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EFFECT OF DIGITALIZATION OF SECURE PROJECT PROCESSES ON THE FINANCIAL PERFORMANCE OF YEGO INNOVISION IN GASABO DISTRICT, RWANDA. (2016-2019).

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ABSTRACT

The overall objective of this study is to assess the effect of digitalization of secure project processes on the financial performance of Yego Innovision. Specific objectives were to assess the effect of digitalization through the mobile payment of secure projects on the regulation of the financial performance of Yego Innovision, to determine the effect of an adaptive system used in secure project implementation on Yego Innovision financial performance and to evaluate the effect of data security on Yego Innovision financial performance. The target population for this study was the customers of Yego Innovision Company who operate in the sector of public transport including 200 Drivers of Taxi motorcycles, 80 Tax Car Drivers (Carcabs), and 15 Clients (passengers). The whole population is made up of 295 people. The study adopted a formula from Sloven' and sample of 213. Data collection tools were used interview, questionnaire and documentary techniques. The data collected was processed and analyzed using a statistical package for social science (SPSS) as a computer program. However, quantitative analysis such as correlation has shown to which extent the dependent variable is affected by the independent variable. Findings from the research show the relationship between Digitalization and Financial Performance of Yego Innovision where the respondents N is 10 and the significant level is 0.01, the results indicate that the independent variable has a positive high correlation to dependent variable equal to 0.970 and the p-value is .000 which is less than 0.01. When the p-value is less than the significant level, therefore researchers conclude that variables are correlated and the null hypothesis is rejected and remains with an alternative hypothesis. Thismeans that there is a significant relationship between Digitalization and the financial Performance of Yego Innovision. The intervening variable, say the use of Digitalization is likewise showing a very strong correlation with the positive performance of Yego Innovision. The study has also concluded that the customers' level of satisfaction with the adoption of digitalization was high and the customer's experience with Digital technology was favorable.

Key Words:

Digitalization,
Adaptive system,
Secure projects,
Data security,
Financial performance.

INTRODUCTION

Statement of the problem

In the use of travel, especially on motorcycles, there was a misunderstanding of the prices at which a person goes or leaves as a result of a friend giving what he wants or being fined depending on where he goes. But now Yego Innovision can show you through technology the distance you have made and the money you pay without having to have a lot of conversations with the driving motor(Kevin J. Stiroh. 2008). There are various challenges in the Taxi-Moto Transport sector, especially on the Taxi-Moto. These challenges include “theft of motorbikes, cash payments that hindered the country's vision of becoming a cashless economy, non-licensed drivers, and no standardized fare which resulted in wastage of time in bargaining” (Karanvir, 2017). Another challenge is a delay in the analysis of productivity and other performance indexes of the driver by developing score mode (Kelton et al., 2007).

Secure software is especially useful for testing the efficiency of a new schedule before its implementation in real life and allows the statistical data to be considered. As a result, some participants complain of the cash payment negotiation, it is upon this that is why the researcher would like to analyze the effect of Digital which will build a credit-score for the drivers by recording their income, and a big data platform to collect reliable statistics of the Motorcycle taxi transport Industry. The researcher believes that the adoption of Digitalization will ease develop satisfaction and streamline participant customers basing on experience from other developed countries.

Therefore, this study investigated the effects of digitalization on the accessibility of financial performance, Yego Innovision.

Objectives of the study

The overall objective of this study is to assess the effect of digitalization of secure project processeson the financial performance of Yego Innovision.

Specifically the study aimed at the following objectives:

- To assess the effect of digitalization through the mobile payment of secure projects on the regulation of the financial performance of Yego Innovision.
- To determine the effect of an adaptive system used in secure project implementation on Yego Innovision financial performance.
- To evaluate the effect of data security on Yego Innovision financial performance.

Research hypothesis

- H0: There is no positive effect of digitalization of secure project processes on the financialperformance of Yego Innovision
- H01: There is no positive effect of digitalization through the mobile payment of secure projects onthe regulation of the financial performance of Yego Innovision
- H02: There is no positive effect of an adaptive system in secure project implementation on YegoInnovision’s financial performance.
- H03: Data Security in secure project processes has no direct positive effect on Yego Innovision’s financial performance.

