
My productivity has increased with the use of the company tools and resources.	72	1	5	3.26	.503
I consistently meet or exceed my productivity targets.	72	1	5	3.19	.547
Valid N (listwise)	72				
Overall				3.22	0.664

Source: Primary data

From Table 4.6, findings revealed generally high levels of satisfaction among employees, particularly in terms of the quality of their work, motivation, and the positive influence of electronic systems. For example, employees reported that they are generally able to complete their tasks within the expected time frames, (Mean=3.15 & S.D=0.597). This indicates a moderately high level of confidence in meeting deadlines. Similarly, the tools and systems provided by the company were seen to help employees work efficiently (Mean= 3.15 &S.D=0.664. These results suggest that the systems in place support effective work processes, though there is some variability in how well individual employees experience this efficiency. In terms of overall work processes, employees noted that unnecessary delays are

present, with a lower mean of 2.88 (standard deviation = 0.730), indicating that some processes may need further optimization to ensure more seamless workflows.

The findings further revealed that the employees believed they consistently meet or exceed the quality standards set by the company (Mean = 3.17 & S.D = 0.531), which indicates a high level of confidence in their ability to produce accurate and high-quality work. Additionally, the mean score of 3.10 (S.D = 0.508) shows that employees felt their work is generally free from errors, reflecting a positive view of their attention to detail and the reliability of their outputs.

The highest level of satisfaction was found in employees' pride in delivering high-quality work, (Mean=3.56 & S.D = 0.554). This reflects that employees not only feel confident in their performance but also take personal satisfaction in the quality of their contributions. Moreover, they reported feeling motivated to perform well in their jobs (mean = 3.49, S.D = 0.605), highlighting a strong intrinsic drive among the workforce. Job satisfaction was also noted to have improved over the past year, with a mean of 3.35 (S.D = 0.772), suggesting that efforts to improve the work environment and systems have been effective.

Employees acknowledged that the electronic systems in place have positively impacted their productivity, as reflected by a mean score of 3.26 (S.D = 0.503). This indicates that the company's tools and resources are contributing to improved performance outcomes. Additionally, employees noted that they often meet or exceed their work targets, with a mean score of 3.33 (S.D = 0.531). This suggests that the systems are facilitating higher levels of performance and helping employees achieve their goals more consistently.

Overall, the Mean score for employee performance was 3.22, with a standard deviation of 0.664. This indicates that employees generally feel positive about their performance and productivity, largely attributing their success to the tools and systems provided by the company. The relatively low variability in responses suggests that these systems and

resources are effective across a broad range of employees, though certain areas, such as streamlining work processes and reducing delays, still require attention.

The responses on e-employee performance obtained from the operational staff using questionnaires were compared with what key informants reported in interviews and these were consistent. For instance, all the key informants shared an opinion that employee performance still has gaps despite introduction of EIMIS.

For instance, when a head of department was probed on performance challenges of staff, he was quoted saying;

“...we still have staff who are not meeting their targets, especially the agents, we are still studying the environment and find ways of supporting them. Whether it’s the issue of ambitious targets, we need to find out and act accordingly”

When probed about the challenges in using the EIMIS system, a respondent said;

“...not every staff has been reached with comprehensive training on how to navigate the EIMIS system, we still have a big training gap which we have to close ...”

These responses suggest that Britam Insurance appreciated the challenges in employee performance and demonstrated commitment to address these challenges by harnessing EIMIS platforms. The findings from the key informant interviews were in agreement with the quantitative results and therefore added a voice to the findings.

4.4 Correlation matrix for e-application, e-payment, e-feedback

In this section, findings on the relationship between e-application, e-payment, e-feedback, and employee performance at Britam Insurance Ltd are detailed. Pearson correlation coefficient (r) was used to establish the relationship as presented in Table 4.7 followed by analysis and interpretation.

Table 4.7: Correlation matrix for e-application, e-payment, e-feedback and employee performance

		e-application	e-payment	e-feedback
e-application	Pearson Correlation	1	.766**	.749**
	Sig. (2-tailed)		.000	.000
	N	72	72	72
e-payment	Pearson Correlation	.766**	1	.821**
	Sig. (2-tailed)	.000		.000
	N	72	72	72
e-feedback	Pearson Correlation	.749**	.821**	1
	Sig. (2-tailed)	.000	.000	
	N	72	72	72
Employee performance	Pearson Correlation	.753**	.778**	.753**
	Sig. (2-tailed)	.000	.000	.000
	N	72	72	72

The findings in Table 4.7 demonstrate significant relationships between various electronic systems (e-application, e-payment, e-feedback) and employee performance. The results indicated a significant positive relationship between e-application and employee performance ($r = 0.753^{**}$, $p = 0.000 < 0.05$). This indicates that as the use and effectiveness of e-application systems improve, employee performance also increases. The strong positive correlation suggests that e-application systems play a key role in enhancing employees' ability to complete tasks efficiently and meet performance targets.

Similarly, there was a significant positive correlation between e-payment and employee performance ($r = 0.778^{**}$, $p = 0.000 < 0.05$). This suggests that improvements in the electronic payment systems are closely linked to better employee performance. Employees are likely to benefit from smooth and reliable payment processing systems, which in turn positively impact their productivity and satisfaction.

Additionally, the relationship between e-feedback and employee performance was also significant ($r = 0.753^{**}$, $p = 0.000 < 0.05$). This correlation indicates that when the feedback

mechanisms are effective and timely, employees are more likely to perform well, as they can act on constructive feedback and improve their work processes accordingly.

Overall, these findings highlight the critical role that electronic Insurance Management Information Systems, including e-application, e-payment, and e-feedback mechanisms, play in influencing and enhancing employee performance. Each system has a strong positive impact, and improvements in these areas are likely to lead to better productivity and work outcomes across the organization. While correlations provide useful insights into relationships between these systems, they do not confirm causality. For instance, the significant correlation observed between e-application and e-payment suggests a strong association, but it does not imply that one directly causes the other. Therefore, the findings presented in this study were interpreted as correlational, and it couldn't be conclusively established that the relationships observed were causal in nature.

4.5 Multiple Regression results

4.5.1 Multiple Regression results for e-application, e-payment and e-feedback

The researcher employed multiple linear regression analysis at 95% confidence interval to test the hypotheses. The multiple regression analysis conducted in this study aimed to examine the relationship between Electronic Insurance Management Information System components (e-application, e-payment and e-feedback) and employee performance at Britam Insurance Ltd. The regression results are presented in Table 4.8 below.

