Budgetary Controls and Efficiency in the Bank of Uganda Mbale Branch

Munyaki David Naluweso[1], Dr. Martin Etoru[2], Rutaro Abas[3]

[1] A Master of public administration and Management Student, Team University (TU), Kampala, Uganda
E-mail: m.kakuru78@gmail.com
[2] Lecturer, School of Graduate Studies and Research, Team University (TU), Kampala, Uganda
E-mail: martinetoru@yahoo.com
[3] Lecturer, School of Graduate Studies and Research, Team University (TU), Kampala, Uganda
E-mail: rutaro1982@gmail.com

Abstract: The study examined the relationship between budgetary controls and efficiency in the Bank of Uganda Mbale Branch. Specifically the study examined; relationship between budgetary monitoring and efficiency; and the relationship between budgetary evaluation and efficiency in the Bank of Uganda Mbale Branch. Descriptive correlational and cross-sectional survey design was used. A sample size of 36 randomly selected respondents was used. The study revealed that there is a significant positive relationship between budgetary participation and efficiency; there is a significant positive relationship between budgetary monitoring and efficiency; and that there is a significant positive relationship between budgetary evaluation and efficiency in the Bank of Uganda Mbale Branch This study recommended emphasis on budgetary compliance. The study also recommended that managers produce detailed budgetary plans to enable the implementation of the long term or strategic plan.

Keywords— budgetary; controls; efficiency;

INTRODUCTION

Background of the Study

For a long time, there has been a need for organizations, both Governmental and private to improve their efficiency (Magoro, 2010). At the same time, public organisations are very concerned about transparency and fairness. Sometimes, there is a conflict between efficiency and transparency. Public organisations are therefore required to act as a model for the rest organisations in the country. For example, if the central bank organizations increase their operating efficiency and their transparency, it may have a bigger voice on all other private and public organisations to follow suit. That makes adoption of appropriate budget process much quicker. If failure to adhere to budget process is to be prevented, it requires long steps, rules and policies to check and audit the budget processes, which make budget decisions and lead times longer and less efficient.

Robinson (2007) indicated that in developing countries, the organization of budgetary system is subordinated to the problems of eliminating the remnants of feudalism and colonialism. Lucey (2009) indicates that although many of the principles of budgeting apply equally to non-profit organization and profit seeking organization a key difference is that the latter organizations budgets focus on the relationship between expenditure (input) and sales revenue (output). In non-profit organizations outputs are much more difficult to measure hence traditionally budgeting has been concerned with making sure that for each expenditure heading actual spending does not exceed the budget authorized cash.

The effect of budgetary control on efficiency has been studied in various countries across the world. However, not much research has been covered in this area on central banks. Whereas Kenis (1979) supported the argument that budgeting is positively and significantly associated with performance, Milani (1975) found that there is a weak positive association between budgetary control and performance. With reference to the ambiguities arising in previous studies as well as the absence of extensive research in this area of study in Bank of Uganda Mbale branch, this research seeks to find out the effect of budgeting on efficiency in the Bank of Uganda Mbale branch.

1.2 Statement of the Problem

The problem of low levels of organizational efficiency, according to available research, does not discriminate developed and none developed countries. However, available data shows no consensus about recent organizational efficiency trends. For example, there are interesting claims and counterclaims about organizational efficiency trends in the past decade. There has been a decline in levels of organizational efficiency in the UK and Germany (Tsitsianis, 2005) and the US (The Conference Board, February, 2005). In Uganda, although the Bank of Uganda Mbale branch, is expected to exhibit a high level of efficiency, since it is the pivot of the entire economy, there are claims indicating the opposite. For example the low level of efficiency in the Bank of Uganda, is indicated by low uptake of services at (25.9%) and a low low involvement of banking sector at (37.3%). There is low internet usage (6.2%), and only 5.5% of the business community have access to the bank services while only

10.4% of the bank clientele have complaints. Inefficiency in the Bank of Uganda Mbale branch, is likely to result in more economic, financial and morale problems, low levels of productivity, low standards of living and so on. The problem of inefficiency in the Bank of Uganda Mbale branch, if left unchecked can lead to a number of operational challenges. It was against this orientation that the researcher decided to examine the extent to which budgetary controls affect efficiency in the Bank of Uganda using a case of Mbale Branch.