LITERATURE REVIEW

This chapter dealt with the review of related literature basing on the stated objectives of the study.It reviewed what has been done and compares it with the current literature on the same topic. This includes project management by defining and describing the concept of projects, project management, the contribution of Digitalization using online payment towards secure on the performance of business companies in Rwanda. This section attempts to present a critical review of the available literature on the subject of research. It presents the historical element of online payment; it looks at different online payment tools used and reviews Transport payment towards business and performance of transport.

Contribution of digitalization to the performance of organizations

According to Chen, HV and Lam (2014), Business companies in India and major parts of Asia usethree strategies to position themselves in the digital environment. These are (i) branch centric, product-focused model, which focuses on their traditional model, and supplements it with direct channels to provide low-key services to customers, (ii) Multichannel client-centric model, which uses both, physical branch channel as well as direct channel- which is the most famous among business companies, and (iii) Self-directed digital-centric mode. As is clear, some different strategies and models can be adopted by Business companies.

Digitalization and digital transformation are drivers for changes in the corporate world because they establish new technologies based on the internet with implications for society as a whole (Unruh and Kiron, 2017). Digitalization is used to describe any changes in the organization and the organization's business due to their increasing use of digital technologies to improve both theperformance and the scope of the business company (Westermann et al., 2011).

Digitalization is revolutionizing the way business is conducted within industrial value chains through the use of Internet of Things (IoT) technologies, intensive data exchange and predictive analytics. However, technological application on its own is not enough; profiting from digitalization requires business model innovation such as making the transition to advanced service business models. One important of digitalization is an organization's capability for digital innovations (Tai et al. 2017; Lyytinen et al. 2016; Nambisan et al. 2017; Wiesböck 2018).

Analysis of Financial Performance and Adoption of Digitalization

Some studies of the performance of a company's services have considered the positive impact of digitalization on the firm's profitability. (Neely,2008) and the positive effects of services strategieson performance (Antioco. 2008). Studies that show the positive effect of digitalization on performance highlight three effects (Ambroise, 2016).

First, for companies with a high-installed product base (automative), there is a higher profit growth potential from introduction services (Gebauer et al., 2006). Second Services seemingly become a stable source of revenue that can offset the fall in profits from products because they are more resistant to economic cycles (Gebauer et al., 2007). The third is services are less sensitive to price competition and can therefore generatehigher rates of profits than pure product offerings.

Challenges experienced by the Business companies while using Digitalization

The problem faced by many project managers in companies is that how can be storing data information in terms of digitalization and analyzed it for decision making. Another issue is whichtool or technique should be used to analyze the data according to the need. (Marques et al., 2011.)

Digital transformation in the company has proven a bumpy path, especially for retail manufacturing companies. Faced with the constantly evolving demands of the modern consumer and increasing disruption from rapidly emerging financial technologies (fintech), traditional manufacturing companies are under more pressure than ever to adapt and innovate. The development of an efficient monetary transfer system is associated with so many factors. These problems are infrastructural deficiency such as erratic power supply and communication links, especially in developing countries. In this case, it requires government or organizations to provide a stable and efficient power supply and telecommunication system (Oleka, 2009).

