Global Journal of Health and Innovation Burundi
Vol.3 No.5 (2026): May 2026 Issue
https://doi.org/10.70659/3xcx9t34
Original Article

The relationship between control activities and the performance of Post Bank at Kanunguand Ntungamo district branches. A correlational case study.

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Abstract.

Background:

Control activities are policies and procedures that help ensure management directives are carried out. The major aspects of control activities in banks are higher concentration of decision-making authority, wider breadth ofcontrol, and more direct ways of communication. This study aimed at assessing the relationship between control activities and the performance of Post Bank at Kanunguand Ntungamo district branches.

Methodology:

A correlation case study design was used. The respondents were selected randomly and purposively. Primary data were collected using questionnaires with support from an interviewguide and documentary review. Data were analyzed using the SPSS package, and descriptive, correlation, and regression analyses were carried out to establish relationships between the variables.

Results:

30 (85.7%) of the respondents for the study were bank officers, significant number of respondents 18 (51.4%) had worked for a period between 1- 3 years, 28 (80%) of the respondents indicated that all transactions above teller limits are authorized, 31 (88.5%) of the respondents indicated that all transactions in the system are verified, 33 (94.2%) of the respondents agreed that bank reconciliations are prepared and 25 (71.4%) of the respondents agreed that authorization rights are given to right people.

Conclusion:

Control activities have a significant moderate effect on performance. This means that any attempt to verify and authorize all transactionsabove teller limits, and separate staff duties as provided for in the bank organization structure, may improve performance at Post Bank.

Recommendations:

Management should advise the ICT department to give authorization rights to the right people by making adjustments in the system in order to overcome cases of misuse of the system user rights, which in the long run leads to system abuse.

Keywords: *Relationship between control activities and performance, Ntungamo and Kanungo district branch, Post Bank.*
Submitted: *February 01, 2026* ***Accepted:*** *March 11, 2026* ***Published:*** *May 30, 2026*

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Background.

The Committee of Sponsoring Organizations' internal controls interpreted framework (1992) defines control activities as tools, both manual and automated, designed and implemented to address the risk that the institution identifies through the risk assessment process. They involve the establishment of policies, the performance of procedures in accordance with the set policies, and the verification that the policies are being complied with. Control activities involve all levels of personnel in the institution, including both senior and junior management. Control activities are policies and procedures that help ensure management directives are carried out. They help ensure that necessary actions are taken to address risks to the achievement of the bank's objectives. Control activities occur throughout the bank at all levels and in all functions. Major aspects of control activities in banks are higher concentration of decision-making authority, wider breadth ofcontrol, and more direct ways of communication (Sampson, 1999).

Jenkinson (2008) stated that control policies and procedures must be established and executed to help ensure that actions necessary to achieve the institution's objectives are effectively carried out. It is further argued that control activities are policies and procedures that help ensure that management directives are carried out and also controlled activities occur as diverse as approvals, authorizations,

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verifications, reconciliations, reviews of operating performance, security of assets, and segregation of duties (Sampson, 1999). Similarly, reviews should be made of actual performance versus budget. The COSO integrated framework (1992) further groups control activities into two main categories: preventive and detective controlactivities. Preventive control attempts to deter or prevent undesirable events from occurring. They are proactive controls that help to prevent a loss, for example, separation of duties, proper authorization, adequate documentation, and physical control over assets. Detective controls attempt to detect undesirable acts; they provide evidence that a loss has occurred but do not preventa loss from occurring, and they include reviews, variance analysis, reconciliation, physical inventories, and audits.

