

ABSTRACT

This study assess the performance of paperless technology in banking loan processing taking the case study of VisionFund microfinance bank. The study aim at identifying what impact the paperless technology performance, identifying the benefits obtained from paperless utilization, challenges that are faced and advice on how to minimize or eliminate the challenges. To reach this aim the availability of Information Communication Technology (ICT) resources, accessibility of IT support and influence to be efficiency was analyzed to find out how they affect the performance of paperless technology in banking loan processing.

The study was relevant since the review of paperless technology was done to identify benefits and challenges faced so far. The findings obtained was assessed to see which variable among the three was having most impact on paperless technology performance.

In chapter two of this report, there is much literature to support the topic definition and the components of the paperless technology is explained in detail. The conceptual frame work is also been derived in this part of the study.

Descriptive research design was used with cross-sectional approach. Data collection was done during the month of September 2018. Both questionnaires and interviews was used to collect study data from sample of 61 employees from population of 322 also participatory observation was done. In verifying the hypothesis Pearson correlation analysis method was used to answer the research questions and to test hypothesis.

The study establish that the company which desire to be efficiently in its processes need to have enough resources which can facilitate that requirement. As for this study the findings revels that with the good performance of paperless technology in loan processing is impacted the most by available ICT resources and desire to be efficiently in processes.

Finaly the researcher gives the recommendations which the bank can decide to utilize for future performance improvements.

