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Does Board Accountability Influence non-performing loans of commercial banks? Empirical Evidence from Commercial Banks in Western Uganda

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ABSTRACT

Non-performing loans have been an issue that affects the performance of commercial banks across the globe. Using Agency theory to examine the influence of board accountability and Non-performing Loans of commercial banks in Western Uganda. A mixed method approach (Quantitative supported by Qualitative) was adopted. A sample of 232 respondents was drawn from a population of 550 people using stratified, purposive, and simple random sampling approaches. 195 respondents were responsive from 3 commercial banks which yielded an 84.1% response rate. The hypotheses were tested and revealed significant positive associations between the study variables. 6 participants were purposively selected from 3 commercial banks and interviewed using interview guides. Using Nvivo software and Miles & Huberman (1994) - approaches, interview data was managed and analyzed which revealed that the respondents understood corporate governance practices and non-performing loans in terms of the Extent of board interference in loan processes and the board's role in solving NPL issues. They concluded that having in place a well-established board of directors who are responsible and accountable to their duties and responsibilities is key in fighting non-performing loans of commercial banks and commercial banks should be very sensitive when instituting boards by selecting board members who can perform their duties with high level of integrity. This will reduce the level of board members involved and influence the loan processes by favouring themselves and their close friends and relatives which at times brings non-performing loans However, further studies should be conducted using factors that affect NPL where possible to tap salient issues from the respondents.

Keywords: Board Accountability, Non-performing Loans (NPL), Commercial Banks, Corporate Governance, Loan Processes

INTRODUCTION

Non-performing loans have been a huge concern for all the nations. For example, seven years later, the Central Bank of Ghana revealed that the NPL ratio, which measures the ratio of loan losses to gross loan advances, worsened from 14.7% in December 2015 to 17.3% as of December 2016 [1]. The Bank of Ghana has expressed concern about an NPL ratio of 17.3% in the Ghana banking industry. Large financial institutions in Sub-Saharan Africa were on the verge of failure owing to weak corporate governance, but national governments refused to intervene to preserve the banks [2]. As a result, effective corporate governance is critical to society as a whole. To begin, it encourages the effective use of scarce organizational and financial resources. Previous research has missed corporate governance concerns associated with non-performing loans [3]. Furthermore, shareholders, firm managers other staff, and the board of directors are all part of the complicated structure that constitutes the corporate management process of banks [4]. In the cacophony of the discourse regarding Africa's growth, or lack thereof, the state of corporate governance on the continent is regularly criticized [5]. African countries' accountability, audits, and responsibilities, nonetheless, given the biased nature of the present literature, much more study on the impact of corporate governance on non-performing loans in Africa is required [6]. Although African economies are strengthening, nothing has been done to aid other countries. In South Africa, amid the apartheid period (pre-1994), South Africa's managing an account segment was characterized by racial isolation and restricted to money-related administrations for the lion's share of the populace. Non-performing credits were not a major concern for commercial banks amid this period, as loaning exercises were frequently coordinated towards the white minority and set up businesses. With the conclusion of apartheid and the move to popular government within the early 1990s, South Africa experienced critical financial and money-related changes. The liberalization of the money-related segment is driven by expanded competition, a section of modern banks, and the development of managing an account administration to already underserved communities. In Uganda, According to the Bank of Uganda, the continued rise in NPLs has also resulted in the closure of some commercial banks, including Teefe Bank (1993), International Credit Bank Ltd (1998), Greenland Bank (1999), Co-operative Bank (1999), Global Trust bank (2014), National Bank of Commerce, which was sold to Crane Bank1 in 2012, and Crane Bank1 itself, which was taken over by the central bank in October 2016 and later sold to Development Finance Company of Uganda (DFCU). The rise in non-performing loans has also had a negative impact on bank lending practices, resulting in a decrease in credit growth, for instance, the rate of loan growth decreased from 13.7% to 3.2% in the years 2011 to 2012 and from 19.7% to 3.7% in the years 2015 to 2016 [7]. The concern of incurring losses from the increase of NPLs, which might quickly result in the bank going bankrupt, is what's causing the loan expansion to slow down.

