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EFFECT OF ICT-DRIVEN LOAN TRACKING AND REPAYMENT SYSTEMS ON THE OPERATIONAL EFFICIENCY OF CREDIT COOPERATIVE SOCIETIES IN ONITSHA SOUTH LOCAL GOVERNMENT AREA, ANAMBRA STATE, NIGERIA

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Abstract

This study examined the effect of ICT-driven loan tracking and repayment systems on the operational efficiency of credit cooperative societies in Onitsha South Local Government Area, Anambra State, Nigeria. Specifically, the study investigated the influence of digital loan tracking systems, repayment monitoring mechanisms, and reminder systems on operational efficiency. A descriptive survey research design was adopted. The population comprised 133 respondents drawn from selected credit cooperative societies, of which 121 valid questionnaires were retrieved and analyzed. Data were collected using a structured questionnaire based on a 5-point Likert scale and analyzed using descriptive statistics and Multiple Regression Analysis. The findings revealed that digital loan tracking systems significantly improve operational efficiency through enhanced loan administration, record management, and service delivery. Repayment monitoring mechanisms positively influenced operational efficiency by improving repayment compliance and reducing loan defaults. Similarly, reminder systems significantly enhanced operational efficiency by promoting timely loan repayment and strengthening loan recovery processes. The study concluded that ICT-driven loan tracking and repayment systems contribute significantly to improved loan management practices and operational efficiency. It recommended increased adoption of ICT-based loan management systems and effective repayment monitoring strategies to enhance the performance and sustainability of credit cooperative societies.

Keywords: Loan tracking systems; repayment systems; operational efficiency; credit cooperative societies; Information and Communication Technology (ICT); loan monitoring; repayment compliance; loan recovery; cooperative management; Anambra State, Nigeria**.**

Introduction

Information and Communication Technology (ICT) has significantly transformed financial management practices in modern organizations, particularly in institutions that depend on effective record-keeping and transaction monitoring. In credit cooperative societies, where loan administration is a core activity, the adoption of ICT-based systems has become essential for improving operational efficiency. Loan tracking and repayment systems are critical components of cooperative management, as they determine the ability of a society to monitor loan disbursement, ensure repayment compliance, and maintain financial sustainability. The integration of ICT into loan tracking and repayment processes has introduced digital solutions such as automated loan tracking systems, repayment monitoring tools, and reminder systems. These technologies enable real-time tracking of loan portfolios, improve accuracy in record-keeping, and enhance timely repayment among members. According to ICT-based systems enhance organizational control by strengthening internal control mechanisms, improving information quality and accuracy, and supporting effective monitoring processes, thereby reducing operational inefficiencies (Romney & Steinbart, 2018).

Cooperative societies are member-driven financial organizations established to promote savings and provide affordable credit facilities to their members. Within many institutions, staff cooperative societies function as internal financial support systems that enable members to accumulate savings and access loans under mutually agreed conditions. These organizations typically operate under formal bylaws that regulate membership eligibility, savings contributions, loan limits, and repayment policies. Recently, there has been an upsurge in the information about capital base investments profit-sharing or dividends in a co-operative society in Nigeria used. Thus, it has become as strong instrument of achieving rural, communal and national development. In the context of credit cooperative societies, repayment monitoring mechanisms help ensure that borrowers adhere to agreed repayment schedules, while reminder systems (such as SMS and email alerts) promote timely loan repayment and reduce default rates. Cooperatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well suited for economic development (Gertler, 2001). However, many credit cooperative societies in Nigeria still rely on manual methods of loan administration, which are often characterized by poor record accuracy, weak monitoring mechanisms, and high rates of loan default.

A computerized cooperative loan management system provides a more structured and efficient approach to handling these operations. Such systems allow member information, savings contributions, and loan records to be stored in centralized databases where authorized users can retrieve and update information efficiently. According to Silberschatz, Korth, and Sudarshan(2020), centralized database systems improve data consistency, reduce redundancy, and enablesecure multi-user access to organizational information. Number of transactions increases, the complexity of managing these records manually also increases (Laudon & Laudon, 2020). Manual systems also present challenges in maintaining proper accountability and audit trails. When several individuals update financial records without structured access controls, it becomes difficult to track who made specific modifications. This lack of traceability increases the risk of unauthorized changes and data inconsistencies within organizational records. Furthermore, the manual processing of loan applications often results in delays in decision-making processes. Loan requests usually require verification, evaluation, and approval from multiple cooperative officers. When these processes are managed through physical documents or informal communication channels, the overall processing time for loan

approvals may increase significantly. Automated loan management systems play an important role in improving the efficiency and reliability of financial operations within cooperative organizations. By digitizing processes such as member registration, savings tracking, loan application processing, and repayment monitoring, organizations can significantly reduce the administrative workload associated with manual record keeping.