1.3 Purpose of the Study
The general objective of the study was to examine the relationship between budgetary controls and efficiency in the Bank of Uganda using a case of Mbale Branch.

1.3.1 Research objectives
i. To assess the relationship between budgetary monitoring and efficiency in the Bank of Uganda Mbale Branch
ii. To establish the relationship between budgetary evaluation and efficiency in the Bank of Uganda Mbale Branch

RESEARCH METHODOLOGY
Research design
This study used a descriptive correlational and cross-sectional survey design, and followed a quantitative paradigm. Correlation studies aim at establishing whether or not and to what extent an association exists between two or more variables (Keitany, 2000). The survey design was used since the study involved an investigation into the level of budgetary control and efficiency in the Bank of Uganda Mbale branch; of a big sample (Fanning, 2005). It was also cross sectional, since data was collected from managers and employees of the Bank of Uganda, Mbale branch at once and for a short period of time.

Study Population
The target population comprised of all the directors and employees of the Bank of Uganda Mbale Branch. According to the latest human resource staff list, there are 40 staff of the Bank of Uganda Mbale Branch. This study population was relevant because the budgeting processes involves all the departments and directorates of the bank.

Sample Size
Given a total population of 40 managers and employees of the Bank of Uganda Mbale branch, a sample size of 36 respondents was selected using the Krejcie and Morgan (1970) table for determining sample size for research activities, for any given population. (Refer to appendix III attached). In this table, given the population of 40, the corresponding sample is 36. Of the 36 respondents, 6 were directors and deputy directors while 30 were employees of the bank.

Sampling Procedures/Techniques
In this study, simple random sampling technique was used in selection of the sample. In this technique, each and every individual from the target population had an equal chance of being selected. In this technique, the researcher got a list of the staff members from the human resource manager of Bank of Uganda, Mbale branch and selected the sample from this list. A researcher used the cards consisting of the numbers from I to 40 and 36 cards were picked and the numbers on the cards picked were the members to be considered.

Data Collection Methods
Primary data obtained directly from the field using questionnaires.
Questionnaires were employed that contain close-ended question. These questionnaires were self-administered and were collected after time interval. This reduced costs of movement and also because the researcher dealt with some literate people who had the capacity of filling the forms.

PRESENTATION AND ANALYSIS OF FINDINGS

Budgetary monitoring in the Bank of Uganda Mbale Branch
The second study objective was to assess the relationship between budgetary monitoring and efficiency in the Bank of Uganda Mbale Branch. The findings were analyzed using a number of indicators as shown below. The table comprises of questions posed to respondents about data collection with answers obtained in terms of response rates and frequencies and are categorized on how the respondents strongly agree, (SA), agree (A), disagree (D) and strongly disagree (SD). F stands for frequency.

Table 3.1: Descriptive Statistics Showing Budgetary Monitoring in the Bank of Uganda Mbale Branch

Questionnaire Items	SA		A		D		SD		Mean	Std Dev
	F	%	F	%	F	%	F	%		
Budgetary monitoring is carried out in this organization	10	27.7	20	55.5	5	13.8	1	2.7	3.11	0.701
Continuous comparison of actual with budgeted performance is done in our organization	11	30.5	21	58.3	3	8.3	1	2.7	3.16	0.699

All departments are involved in budgetary monitoring in our organization	10	27.7	14	38.8	10	27.7	2	5.5	2.91	0.862
Coordination among various departments during budget monitoring is done	11	30.5	15	41.6	9	25	1	2.7	3.02	0.818
During budgetary monitoring, we always identify high priority activities to be included in the future budgets.	12	33.3	18	50	5	13.8	1	2.7	3.18	0.722
We have Budget policies to check on spending	9	25	20	55.5	6	16.6	1	2.7	3.06	0.688
The budgets are based on the needs identified by our sections/departments during the monitoring process.	17	47.2	14	38.8	4	11.1	1	2.7	3.28	0.811
The budget performance is always communicated to all stakeholders	11	30.5	16	44.4	7	19.2	2	5.5	3.01	0.846