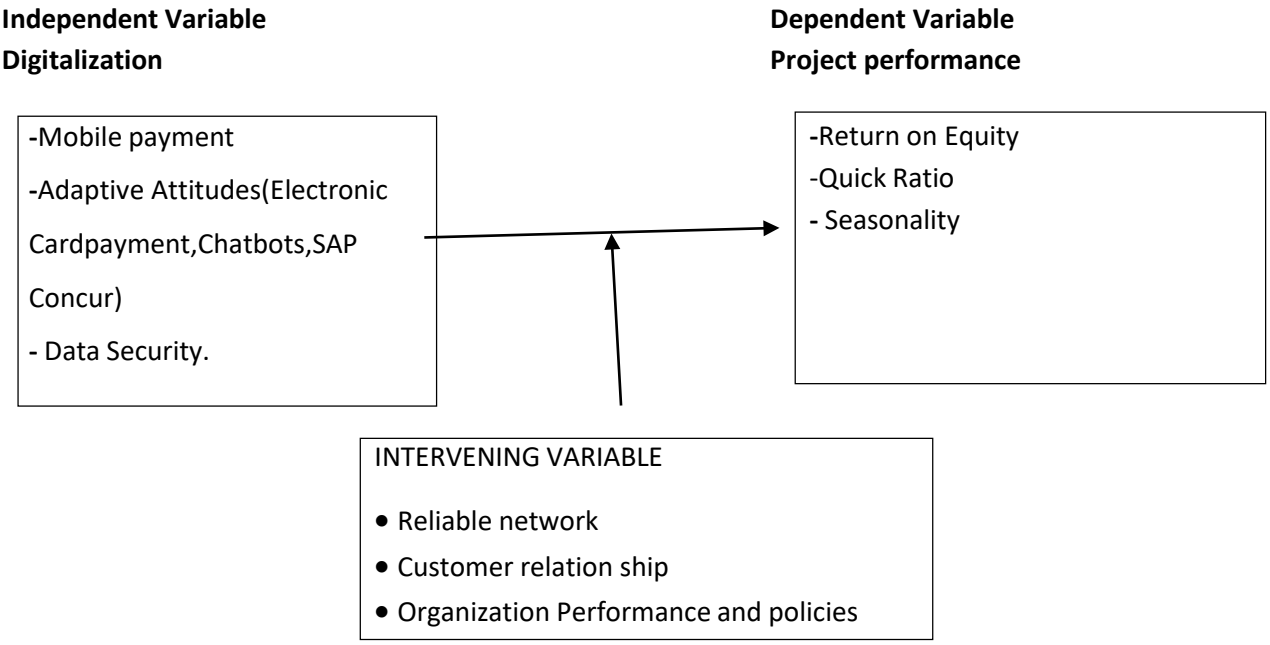
Furthermore, the rate of commission or charges imposed by manufacturing companies is too high thereby discouraging customers from using the electronic devices for the exchange of transactions example of such charges are charged on payment and online transfer from one to another (James, 2009).

Research gap

After reading the research, articles, magazines, essays, and other documents, the researcher released there are few studies on the digitalization of secure project processes on the financial performance. However, few researchers were about Rwanda as a case of study. This is the main reason that pushed me as a researcher to investigate the effects of the digitalization of secure project processes on the financial performance of Yego Innovision in Gasabo District, Rwanda. According to the Yego Innovision owners and other Business Companies, witnessed that there is a problem for utilization of Digitalization that mostly affects the development of the business project in Rwanda.

Conceptual framework

The conceptual framework describes the relationship between the dependent variable and independent variable. The dependent variable for this research is the project performance while independent variable is Digitalization.



METHODOLOGY

This is the methodological approach, design within which this research was conducted. The preparation of the research design facilitates a credible study that yields as maximum information as possible. This chapter discusses the methodological procedures that were used in data collection and analysis. It also discusses the research design, location of the study, the population of the study, Techniques, sampling procedure and sample size instrumentation, data collection and data analysis.

The target population for this study was the customers of Yego Innovision Company who operate in the sector of public transport including 200 Drivers of Taxi motorcycles, 80 Tax Car Drivers (Carcabs), and 15 Clients (passengers). The whole population is made up of 295 people.

The target population of the research was the population of Gasabo District. The researcher used both purposive and stratified random sampling in identifying the sample. To determine the total sample size from the population of 295 people, the study adopted a formula from Sloven's (1978).

The Sloven's formula : $n = N / (1 + Ne^2)$

Where n= the sample size N=total population of Respondent
n=Sample Size
N= The population Size
e= Level of Significance, fixed at 0.05

n=213
That's why in this research the following tools were used including: Observation, interview, questionnaire and documentary techniques.

The data collected was processed and analyzed using a statistical package for social science (SPSS) as a computer program. This involved data, editing, coding and tabulation especially quantitative data.