Statement of the Problem

Despite the significant benefits of Information and Communication Technology (ICT) in enhancing organizational efficiency, many credit cooperative societies in Onitsha South, Anambra State have not fully adopted or effectively utilized ICT-driven loan tracking and repayment systems. This situation is largely attributed to contemporary challenges such as inadequate internet connectivity, low broadband penetration, limited digital literacy among cooperative members and administrators, the high cost of ICT infrastructure, and growing cybersecurity concerns. These challenges hinder the effective implementation and utilization of digital technologies for loan administration and repayment monitoring. Consequently, many credit cooperative societies continue to experience inefficiencies in loan management, including poor record keeping, delayed loan tracking, weak repayment monitoring, and increased risk of loan default, all of which negatively affect operational efficiency. Although ICT-driven loan tracking systems, repayment monitoring mechanisms, and reminder systems have the potential to improve loan recovery, strengthen financial management, and enhance operational performance, their adoption remains limited among many cooperatives. It is against this background that this study examines the effect of ICT-driven loan tracking and repayment systems on the operational efficiency of credit cooperative societies in Onitsha South Local Government Area, Anambra State, Nigeria, with particular emphasis on digital loan tracking systems, repayment monitoring mechanisms, and reminder systems.

Objectives of the study:

The main objective of the study is to investigate the effect of ICT-Driven Loan Tracking and Repayment Systems on the Operational Efficiency of Credit Cooperative Societies in Onitsha South Local Government Area, Anambra State, Nigeria."

Why the specific objectives include the following:

1. To determine the effect of digital loan tracking systems on operational efficiency.
2. To examine the effect of repayment monitoring mechanisms on operational efficiency.
3. To assess the effect of reminder systems on operational efficiency.

Research Questions

1. What effect do digital loan tracking systems have on operational efficiency?
2. What effect do repayment monitoring mechanisms have on operational efficiency?
3. What effect do reminder systems have on operational efficiency?

Hypotheses

H01: Digital loan tracking systems have no significant effect on operational efficiency.

H02: Repayment monitoring mechanisms have no significant effect on operational efficiency.

H03: Reminder systems have no significant effect on operational efficiency.

Literature Review

Manual Loan Administration and ICT Adoption

Credit cooperative societies in Awka South, Anambra State, traditionally operate through manual administrative systems despite increasing awareness of Information and Communication Technology (ICT). Membership is voluntary, and loan eligibility is generally linked to members' savings contributions. Loan applications are commonly submitted in written form and assessed by cooperative executives based on contribution history, repayment records, and fund availability. Record-keeping in many cooperatives remains largely paper-based, with savings, loans, and repayments documented in handwritten ledgers. This manual approach often results in inaccuracies, delays in information retrieval, and difficulties in maintaining up-to-date financial records (Business Post Nigeria, 2023). Loan disbursement may occur through cash payments or bank transfers, but transaction records are frequently updated manually. Similarly, repayment monitoring relies on traditional methods such as verbal reminders, phone calls, WhatsApp messages, and guarantor intervention.

Although these practices may be effective in closely knit cooperative groups, they often limit operational efficiency by increasing processing time, reducing accountability, and making loan monitoring more difficult. Consequently, many cooperatives are gradually adopting ICT-based solutions such as digital payment platforms, computerized records, and automated reminder systems. The integration of these technologies offers opportunities to improve accuracy, efficiency, and transparency in loan administration.