Control can further be split into two to include Activity controls and physical control. Activity controls are where departmental levels and management receive and review standard performance and exception reports on a daily, weekly, or monthly basis. Functional reviews occur more frequently than top-level reviews and are usually more detailed. For instance, a manager of a commercial lending department may review weekly reportsof payments received and interest income earned on the portfolio, while the senior credit officer may review similar reports on a monthly basis and in a more summarized form that includes all lending areas Khan (2006). Like top-level reviews, the questions generated as a result of reviewing the reports and the response to those questions represent the control activity. On the other hand, physical controls generally focus on restricting access to physical assets, including collateral securities, and other financial assets. Control activities include: Authorization is the power management grants employees to carry out certain duties based on approvals received from superiors. Authorization is a control activity designed to ensure events or transactions are initiated and executed by those approved by management. Management should ensure that the conditions and terms are clearly stated and communicated, and that significant events and transactions over certain limits ensure that an appropriate level of management is aware of the transaction or situation and helps establish accountability (Khan, 2006)

Reconciliation is a comparison of different sets of data to one another, identifying and investigating differences, and taking corrective action, when necessary, to resolve differences. Reconciling monthly financial reports from the accounting department to file copies of supporting documentation or departmental accounting records is an example of reconciling one set of data to another. This control activity helps to ensure the accuracy and completeness of transactions that have been charged to a department's accounts. To ensure proper segregation of duties, the personwho approves transactions or handles cash receipts should not be the person who performs the reconciliation. A critical element of the reconciliation process is to resolve differences. It does nogood to note differences and do nothing about them. Differences should be identified, investigated, and explained; corrective action must be taken. If expenditure is incorrectly charged to a department's accounts, then the approver should request a correcting journal entry; the reconcilershould ascertain that the correcting journal entry was posted. Reconciliations should be documented and approved by management. It was found that the operations supervisor often documented reconciliation reports, and authorization was sought from managersof the two branches. Reconciliations were done twice a month, and reports were sent to the head of operations for review on the 5th of every month. Liquid assets, assets with alternative uses, dangerous assets, vital documents, critical systems, and confidential information must be safeguarded against unauthorized acquisition, use, ordisposition. Typically, access controls are the best way to safeguard these assets. Examples of access controls are as follows: locked door, keypad systems, card key system, and badge system, locked filing cabinet, guard, terminal lock, and computer password, menu protection, automatic call back for remote access, smart card, and data encryption. Departments with capital assets or significant inventories should establish perpetual inventory control over these items by recordingpurchases and issuances. Periodically, the items should be physically counted by a person who isindependent of the purchase, authorization, and assets custody functions, and the counts shouldbe compared to balances per the perpetual records. Missing items should be investigated, resolved, and analyzed for possible control deficiencies; perpetual records should be adjusted to physical counts if missing items are not located.

Control activities-reviews-reviewing reports, reports, statements, reconciliations, and other information by management is an important control activity; management should review such information for consistency and reasonableness. Reviews of performance provide a basis for detecting problems. Management should compare information about current performance to budgets, forecasts, prior periods, or other benchmarks to measure the extent to which goals and objectives are being achieved and to identify unexpected results or unusual conditions which require follow-up. Management's review of reports, statements, reconciliations, and other information should be documented as well as the resolution of items noted for follow-up. The Audit reports for 2012 revealed that customer security files for Kanungu branch were kept in boxes that were not under key and lock because the fireproof cabinets where these files are supposed to be kept were full to capacity. In Ntungamo, all security files were under key and lock. All assets that were viewed during the study were engraved for both branches, an implication that due diligence is paid during the time these assets are purchased.

This, according to the management, prevents assets from being stolen.
Segregation of duties helps to provide assurance that transactions are valid, accurately reported, in compliance with rules and regulations, and in accordance with the organization's goals and objectives. It is equally true that lack of segregation leads to administrative errors not detected in a timely manner since an independent review of transactions may not be occurring, or inappropriate or unauthorized transactions are permitted to occur since one individual controls a major portion of the revenue, expenditure, or payroll function. It may waste staff time to research and resolve problem transactions that were not prevented or detected in a timely manner, loss of funds due to inappropriate transactions, and loss of unit effectiveness due to expenditures not being made in accordance with unit-established priorities (Freeland& Friedman, 2007).