FINDINGS

The results are presented and analyzed using frequency tables and percentages. The findings are presented according to the questionnaire itemsand the objectives of the study.

Table 1: Descriptive Statistics Digitalization Process used by Yego Innovision.

	N	Minimum	Maximum	Mean	Std. Deviation
The extent to which consumers perceive that mobile Payment improves the speed of transactions.	213	1.00	5.00	3.4460	1.33993
The extent to which consumers perceive that mobile Payment increases convenience in the payment process.	213	1.00	5.00	3.6667	1.41644
Do you believe hinders business decision- makers from adopting cloud technology as it relates to data security.	213	1.00	5.00	3.4648	1.34758
Can the data be secure in the cloud, and confident in its safety.	213	1.00	5.00	3.6714	1.41254
Is the security of information collected in social media portals databases currently one of the key determinants of the development of new online media.	213	1.00	5.00	3.5587	1.31844
Some barriers usually block the path to mobile payment.	213	1.00	5.00	3.7606	1.38180
In general, the mobile payment system displayed can be useful when making transport.	213	1.00	5.00	3.6808	1.26694
Using the payment system displayed can increase efficiency when making online payments.	213	1.00	5.00	3.8498	1.31248
There is a significant risk when making transport using this mobile payment system.	213	1.00	5.00	3.7746	1.21931
The extent to which digitalization of records helps in data security.	213	1.00	5.00	3.8732	1.28778
Valid N (listwise)	213				

Source: Field survey, March 2021.

Note: Strongly Disagree = [1[= Very Low mean; Disagree= [1-2[=Low mean; Neutral= [2- 3[=moderated mean; Agree= [3-4[=High mean; Strongly Agree= [4-5[= Very High mean.

The findings from Table 1 indicated that the majority of respondents agreed that the explained variables have a relationship with Digitalization in Yego Innovision. The results from ten variables indicated that the respondents agreed that using digitalization influence the performance at a high mean. These are the following: In Yego Innovision, consumers perceive that mobile Payment improves the speed of transaction (μ=3.4460 and STD= 1.33993), In Yego Innovision consumers perceive that mobile Payment increases convenience in the payment process (μ=3.6667and STD=

1.41644), In Yego Innovision, consumer believes that the data are secure and confident, (μ=3.6714 and STD= 1.41254), security of information collected in social media portals databases currently one of the key determinants of the development of new online media,(μ=3.5587 and STD= 1.31844), Barriers that usually block the path to mobile payment. (μ=3.7606 and STD= 1.38180), Many of respondents show that mobile payment systems display big importance when making transport (μ=3.6808 and STD= 1.26694), also respondents show that Using the payment system display can increase efficiency when making online payment (μ=3.8498 and STD= 1.31248), In Yego Innovision there is some significant risk when making transport using this mobile payment system (μ=3.7746 and STD= 1.21931), The respondents agree at high mean the digitalization of records help in data security(μ=3.8732 and STD= 1.28778). This was shown that respondents accepted at a high mean.

The findings are similar to the research made by Linz et al. (2017) and Berman and Bell (2011), who said that digitalization is the main driver in the organization's company. Moreover, respondents from Yego Innovision indicated that using digitalization improves the speed of the consumer's action including transactions using mobile payment as digital sources. As the market is characterized by an increasing variation and elaboration of customer needs, business companies are facing increasing demands with respect to product differentiation, adaptation and refinement that require internal development efforts (Brettel et al. 2014; OECD 2005). In this context, digitalization technologies can play a crucial role to increase effectiveness in product innovation with the objective of conceiving novel or elaborating varieties of existing solutions (Gausemeier et al. 2015). Based on their perceptions of the current effects of digitalization, our respondents anticipated that digitalization would have a major impact on their firms' future value propositions. These findings are also supported by those of studies such as Arnold et al. (2016) and Kiel et al. (2017).

Table 2: Digitalization is very important in mobile payment transaction improvement.

		Frequency	Percent
	Strongly Disagree	28	13.1
	Disagree	36	16.9
	Neutral	6	2.8
Valid	Strongly Agree	99	46.5
	Agree	44	20.7
	Total	213	100.0

Source: Field survey, March 2021.