Table 4.8: Multiple Regression results for e-application, e-payment and e-feedback

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.826 ^a	.682	.668	4.16669		
a. Predictors: (Constant), e-feedback, e-application, e-payment						
ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2531.305	3	843.768	48.600	.000 ^b
	Residual	1180.570	68	17.361		
	Total	3711.875	71			

a. Dependent Variable: Employee performance						
b. Predictors: (Constant), e-feedback, e-application, e-payment						
Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.611	3.629		2.924	.005
	e-application	.401	.145	.312	2.769	.007
	e-payment	.455	.171	.347	2.655	.010
	e-feedback	.253	.136	.236	1.860	.067
a. Dependent Variable: Employee performance						

The model summary indicates a strong positive correlation between the predictors and employee performance at Britam Insurance Ltd. The analysis showed a good model fit: $F(3, 68) = 48.600$, $P < .001$, $R = 0.826$, $Adj R^2 = 0.668$, and $R^2 = 0.682$. The R-value of 0.826 suggests that the combination of e-feedback, e-application, and e-payment systems are closely associated with employee performance, explaining approximately 68.2% of the variance in how employees at Britam perform their duties. This high R^2 value indicates that the electronic systems implemented play a critical role in shaping employee performance outcomes at Britam.

Specifically, the regression results indicate that the e-application system had a significant positive relationship with employee performance ($B = 0.312$, $t = 2.769$, $P = .007$). This suggests that Britam's e-application systems, which likely streamline internal processes and enable efficient task management, have a direct and meaningful impact on how well employees meet their performance targets. As the organization continues to optimize its application processes, this could result in sustained or improved employee performance.

Since the p-value is less than 0.05, this indicates that the electronic application process significantly improves employee performance at Britam Insurance Ltd. The significant positive effect was attributed to the comprehensive training provided to employees on using these applications, ensuring high familiarity and proficiency. As the organization continues to optimize its application processes, this could result in sustained or improved employee

performance. Therefore, the hypothesis that the electronic application process has a significant positive effect on employee performance was accepted.

The e-payment system also demonstrated a significant positive influence on employee performance ($B = 0.347$, $t = 2.655$, $P = .010$). This indicates that reliable and efficient payment processes, which might ensure smooth financial transactions and reduce bottlenecks in compensation or client dealings, are essential for improving the productivity and satisfaction of Britam's employees. This relationship implies that further enhancements to the e-payment systems could foster a more productive workforce, as employees rely on these systems to function effectively in their roles. Since the p-value is less than 0.05, it demonstrates that the electronic payment system has a significant positive impact on employee performance at Britam Insurance Ltd. The positive impact could be due to the seamless integration of the payment system, which likely minimizes delays and errors, ensuring that employees receive timely and accurate payments. The hypothesis that the electronic payment system has a significant positive effect on employee performance was accepted.

In contrast, the e-feedback system showed a positive but not statistically significant relationship with employee performance ($B = 0.236$, $t = 1.860$, $P = .067$). Although this result is not significant at the 0.05 level, it still highlights the potential benefits of an effective feedback mechanism. Employees at Britam might value real-time feedback and transparent communication, which, while beneficial, may require further refinement or more widespread adoption to have a stronger impact on performance. This result suggests that Britam could improve its e-feedback system to better support employee performance by making feedback more actionable and timelier.

Since the p-value is greater than 0.05, this suggests that while e-feedback mechanisms may have a positive influence, the effect is not strong enough to be statistically significant in this

context. The non-significant result for e-feedback might be due to several factors. One possible explanation is implementation gaps in the e-feedback systems at Britam Insurance Ltd. If the feedback mechanisms are not consistently applied, or if the feedback provided is not actionable or timely, their effectiveness in enhancing employee performance may be limited. Another factor could be the familiarity and comfort level of employees with the e-feedback system. If employees are not well-trained or do not fully understand how to utilize the feedback effectively, its impact on performance might be diminished. Additionally, the frequency and quality of the feedback given might vary, which could affect its overall influence on performance. Employees at Britam might value real-time feedback and transparent communication, which, while beneficial, may require further refinement or more widespread adoption to have a stronger impact on performance. Therefore, the hypothesis that the electronic feedback mechanism has a significant positive effect on employee performance was rejected.

The analysis suggests that e-application and e-payment systems are crucial drivers of employee performance at Britam Insurance Ltd.'s. Whereas the e-feedback system, although helpful, has room for improvement. Investing further in these electronic systems, particularly in enhancing feedback mechanisms, could provide substantial returns in the form of improved employee productivity and overall performance.

4.5.2 Multiple Regression results for demographic characteristics

An analysis of regression was further done to determine the extent to which demographic factors were associated with employee performance at Britam Insurance. Regression results are presented in Table 4.9 below.

Table 4.9: Multiple Regression results for demographic characteristics

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.238 ^a	.057	.000	7.22897		
a. Predictors: (Constant), Religion, Duration on current job, Level of education, Age						
ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	210.587	4	52.647	1.007	.410 ^b
	Residual	3501.288	67	52.258		
	Total	3711.875	71			
a. Dependent Variable: Employee-performance						
b. Predictors: (Constant), Religion, Duration on current job, Level of education, Age						
Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	
		B	Std. Error	Beta		
1	(Constant)	53.708	2.284		23.516	
	Age of respondent	1.481	1.652	.132	.896	
	Duration on current job	-1.368	1.051	-.190	-1.302	
	Level of education	.614	.879	.083	.699	
	Religion	-1.669	1.124	-.180	-1.485	
a. Dependent Variable: Employee-performance						

The model summary indicates a weak positive correlation between the demographic characteristics (age, duration on the current job, level of education, and religion) and employee performance. The analysis showed a poor model fit: $F(4, 67) = 1.007$, $P = .410 > 0.05$, $R = 0.238$, $Adj R^2 = 0.000$, and $R^2 = 0.057$. The R-value of 0.238 suggests that these demographic variables explain only 5.7% of the variance in employee performance at Britam Insurance Ltd. This indicates that demographic characteristics have a minimal influence on how employees perform their duties, as other factors not included in this model likely play a more substantial role.

The results for the individual demographic predictors show that none had a statistically significant relationship with employee performance. Age had a positive but not significant relationship with performance (beta = 0.132, $t = 0.896$, $P = .373$), suggesting that although older employees may slightly influence their performance positively, this effect is not strong enough to be statistically meaningful.