The employee who is responsible for receipt of cash should not have access to record orauthorize transactions in the accounts receivable ledger and customer accounts. In addition, the person receiving the cash or preparing deposits should not be responsible for recording cash transactions or preparing the bank reconciliation. Equally important, employees involved in the purchasing function should not have record-keeping responsibilities in the disbursement system. Specifically, these employees should not be able to modify the vendor master file, record vendor invoices, receive goods, reconcile or write off inventory, or obtain custody of inventory either directly or by influencing the shipment of inventory (Post Bank Operations Manual, 2010). Not all elements of control activities can be categorized as either preventive or detective. Some elements exhibit both features. This is the case of security assets to a limited number of employees, which has both a preventive and detective purpose. The same is true with controls over information systems that address both general controls as well as application controls (Sampson, 1999). This study aimed at assessing the relationship between control activities and the performance of Post Bank at Kanungoand Ntungamo district branches.

Methodology.

Research Design

The study adopted a correlation case study research design. The case study design was used to enable the researcher to conduct an intensive and descriptive analysis of a single entity: Post Bank-Kanungu branch, with the hope that the findings would apply to other banks in Uganda and possibly elsewhere in the world. The correlation design enabled the researcher to assess the degree of the relationship between the variables. This is in line with Amin (2005), Mugenda & Mugenda (2003), and Sarantakos (2005), who concur that these are the most commonly used research methods in social sciences to gather data from a scattered sample of a population at a particular time using a one-time investigation. Using these designs, the researcher was able to gather information about the people's attitudes, practices, opinions, and concerns. Under the two designs, two approaches were used, namely qualitative and quantitative approaches during data collection and analysis; thus, the study gives more accurate results and an in-depth understanding of the variables (Amin, 2005).

Study population.

A target population of 50 subjects was considered for the study, and they were distributed as follows: 34 officers (15 staff from operations section, 15 staff from credit section, and 4 stafffrom sales), 10 supervisors, and 6 key informants (2 managers of Post Bank, 2 customers, and 2 board members). It is from this population that a representative sample was selected.

Sample size and selection.

The sample size was 44 (30 officers, 8 supervisors, and 6 key informants). These were determined using the table provided by Krejcie and Morgan as cited by Amin (2005).

Table 1: Showing the study population, sample size, and sampling procedure.

Category	Population	Sample	Sampling technique
Officers	34	30	Simple random
Supervisors	10	8	Simple random
Customers	2	2	Purposive
Board members	2	2	Purposive

Managers	2	2	Purposive
Total	**50**	**44**	

Source: *Post Bank personnel list (2013).*

Probability Sampling.

Probability sampling is where every unit of the population has achance that is greater than zero of being selected in the sample, and this probability can be accurately determined. Probability sampling includes simple random sampling, systematic sampling, stratified sampling, and cluster sampling. For the purpose of this study, the simple random technique was used.

Simple Random Sampling.

Simple random sampling is a situation where all members of the population have an equal chance ofbeing selected (Sekaran, 2003). It includes a roulette wheel method, where all members of the population are systematically assigned numbers that are written at equal intervals on the circumference of a wheel. The study employed simple random sampling of the Lottery method to select officers and customers. The procedure was preferred because these are different stakeholders at the bank and handling different activities; thus, giving each member in thatinstitution an equal and independent chance of selection would reduce bias considering the sample required.

Non-probability Sampling.

This is mainly used when adequate sampling frames are not available. Examples include convenience sampling, purposive sampling, quota sampling, and snowball sampling. The study employed purposive sampling, where the researcher used his own judgment or experience in selecting elements in a sample. It was employed on the customers, board members, and managersbecause of their numbers and their stake as per the study variables, bearing in mind the timeframe for the study. This is in line with Sekaran (2003) and Amin (2005)

Data collection methods.

Data collection methods blend themselves into primary and secondary categories entwined in both Quantitative and qualitative methods. Primary data are those data collected for the first time and thus happen to be original in character, while secondary data are those which have already been collected by someone else and have already been passed through the statistical process (Kothari, 1985 & Sekaran, 2003). Data for this study were derived from both primary and secondary sources. To investigate the variables of the study exhaustively, the researcher used a combination of data collection methods by way of methodological triangulation. This was done to enable the various methods to complement one another, thereby making up for the weakness in each method. As a result, the researcher was able to capture a more comprehensive variety of information, to reveal more discrepancies in the data collected and to eliminate more biases than would have been possible had a single method been used. This is in line with Mugenda and Mugenda 2003). Primary data was obtained using two methods: the questionnaire survey method and interviews. Secondary data was obtained by means of documentary review.