Source: Primary data 2021

Results from the table 3.1 indicated that majority of the respondents 27.7% strongly agreed and 55.5% agreed that budgetary monitoring is a carried out in this organization, 13.8% were disagreed, and 2.7% strongly disagreed. This is evidenced by the mean of 3.11 and standard deviation of 0.701. Values on the table indicate that majority 58.3% agreed and 30.5 agreed that continuous comparison of actual with budgeted performance is done in the organization, as shown by the mean 3.16 and standard deviation 0.699. But the respondents have different understanding about the statement which is shown by the variation they provided to the statement. However, 8.3% disagreed and 2.7% strongly disagreed.

Results from the table 3.1 indicate that, 38.8% agreed, 27.7% both strongly agreed and disagreed and only 5.5% strongly disagreed that all departments are involved in budgetary monitoring in our organization evidenced by the mean value 2.91 and standard deviation 0.862. The respondents have different understanding about the statement which is shown by the variation they provided to the statement. Findings from table above, the mean of 3.02 and SD of 0.818 indicated majority 41.6% agreed that coordination among various departments during budget monitoring is done, 30.5% of the respondents strongly agreed and 25% disagreed and 2.7% strongly disagreed to the same.

According to the study findings, it was indicated that the majority (50%) of the respondents agreed that during budgetary monitoring, they always identify high priority activities to be included in the future budgets, (33.3%)

strongly agreed whereas the other (13.8%) disagreed and the minority (2.7%) strongly disagreed. This had a mean score of 3.18 which is tending towards the maximum of 4 implies that most of the respondents agreed and the standard deviation of 0.722 explains the responses that vary between those who strongly agreed and agreed. It was also revealed that they have Budget policies to check on spending as seen from the majority 55.5% who agreed, 25% who strongly agreed, 16.6% disagreed and 2.7% strongly disagreed. This was evidenced by the mean of 3.06 and Standard deviation of 0.688. This implies that control policies have to be clear and properly understood by the concerned members if they are to become effective.

In relation to the study findings, it was presented that the majority 47.2% of the respondents strongly agreed that the budgets are based on the needs identified by their sections/departments during the monitoring process, those were followed by 38.8% who agreed whereas 11.1% of the respondents disagreed and 2.7% strongly disagreed. This is because the statement had a mean score of 3.28 in addition to the standard deviation of 0.811. It was also revealed from table that both 44.4% of the respondents agreed and 30.5% strongly agree that the budget performance is always communicated to all stakeholders as evidenced by the mean score of 3.01 and standard deviation 0.846 which explains the varying of responses between respondents that strongly agreed and those that agreed.

Table 3.2: Correlational analysis between budgetary monitoring and efficiency in the Bank of Uganda, Mbale branch

Correlations

		Budget Monitoring	Efficiency
Budget Monitoring	Pearson Correlation	1	0.619[**]
	Sig. (2-tailed)		0.000

	N	36	36
Efficiency	Pearson Correlation	0.619**	1
	Sig. (2-tailed)	0.000	
	N	36	36

**. Correlation is significant at the 0.05 level (2-tailed).
Source: Primary data 2021
The table 3.2 shows a significant relationship between Budgetary Monitoring and efficiency in the Bank of Uganda Mbale Branch. This was done with the support of the Pearson correlation product moment technique. The p-value = 0.00, that is less than the alpha level of significance of 0.05 which implies that there is a significant relationship between Budgetary Monitoring and efficiency in the Bank of Uganda Mbale Branch. The r value of 0.619 reveals that

a positive relationship exists between Budgetary Monitoring and efficiency in the Bank of Uganda Mbale Branch, therefore reject the hypothesis that, "There is no significant relationship between budgetary monitoring and efficiency in the bank of Uganda Mbale branch".