REVIEW OF RELATED LITERATURE

This study was guided by agency theory developed by Jensen and Meckling in 1976. Agency theory regards firm management as an agent for shareholders who will act in their best interests, rather than as a knowledgeable and sensible party who is fair to shareholders [8]. The bank faces many risks, including the possibility of counterparty failure to meet obligations. This risk results in a non-performing loan (NPL). NPL, also known as credit risk, is a risk generated by debtors' failure to complete their commitments as required by creditors [9]. The greater the NPL, the poorer the credit quality of banks, which increases the number of non-performing loans, and as a result, the likelihood of a bank being insolvent is increased. [10], said that the non-performing loan ratio achieved is 5%, and if it surpasses 5%, it will undermine the soundness of the bank involved.

[11], evaluated the influence of non-performing loans on corporate governance. They finished their research by looking at average banking influence, international private banks, local commercial banks, and state-owned banks. They observed that corporate governance had a considerable influence on NPLs in all categories. Among corporate governance factors, board size is positively related to non-performing loans, whereas board independence, ownership concentration, and government form are adversely associated. Their study raises a conceptual and contextual gap, contextually, the study was carried out in Pakistan and conceptually the study did not look at board accountability as a construct for corporate governance which the proposed research considers and it will focus on commercial banks in Uganda. According to [12], there are conflicting effects of corporate governance factors on the loan loss provision. They concluded from their investigation that regulation and board member attendance at meetings had a favorable and significant influence on the loan loss provisions of Indian banks.

[13], investigated the influence of corporate governance on non-performing loans of listed banks in Sri Lanka from 2013 to 2017 and results demonstrate that whereas other corporate governance factors like board size, board independence, and CEO duality have no significant impact on non-performing loans, board actions have a substantial impact on non-performing loans of listed banks in Sri Lanka. The academics, researchers, decision-makers, and practitioners in Sri Lanka and other nations like it are expected to gain something from this study. However, his study was not specific, it looked at board activities in general and was only focusing banks in Sri Lanka, this study is looking at board accountability in particular and it will be focusing on banks in Uganda particularly those in greater Bushenyi districts, this raises conceptual and contextual gap.

[14], investigate how well banks' corporate governance can cut down on non-performing loans. Onel GMM estimate is used for 184 US commercial banks between 2000 and 2013. The whole sample of US banks is separated into three asset-size classes due to the different risk profiles of the various bank size groupings. They sequentially incorporate four corporate governance factors and the bank-specific and macroeconomic variables in separate regressions for each asset-size group of banks. The main finding of this study was that small banks tend to have a weak and unstable corporate governance framework, which negatively affects the quality of their loans. a strong corporate governance structure for midsize banks was established. Regarding huge banks, it should be noted that their corporate governance mechanism has been neutralized. Due to the high amount of liquidity, huge banks engage in excessive lending practices without considering the resulting unjustified losses. This work makes a significant contribution to the financial literature by experimentally demonstrating that the effect of a bank's corporate governance on the quality of its loans depends on the size of the bank.

The literature does, however, point out methodological and contextual limitations. None of the studies were conducted contextually in the Uganda setting with the studies for example, [15, 14, 13]. All the research utilized a quantitative methodology, precluding a thorough examination of the results. These limitations highlight the

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importance of this study, which will use a mixed research methodology to examine whether board accountability impacts non-performing loans of commercial banks in Uganda.

METHODOLOGY

The study adopted cross-sectional research and correlational research designs. [16], defines a cross-sectional research design as one in which data is collected once over a period of days, weeks, or months in an attempt to provide answers to a research question. The cross-sectional design allowed the collection of data using different modes of data collection such as self-administered questionnaires and face-to-face interviews [17]. Still, the study being cross-sectional, data gathered represented what was going on at a particular point in time thus helping to obtain useful data in a relatively short period saving time and costs of data collection [18]. For the correlational design, this involved the exploration of the correlation between corporate governance practices and non-performing loans of commercial banks. Quantitative data was the basis for drawing statistical inferences by relating the independent and dependent variables. The population of the study was 550 comprising Bank managers, board representatives, loan officers, and credit clients from three commercial banks in Western Uganda. Hence, these provided appropriate data and were collected using a questionnaire and interview guide.