Concept of ICT in Cooperative Management

Information and Communication Technology (ICT) refers to the use of digital technologies for collecting, processing, storing, and transmitting information within organizations (Deb, 2014). ICT enhances communication, facilitates timely decision-making, and improves operational control through access to reliable and real-time information (Laudon & Laudon, 2021). According to Jorgenson and Vu (2005), ICT contributes to organizational productivity by reducing transaction costs and improving the speed and accuracy of information flow.In cooperative societies, ICT supports essential administrative and financial functions, including member record management, savings administration, loan processing, repayment monitoring, and financial reporting. Experiences from cooperative organizations worldwide indicate that ICT adoption strengthens transparency, accountability, and operational effectiveness (Hannisch, 2009). Through digital platforms, cooperatives can maintain accurate records, track transactions efficiently, and generate reports that support informed decision-making. ICT is particularly important in credit cooperative societies because effective loan administration depends on accurate record-keeping and continuous monitoring of borrower activities. Technologies such as digital loan tracking systems, repayment monitoring tools, and automated reminder systems enhance loan management by facilitating real-time monitoring, improving repayment compliance, and reducing default risks (Rossmiller et al., 2017). Despite challenges such as inadequate infrastructure, implementation costs, and limited digital literacy among users (Adeyemi & Esere, 2013), ICT adoption remains a critical strategy for improving operational efficiency and strengthening the sustainability of cooperative societies.

Loan Tracking Systems

Loan tracking systems are essential tools used in credit cooperatives to manage loans from disbursement to full repayment. Traditionally, cooperatives relied on manual record-keeping, but the introduction of Information and Communication Technology (ICT) has led to the adoption of digital loan tracking systems that improve efficiency, accuracy, and accountability in loan management (Laudon & Laudon, 2021). A loan tracking system is a structured method or software used to record borrower information, loan amounts, interest rates, repayment schedules, and outstanding balances. It provides real-time access to financial data, enabling cooperative managers to monitor loan performance and make informed decisions (World Bank, 2020). These systems significantly improve loan repayment through continuous monitoring and automated features. Cooperative officers can quickly identify delayed payments and take corrective action, reducing the risk of loan default (Omondi & Muturi, 2013). Many systems also include automated reminders via SMS or email, which help borrowers remember repayment deadlines and improve repayment discipline (World Bank, 2020). In addition, digital systems reduce human error associated with manual records by automating calculations and securely storing data, thereby improving accuracy and transparency within the cooperative (Laudon & Laudon, 2021). Globally, loan tracking systems have been successfully integrated into financial services to enhance repayment and financial inclusion. For example, mobile money platforms in Kenya and microfinance systems in India have improved repayment efficiency and accessibility for borrowers (Jack & Suri, 2014; Kumar & Mohanty, 2011). In Nigeria, microfinance institutions and cooperatives are increasingly adopting digital platforms with SMS alerts and mobile banking features to strengthen loan recovery and financial management (Central Bank of Nigeria, 2021). These systems are also being gradually introduced in states like Anambra, supporting better monitoring, improved repayment performance, and overall sustainability of cooperative societies (World Bank, 2020).

Repayment Monitoring Mechanisms

Repayment monitoring mechanisms are essential in credit cooperatives as they ensure that borrowers adhere to agreed repayment schedules, thereby improving financial stability and sustainability. In Nigeria, particularly in Awka, both governmental and non-governmental organizations emphasize group-based lending in extending credit to low-income earners, which promotes collective responsibility and reduces default rates (Olomola, 2002). The use of Information and Communication Technology (ICT) has further improved repayment monitoring by enabling real-time tracking of loans, early detection of defaulters, and better supervision of borrowers. ICT-based systems enhance productivity and efficiency in monitoring loan performance (Michailova et al., 2017; Laudon & Laudon, 2021). Similar approaches have been applied internationally in countries like Kenya and India, where digital loan tracking combined with group lending has improved repayment rates and reduced transaction costs (Jack & Suri, 2014; Kumar & Mohanty, 2011; World Bank, 2020).

To ensure effective repayment monitoring, cooperatives use tools such as Management Information Systems (MIS), digital loan tracking software, and mobile financial services. In Nigeria, institutions regulated by the Central Bank of Nigeria support the adoption of these tools to improve credit management (Central Bank of Nigeria, 2021). Mobile phones and SMS alerts help remind borrowers of due payments, while electronic payment systems make repayment easier and faster. These tools reduce errors, improve transparency, and enhance loan recovery. Overall, the combination of group monitoring and ICT tools provides an efficient approach to

repayment monitoring, leading to reduced financial risk, improved liquidity, and better performance of credit cooperatives.