Table 3.3: Regression Analysis between Budgetary Monitoring and Efficiency in the Bank of Uganda, Mbale branch

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.318	0.149		8.831	0.000
Budget Monitoring	0.525	0.048	0.619	11.041	0.000

a. Dependent Variable: Efficiency

Source: Research 2021
From the analysis in table 3.3 the co-efficient value for achievement was 0.619. This means that all things being equal, when the other independent variables (budgetary participation and budgetary evaluation) are held constant, efficiency would increase by 0.619 units. This was statistically significant (0.000<0.05) i.e. the variable (Budget Monitoring) is making a significant unique contribution to the prediction of the dependent variable (efficiency of the bank).

Budgetary evaluation and efficiency in the Bank of Uganda Mbale Branch
The study objective was to assess the relationship between budgetary evaluation and efficiency in the Bank of Uganda Mbale Branch. The findings were analyzed using a number of indicators as shown below. The table comprises of questions posed to respondents about data collection with answers obtained in terms of response rates and frequencies and are categorized on how the respondents strongly agree, (SA), agree (A), disagree (D) and strongly disagree (SD). F stands for frequency.

Table 3.4: Descriptive Statistics Showing Budgetary Evaluation in the Bank of Uganda , Mbale branch

Questionnaire Items	SA		A		D		SD		Mean	Std Dev
	F	%	F	%	F	%	F	%		
Directors hold budget meetings regularly to review budget performance	10	27.7	14	38.8	11	30.5	1	2.7	2.9	0.837
We prepare interim reports (weekly/ monthly) to compare results with budget	8	22.2	11	30.5	15	42	2	5.5	2.8	1.694
I always a written submit an explanation about budget variances in department	7	19.4	12	33.3	19	52.7	2	5.5	2.67	0.866
Directors always take timely corrective actions when adverse variances are reported	6	16.6	16	44.4	12	33.3	2	5.5	2.73	0.816

Budget matters are regularly discussed with supervisors	8	22.2	23	63.8	4	11.1	1	2.7	3.07	0.654
The costs of activities are always reviewed by the executive committee	9	25	21	58.3	5	13.8	1	2.7	3.06	0.681
All departments are involved in budgetary evaluation in our organization	8	22.2	18	50	9	25	1	2.7	2.91	0.772
The perceived level of budgetary evaluation in our organization is adequate	7	19.4	19	52.7	9	25	2	5.5	2.95	1.565

Primary data (2021)

Table 3.4 indicates that the majority 38.8% of the respondents agreed and 27.7% strongly agreed that Directors hold budget meetings regularly to review budget performance, whereas 30.5% disagreed and the minority (2.7%) strongly disagreed. This is because it has a mean score of 2.9 and SD of 0.837. Results from table above indicate that 42% disagreed and 30.5% agreed that they prepare interim reports (weekly/ monthly) to compare results with budget as contrasted to the 22.2% who strongly agreed and 5.5% who strongly disagreed; this is signified by the mean of 2.8 and SD of 1.694.

According to the study findings, it was indicated that the majority 52.7% of the respondents disagreed and 5.5% strongly disagreed that they always submit a written explanation about budget variances in department, 33.3% agreed whereas the other 19.4% strongly agreed. This had a mean score of 2.67 which is tending towards those that mainly disagreed. The standard deviation of 0.866 explains the responses that vary between those who agreed and disagreed. This implies that budgetary evaluation involves the process of examining variances by subdividing the total variance into smaller parts in such a way that management can assign responsibility for any off budget performance.

In relation to the study findings, it was presented that the majority 44.4% of the respondents agreed that Directors always take timely corrective actions when adverse variances are reported, these were followed by 33.3% who disagreed whereas 16.6% strongly agreed and 5.5% of the respondents strongly disagreed as evidenced by the mean score of 2.73 and standard deviation 0.816 which explains the varying of responses between respondents that agreed and those that disagreed. This implies that the management moreover takes a corrective action measures whenever

there is a discrepancy in execution. By fixing targets for the employees, they are made conscious of their responsibility. Everybody knows what he is expected to do and he continues with his work uninterrupted.