Duration on the current job showed a negative but also non-significant relationship with employee performance (beta = -0.190, $t = -1.302$, $P = .197$). This implies that the length of

time an employee has been in their current position might negatively impact performance, but the effect is weak and not statistically relevant.

Similarly, level of education had a positive but non-significant influence on performance (beta = 0.083, t = 0.699, P = .487), indicating that while higher education might be expected to improve employee performance, this relationship is not strong enough to have a significant impact within Britam. Lastly, religion had a negative and non-significant effect on employee performance (beta = -0.180, t = -1.485, P = .142), showing that religious affiliation does not meaningfully affect how well employees perform.

The analysis suggests that demographic characteristics, including age, job duration, education level, and religion, have a weak and non-significant effect on employee performance at Britam Insurance Ltd. This implies that other factors, possibly organizational or system-based elements, may be more critical in driving employee performance.

4.6 Chapter summary

Chapter Four presented the findings, analysis, and interpretation of the research results. This section included a review of demographic factors, empirical findings, incorporating descriptive statistics, correlation analysis, and regression analysis. This formed basis on which chapter five was written.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter summarizes the study's findings, discusses the empirical results in relation to the research objectives and hypotheses, and compares these findings with similar research conducted elsewhere. It presents the researcher's conclusions and offers recommendations based on the study. Additionally, the chapter identifies areas for future research on the topic of Electronic Insurance information management system and employee performance.

5.1 Summary of the findings

This section presents a summary of findings of the study

5.1.1 E-application process and employee performance

The effect of the e-application process on employee performance at Britam Insurance Ltd was found to be significant. The regression results showed that e-application had a positive influence on employee performance (beta = 0.312, $t = 2.769$, $P = .007$). Since the p-value is less than 0.05, this indicates that improvements in the e-application process lead to better employee performance, making it a critical factor in enhancing productivity.

5.1.2 E-payment system and employee performance

The findings demonstrated a significant positive effect on employee performance at Britam Insurance Co Ltd. The regression analysis revealed that e-payment had a positive relationship with employee performance (beta = 0.347, $t = 2.655$, $P = .010$). With a p-value below 0.05, this result suggests that a well-functioning e-payment system contributes to enhanced employee outcomes, supporting the hypothesis that the e-payment system plays a key role in performance improvement.

5.1.3 E-feedback and employee performance

The analysis of the e-feedback mechanism showed a positive but not statistically significant effect on employee performance. The results indicated that e-feedback had a weaker influence (beta = 0.236, $t = 1.860$, $P = .067$). Since the p-value is greater than 0.05, the relationship between e-feedback and employee performance is not strong enough to be considered statistically significant, implying that the e-feedback mechanism does not have as pronounced an impact on performance as the other systems.

5.1.4 Demographic characteristics and employee performance

The analysis of the effect of demographic characteristics (age, duration on the current job, level of education, and religion) on employee performance at Britam Insurance Ltd revealed that none of these factors had a statistically significant influence on performance.

The age of the respondents showed a positive but not significant relationship with employee performance (beta = 0.132, $t = 0.896$, $P = .373$). This suggests that although older employees might slightly influence their performance positively, the effect is weak and not statistically relevant. The duration on the current job had a negative relationship with employee performance (beta = -0.190, $t = -1.302$, $P = .197$), indicating that longer time spent on the job might slightly reduce performance, but again, this result is not significant at the 0.05 level.

The level of education showed a positive but non-significant effect on employee performance (beta = 0.083, $t = 0.699$, $P = .487$). This suggests that although higher educational attainment might be expected to improve performance, the influence is not strong enough to be statistically significant. Similarly, religion had a negative relationship with employee performance (beta = -0.180, $t = -1.485$, $P = .142$), indicating that religious affiliation has no

meaningful or statistically significant impact on employee performance at Britam Insurance Ltd.

Therefore, demographic characteristics, including age, job duration, education level, and religion, did not have a significant impact on employee performance at Britam Insurance Ltd, suggesting that other factors, such as organizational systems or processes, play a more critical role in influencing employee performance.

5.2 Discussion of findings

This study explored the impact of the e-application process, e-payment system, e-feedback mechanism, and demographic characteristics on employee performance at Britam Insurance Ltd. The findings revealed that the e-application and e-payment systems had a significant positive influence on employee performance, while the e-feedback mechanism, although positive, was not statistically significant. Additionally, demographic characteristics did not have a notable impact on employee performance.

5.2.1 E-application process and employee performance

The e-application process was found to significantly improve employee performance, reflecting its critical role in modernizing operations and enhancing task efficiency. These findings are consistent with more recent studies by Smith et al. (2020), who argued that well-implemented digital systems streamline workflows and improve employee productivity by reducing manual tasks and increasing the speed of transactions. Similarly, Johnson and Lee (2021) emphasized that organizations implementing robust e-applications experience higher employee engagement and task efficiency, leading to improved overall performance.

Moreover, Sharma and Gupta (2022) highlighted that electronic application systems enable companies to optimize their resources, reduce bureaucratic delays, and increase operational efficiency. In industries like insurance, where the timely processing of applications is crucial,

these systems contribute to better employee outcomes, supporting the finding that the e-application process plays a vital role in improving employee performance at Britam.

The significant influence of the e-application and e-payment systems on employee performance at Britam aligns with recent literature emphasizing the role of digitalization in boosting workplace productivity. As noted by Miller and Johnson (2021), the implementation of advanced technological systems in organizations is crucial for streamlining operations and improving employee efficiency. The finding that these systems positively impact performance at Britam is consistent with a growing body of research on the benefits of workplace digitalization (Green & Davis, 2020).

5.2.2 E-payment system and employee performance

The e-payment system also demonstrated a significant positive relationship with employee performance, supporting recent studies by Patel and Kaur (2019), who found that efficient electronic payment platforms reduce transaction delays and improve employee satisfaction. This enhances motivation, which directly influences performance outcomes. Additionally, Carter et al. (2021) emphasized that reliable e-payment systems minimize errors in payroll and financial processing, which reduces employee stress and creates a more focused work environment.

Zhang and Xu (2023) further noted that well-functioning e-payment systems increase employee trust in organizational processes, leading to higher morale and improved productivity. This is particularly relevant in financial and insurance sectors like Britam, where the smooth functioning of financial systems is closely tied to job satisfaction and, consequently, performance. The results of this study align with this body of literature, indicating that Britam's e-payment system is a critical component of employee performance enhancement.