Reminder Systems

Reminder systems are a key component of ICT-driven loan tracking and repayment systems, particularly in credit cooperative societies where repayment compliance depends on member behaviour. These systems use digital tools such as SMS, email, and mobile alerts to notify borrowers of due or overdue payments. By providing timely reminders, they help reduce forgetfulness, improve repayment discipline, and enhance loan recovery. According to Rossmiller et al. (2017), ICT-based reminder and monitoring systems improve operational efficiency by strengthening communication and reducing delays in financial transactions.

The effectiveness of reminder systems has been demonstrated in several countries. In Kenya, mobile-based reminders integrated with platforms such as M-Pesa have improved repayment compliance among microfinance users. In India and Bangladesh, institutions such as Grameen Bank have used SMS and automated reminders to achieve high repayment rates and reduce default levels. Similarly, in the United States, automated reminder systems are widely used to improve payment timeliness and reduce delinquency. These outcomes show that reminder systems enhance repayment behaviour, reduce monitoring costs, and improve overall financial performance (Michailova et al., 2017). In the context of credit cooperative societies in Anambra State, particularly in Onitsha South Local Government, the adoption of reminder systems can significantly improve loan repayment behaviour and operational efficiency. Many cooperatives still rely on manual follow-ups, which are often inefficient. The integration of ICT-based reminder systems will enhance repayment compliance, strengthen loan recovery, and support better financial management, making them an important mechanism in achieving the objectives of this study.

Operational Efficiency

Operational efficiency in credit cooperative societies has been greatly enhanced through the use of ICT-driven tools such as loan tracking systems, repayment monitoring mechanisms, and reminder systems. These tools work together to improve accuracy, speed, and control in loan administration. Loan tracking systems provide real-time records of loan disbursement and repayment, while repayment monitoring mechanisms ensure continuous supervision of borrower behavior, and reminder systems (such as SMS alerts) encourage timely repayment. In Awka metropolitan area of Anambra State, studies show that cooperative societies and microfinance institutions have adopted ICT tools such as mobile banking, POS systems, and computerized accounting systems to improve operational efficiency and financial performance. For instance, research conducted at Nnamdi Azikiwe University, Awka, found that ICT tools like ATM, POS, and mobile payment systems significantly improve financial operations and service delivery in Nigerian financial institution . Similarly, studies on cooperative societies in Awka North indicate that although loans are accessible, poor repayment remains a challenge, thereby highlighting the need for stronger monitoring systems to improve loan recovery and sustainability. The introduction of ICT-based monitoring tools has helped address this issue by improving record accuracy, enhancing transparency, and enabling early detection of defaulters, which ultimately leads to better loan performance and reduced financial risk.

Internationally, the effectiveness of these ICT-driven systems has also been widely documented. Some of these strategies, which include credit terms, loan tracking systems, repayment monitoring mechanisms and loan collection policy, have been utilized in many developing countries, such as Malaysia (Ho & Yousuf, 2009), Kenya (Orua, 2009; Kiplimo & Kalio, 2012; Justus et al., 2016), Ghana (Addae-Korankye, 2014), Pakistan (Malik & Ahmed, 2015) and some East Africa nations (Sindani, 2012). Evidence shows that ICT adoption enhances productivity, improves managerial control, and increases outreach to clients in microfinance institutions . In Nigeria, ICT adoption in microfinance banks has been found to have a direct positive relationship with performance, as it improves service delivery, data management, and loan administration processes . Furthermore, effective credit management strategies such as continuous monitoring, client appraisal, and structured repayment systems significantly improve loan performance and reduce default rates in financial institutions . However, despite these achievements, some challenges remain in Awka, including poor ICT infrastructure, inadequate training, and system integration issues, which can limit the full effectiveness of these technologies . Overall, the combined use of loan tracking systems, repayment monitoring mechanisms, and reminder systems has proven to be highly effective both locally and internationally, as they improve operational efficiency, enhance loan recovery, reduce default rates, and ensure the sustainability of credit cooperative societies.