Questionnaire Method.

This was the major means of collecting primary data. The questionnaire survey method was usedon 38 respondents who were selected to participate in this study and whose particulars appear in Table 1 above. This method was preferred because the study involved variables that required respondents' views, opinions, and feelings and because of its convenience and the ability to attract a huge number of respondents. This is in line with Amin (2005). The cross-ended structured questionnaire was pretested and standardized for use.

Interview method.

The interview method was used with only six (6) respondents (Customers, Board members, and Managers) in order to supplement the data obtained from the questionnaires. The interviews wereconducted face-to-face by the research assistants so as to reduce bias. The interview method was preferred for these respondents because the researcher intended to capture in-depth, accurate, and sensitive information which could not be obtained using the questionnaire method, and the above respondents were considered as the key informants that would supply such information to the researcher (Webster, 1985).

Documentary review.

Documentary review was used to review the existing literature related to the study in order to either find gaps that would be filled by the study or evidence that would support or contradict thequantitative and qualitative findings. Such documents include: compliance and audit reports previously carried out at the branch. This method was preferred because it enriched the study with secondary data and gave the researcher a foundation to establish whether a similar study has ever been carried out elsewhere (Borthwick, 2009).

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Data collection instruments.

The quality of research to a large extent depends on the quality of data collection instruments; interview guides and questionnaires are probably the most commonly used research tools (Silverman, 2006).

Questionnaires.

A questionnaire is a structured technique of collecting data. It is generally a series of written questions for which the respondents have to provide the answers (Bell, 1999). The study used a questionnaire as the major instrument for collecting primary data. Closed-ended questionnaires were designed in five likert itemized rating scale of 1to 5 (5-strongly agree, 4-agree, 3-not sure, 2-disagree, 1-strongly disagree). It was preferred because of its convenience, its anonymous nature, and as an efficient means of collecting both qualitative and quantitative data to make triangulation feasible (Sekaran, 2003; Amin, 2005).

Interview Guide.

An interview guide was used to carry out face-to-face interviews with key informants. This was done to supplement the information gathered through the questionnaires. The interview guide allowed probing for questions in addition to predetermined questions so as to elicit detailed and precise data. This helped in digging deep into the issues under investigation (Mugenda and Mugenda, 2003).

Documentary review Checklist.

A documentary review checklist was used to guide the study and review of key documents with an intention of gathering related information about the study variables.

Validity.

The study ensured the validity of the questionnaire and the interview guide by seeking the judgment of two UMI consultants who supervised the study. The questionnaire items were first tested on language clarity, relevance, and comprehensiveness in order to ensure the accuracy and meaningfulness of inferences in collecting accurate data. The researcher then continued to make adjustments. A coefficient of validity index was computed to ascertain the extent to which the content of the instrument corresponded to the concept it was designed to measure using the formulae below; That is, Content Validity Index (CVI) =No. of items rated valid by all judges = 60 = 0.81
Total no. of items in the instrument: 74. According to Amin (2005), a content validity index of 0.7 and above qualifies the questionnaire as a valid instrument to be adopted for use. For this study, a content validity of 0.81 (81%) was established; thus, the questionnaire used was appropriate since it measured what it intended to measure.

Reliability.

Reliability is the consistency of your measurement, or the degree to which an instrument measures the same way each time it is used under the same conditions with the same subjects (Bell, 1999). The study employed the test-retest method of testing reliability. The researcher used this method because it provides evidence that scores obtained on a test at one time (test) are the same or close to the same when the test is re-administered some other time (retest), thus proving its reliability. The instrument (questionnaire) was pre-tested on 4 selected respondents from Equity Bank because they were not to take part in the study to ensure consistency and comprehensiveness. Afterward, an internal consistency method of Cronbach's alpha was employed because the questionnaire was designed in a Likert scale type and the data collected wasinterval data. The aim was to find out how well the items in the set are positively correlated to one another. This is elaborated on in the table.

Table 2: showing the results of reliability.