After the data had been collected, the researcher first carried out data processing. The processing of quantitative data involved coding, entering the data into the computer using the Statistical Package for Social Sciences (SPSS 24.0), summarising them using frequency tables to identify errors, and editing them to remove errors [19]. Quantitative data analysis involves the calculation of descriptive statistics and frequencies for descriptive analysis. For inferential statistics, correlation and regression analysis were used in the testing of the hypothesis at a 5% level of significance [20]. The qualitative data collected was coded and grouped according to the study objectives and emerging themes. Analysis was done through discursive and thematic methods [20]. The discursive method considered the detail of the text, interpreting the analysed text and attributing meaning.

RESULTS

Table 1 Descriptive Statistics on Board Accountability

Statements	N	Min.	Max.	Mean	Std. Deviation
The company discloses its corporate governance policies or guidelines	189	2	5	3.95	.901
The company has a separate chairman and CEO	189	2	5	3.90	.870
All executive board members own shares after excluding options held	189	2	5	3.90	.923
The company discloses a code of ethics for senior executives	189	2	5	3.81	.960
The board or a committee is responsible for CEO succession planning	189	1	5	3.76	1.068
All members attended at least 75% of the board meetings	189	2	5	3.71	.883
The company has failed to adopt the recommendations of a shareholder proposal	189	1	5	3.71	1.078
Non-executive board members have a formal session without executives once a year	189	1	5	3.67	1.042
Board members are subject to annual election by all shareholders	189	1	5	3.33	1.325
All non-executive board members own shares after excluding options held	189	2	5	3.14	.943
Overall Mean and SD	**189**			**3.69**	**0.999**

Primary data 2024

From Table 1 above, the findings also indicate that respondents agreed that banks disclose their corporate governance policies and guidelines as indicated by a high mean of 3.95 and confirmed by a low standard deviation of 0.901 in the same regard, the findings indicate that banks have separated chairman and CEO as indicated by high mean of 3.90 and confirmed by the low standard deviation of 0.87, also the findings show that all executive board members own shares after excluding options held as indicated by high mean of 3.90 and confirmed by the low standard deviation of 0.923. Findings also indicate that banks disclose a code of ethics for senior executives as shown by a high mean of 3.81 and confirmed by a low mean of 0.96, also the findings show that a board or a committee is responsible for CEO succession planning as shown by high mean of 3.76 and confirmed by the standard deviation of 1.068. in the same regard, the findings indicate that members attended at least 75% of the board meetings as shown by a high mean of 3.71 and confirmed by a low standard deviation of 0.883.

Furthermore, the findings show that banks have failed to adopt the recommendations of a shareholder proposal as indicated by a high mean of 3.71 and confirmed by a standard deviation of 1.078, also the results indicate that non-executive board members have a formal session without executives once a year as shown by high mean of 3.67 and confirmed by the standard deviation of 1.042. The findings also indicate that board members are not subjected to

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annual election by all shareholders as shown by a moderate mean of 3.33 and supported by a standard deviation of 1.325 and lastly, the respondents were neutral about that all non-executive board members own shares after excluding options held as shown by moderate mean of 3.14 and supported standard deviation of 0.943. the overall mean of 3.69 and standard deviation of 0.999 shows that most respondents agreed with the statements that were used to measure board accountability. Understanding the relationships between the research variables was aided by Pearson (r) correlations. These outcomes, which addressed the study objectives, were derived from data that had previously been gathered and examined using the SPSS program.

