

Improving Saccoss performance through ICT; analysis of extent and antecedents

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The study was about the extent to which ICT has brought performance improvement in the SACCOSs. The study was guided by four specific objectives: to examine the contribution of ICT in credit risk management in the SACCOSs, to determine the effects of ICT on SACCOSs branding, to investigate the role of ICT in improvement of human resource management in the SACCOSs and to determine the extent to which ICT has influence customer satisfaction in the SACCOSs. The study used both primary and secondary information which were collected through interviews, questionnaires and documentation review. Descriptive analysis and multiple regression analysis were extensively applied. The study found out that ICT had significant contribution toward performance of the SCCOSs through improvement of human resource management, credit risk management, branding and customers' satisfaction. It was further noted that Improvement of credit estimation (p-value 0.038), improvement of advertising activities (p- value 0.026), Improvement in control number of staff/employees (p-value 0.035) and employees' development (p-value 0.024), improve availability of the service (p-value 0.012) and Improve accessibility of the service (p-value 0.013) were factors significantly predict performance of SACCOSs through ICT. The study concluded that ICT is one of the better tools for attain achievements in the SACCOSs. The study recommended that SACCOSs should invest in ICT innovations to support operational, tactical and strategic goals to which consequently have potential to drive economic growth and stability.