Variable	No. of items	First test	Second test	After data collection
Control environment	10	0.761	0.864	0.793
Control activities	15	0.812	0.871	0.752
Risk management	15	0.752	0.822	0.761
Performance of Post Bank	15	0.752	0.822	0.761
All variables	55	0.867	0.768	0.822

Source: *Field data 2014*

The results in Table 2 indicated high coefficients for all the variables, which meant that the instrument had good test-retest reliability. According to Amin (2005), an alpha of 0.5 or higher issufficient to show reliability. This is in agreement with Sekaran (2003), who stressed that the closer the reliability is to 1, the higher the internal consistency of reliability. The method of test-retest helped in capturing the two different meanings of reliability, true consistency and internal consistency, given that all variables had their alpha exceeding 0.5. The method was chosen because it attempts to minimize random error and hence increase the reliability of data collected.

Procedure of Data Collection.

The procedure of data collection involved getting a letter from Uganda Management Institutethat was presented to the manager of Post Bank in Kanungu and Ntungamo, where the study was carried out. Upon acceptance from management, two research assistants were recruited and trained to carry out the data collection exercise. Questionnaires were distributed to various respondents and interviews carried out. A period of time was ascertained for when they would be collected, and then data analysis followed.

Data Analysis.

Data analysis is the process of bringing order, structure and meaning to masses of collected data. The purpose of analyzing data is to obtain usable and useful information (Borthwick, 2009). From the field, quantitative data was checked and sorted to ensure completeness, especially of questionnaires. It was coded and computed using the Statistical Package for the Social Sciences (SPSS). This generated descriptive statistics such as frequencies and percentages that were presented in the form of figures and tables to facilitate a quick analysis of the data. On the other hand, qualitative data was edited and studied to ensure consistency and accuracy right away in the field.

Quantitative Data Analysis.

Quantitative data was analyzed using descriptive statistics techniques of the mean, mode, and standard deviation. For appropriate analysis and summary, those rated strongly agree and agree were simply regarded as “agree,” while those rated strongly disagree and disagree were regarded as “disagree”. The correlations were arrived at using inferential statistics of Pearson product-moment correlation. The choice of this technique is based on the research design; moreover, in social science research, the interest is in understanding and controlling relationships between variables rather than determining their causes (Mugenda and Mugenda, 2003; Kothari, 2003; Amin, 2005). Linear regression analysis was computed to determine the level of significance by looking at the strength of the relationship among the variables under study.

Qualitative Data Analysis.

The process of Qualitative Data analysis involves mainly two things: writing and identification of themes (Silverman, 2006). Questionnaires were reviewed thoroughly, interviews transcribed, sorted and classified into themes and categories in order to support the hypotheses set. Qualitative data obtained during interviews and document analysis were integrated into quantitative analysis in the form of paragraphs, personal communication as evidence based on verbatim quotations from respondents. The above technique was preferred because it gave an explanation to the quantitative data by adding quality to the information produced.

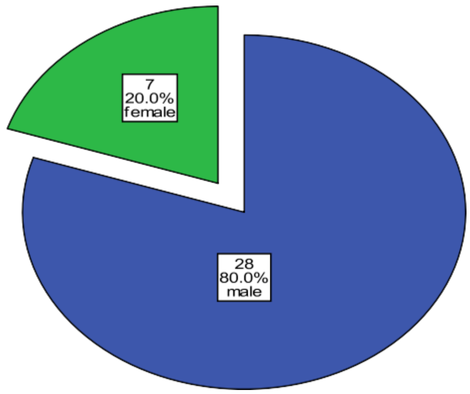
Measurement of Variables.

An interval scale was used to measure both the independent and the dependent variable. Five Likert scale points were used whereby 5=strongly agree, 4= agree, 3= undecided, 2 = disagree, and 1=strongly disagree. The respondents ticked the box along the question to indicate their levelof agreement or disagreement using the scale. This was preferred because it eases coding and analysis of the results. Besides, it’s the most frequently used summated scale in the study of social attitudes that is user-friendly, making units equal (Kothari, 2003).

Results.

Background characteristics of Respondents.