From the findings of the study, it was shown that the 63.8% of the respondents agreed Budget matters are regularly discussed with supervisors, 22.7% strongly agreed. This is because it has a mean score of 3.07 and SD of 0.654 which is tending towards the maximum of 4 implies that most of the respondents agreed. More so, the findings showed that 58.3% of the respondents agreed that the costs of activities are always reviewed by the executive committee, those were followed by 25% who strongly agreed, 13.8% disagreed while the minority 2.7% of the respondents strongly disagreed. This is evidenced by the mean mark of 3.06 from the responses and standard deviation of 0.681. From the table, the means of 2.91 and SD of 0.772 revealed that 50% of the respondents agreed though 25% disagreed, that all departments are involved in budgetary evaluation in the organization, whereas 22.2% of the respondents strongly agreed and 2.7% strongly disagreed. The study revealed that 52.7% of the respondents agreed that the perceived level of budgetary evaluation in the organization is adequate, 25% disagreed, 19.4% strongly agreed whereas 5.5% strongly disagreed to the statement as seen from the mean of 2.95 and SD of 1.565. This implied that each department prepares a budget prior to the Overall budget, the perceived level of budgetary participation in bank is adequate and also that their views are considered in formulating the final budget

Table 3.5: Correlational analysis between budgetary evaluation and efficiency in the Bank of Uganda, Mbale branch

Correlations

		Budget Evaluation	Efficiency
Budget Evaluation	Pearson Correlation	1	0.795[**]
	Sig. (2-tailed)		0.000
	N	36	
Efficiency	Pearson Correlation	0.795[**]	36

	Sig. (2-tailed)	0.000	
	N	36	36

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Primary data (2021)
Results in the table 3.5, shows the findings from the Pearson correlation product moment technique. The table comprises of variables; Budgetary Evaluation and efficiency in the Bank of Uganda Mbale Branch, the Pearson correlation (r=0.795, P=.000). This revealed a positive significant relationship between Budgetary Evaluation and efficiency in the Bank of Uganda Mbale Branch. Therefore rejecting

the hypothesis that "*There is no significant relationship between budgetary monitoring and efficiency in the bank of Uganda Mbale branch*"

Table 3.6: Regression Analysis between Budgetary Evaluation and Efficiency in the Bank of Uganda, Mbale branch

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.175	0.098		11.944	0.000
	Budget Evaluation	0.618	0.034	0.795	18.349	0.000

a. Dependent Variable: Efficiency

Source: Researcher (2021)
From the analysis the co-efficient value for achievement was 0.795. This means that all things being equal, when the other independent variables (budgetary participation and budgetary monitoring) are held constant, efficiency would increase by 0.795 units. This was statistically significant (0.000<0.05) i.e. the variable (Budget evaluation) is making a significant unique contribution to the prediction of the

dependent variable (efficiency of the bank). Budgetary evaluation involves the extent to which budget variances are traced back to individual departmental heads and used in evaluating their performance as noted by Mui, Wong and Ismail, (2016). The ways in which budgets are used in performance evaluation tend to influence behaviors, attitudes and the performance of employees as well as the efficiency of an organisation.

Table 3.7: Showing Responses on efficiency in the Bank of Uganda Mbale Branch

Questionnaire Items	SA		A		D		SD		Mean	Std Dev
	F	%	F	%	F	%	F	%		
Your department has clear goals to meet	22	61.1	12	34.3	1	4.0	1	0.5	3.56	0.599
Your department endeavours to complete its tasks	12	32.2	21	61.1	2	6.1	1	0.5	3.25	0.585
Your department completes its tasks with minimum costs	9	25.3	22	60.1	4	13.6	1	1.0	3.1	0.65
There are controlled expenditures on personnel services, supplies and inputs.	8	22.2	21	58.2	6	17	1	2.8	3.04	0.671
Your department completes its tasks within its budget limits	7	20.2	19	52.5	8	23.2	2	4.0	2.89	0.766
There is transparency in use of the bank resources	7	18.2	14	38.9	12	33.3	3	9.6	2.66	0.886
There is economical use of resources in this department	8	21.7	21	59.1	6	16.7	1	2.5	3	0.698
Your department fully delivers and meets the goals and objectives	10	26.9	23	64	2	8	1	1.0	3.18	0.584