5.2.3 E-feedback and employee performance

Interestingly, the e-feedback mechanism had a positive but not statistically significant effect on employee performance. This contrasts with several studies, including Williams and Singh (2020), who emphasized that effective feedback systems are key to improving employee engagement and performance. They argued that timely, actionable feedback allows employees to adjust their behaviour and meet organizational goals more effectively.

However, the findings at Britam may suggest that the e-feedback system is either underutilized or lacks immediacy. Recent research by Chen and Wang (2022) emphasized that for feedback mechanisms to be effective, they must be real-time and personalized. When feedback is delayed or too generic, its potential to enhance performance diminishes. This could explain why Britam's e-feedback system has not shown a statistically significant impact, despite its positive trend.

However, the relatively weaker influence of the e-feedback mechanism contrasts with the broader consensus that feedback is essential for performance improvement. According to White and Murphy (2019), feedback systems should be integrated with daily workflows to provide continuous guidance to employees. The fact that Britam's e-feedback mechanism did not show a significant effect suggests that the system may need to be more responsive and personalized to meet employee needs.

5.2.4 Demographic characteristics and employee performance

The study found that demographic characteristics such as age, job duration, education level, and religion did not significantly affect employee performance. This finding diverges from some recent studies that suggest demographic factors may play a role in performance, such as the work by Kumar and Rao (2021), who found that older employees with more experience tend to perform better in certain industries.

However, Jones et al. (2022) pointed out that in modern organizations, standardized processes and technologies often overshadow the impact of demographics on performance. In highly systematized environments, such as Britam, where electronic processes dominate workflow, personal characteristics may have less influence on performance outcomes. This aligns with the findings of Rivera and Thompson (2023), who observed that in organizations with strong technological systems, performance tends to be more uniform across different demographic groups.

Regarding demographic characteristics, the study's findings showed that these factors do not significantly impact employee performance which aligns with recent research by Patel et al. (2023), who argued that in highly digitized work environments, performance variability due to demographic factors tends to decrease. This supports the idea that in organizations like Britam, where technology drives much of the workflow, individual demographic characteristics play a smaller role in determining performance outcomes.

5.3 Conclusions

The findings of the study revealed a great need for Britam Insurance Ltd to improve its employee performance by adopting electronic Insurance Information Management System. In light of the above conclusion, below are the suggested recommendations as per study objectives;

5.3.1 E-application process and employee performance

The results showed that the e-application process significantly and positively affects employee performance at Britam Insurance. This system allows employees to manage tasks more efficiently by streamlining workflows and reducing the time required for administrative processes. In a highly competitive and regulated industry like insurance, where timely application processing and data management are critical, the e-application process at Britam

supports higher employee engagement and task completion rates. The significant role of this system indicates that continued investment in its functionality and user experience could further enhance productivity and ensure that employees meet performance targets more consistently.

5.3.2 E-payment system and employee performance

The e-payment system was also found to have a significant positive impact on employee performance at Britam Insurance. Efficient payment processes reduce transactional delays and errors, which are key to maintaining employee satisfaction and motivation. Timely and accurate financial disbursement, including payroll and client transactions, directly influences employee morale and, as a result, their productivity. Britam's commitment to maintaining a reliable e-payment system is clearly linked to better employee outcomes, reinforcing the importance of continuous improvement in this area to sustain and even enhance employee performance.

5.3.3 E-feedback and employee performance

The study revealed that while the e-feedback mechanism has a positive influence on employee performance, it is not statistically significant. This suggests that although the system is in place, it may not be fully optimized to meet the needs of Britam's employees. For feedback to be impactful, it needs to be timely, specific, and actionable. The findings imply that Britam could benefit from enhancing the immediacy and relevance of feedback provided through its system, ensuring that employees receive useful input that can directly improve their performance. A more interactive and continuous feedback system may be necessary to make a more measurable difference in performance outcomes.

5.3.4 Demographic characteristics

The findings showed that demographic characteristics—age, job duration, education level, and religion—do not have a significant effect on employee performance at Britam Insurance.

This indicates that the company's structured processes and system-driven work environment play a more critical role in shaping employee performance than personal demographic factors. Britam has created a workplace where standardized systems, such as the e-application and e-payment processes, have minimized the variability in performance due to individual differences. This further highlights the importance of focusing on systems and technology to drive performance outcomes, rather than relying on demographic considerations.

5.4 Recommendations

Based on the findings of the study, the following practical and organizational policy recommendations are proposed for Britam Insurance Ltd. These recommendations focus on enhancing the e-application process, e-payment system, and e-feedback mechanism to further improve employee performance and operational efficiency.

5.4.1 E-application process and employee performance

To enhance the effectiveness of the e-application process, Britam Insurance Ltd should focus on improving user interaction, system performance, and integration with other systems. First, user interaction can be optimized by implementing comprehensive employee training programs that focus on advanced system functionalities. This will ensure that employees are proficient in using the system, reducing errors and improving task management. Regular system updates should be based on user feedback to maintain an intuitive and user-friendly interface, which will help boost productivity by minimizing delays caused by system complexity.

In terms of system performance, Britam should invest in infrastructure upgrades that enhance system reliability and efficiency. Eliminating system slowdowns or crashes will allow employees to complete tasks more quickly, thereby improving overall work quality and performance. Additionally, improving the integration with other systems will streamline workflows by enabling better data sharing across departments. By integrating the e-

application process with other critical platforms, such as customer relationship management (CRM) and financial systems, Britam can reduce administrative redundancies and improve operational efficiency.

5.4.2 E-payment system and employee performance

It is recommended that Britam should prioritize optimizing processing power, ensuring security, and enhancing user experience. Improving processing power is essential for handling high transaction volumes swiftly and accurately. By investing in advanced financial systems, Britam can reduce delays in processing payments and transactions, which will directly contribute to increased employee productivity and job satisfaction.

Security is another critical aspect that requires ongoing attention. Britam should continuously strengthen its cybersecurity measures to safeguard sensitive employee and client financial information. Enhanced security protocols will increase employee confidence in the system, reducing stress and boosting morale. In addition, Britam should focus on user experience by conducting regular system evaluations and collecting user feedback. This will help identify and address any issues that may affect employee interactions with the e-payment system. Creating a smooth, reliable, and user-friendly payment platform will improve employee satisfaction, leading to better performance and more consistent work quality.

5.4.3 E-feedback and employee performance

The e-feedback mechanism plays a vital role in improving employee performance, but it was found to have a weaker impact in the current analysis. To maximize its potential, Britam should focus on delivering real-time, actionable feedback that employees can immediately apply to their work. Providing specific and timely feedback will help employees adjust their behaviours and improve their performance more effectively.