Table 2: Correlation Results on Board Accountability (BA) and Non-performing Loans (NP)

		NP	BA
NP	Pearson Correlation	1	.779**
	N	189	189
	Sig. (2-tailed)	.000	
BA	Pearson Correlation	.779**	1
	Sig. (2-tailed)	.000	
	N	189	189

**. Correlation is significant at the 0.05 level (2-tailed).

From Table 2 above, the results show that there is a strong positive relationship between board accountability and non-performing loans of commercial banks (r=0.779, P=0.00<0.05). The relationship is statistically significant at 0.05, meaning that when members of the board are accountable by performing their duties following the guiding principles and policies, the non-performing loans of commercial banks are reduced and the reverse is true

Regression Results

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.779[a]	.607	.605	.33141

a. Predictors: (Constant), BA

From Table 3 above, the results show a strong positive overall relationship between board accountability and non-performing loans of commercial banks as indicated by R= 0.7749, and board accountability contributes 60.7% to non-performing loans of commercial banks as indicated by R^2= 0.607, meaning that when board members perform their roles very well, non-performing loans reduce by 60.7% and vice versa. The adjusted R square shows that a unit change in board accountability causes a 60.5% change in non-performing loans of commercial banks.

Table 4: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.722	1	31.722	288.827	.000[b]
	Residual	20.538	187	.110		
	Total	52.260	188			

a. Dependent Variable: NP
b. Predictors: (Constant), BA

From table 4 above, degrees of Freedom (df) indicate how many separate pieces of information are used to compute the sum of squares. In the case of the Regression, the df is 1, which is equal to the number of independent variables (predictors). The entire number of observations less the total number of predictors is the residual's df, which is 187. Calculated by dividing the total of squares by the number of degrees of freedom, or mean square (MS). The residual MS is 0.110 and the regression MS is 31.722.
F-value = 288.827 is the ratio of the Regression MS to the Residual MS. A greater F-value suggests that the model explains a considerable percentage of the variation. Sig.: This stands for the p-value, which is used to determine the statistical significance of the F-statistic. A score of.000 indicates that the predictors significantly explain the variation in the result, suggesting that the model is highly significant (p < 0.000). The dependent variable may be well explained by the independent variables (predictors) taken together since the model has statistical significance (p-value =.000). With an F-value of 288.827, the model cable to explain a significant portion of the variation in comparison to the residual, or unexplained variance. Out of the total variation of 52.260, the model explains 31.722 of it, leaving a residual variance of 20.538 unexplained.

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Table 5: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.423	.152		9.384	.000
	BA	.689	.041	.779	16.995	.000

a. **Dependent Variable: NP**

Without normalizing the units, they show the true effects of each independent variable (predictor) on the dependent variable. The value of the dependent variable when all predictors are zero is called the intercept, and it is 2.917. Keeping all other factors equal, non-performing loans rise by 0.254 units for every unit increase in Board responsibility. The variable representing non-performing loans rises by 0.748 units for every unit increase in financial disclosure. These coefficients are obtained by standardizing the variables by placing them on the same scale so that comparing the relative importance of each predictor is made simpler. Board accountability appears to have a moderately beneficial impact on non-performing loans (standardized beta = 0.689, t = 9.384, p = .000<0.05), this implies that the null hypothesis ($H0_1$) which stated that there was no statistically significant relationship between board accountability and non-performing loans of commercial banks was rejected.

The perceived understanding of Board Accountability and Non-performing Loans of Commercial Banks

This section presents the interviewees' perceived understanding of board accountability and non-performing loans of commercial banks. To obtain a clearer picture, the interviewees were asked to answer each of the following questions.

1. In your opinion, to what extent does the board interfere or help the bank to solve the problem of non-performing
2. How would banks manage non-performing loans?
3. How often does the board sit to discuss issues related to non-performing loans?