Expected services are received or clients receive the service as expected	8	22.2	22	60.6	5	16.2	1	1.0	3.04	0.652
There are efforts to reduce expenditures and costs in your department	9	25.3	20	56.6	6	15.6	1	2.5	3.05	0.715
Your department leaders make sure that the right things are done	17	46.5	15	41.1	3	11.1	1	1.0	3.33	0.712
There are efforts to increase productivity of workers in your department	10	28.8	22	61.1	3	8.1	1	2.0	3.17	0.651
There are no redundant workers in your department	9	24.7	11	30.8	14	38.4	2	6.1	2.74	0.901
All assets of your department are fully used (no unused assets)	8	21.7	19	52.5	8	21.7	1	4.0	2.92	0.77
There is value for money for all goods/ service produced	10	26.8	21	58.6	4	10.6	1	4.0	3.08	0.729
The services offered here meet country expectations	8	21.7	18	49.0	9	24.2	1	5.1	2.87	0.806
The service provided and officers here are easy to access	7	20.7	19	53.0	8	22.2	2	4.0	2.9	0.765
There is equality in provision of services	8	20.7	12	33.8	14	39.9	2	5.6	2.7	0.86
There is openness in provision of services	6	15.7	13	36.3	15	42.4	2	5.6	2.62	0.814
The workforce here is well motivated	7	19.7	9	23.7	14	39.4	6	17.2	2.46	0.995
There is less corruption and red tape in your department	5	13.1	8	22.2	17	48.0	6	16.7	2.32	0.901
There is common understanding among staff in your department	7	20.7	21	58.1	6	14.6	2	6.6	2.93	0.784
There is a low staff turnover in your department and in the whole bank	6	17.7	11	28.8	14	39.9	5	13.6	2.51	0.938

Primary data, (2021)

It was revealed that majority 61.1% of the respondents strongly agreed that their department has clear goals to meet, and 34.3% agreed as seen from the mean of 3.56 and SD of 0.599. Results from the table indicated that majority of the respondents 61.1% agreed as evidenced by the mean of 3.25 and SD 0.585, that department endeavours to complete its task, 32.2% strongly agreed, 6.1% disagreed and 0.5% strongly disagreed. From the table, 60.1% agreed and 25.3% strongly agreed that their department completes its tasks with minimum costs as compared to 13.6% who disagreed and 1.0% strongly disagreed as evidenced by the mean of 3.1 and standard deviation of 0.65. It was indicated that the majority 58% of the respondents agreed and 22.2strongly agreed that there are controlled expenditures on personnel services, supplies and inputs, 17% disagreed whereas the 2.8% strongly disagreed, as evidenced by the mean score of 3.04. However, the responses varied as shown by the standard deviation of 0.671. This implies that efficiency involves productivity and it is achieved through the reduction of the costs of transactions through mechanization or automation. This measurement is generally only applicable to well-structured and routine administrative tasks.

The mean of 2.89 and standard Deviation of 0.766 in the findings from the study revealed that departments complete their tasks within their budget limits because majority of the respondents 52.5% agreed and 20.2% strongly agreed that their department completes its tasks within its budget limits. It was also revealed that 38.9% of the respondents agreed and
33.3% disagreed that there is transparency in use of the bank resources. This was followed by 18.2% of the respondents who strongly agreed and 9.6% who strongly disagreed. This had a mean score of 2.66. The standard deviation of 0.886 explains the responses that varies between those who strongly agreed and disagreed.

Findings on the table indicate that majority 59.1% and 21.7% agreed and strongly agreed respectively that there is economical use of resources in this department. This was evidenced by the mean of 3.0 and SD of 0.698. The mean of 3.18 and SD of 0.584 indicated that majority 64% agreed and 26.9% strongly agreed that their department fully delivers and meets the goals and objectives. Results from the table indicate that, 22.2% agreed, 60.6% agreed that expected services are received or clients receive the service as expected as seen by the mean of 3.04 and standard deviation of 0.652. Findings from table above indicate majority 56.6% agreed, 25.3% strongly agreed that there are efforts to reduce expenditures and costs in the department and 15.6% disagreed, as seen from the mean of 3.05 and SD of 0.715.