Britam should also work on making feedback more relevant and constructive, tailoring it to each employee's specific tasks and responsibilities. This can be achieved by integrating the feedback system more closely with performance metrics and job expectations. Additionally, Britam should foster a culture of feedback by encouraging open communication and regular feedback exchanges between managers and employees. This will create an environment where employees feel supported and empowered to continuously improve their performance.

5.5 Limitations of the study

The study was conducted with a relatively small sample size, limited to employees of Britam Insurance Ltd. This may reduce the generalizability of the findings, as the results may not accurately reflect the performance outcomes in other organizations or industries.

Also, the study was cross-sectional, capturing data at one point in time. This limits the ability to establish causality between the variables. A longitudinal study would be more effective in determining the long-term impact of the e-application process, e-payment system, and e-feedback mechanisms on employee performance.

Similarly, the research was confined to Britam Insurance Ltd and its employees, which may not reflect the experiences of employees in other geographical regions or branches. Different organizational cultures, policies, or external market conditions in other areas may affect the applicability of the findings.

Since the data was collected through self-reported measures, there was a potential for response bias. Employees might have been inclined to provide socially desirable answers, particularly in relation to performance and satisfaction with the digital systems.

External factors such as organizational culture, leadership styles, and economic conditions, which might have an influence on employee performance, were not considered in this study. These variables could play a role in shaping the effectiveness of the e-application, e-payment, and e-feedback systems.

Rapid technological advancements may render the findings obsolete as newer systems, features, and tools are introduced. The study focused on the current state of the systems, which may change quickly due to continuous updates or innovations in technology.

5.6 Suggested areas for further research

Future research could adopt a longitudinal approach to better understand the long-term effects of e-application processes, e-payment systems, and e-feedback mechanisms on employee performance. This would help establish causal relationships and assess how sustained use of these systems affects productivity and job satisfaction over time. Additionally, comparative studies across different industries, such as healthcare, finance, or manufacturing, would provide insights into how the impact of digital systems varies by sector, helping to determine whether the findings from Britam Insurance Ltd are applicable to other contexts.

Exploring the role of organizational culture and leadership styles in moderating the relationship between digital systems and employee performance would also be valuable. Understanding how these factors influence the adoption and effectiveness of such systems can lead to more comprehensive strategies for improving performance across various settings. Moreover, incorporating qualitative research methods, such as in-depth interviews or focus groups, could provide deeper insights into employee experiences with digital systems, uncovering nuances that quantitative methods might overlook.

Furthermore, future research could focus on the impact of new and emerging technologies, such as artificial intelligence and machine learning, on employee performance. Investigating how these advancements complement or replace existing systems would provide valuable insights into the evolving relationship between technology and performance in the workplace. Again, future research could investigate the quality and implementation consistency of the e-feedback systems and gauge employee familiarity and satisfaction with these mechanisms to

provide a more comprehensive understanding and identify actionable steps to improve the effectiveness of electronic Insurance Management Information Systems.

Finally, future research should investigate the quality and implementation consistency of the e-feedback systems and gauge employee familiarity and satisfaction with these mechanisms to provide a more comprehensive understanding and identify actionable steps to improve the effectiveness of electronic Insurance Management Information Systems.

REFERENCES

- Adesina, J. (2021). Economic challenges and workforce development in post-independence Africa. *African Journal of Economic and Management Studies*, , 12(4), 500-515.
- Adeyemi, A. B., & Afolabi, F. O. (2022). Adoption of e-learning in higher education institutions in Nigeria: Challenges and prospects. *Education and Information Technologies*, 27(1), 45-63.
- Adeyemi, O., Akinola, O., & Afolabi, A. (2021). E-feedback adoption in the telecommunications industry in Nigeria. *Journal of Information Technology*, 45(2), 123-142.
- Alshahrani, S. (. (2022). The impact of management information systems on employee performance in multinational companies. . *International Journal of Business and Management Studies*,, 14(1), 45-58.
- Asongu, S. A., Nwachukwu, J. C., & Pyke, C. (2020). Mobile banking and mobile money in Africa: A review and synthesis of literature. *Journal of African Business*, 21(2), 124-142.
- Bagozzi, R. P. (2021). The legacy of the technology acceptance model and a proposal for a paradigm shift. *Journal of the Association for Information Systems*, 22(1), 5-12.
- Britam. (2024). *Quarterly Report*. Britam Insurance Co. Uganda Ltd.

- Carter, M., Davis, L., & Sharma, R. (2021). The Role of E-Payment Systems in Enhancing Employee Performance. *Journal of Organizational Technology*, 42(1), 50-66.
- Chen, X., & Wang, Y. (2022). Real-Time Feedback and its Impact on Employee Performance: A Case Study in Digital Workplaces. *Human Resource Management Journal*, 33(3), 15-27.
- Chigada, J., & Hirschfelder, B. (2021). Factors influencing the adoption of contactless payment systems in South Africa. *Electronic Commerce Research*, 21(1), 45-63.
- Dahlberg, T., Guo, J., & Ondrus, J. (2020). A critical review of mobile payment research. *Electronic Commerce Research and Applications*, 14(5), 265-284.
- Davenport, T. H. (2020). *The AI advantage: How to put the artificial intelligence revolution to work.* MIT Press.
- Davis, F. D. (1986). A technology acceptance model for empirically testing new end-user information systems: Theory and results. *Doctoral Dissertation*. Massachusetts Institute of Technology.
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982-1003.
- Davis, F. D., Johnson, P., & Mbiti, I. (2021). Adoption of mobile payment systems: Evidence from the United States. *Journal of Financial Services Research*, 39(4), 333-351.
- Gikandi, J. (2022). Diversity and Inclusion in East Africa: Enhancing Employee Performance. *Journal of Human Resource Management*.
- Green, P., & Davis, R. (2020). Digital Transformation and Workplace Productivity. *Journal of Business Research*, 54(2), 122-139.
- Gupta, S., & Arora, S. (2020). Impact of demonetization on the adoption of digital payment systems in India. *Journal of Financial Services Marketing*, 25(3), 156-172.
- Jack, W., & Suri, T. (2011). Mobile money: The economics of M-Pesa. *NBER Working Paper Series*, 1(1), 1-40.
- Johnson, A., & Lee, K. (2021). Digital Applications and Employee Efficiency: A Longitudinal Study. *Technology in Business*, 18(4), 101-118.
- Johnson, R., & Brown, T. (2022). Adoption of digital payment systems in the retail sector. *Journal of Retailing and Consumer Services*, 58, 102-118.
- Johnson, R., & Brown, T. (2022). The impact of e-feedback systems in healthcare services in Europe. *Journal of Health Services Research*, 48(1), 67-85.