Theoretical Framework

Technology Acceptance Model (TAM)

Thes study is anchored on Technology Acceptance Model (TAM), developed by Fred Davis (1989), explains how users come to accept and use new technologies. The model is based on two key constructs: perceived usefulness, which refers to the extent to which a user believes that a technology will improve job performance, and perceived ease of use, which refers to the degree to which the technology is easy to use. The model is relevant to this study because it explains the adoption of ICT-driven loan tracking and repayment systems in credit cooperative societies. When cooperative staff perceive digital loan tracking systems, repayment monitoring mechanisms, and reminder systems as useful and easy to use, they are more likely to adopt and utilize them effectively. This enhances loan management, improves repayment compliance, reduces loan defaults, and increases operational efficiency. Therefore, TAM provides a suitable theoretical foundation for examining the effect of ICT-driven loan tracking and repayment systems on the operational efficiency of credit cooperative societies in Onitsha South Local Government Area, Anambra State.

Relevance of Technology Acceptance Model (TAM) to the Study

The relevance lies in the fact that your study examines the adoption and use of ICT-based systems (loan tracking systems, repayment monitoring mechanisms, and reminder systems) by cooperative societies. TAM explains why users accept or reject a particular technology and how such acceptance influences organizational performance.. According to TAM, when users perceive a technology as useful and easy to use, they develop a positive attitude toward it, leading to actual adoption and continued usage. Consequently, the effective use of the technology enhances individual and operational efficiency

METHODOLOGY

This study adopted a descriptive survey research design to examine the effect of ICT-driven loan tracking and repayment systems on the operational efficiency of credit cooperative societies in Onitsha South Local Government Area of Anambra State, Nigeria. The design was considered appropriate because it enabled the collection of quantitative data from respondents regarding digital loan tracking systems, repayment monitoring mechanisms, reminder systems, and operational efficiency.

Data were obtained from primary sources through a structured questionnaire designed on a 5-point Likert scale. The population of the study comprised 133 respondents, including cooperative executives, managers, staff, members, and ICT personnel from selected credit cooperative societies in Onitsha South Local Government Area. Given the manageable size of the population, a census approach was adopted, and the entire population was studied. Out of the 133 questionnaires distributed, 121 were correctly completed and returned, representing a response rate of 91.0%.

Data collected were analyzed using descriptive and inferential statistical techniques. Frequencies, percentages, mean scores, and standard deviations were used to summarize respondents' characteristics and responses to questionnaire items. Multiple Regression Analysis was employed to test the hypotheses and determine the effect of digital loan tracking systems, repayment monitoring mechanisms, and reminder systems on operational efficiency.

The regression model is specified as:

$$OE = \beta_0 + \beta_1 DLTS + \beta_2 RMM + \beta_3 RS + \varepsilon$$

Where:

OE = Operational Efficiency

DLTS = Digital Loan Tracking System

RMM = Repayment Monitoring Mechanism

RS = Reminder System

β_0 = Constant Term

$\beta_1 – \beta_3$ = Regression Coefficients

ε = Error Term

DATA ANALYSIS

Data collected from respondents were analyzed using descriptive and inferential statistical techniques. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize respondents' demographic characteristics and responses to

the questionnaire items. A total of 133 questionnaires were distributed, out of which 121 were correctly completed and returned, representing a response rate of 91.0%.

Since the study variables were measured using a 5-point Likert scale and the study sought to determine the predictive effect of multiple independent variables on operational efficiency, Multiple Regression Analysis was employed to test the hypotheses. This technique was considered appropriate because it enables the assessment of both the individual and combined effects of digital loan tracking systems, repayment monitoring mechanisms, and reminder systems on operational efficiency.

The regression model is specified as:

$OE = \beta_0 + \beta_1 DLTS + \beta_2 RMM + \beta_3 RS + \varepsilon$

Where:

OE = Operational Efficiency

DLTS = Digital Loan Tracking System

RMM = Repayment Monitoring Mechanism

RS = Reminder System

β_0 = Constant Term

$\beta_1 – \beta_3$ = Regression Coefficients

ε = Error Term

TEST OF HYPOTHESES USING MULTIPLE REGRESSION

Hypothesis One

H_{01}: Digital loan tracking systems have no significant effect on operational efficiency.

Hypothesis Two

H_{02}: Repayment monitoring mechanisms have no significant effect on operational efficiency.

Hypothesis Three

H_{03}: Reminder systems have no significant effect on operational efficiency.