Findings from the study indicate that majority of the respondents 46.5% strongly agreed while minority 1.0% strongly disagreed that department leaders make sure that the right things are done as seen from the mean of 3.33 and SD of 0.712. It was also indicated that there are efforts to increase productivity of workers in the department. This was supported by the mean of 3.17 and SD of 0.651. According to the study findings, it was indicated that the majority 38.4% of the respondents disagreed that there are no redundant workers in the department as seen from the mean of 2.74 and standard deviation of 0.901. The findings also revealed that majority of the respondents 52.5% agreed that all assets of the department are fully used (no unused assets) although minority 4.0 strongly disagreed. As revealed from the table above, the mean score of 3.08 and standard deviation 0.729 explains the varying of responses between respondents that strongly agreed and those that agreed that there is value for money for all goods/ service produced as seen from 58.6% who agreed and 26.8% who strongly agreed. This implies that it is important for the organization to be efficient in terms of responsiveness, timeliness, reliability and openness; value for money, where the level of expenditure at which the service is delivered, is acceptable.

In relation to the study findings, it was presented that the majority 49.0% of the respondents agreed that the services offered meet country expectations, those were followed by 24.2% disagreed. This is because the mean value of 2.87 revealed that most of the respondents agreed. However, a standard deviation of 0.806 reveals that there were varied responses from the respondents of which some disagreed that the services offered meet country expectations. From the findings of the study, it was shown that the 53.0% of the respondents agreed and
22.2% disagreed that the service provided and officers are easy to access. The mean score of 2.9 and standard deviation 0.765 explains the varying of responses between respondents that agreed and those that disagreed. It was indicated that the majority 39.9% of the respondents disagreed that there is equality in provision of services, as seen from a mean of 2.7. However, a significant standard deviation of 0.86 is a clear manifestation of varied responses from respondents.

More to the above, the findings showed that 42.4% of the respondents disagreed that there is openness in provision of services which had a mean score of 2.62 and the standard deviation of 0.814 explains the responses that vary between those who agreed and disagreed. According to the study findings, it was indicated that the majority 39.4% of the respondents disagreed that the workforce here is well motivated, 23.7% agreed whereas the other 19.7% strongly agreed, and the minority 17.2% strongly disagreed. This is indicated by a mean of
2.46 and mean of 0.995. In relation to the study findings, it was presented that the majority 48.0% of the respondents disagreed that there is less corruption and red tape in the department evidenced by the mean score of 2.32. However, the responses varied as shown by the standard deviation of 0.901. However, it is important to note that without proper controls, multiple opportunities for corruption exist at all stages of the budgetary implementation process and efficiency will be generally low.

In relation to the study findings, it was presented that the majority 58.1% of the respondents agreed that there is common understanding among staff in the department, those were followed by 20.7% strongly agreed. This is because the mean value of 2.93 revealed that most of the respondents agreed. However, a standard deviation of 0.784 reveals that there were varied responses from the respondents of which some disagreed that there is common understanding among staff in your department. From the findings of the study, it was shown that the 39.9% of the respondents disagreed that there is a low staff turnover in the department and in the whole bank and 28.8% agreed. The mean score of 2.51 and standard deviation 0.938 explains the varying of responses between respondents that agreed and those that disagreed.

Correlation analysis
The study analysed the relationships between the study variables using Pearson correlation product moment technique. These findings are shown below,

Table 3.8: Correlation analysis between Budget Controls and efficiency

Correlations

		Budget controls	Efficiency
Budget controls	Pearson Correlation	1	0.691**
	Sig. (2-tailed)		0.001

		36	36
Efficiency	Pearson Correlation	0.691**	1
	Sig. (2-tailed)	0.001	
	N	36	36

Correlations

		Budget controls	Efficiency
Budget controls	Pearson Correlation	1	0.691**
	Sig. (2-tailed)		0.001
	N	36	36
Efficiency	Pearson Correlation	0.691**	1
	Sig. (2-tailed)	0.001	
	N	36	36

**. Correlation is significant at the 0.01 level (2-tailed). *Source: Primary data, 2021*

All in all, it was revealed in the table 3.8 above that the budgetary controls have a positive relationship with the efficiency in the Bank of Uganda Mbale Branch, the Pearson correlation (r=0.691, P=.001).