The themes and sub-themes generated were presented in the figure below

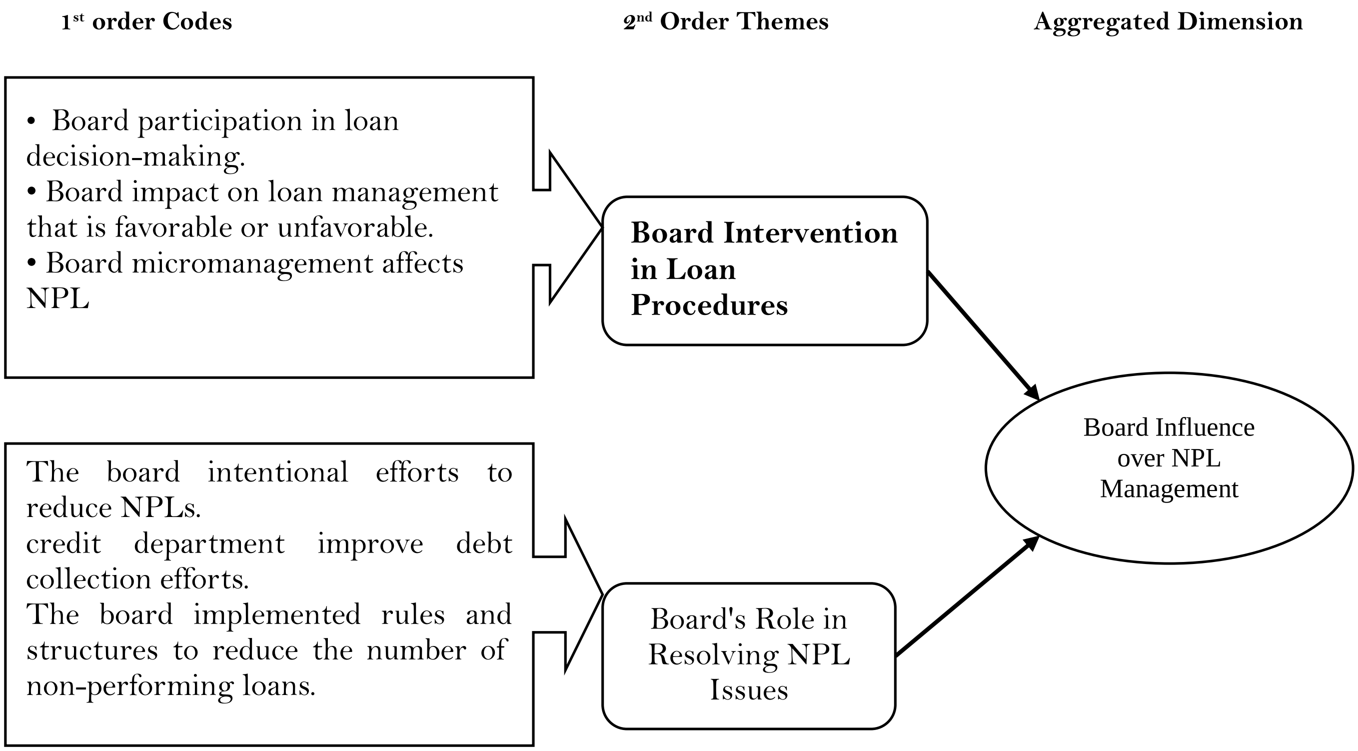

Figure 1: Reality Radial Diagram on Board Accountability and Non-performing Loans

Board Influence on NPL Management

The results reveal that, generally, interviewees perceived board accountability and non-performing loans of commercial banks as *board influence on non-performing loan management.* On analyzing the transcripts from qualitative interviews, it was established that two major sub-themes emerged to mean board influence which are the extent of Board Interference in Loan Processes and Board's Role in Solving NPL Issues.

Board Intervention in Loan Procedures

One of the main themes that emerged was the extent of board interference in loan processes, with interviewees stating that in most cases, members of the board want to intervene in the loan-giving process by influencing who should get the loans, particularly to favor themselves, their friends, and relatives, which has had an impact on the level of non-performing loans. Interviewees also stated that there is a need to evaluate the nature and frequency of board engagement in loan decision-making, situations of positive vs. negative board influence on loan management, and ways to reduce the impact of board micromanagement on NPL ratios.