This table shows 46.5% of the interviewees strongly agree that "digitalization is very important in mobile payment transaction improvement. While 20.7% agree, 13.1 % Strongly Disagree, 16.9% Disagree, 2.8% Neutral. This suggests that majority of the interviewees agreed (46.5+20.7=67.2%) that digitalization is very important. And they continued saying that digitization brings transparency and enhances accountability of the employees in the organization. It enables new routes to market and faster development of products and services, ultimately transforming the customer experience, operational processes and business models which at the end helps in improving organizational performances." Another interview explained that Digitization is coming in a big way under the business Industry.

Table 3: Descriptive Statistics adaptive system used in secure project implementation

	N	Minimum	Maximum	Mean	Std. Deviation

Anyone can use the best prospects on adaptive identifications.	213	1.00	5.00	3.9906	1.14096
Adaptive Dynamics is the best approach for studying some of the phenotypic changes that take place, over time, in evolving populations.	213	1.00	5.00	4.1690	1.08139
There are extensive classifications of learning tasks.	213	1.00	5.00	4.0751	1.09630
The use of the application of adaptive technology improve distance protection.	213	1.00	5.00	4.0986	1.11789
Systems are always controlled for organization development.	213	1.00	5.00	4.0798	1.09381
There are barriers that usually block the path to mobile payment.	213	1.00	5.00	4.0798	1.16076
Using an Adaptive system can increase organizational performance.	213	1.00	5.00	4.0188	1.11998
Adaptability system is the best competitive advantage in technology.	213	1.00	5.00	4.0845	1.13370
Adaptability system is high technology in project implementation.	213	1.00	5.00	3.9624	1.16493
The adaptive system is the self-paced interactive level on the performance.	213	1.00	5.00	4.0563	1.13546
Valid N (listwise)	213				

Source: Field survey, March 2021.

Note: Strongly Disagree = [1[= Very Low mean; Disagree= [1-2[=Low mean; Neutral= [2- 3[=moderated mean; Agree= [3-4[=High mean; Strongly Agree= [4-5[= Very High mean.

The results from table 3 showed that the majority of respondents strongly agreed that the use of the application of adaptive technology improves distance protection (μ=4.0986 and STD= 1.11789), in Yego Innovision Systems are always control for the organization (μ=4.0798 and STD= 1.09381), There are barriers that usually block the path to mobile payment (μ=4.0798 and STD= 1.16076), Using Adaptive system can increase organization indicated that respondents agreed that the following variable influence adaptive system high mean. These are namely: Adaptability system is high technology in project implementation. (μ=3.9624 and STD= 1.16493), Any one can use the best prospects on adaptive identifications. (μ=3.9906 and STD= 1.14096). The overall results from the table indicated that the respondents confirmed at high mean that the adaptability system affects project performance. performance (μ=4.0188 and STD= 1.11998), Adaptability system is the best competitive advantages in technology (μ=4.0845 and STD= 1.13370), Adaptive system is the self-paced interactive level on the performance (μ=4.0563 and STD= 1.13546). These variables were answered at a very high mean. These findings are similar to the results obtained by Becker M.(2013). which indicated that adaptation allows continuously running software systems to operate in changing and uncertain contexts while meeting their requirements in a broad range of contexts, e.g., from low to high load situations. The system is modeled

as a G/G/1 queue and the server is controlled by an admission system that collects the steady-state server utilization and adapts the probability of incoming requests (Wang, Q. (2007)..

Table 4: Adaptive system is a best approach to improve performance.

		Frequency	Percent
Valid	Strongly Disagree	11	5.2
	Disagree	12	5.6
	Neutral	7	3.3
	Agree	83	39.0
	Strongly Agree	100	46.9
	Total	213	100.0

Source: Field survey, March 2021.

