



**TECHNOLOGICAL INNOVATION AND ORGANISATIONAL PERFORMANCE: A
CASE OF EXIM BANK, KIKUUBO BRANCH**

DAKASI MOSES

Registration No: BU/UP/2022/1310

**A RESEARCH REPORT SUBMITTED TO THE FACULTY OF MANAGEMENT
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DECLARATION

I, **DAKASI MOSES**, hereby declare that this thesis and the work to which it refers are the results of my efforts. Any ideas, data, images or text resulting from the work of others (whether published or unpublished) are fully identified as such within the work and attributed to their originator in the text or the references. This thesis has not been submitted in whole or in part for any other academic degree or professional qualification at the Busitema University or other institution (s).

Signed:  _____

Date: 26th / AUGUST / 2025

DAKASI MOSES

BU/UP/2022/1310

APPROVAL

This is to certify that this dissertation entitled' *Technological Innovation and Organisational Performance: A Case of Exim Bank, Kikuubo Branch*' has been submitted with my approval.

Signed:  _____

Date: 06th Sept. 2025

MAYENDE, Sifuna Thomas

DEDICATION

Dedicated to my family.

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LIST OF ACRONYMS

RBV	Resource Based View
GoU	Government of Uganda
SPSS	Statistical Package for Social Scientists

ABSTRACT

This study investigates the effect of technological innovations and organisational performance of Exim Bank within the dynamic and highly competitive *Kikuubo* commercial hub in Kampala, Uganda. Anchored on the Resource-Based View, the research employed a quantitative methodology, utilising structured questionnaires administered to a purposive sample of bank employees, managers, and innovation stakeholders. The central objective was to assess the relationship between technological innovations and organisational performance, with a focus on three core domains: product innovations, process innovations, and service innovations. Data were analysed using descriptive statistics, correlation, and multiple regression analysis through SPSS v.27. The findings reveal a positive and statistically significant relationship between overall technological innovations and organisational performance. Moreover, each domain of innovation independently exhibited a positive and significant effect on performance metrics such as operational efficiency, customer satisfaction, market competitiveness, and profitability. The results underscore the strategic value of embracing innovation across multiple dimensions to drive performance in the banking sector. This study provides empirical evidence to support innovation-led strategies in financial institutions operating in high-density commercial environments like *Kikuubo*. The study concludes with recommendations for banking leaders to prioritise integrated technological innovation frameworks and invest in continuous innovation to sustain competitive advantage and drive long-term organisational success.

Keywords: Technological Innovation, Organisational Performance, Product Innovation, Process Innovation, Service Innovation.

CHAPTER ONE

INTRODUCTION AND BACKGROUND OF STUDY

1.1 Introduction

This dissertation focuses on the organizational performance of Exim Bank located in *Kikuubo*, one of the business hubs in Kampala, the Capital City of Uganda. The key argument in this work is that the organisational performance of Exim Bank is driven by technological innovations, which encompass product, process, and service delivery innovations, in the context of the banking sector from a low-resource country, Uganda.

1.2 Background to the Study

In today's dynamic business environment, technological innovation has emerged as a critical determinant of organisational success, particularly in the banking sector. The rapid adoption of digital technologies, ranging from mobile banking and automation to artificial intelligence and blockchain, has transformed how banks operate, interact with customers, and deliver services. Globally, financial institutions are leveraging these innovations to improve operational efficiency, enhance service quality, and gain a competitive advantage.

The evolution of banking has been closely tied to technological advancements, each wave of innovation shaping organisational performance across operational, financial, and strategic dimensions. In the 1960s–1980s, banks adopted mainframe computers and batch processing systems, enhancing back-office efficiency and reducing manual errors (Berger, 2003). The 1980s–1990s saw the introduction of core banking systems (CBS) and ATMs, enabling real-time inter-branch operations and expanding customer access, leading to cost savings and service scalability (Humphrey & Berger, 1990).

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