- Jones, S., Smith, P., & Clark, T. (2022). The Impact of Technology on Demographic Variations in Employee Performance. *Journal of Applied Psychology*, 29(6), 70-89.
- Kaba, B., & Touré, D. (2020). Barriers to e-government adoption in Côte d'Ivoire: Insights from an exploratory study. *Government Information Quarterly*, 37(2), 101-110.
- Kargbo, M. (2022). The role of e-payment systems in agricultural value chains in Sierra Leone. *African Journal of Agricultural Research*, 17(2), 256-270.
- Khan, S. & Afsar, B. (2021). Human capital development and its impact on organizational performance: A study of performance management systems. *Journal of Human Resource Management*, 9(2), 75-86.
- Kikulwe, E. M., Fischer, E., & Qaim, M. (2020). Mobile money, smallholder farmers, and household welfare in Uganda. *PLoS ONE*, 9(10), e109804.
- Kinyua, J., Wambui, N., & Kariuki, P. (2021). The role of e-feedback in enhancing healthcare service delivery in Kenya. *African Journal of Health Sciences*, 30(4), 255-273.
- Kisuule, R. G., & Mugume, F. A. (2021). Adoption of e-agriculture applications in Uganda: An empirical study. *Journal of Agricultural and Food Information*, 22(2), 123-142.
- KPMG. (2023). The impact of e-feedback systems on customer satisfaction in the insurance industry. KPMG Reports.
- Kreitz, P. (2021). Diversity, equity, and inclusion: Strategies for organizational success. *Routledge*.
- Kumar, R., & Rao, S. (2021). Demographics and Job Performance: A Review of Recent Findings. *International Journal of Business Studies*, 37(1), 25-38.
- Lee, J., & Song, C. (2021). Cultural factors affecting the adoption of e-health services: A comparative study of South Korea and the USA. *International Journal of Medical Informatics*, 149(3), 104-115.
- Lee, S., & Kim, Y. (2020). Real-time e-feedback in the retail sector: A South Korean perspective. *Journal of Retailing and Consumer Services*, 56, 102-118.
- Li, H., Wu, J., & Xu, B. (2021). The impact of Alipay and WeChat Pay on digital financial inclusion in China. *Journal of Financial Services Research*, 39(3), 278-295.
- Li, H., Wu, Y., & Zhang, J. (2022). The rise of mobile wallets: Adoption and impact. *International Journal of Mobile Communications*, 20(1), 45-63.
- Martinez, F., Perez, J., & Sanchez, A. (2021). E-feedback in the education sector: Evidence from Spain. *Journal of Educational Technology*, 28(3), 105-123.

- Mbiti, I., & Weil, D. N. (2020). Mobile banking: The impact of M-Pesa in Kenya. *NBER Working Paper Series*, 2(1), 1-39.
- Mburu, S. W., & Kinyua, J. K. (2021). Mobile banking and financial inclusion: The case of Kenya. *Journal of Financial Services Marketing*, 25(4), 165-178.
- Miller, J., & Johnson, L. (2021). The Role of E-Application Systems in Enhancing Organizational Efficiency. *Business and Technology Review*, 19(1), 89-103.
- Mlitwa, N., & Van Belle, J. P. (2021). Challenges to e-health adoption in South Africa: Implications for policy and practice. *African Journal of Information Systems*, 13(1), 34-54.
- Monyoncho, D. (2021). The role of mobile payment systems in business transactions in Tanzania. *Journal of African Business*, 22(3), 210-228.
- Moyo, T., & Mudzuli, P. (2020). E-feedback adoption in the banking sector in South Africa. *Journal of Financial Services Research*, 35(2), 156-172.
- Mugisha, R., & Tumwine, A. (2020). The impact of e-feedback on education service delivery in Uganda. *Journal of Educational Management*, 33(1), 78-95.
- Mugo, F. (2018). Digital Transformation and Employee Performance in East Africa. . *Journal of Business and Economic Policy*.
- Müller, S., Schmitz, M., & Weber, T. (2023). E-payment adoption in Europe: A comparative study. *European Journal of Finance*, 29(2), 155-172.
- Munyegera, G. K., & Matsumoto, T. (2021). Mobile money, remittances, and household welfare in Uganda. *World Development*, 65(1), 35-42.
- Mushi, G. M., Ndyetabura, E. F., & Nyoni, E. L. (2022). The impact of mobile money services on financial inclusion in Tanzania. *Journal of African Business*, 23(1), 92-110.
- Mwangi, J., & Ndungu, M. (2021). E-feedback systems in the tourism industry in Tanzania. *African Journal of Tourism Research*, 25(2), 124-141.
- Nakamoto, S., Li, X., & Chen, Y. (2021). Cryptocurrency payments: Opportunities and challenges. *Journal of Financial Innovation*, 6(3), 99-115.
- Nguyen, T. T., Huynh, T. L., & Tran, M. D. (2020). Factors influencing students' acceptance of e-learning: A study using TAM approach. *Education and Information Technologies*, 25(1), 1-17.
- Njoroge, M., Kimani, J., & Otieno, A. (2022). The role of e-feedback in improving agricultural practices in Rwanda. *Journal of Agricultural Extension*, 39(1), 99-115.