Board's Role in Solving NPL Issues

After analyzing the transcripts, it was determined that the board's involvement in solving NPL concerns as a sub-theme may be brought about by strategic interventions by the board to minimize NPLs. Support for the credit department in enhancing loan recovery operations, as well as the board's implementation of policies and frameworks to reduce NPL growth, which improves commercial banks' performance in battling non-performing loans. Interviewees said that it is vital to establish the responsibilities and tasks of the board in commercial banks' operations, especially when dealing with loan issues, in order to minimize conflict between the board members and management.

DISCUSSION

The empirical findings about board accountability and non-performing loans were taken to be positive since the null hypothesis which stated that there is no statistically significant relationship was rejected and alternative accepted meaning that there is a positive significant relationship between board accountability and non-performing loans of commercial banks, implying that when the board members are subject to annual election by all shareholders, ensuring that non-executive board members have a formal session without executives once a year, putting in place mechanisms of disclosing a code of ethics for senior executives and corporate governance policies and guidelines, the board being responsible for CEO succession planning, adopting the recommendations of a shareholder proposal, ensuring that all executive and non-executive board members hold their own shares after excluding options and separating chairman and CEO all these will reduce the non-performing loans of commercial banks and the reverse is true.

These empirical findings are in agreement with [11] who evaluated the influence of non-performing loans on corporate governance and observed that corporate governance had a considerable influence on NPLs in all categories. Among corporate governance factors, board size is positively related to non-performing loans, whereas board independence, ownership concentration, and government form are adversely associated. [21], emphasized that there are conflicting effects of corporate governance factors on the loan loss provision and concluded from their investigation that regulation and board member attendance at meetings had a favorable and significant influence on the loan loss provisions of Indian banks.

The findings are also consistent with the findings of [13] who investigated the influence of corporate governance on non-performing loans of listed banks in Sri Lanka from 2013 to 2017 and the results demonstrate that whereas other corporate governance factors like board size, board independence, and CEO duality have no significant impact on non-performing loans, board actions have a substantial impact on non-performing loans of listed banks in Sri Lanka. The findings were not far from the findings of [14] who investigated how well banks' corporate governance can cut down on non-performing loans and the main finding of this study was that small banks tend to have a weak and unstable corporate governance framework, which negatively affects the quality of their loans. A strong corporate governance structure concerning midsize banks was established. Regarding huge banks, it should be noted that their corporate governance mechanism has been neutralized and due to the high amount of liquidity, huge banks engage in excessive lending practices without considering the resulting unjustified losses.

CONCLUSION

They conclude that having in place a well-established board of directors who are responsible and accountable to their duties and responsibilities is key in fighting non-performing loans of commercial banks. Internation of board members in the loan-giving process by influencing who should get the loans, particularly to favor themselves, their friends, and relatives, which has had an impact on the level of non-performing loans and the nature and frequency of board engagement in loan decision-making had positive and negative board influence on loan management and ways to reduce the impact of board micromanagement on NPL ratios.

The also concludes that enabling the board to perform their loans by providing support to the credit department in enhancing loan recovery operations, as well as the board's implementation of policies and frameworks to reduce NPL growth, which improves commercial banks' performance in battling non-performing loans and it is vital to establish the responsibilities and tasks of the board in commercial banks' operations, especially when dealing with loan issues, to minimize conflict between the board members and management.

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Recommendation

Evidence is now available that board accountability affects non-performing loans, there the study recommends that commercial banks should be very sensitive when instituting boards by selecting board members who can perform their duties with high level of integrity. This will reduce the level of board members involved and influence the loan processes by favouring themselves and their close friends and relatives which at times brings non-performing loans. The study also recommends that all commercial banks and their regulators like the Bank of Uganda should continue creating a conducive environment that enables the board to perform their loans by providing support to the credit department in enhancing loan recovery operations, as well as the board's implementation of policies and frameworks to reduce NPL growth, which improves commercial banks' performance in battling non-performing loans and it is vital to establish the responsibilities and tasks of the board in commercial banks' operations, especially when dealing with loan issues, to minimize conflict between the board members and management.

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