Table 3.9 Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.810a	0.655	0.650	0.273

a. Predictors: (Constant), Budget Evaluation, and Budget Monitoring *Source: Primary data 2021*

The value of R being equal to 0.810 and the coefficient of determination (R squared) is equal to 0.655. Adjusted R^2 linear value of (.655) meant that budget monitoring and budget evaluation contribute to the efficiency of the bank in Uganda by .655(65.5%). This means that budget controls in terms of budget evaluation, budget monitoring have a positive effect on efficiency of the bank.

Table 3.10: **ANOVA**

ANOVAb

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.144	3	9.144	22.8	0.000a
	Residual	4.810	35	0.074		
	Total	13.954	35			

a. Predictors: (Constant), Budget Evaluation, Budget Monitoring

b. Dependent Variable: Efficiency *Source: Primary data 2021*

The ANOVA findings in table above show that there is significant relationship between the Predictors variables (Budget Evaluation, Budget Monitoring) and dependent variable (efficiency of the bank) since P value -estimation of 0.00 is under 0.05. The ANOVA comes about demonstrate that the autonomous factors altogether (F=122.939, p=0.00)

Table 3.11: coefficients for the regression equation
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	0.777	0.146	0.221	5.323	0.000
	Budget Monitoring	0.525	0.048	0.619	11.041	0.000
	Budget Evaluation	0.582	0.047	0.749	12.302	0.000

a. Dependent Variable: Efficiency
Source: Primary data 2021

According to the above illustrations, the p values are <0.05 hence there is evidence to accept that the variables of Budget Participation, Budget Monitoring, Budget Evaluation significantly contribute to efficiency of the bank. This is evidenced by the β coefficients as seen in table above. This implies that a unit increases in any of the independent variables other factors constant increase the level of efficiency of the bank.

The established multiple linear regression equation becomes: $Y = 0.777 + 0.619\beta1 + 0.749\beta2$

Where; Constant = 0.777, shows that if Budget Monitoring, Budget Evaluation were all rated as zero; efficiency of the bank rating would be 0.221. $\beta1 = 0.619$ shows that one unit change in Budget Monitoring, results in 0.619 units increase in efficiency of the bank. The standardized beta coefficient indicates that 3 Budget Monitoring has a positive contribution towards efficiency of the bank. $\beta2 = 0.749$, shows that one unit change in Budget Evaluation, results in 0.749 units increase in efficiency of the bank. The standardized beta coefficient indicates that Budget Evaluation has a positive contribution towards efficiency of the bank.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the findings of the study, the following conclusions were made;

Budgetary monitoring and efficiency: The first objective was to examine the relationship between budgetary monitoring and efficiency in the Bank of Uganda Mbale Branch. From the study it is concluded that there is a significant positive relationship between budgetary monitoring and efficiency in the Bank of Uganda Mbale Branch thereby rejecting the null hypothesis

Budgetary evaluation and efficiency of the bank: The objective was to examine the relationship between budgetary evaluation and efficiency in the Bank of Uganda Mbale Branch. From the study it is concluded that there is a significant positive relationship between budgetary evaluation and efficiency in the Bank of Uganda Mbale Branch thereby rejecting the null hypothesis

Recommendations

i   Budgetary monitoring was seen to positively affect the efficiency of the bank, It is therefore recommended from the study that all the departments should be involved in budgetary monitoring and also that high priority activities should be included in the future budgets during budgetary monitoring

ii It was recommended that managers produce detailed budgetary plans to enable the implementation and evaluations of the long term or strategic plan. The annual budgeting process must be embraced always as found out in this study encourages managers to plan for future operations, refine existing strategic plans and considers how they can respond to changing circumstances. This encourages managers to anticipate problems before they arise and ensures reasoned decision making.

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