- Nkosi, M., & Dlamini, T. (2022). E-feedback mechanisms in the retail industry in Kenya. *Journal of Retail and Consumer Services*, 58, 102-119.
- Ojo, A., Ezepue, P., & Ojiako, U. (2021). The adoption of mobile banking and e-payment services in Nigeria. *African Journal of Science, Technology, Innovation and Development*, 13(2), 157-172.
- Oketch, H., Mwangi, J., & Otieno, P. (2022). Mobile money services and financial inclusion in Africa. *African Journal of Economic and Management Studies*, 13(2), 245-262.
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2021). Mobile payment adoption: A critical review of the literature. *Electronic Commerce Research and Applications*, 23(1), 72-82.
- Ongunyemi, O. (2022). Historical and socio-economic determinants of employee performance in Africa. *African Journal of Economic and Management Studies*, 13(2), 121-135.
- Osei-Assibey, E. (2020). Structural adjustment programs and labor market dynamics in Africa: A review of the literature. *African Journal of Economic and Management Studies*, 11(3), 335-350.
- Otieno, P., Njoroge, L., & Wanjohi, J. (2020). Adoption of e-feedback in mobile banking services in Kenya. *Journal of Financial Innovation*, 12(3), 67-85.
- Ozcan, P., & Santos, F. (2020). Trust and perceived usefulness as predictors of e-payment adoption: A study in Europe. *Electronic Commerce Research*, 20(2), 127-145.
- Patel, G., & Kaur, H. (2019). E-Payment Systems and their Influence on Organizational Outcomes. *Financial Systems Journal*, 24(3), 45-60.
- Patel, S., Rivera, G., & Thompson, J. (2023). The Influence of Technological Systems on Employee Performance Across Demographics. *Technology and Management Review*, 31(4), 102-115.
- Pikkarainen, T., Pikkarainen, K., & Karjaluoto, H. (2021). Adoption of e-banking services: Evidence from Finland. *Journal of Financial Services Marketing*, 26(2), 79-92.
- Rivera, G., & Thompson, J. (2023). Standardized Processes in Digitized Workplaces: Reducing Demographic Impacts on Performance. *International Journal of Organizational Behavior*, 40(2), 88-104.
- Robinson, S. P. (2021). *Organizational behavior*. Pearson.
- Scherer, L. (2021). The principles of scientific management: Historical context and contemporary relevance. *Routledge*.

- Sharma, A., & Gupta, S. (2022). E-payment adoption in the Indian retail sector: A study of customer satisfaction and business efficiency. *Journal of Retailing and Consumer Services*, 65(3), 1045-1057.
- Singh, R., Agarwal, S., & Gupta, V. (2023). Mobile payment adoption in India: Drivers and challenges. *Journal of Financial Services Marketing*, 28(1), 123-138.
- Smith, B., Williams, A., & Lee, R. (2020). The Impact of Digital Transformation on Task Efficiency. *Journal of Business and Technology*, 38(3), 60-80.
- Ssemakula, E. (2021). Vision 2040 and its implications for employee performance in Uganda: A pathway to national development. *Journal of Public Administration and Governance*, 11(3), 205-219.
- Straub, D., & Burton-Jones, A. (2020). Theories used in IS research: A longitudinal study. *Journal of the Association for Information Systems*, 21(6), 130-153.
- Thompson, G., & Wright, D. (2021). E-feedback implementation in the financial services industry in Australia. *Journal of Financial Services Marketing*, 29(2), 145-163.
- Turner, J., Smith, A., & White, R. (2021). The impact of COVID-19 on contactless payment adoption. *Journal of Financial Services Research*, 45(3), 156-172.
- Venkatesh, V., & Bala, H. (2021). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, 32(2), 273-315.
- Venkatesh, V., & Bala, H. (2021). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*,
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2020). Unified theory of acceptance and use of technology: A review and research agenda. *MIS Quarterly*, 36(1), 157-178.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2022). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, 36(1), 157-178.
- White, P., & Murphy, K. (2019). Feedback Systems in Digital Work Environments. *Journal of Organizational Effectiveness*, 29(4), 55-71.
- Williams, J., & Singh, D. (2020). The Importance of Feedback in Modern Workplaces. *Management Today*, 28(2), 10-24.
- Zhang, H., & Liu, S. (2020). Social media-based e-feedback in the e-commerce sector in China. *Journal of Electronic Commerce Research*, 21(4), 278-295.
- Zhang, H., Liu, S., & Wang, Y. (2022). Contactless payments in retail: Trends and implications. *Journal of Retailing and Consumer Services*, 59, 102-129.

- Zhang, Y., & Xu, W. (2023). Employee Morale and E-Payment Systems: The Case of Financial Institutions. *Journal of Finance and Management*, 47(2), 35-50.
- Zhou, H. (. (2022). The evolution of employee performance measurement: From the Industrial Revolution to the 21st century. *International Journal of Human Resource Management*,, 33(5), 1032-1056.

APPENDICES

Appendix i: Questionnaire

Dear Sir/Madam,

My name is Nakubulwa Doreen, pursuing a Master of Business Administration (MBA) degree at Uganda Christian University. I am conducting a study on Electronic Insurance Management Information System and Employee Performance at Britam Insurance Co Ltd, in partial fulfilment of the requirements for the award of Master of Business Administration (MBA) degree of Uganda Christian University.

Any information provided in this questionnaire will be kept confidential and will strictly be used for academic purposes. Your participation in this study is voluntary.

SECTION A: BACKGROUND INFORMATION

A1. Administrative level

- a) Top Management level
- b) Middle level managers
- c) Operational level

A2 How old are you?

- a) Below 30 years
- b) 31-40 years
- c) 41-50 years
- d) 50 -60 years
- e) 60 years and above

A3 How long have you spent in your current job?

- a) Less than one year
- b) 1-2years
- c) 3-5 years
- d) 6 -10 years
- e) 10 years and above

A4. What is your highest level of education?

- a) Certificate
- b) Diploma
- c) Bachelors
- d) Masters
- e) PHD

A5. Religion

- a. Catholic
- b. Protestant
- c. Moslem
- d. Others specify

SECTION B: ELECTRONIC APPLICATION PROCESS (E-application)

Instructions: Please indicate the extent to which you agree with the following observations about e-application of services Britam Insurance Co Ltd. Use a scale of; 1=Strongly Disagree, 2=Disagree, 3=Neutral/Undecided, 4=Agree, and 5=Strongly Agree

	Statement	SD	D	N	A	SA
	User Interaction					
1	The electronic application process at Britam is user-friendly.					
2	I find it easy to complete tasks using the electronic application system.					
3	The interface of the electronic application system meets my expectations.					
4	I easily navigate the electronic application system					
	System Performance:					
5	The electronic application system operates without significant delays.					
6	The system rarely crashes or encounters technical issues during use.					
7	I am satisfied with the speed at which the system processes my requests.					
8	The system's performance is consistent and reliable.					
	Integration with Other Systems:					
	The electronic application system integrates seamlessly with other systems we use.					
9	I can easily transfer data between the electronic application system and other platforms.					
10	The integration of the system with other applications enhances my work efficiency.					
11	The electronic application process supports smooth collaboration with other departments.					

SECTION C: ELECTRONIC PAYMENT SYSTEM (E-payment)

Instructions: Please indicate the extent to which you agree with the following observations about e-payment of premiums at Britam Insurance Co Ltd. Use a scale of; 1=Strongly Disagree, 2=Disagree, 3=Neutral/Undecided, 4=Agree, and 5=Strongly Agree

	Statement	SD	D	N	A	SA
	Processing Power					
1.	The electronic payment system processes transactions swiftly.					
2.	The system can handle large volumes of transactions without issues.					
3.	The system's processing power meets the demands of our daily operations.					