Figure 1 showing distributions of Respondents by Gender.



Source: *Field data 2014*

Figure 1 shows that the majority, 28 (80%) of the respondents were males while 7 (20%) of the respondents were females. This implies that there are more male staff than female staff, as many female staff shun working upcountry, as captured from the human resource records, specifically staff lists (2013).

Respondents by the Education Level.

Table 3: Showing educational level of respondents.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Certificate/Diploma	7	20.0	20.0	20.0
	Bachelors	26	74.3	74.3	94.3
	Post Graduate	2	5.7	5.7	100.0
	Total	**35**	**100.0**	**100.0**	

Source: *Primary Data 2014.*

Table 3 shows that 7 (20%) were at Certificate/Diploma level, 26 (74.3%) were at Bachelor's degree level, and 2 (5.7%) respondents were at postgraduate diploma level. Therefore, since the majority of the respondents, 26 (74.3%), had Bachelor's degrees, it implied that the bank recruits more degree holders to run its operations and enforce the internal control measures. It alsoexplained why respondents who participated in the study interpreted and answered the questions very well.

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https://doi.org/10.70659/3xcx9t34
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Table 4: Showing respondents' employment positions.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Officer	30	85.7	85.7	85.7
	Customers	5	14.3	14.3	100.0
	Total	**35**	**100.0**	**100.0**	

Source: *Field data 2014*

Table 4 indicates that the majority, 30 (85.7%), of the respondents for the study were officers and only 5 (14.3%) were customers. This implies that the bank has more officers who could easily be accessible to participate in such studies. This is supported by the human resource records, such as thestaff lists (2012)

Table 5: showing respondents' period of service.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 years	18	51.4	51.4	51.4
	4-6 years	12	34.3	34.3	85.7
	7-9 years	2	5.7	5.7	91.4
	10 and above	3	8.6	8.6	100.0
	Total	35	100.0	100.0	

Source: *Primary Data 2014.*

Table 5: revealed that the significant number of respondents 18 (51.4%) have worked with post bank Kanungu branch for a period between 1- 3 years, while 12 (34.3%) have worked for 4-6 years, 2 (5.7%) have worked for 7-9 years and 3 (8.6%) have spent 10 and above years working with the bank. This could imply that the majority of respondents had good background knowledge about the study variables.

Relationship between Control activities and performance of Post Bank.

Table 6: showing Description of control activities by Respondents.

Control activities		**Frequencies and percentage responses**				
		SA	**A**	**N**	**D**	**SD**
1.	All transactions above Teller limits are authorized.	21 (60.0%)	08 (22.9%)	05 (14.3%)	01 (2.9%)	-
2.	All transactions in the system are verified.	16 (45.7%)	15 (42.9%)	02 (5.7%)	01 (2.9%)	01 (2.9%)
3.	Bank reconciliations are prepared.	14 (40.0%)	19 (54.3%)	02 (5.7%)	-	-
4.	Bank reconciliations are approved	09	19	06	01	-

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	by the management.	(25.7%)	(54.3%)	(17.1%)	(2.9%)	
5.	Authorization rights are given to the right people.	14 (40.0%)	11 (31.4%)	06 (17.1%)	04 (11.4%)	-
6.	There is some physical access to securities.	07 (20.0%)	11 (31.4%)	10 (28.6%)	04 (11.4%)	03 (8.6%)
7.	All assets acquired Are safeguarded.	14 (40.0%)	18 (51.4%)	03 (8.6%)	-	-
8.	There exists an updated assetregister.	17 (48.6%)	13 (37.1%)	04 (11.4%)	01 (2.9%)	-
9.	Assets are When engraved and purchased.	15 (42.9%)	17 (48.6%)	01 (2.9%)	02 (5.7%)	-
10.	Assets are periodically counted and confirmed.	13 (37.1%)	14 (40.0%)	05 (14.3%)	03 (8.6%)	-
1.	Separation of duties is providedfor in the bank's organizationstructure.	11 (31.4%)	22 (62.9%)	01 (2.9%)	01 (2.9%)	-
12.	Lack of segregation of dutiesleads to administrative errors.	11 (31.4%)	15 (42.9%)	07 (20.0%)	02 (5.7%)	-
13.	Staff know their duties andresponsibilities.	16 (45.7%)	16 (45.7%)	02 (5.7%)	01 (2.9%)	-
14.	Staff is rotated to more than onedesk of responsibility.	07 (20.0%)	14 (40.0%)	02 (5.7%)	09 (25.7%)	03 (8.6%)
15.	Dual control is maintained in all management decisions.	10 (28.6%)	19 (54.3%)	02 (5.7%)	03 (8.6%)	01 (2.9%)