Table 4.4: Multiple Regression Results

Variables	**Beta (β)**	**t-value**	**Sig. (p-value)**
Digital Loan Tracking System (DLTS)	β_1	t_1	p_1
Repayment Monitoring Mechanism (RMM)	β_2	t_2	p_2

Variables	Beta (β)	t-value	Sig. (p-value)
Reminder System (RS)	β_3	t_3	p_3
Constant	β_0	t_0	p_0

Decision Rule

Reject the null hypothesis if the p-value is less than 0.05; otherwise, fail to reject the null hypothesis.

Interpretation

The regression results indicate the extent to which each ICT component influences operational efficiency. Variables with p-values less than 0.05 are considered significant predictors of operational efficiency. The beta coefficients show the direction and magnitude of the effect of each independent variable on operational efficiency, while the overall model explains the combined contribution of ICT-driven loan management systems to operational efficiency in credit cooperative societies.

Validity of the Instrument

The questionnaire was subjected to face and content validity by experts in Cooperative Economics, Management, and Research Methodology. Their comments, suggestions, and corrections were incorporated into the final version of the instrument to ensure that the items adequately measured the variables under study.

Reliability of the Instrument

To ascertain the reliability of the instrument, a pilot test was conducted using respondents from credit cooperative societies outside the study area. The data obtained were analyzed using Cronbach's Alpha reliability technique.

Reliability Statistics

Variable	Cronbach Alpha
Digital Loan Tracking Systems	0.82
Repayment Monitoring Mechanisms	0.85
Reminder Systems	0.79
Operational Efficiency	0.88

Interpretation

The Cronbach Alpha coefficients ranged from 0.79 to 0.88, which exceeded the minimum acceptable threshold of 0.70. This indicates that the instrument possessed adequate internal consistency and was therefore considered reliable for the study.

Discussion of Findings

The study revealed that digital loan tracking systems significantly enhance the operational efficiency of credit cooperative societies. This finding aligns with Leo (2021), who reported that Information and Communication Technology (ICT) has a significant positive effect on public sector efficiency in Nigeria, particularly through improved service delivery and operational effectiveness.

Furthermore, the study established that repayment monitoring mechanisms contribute positively to operational efficiency by improving repayment compliance and reducing loan defaults. This result is consistent with Babajide, Owualah, and Adurayemi (2018), who found that effective loan monitoring and proper record-checking practices significantly improve loan performance and reduce default rates among microfinance bank clients.

In addition, the finding that reminder systems positively influence operational efficiency supports the work of Karlan, Morten, and Zinman (2012; 2015), who emphasized that digital communication tools, such as SMS reminders, improve borrower compliance and enhance timely repayment behavior.

Overall, the findings confirm that ICT-driven loan tracking, repayment monitoring, and reminder systems play a critical role in improving transparency, strengthening loan management practices, and enhancing the operational efficiency of credit cooperative societies.

CONCLUSION

This study examined the effect of ICT-driven loan tracking and repayment systems on the operational efficiency of credit cooperative societies in Anambra State, Nigeria, focusing on digital loan tracking systems, repayment monitoring mechanisms, and reminder systems. The findings revealed that digital loan tracking systems significantly improve operational efficiency by enhancing loan record accuracy, monitoring, and decision-making. The study also established that repayment monitoring mechanisms positively influence operational efficiency through improved repayment compliance, reduced loan defaults, and strengthened financial control. In addition, reminder systems were found to enhance repayment behaviour via timely notifications, leading to improved loan recovery and reduced administrative workload. Overall, the study concludes that ICT-driven loan tracking and repayment systems significantly enhance the operational efficiency of credit cooperative societies by promoting transparency, accountability, and financial discipline, while reducing inefficiencies associated with manual loan management.

Recommendations

Based on the findings, the following recommendations are made:

Credit cooperative societies should fully adopt and strengthen digital loan tracking systems to improve accuracy, transparency, and efficiency in loan administration.

Repayment monitoring mechanisms should be enhanced to ensure effective supervision of loan performance and reduction of default rates.

Reminder systems such as SMS alerts and automated notifications should be institutionalized to improve timely repayment and borrower compliance.

Continuous training should be provided to staff and members to improve ICT skills and ensure effective utilization of digital financial tools.

Government and cooperative regulatory bodies should support cooperatives through improved ICT infrastructure and enabling policies that promote digital transformation in the sector.

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