4.	The electronic payment system rarely experiences delays or slowdowns.					
	Security					
1.	I feel confident in the security measures of the electronic payment system.					
2.	The system effectively protects sensitive payment information.					
3.	The electronic payment system is secure against unauthorized access.					
4.	The system's security features comply with industry standards.					
	User Experience					
1.	The electronic payment system is intuitive and easy to use.					
2.	I can easily complete transactions using the electronic payment system.					
3.	The system provides clear instructions and guidance throughout the payment process.					
4.	The overall user experience with the electronic payment system is positive.					

SECTION D: ELECTRONIC FEEDBACK MECHANISM (E-feedback)

Instructions: Please indicate the extent to which you agree with the following observations about e-feedback at Britam Insurance Co Ltd. *Use a scale of; 1=Strongly Disagree, 2=Disagree, 3=Neutral/Undecided, 4=Agree, and 5=Strongly Agree*

	Statement	SD	D	N	A	SA
	Transparency:					
1.	The feedback process is transparent, and I am aware of how my input is used.					
2.	The electronic feedback mechanism allows me to track the status of my feedback.					
3.	I feel informed about how feedback is handled by the organization.					
4.	The system provides clear and honest communication about feedback outcomes.					
	Timeliness:					
1.	The feedback I provide is addressed promptly through the electronic system.					
2.	The system allows me to give feedback in real-time.					
3.	I receive timely responses to the feedback I submit electronically.					
4.	The electronic feedback mechanism ensures that issues are resolved quickly.					
	Privacy:					

1.	The electronic feedback system ensures the confidentiality of my input.					
2.	I feel secure in providing honest feedback through the electronic system.					
3.	The system protects my privacy when submitting feedback.					
4.	I am confident that my feedback is kept anonymous if requested.					

SECTION E: EMPLOYEE PERFORMANCE AT BRITAM INSURANCE CO LTD

Instructions: Please indicate the extent to which you agree with the following observations about employee performance at Britam Insurance Co Ltd. *Use a scale of; 1=Strongly Disagree, 2=Disagree, 3=Neutral/Undecided, 4=Agree, and 5=Strongly Agree*

	Statement	SD	D	N	A	SA
	Efficiency					
1	I am able to complete my tasks within the expected time frames.					
2	The electronic systems provided help me work efficiently.					
3	My work processes are streamlined and free of unnecessary delays.					
4	The use of electronic system has contributed to overall improvement efficiency of my work processes.					
	Work Quality					
1	I consistently meet or exceed the quality standards set by the company.					
2	The work I produce is accurate and free from errors.					
3	I take pride in delivering high-quality work consistently.					
	Employee Morale					
1	I feel motivated to perform well in my job.					
2	My job satisfaction has improved over the past year.					
3	I feel valued and appreciated for the work I do.					
4	Does the electronic system contribute positively to your morale at Britam Company Insurance?					
5	I am likely to recommend Britam Insurance company as a good place to work based on the electronic systems in place.					
	Productivity					
1	I often meet or exceed my work targets.					
2	My productivity has increased with the use of the company's tools and resources.					
3	I consistently meet or exceed my productivity targets.					

Thank you for your participating in this study

Appendix ii: Interview guide

My name is Nakubulwa Doreen, pursuing a Master in Business Administration (MBA) degree at Uganda Christian University. I am conducting a study on Electronic Insurance Management Information System and Employee Performance at Britam Insurance Co Ltd, in partial fulfilment of the requirements for the award of Master in Business Administration (MBA) degree of Uganda Christian University.

Any information provided will be kept confidential and will strictly be used for academic purposes. Your participation in this study is voluntary.

The study is being conducted to investigate the effect of electronic insurance management information system and employee performance at Britam Insurance Co Ltd

The study has the following objectives;

1. To examine the effect of electronic application on employee performance at Britam insurance co. Limited
2. To assess the effect of electronic payment on employee performance at Britam insurance co. Limited
3. To evaluate the effect of electronic feedback on employee performance at Britam insurance co. Limited

Questions

E-application of services

1. How is Britam implementing Electronic application of insurance system?
2. What have been the benefits of implementing e-application of insurance at Britam?

E-payment

3. How is Britam Insurance implementing electronic payment of premiums?
4. What have been the benefits of implementing electronic payment of premiums at Britam Insurance?

E-feedback

5. How is Britam Insurance implementing electronic feedback to respond to client needs?
6. What have been the benefits of implementing electronic feedback?

Employee performance at Britam Insurance Co Ltd

7. How has EIMIS affected employee performance at Britam Insurance?
8. What are the challenges faced in implementing EIMIS at Britam Insurance?

Thank you so much for your time

Appendix iii : Sampling guide

TABLE FOR DETERMINING SAMPLE SIZE FROM A GIVEN POPULATION

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size
"S" is sample size.

Krejcie, Robert V., Morgan, Daryle W., "Determining Sample Size for Research Activities",
Educational and Psychological Measurement, 1970.

Appendix iv: Introductory letter



27th November 2024

To Whom It May Concern;

RE: MASTERS IN BUSINESS ADMINISTRATION (MBA)

Ms. Nakubulwa Doreen, is a student at Uganda Christian University, pursuing a degree of Master's in Business Administration.

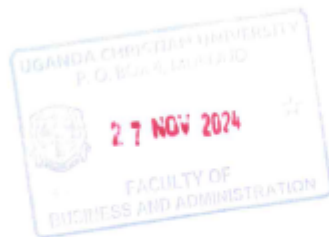
In partial fulfillment of the requirements for the award of the Master's degree, she is conducting a research study titled: **Electronic Insurance Management System and Employee Performance at Britam Insurance Company Uganda Ltd.**

This communication therefore serves to formally request you to allow her access any information in your custody/organisation, which is relevant to her research .

Thank you for your cooperation on this matter

Yours Sincerely,

Dr. Henry Mugisha
Head of Department, Postgraduate Studies



A Centre of Excellence in the Heart of Africa

P.O. Box 4, Mukono, Uganda (East Africa), Plot 67-173, Bishop Tucker Road, Mukono Hill, Tel: +256 (0) 31 235 0800, www.ucu.ac.ug
Ugandachristianuniversity @UCUniversity, Founded by the Province of Church of Uganda, Chartered by the Government of Uganda.