Source: *Primary Data 2014*

Table 6 explains that 28 (80%) of the respondents indicated that all transactions above teller limits are authorized. 31 (88.5%) of the respondents indicated that all transactions in the system are verified. This was an indicator that the majority of the respondents were in agreement with the statements, which implies that all transactions in the system are verified. Besides that, 33 (94.2%) of the respondents agreed that bank reconciliations are prepared, and 28 (80%) agreed that bank reconciliations are approved by the management. Since the majority of the respondents were in agreement with the statements as illustrated in the table above, it implied that the activity of making bank reconciliations improves the bank's performance. This was supported by one interviewee when he said that "*.... minus bank reconciliation statements, how can you know that you are on the right track.... therefore, it is mandatory for the officers in charge to make bank reconciliation reports and forward them for approval....*" In addition to that, 25 (71.4%) of the respondents agreed that authorization rights are given to the right people; 18 (51.4%) of the respondents agreed that there is some physical access to securities; however, 10 (28.5%) of the respondents were not sure about it. Like the one above, the majority of the respondents were in agreement with the statement, an indicator that one of the control activities that has facilitated the performance of Post Bank was authorization. This was confirmed by the audit report 2010-2013.

More to that, 32 (91.4%) agreed that all assets acquired are safeguarded, 30 (85.7%) of the respondents indicated that there exists an updated asset register, and 32 (91.4%) of the respondents agreed that assets are engraved when purchased. 27 (77.1%) of the respondents indicated that Assets are periodically counted and confirmed. This implies that safeguarding the assets and updating the asset register by periodically counting and confirming the assets lead to improved performance. This was confirmed by one interviewee when he lamented that "*……. assets are crucial inputs of every business and when mishandled or misused can lead to business losses……and here at Post Bank we are in business therefore we have to safeguard our assets if we are to keep in business.*" This too was validated by the asset register book reviewed. From the above table, 33 (94.2%) of the respondents indicated that separation of duties is provided for in the banks organization structure, 26 (74.2%) agreed that separation of duties is provided for in the banks organization structure 32 (91.4%) agreed that staff knows their duties and responsibilities, 21 (60%) indicated that staff is rotated to more than one desk of responsibility compared to 12 (34.2%) who disagree with the statement. Moreover, 29 (82.8%) of the respondents agreed that dual control is maintained in all management decisions at Post Bank Kanungu branch. The above results implied that the majority of the respondents agreed that control activities to a bigger extent affect the performance of Post Bank, given the fact that many of the respondents agreed that the dimensions examined under control activities were to a large extent being adhered to.

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Hypothesis testing.

To find out whether there was a significant relationship between control activities and the performance of Post Bank Kanungu and Ntungamo branches, a correlation analysis was computed, examined, and interpreted using the Pearson product-moment correlation coefficientmethod.

Table 7: showing Correlations between control activities and performance of Post Bank.

		performance ofpost bank	Control activities related variables
Performance of Post Bank	Pearson Correlation	1	.599**
	Sig. (2-tailed)		.000
	N	35	35
Control activities related variables	Pearson Correlation	.599**	1
	Sig. (2-tailed)	.000	
	N	35	35

**. Correlation is significant at the 0.01 level (2-tailed).

Table 7 shows correlations between control activities and performance of Post Bank. The findings indicated a Pearson correlation (r = 0. 599), a significance value p (.000, and N represented the number of respondents (35). Control activities indicated a moderate strength of association (r = 0.599), and the correlation was statistically significant (very high) because p = .000 < 0.01. This implied that control activities were positively related to the performance of Post Bank and therefore supports the hypothesis that there is a significant relationship between control activities and the performance of Post Bank.

Regression analysis.

A regression analysis was further done to ascertain the extent to which control environment explained performance of Post Bank.

Table 8 shows a Model Summary of control activities and performance of Post Bank.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.599[a]	.358	.339	.389

a. Predictors: (Constant), control activities related variables

Table 8 shows that 35.8% (.358*100%) of the performance of Post Bank was explained by control environment on the sample population, whereas 33.9% (.339*100) of the performance of Post Bank was explained by control activities on the target population, and the remaining percentage can be explained by other factors. Therefore, this can be interpreted that if Post Bank Kanungu and Ntungamo branches can maintain their control activities, the bank's performance can also be maintained. The degree of relationship was found to be 35.8%; therefore, we accept that there was a significant relationship between control activities and performance of Post Bank Kanungu and Ntungamo.

Discussion of results.

Relationship between Control activities and performance at Post Bank.

Control activities in this study were looked at: authorization and reconciliation, Asset security and reviews, and segregation of duties. Study findings indicate that all transactions above teller limits are authorized, which has facilitated better performance at Post Bank. This is in agreement with Khan (2006), who argues that Authorization is a control activity designed to ensure events or transactions are initiated and executed by those approved by management. Moreover, study findings indicate that bank reconciliations are prepared. This is in corroboration with Sebbowa (2009), who asserted that reconciliations should be documented and approved by management since this control activity helps to ensure the accuracy and completeness of transactions that have been charged to a department's account, thus improving performance.

Study findings indicate that all assets acquired are safeguarded. This is in agreement with Sebbowa (2009) that Liquid assets, assets with alternative uses, dangerous assets, vital documents, critical systems, and confidential information must be safeguarded against unauthorized acquisition, use, or disposition if performance is to improve.

Findings reveal that separation of duties is provided for in the bank's organizational structure. This concurs with Freeland & Friedman (2007) when they said that segregation of duties helps to provide assurance that transactions are valid, accurately reported, in compliance with rules and regulations, and in accordance with the organization's goals and objectives. In conclusion, therefore, it can be noted that control activities and performance at Post Bank Kanungu cannot easily be separated since the former influences the latter. Therefore, for the bankto maintain or even improve its performance, control activities should be strengthened.

Conclusion.

Control activities have a significant moderate effect on performance. This means that any attempt to verify and authorize all transactionsabove teller limits, prepare and approve Bank reconciliations, acquire assets and safeguard them, and separate staff duties as provided for in the bank's organization structure may improve performance at Post Bank.

Recommendation.

Management should advise the ICT department to give authorization rights to the right people by making adjustments in the system in order to overcome cases of misuse of the system user rights, which in the long run leads to system abuse.

Management should advise the procurement department to safeguard all assets acquired by updating the asset register and engraving the assets to avoid cases of theft by users.

Acknowledgement.

My sincere thanks go to my supervisors, Mr. Adrian Beinebyabo and Mr. Alfred Kenneth Kiiza, for professional guidance, patience, sharing of expertise and academic experience throughout thestudy period.

I want to sincerely thank the staff of Post Bank Uganda Limited for their positive attitude towards the study, providing valuable information and their willingness to participate in this study,especially by responding in a timely manner to the questionnaires administered.

Special thanks go to my parents, my wife Priscilla Nakamya and son Kalton Macha; I have to confess that all their efforts have not been put to waste. Their support, encouragement, and advice will always be treasured.

I will forever be indebted to my class group members, especially Amos and Geoffrey; friends, most especially Lilian and Carol, for their support, encouragement, and contributions in one way or another towards making my dream come true. I will always treasure them.

List of abbreviations.

ICT:	Information and Communication Technology
PBU:	Post Bank Uganda.
SPSS:	Statistical Package for the Social Sciences.
CVI:	No. of items regarded as relevant by judges.
%:	Percentage.
BOU:	Bank of Uganda.

Source of funding.

The study was not funded.

Conflict of interest.

There is no conflict of interest.

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PUBLISHER DETAILS

Burundi Publishing

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