This table shows 46.9% of the interviewees strongly agree that “digitalization is very important in mobile payment transaction improvement. While 39.0% agree, 5.2 % Strongly Disagree, 5.6% Disagree, 3.3% Neutral . This suggests that majority of the interviewees agreed that “adaptive can dynamically adapt to environmental changes to improve performance. Most of interviewers explained that One approach to improve distance protection in the business sector is the adoption of the adaptive system. Adaptive systems improve the performance of the business by dynamically adapting their behavior over time to changing environmental conditions. Another interviewer indicated that “To make use of the adaptive system in the business environment, practitioners need to be able to predict the performance of business proposals in the design decision-making process, but also need to use such tools to ensure compliance with business energy regulations.”

Table 5: Descriptive Statistics effect of data security in Yego Innovision.

	N	Minimum	Maximum	Mean	Std. Deviation
The classification of data is according to risk and sensitivity.	213	1.00	5.00	3.8122	1.22953
The access of data is for owner assets.	213	1.00	5.00	4.0235	1.17939
Using passwords can contribute to improving security performance.	213	1.00	5.00	3.8826	1.23255
Using confidentiality, integrity and availability is the best strategy in security.	213	1.00	5.00	3.9812	1.16134
Update the device and applications is the best for data security.	213	1.00	5.00	3.9577	1.17886
Exchange information online, especially on social media can cause instability in data					

security.	212	1.00	5.00	3.9811	1.18026
The security of information is one of the key determinants of the development of a new online platform.	213	1.00	5.00	3.9108	1.26137
The data can be secure in the cloud and confident in safety.	213	1.00	5.00	3.8451	1.27732
Data fingerprinting is a commondata loss prevention technique.	213	1.00	5.00	3.7512	1.35252
The mobile application can store large amounts of data as security.	213	1.00	5.00	3.6808	1.34286
Valid N (listwise)	212				

Source: Field survey, March 2021.

Note: Strongly Disagree = [1[= Very Low mean; Disagree= [1-2[=Low mean; Neutral= [2- 3[=moderated mean; Agree= [3-4[=High mean; Strongly Agree= [4-5[= Very High mean.

The results from table 5 showed that respondents agreed that the following variables have an effect on data security in Yego Innovision. These are namely: The classification of data is according to risk and sensitivity (μ=3.8122 and STD= 1.22953, Using password can contribute to improving security performance (μ=3.8826 and STD= 1.23255), Using confidentiality, integrity and availability is the best strategy in security. (μ=3.9812 and STD= 1.16134), Update the device and applications is the best for data security (μ=3.9577 and STD= 1.17886), Exchange information online, especially on social media can cause instability in data security. (μ=3.9811 and STD= 1.18026), The security of information is one of the key determinants of the development of a new online platform. (μ=3.9108 and STD= 1.26137),The data can be secure in cloud and confident safety(μ=3.8451 and STD= 1.27732), Data fingerprinting is the common data loss prevention technique (μ=3.7512 and STD= 1.35252), Mobile application can store large amounts of data as security (μ=3.6808 and STD= 1.34286),

The results in Table 5 also showed one solution of respondents strongly agreed that the following variables have an effect on data security in Yego Innovision. This is the following: The access of data is for owner assets. (μ=4.0235 and STD= 1.17939). Overall, a decision is that majority of respondents agreed that variables have an effect on data security in Yego Innovision.

These findings are similar to the analysis of McAfee and Brynjolfsson (2012) which indicated that using customer data is an effective way to improve marketing returns and data management practices affect customer behavior and firm performance. Zetter, 2014 and Kuner et al., 2017 said privacy is deeply rooted in company principles and human rights foundations of data protection law could benefit efforts to improve data security.

Results from the interview," Majority of participants said that Organizations must comply with the government mandates and regulations set forth by their regulating and other governing bodies. Data security must align with the policies that result from the rules and regulations that govern a specific organization. For Confidentiality Organizations must repeatedly review and assess how they are complying with regulations and guidelines set forth by external stakeholders, to remain compliant. Others participant interviewer indicated that the use of some applications security that fits organizational needs is key to employing data security to prevent data."

Table 6: Descriptive Statistics financial performance.

	N	Minimum	Maximum	Mean	Std. Deviation
In the last five years, financial performance increase at your company.	213	1.00	5.00	3.8216	1.37912
In the last five years financial performance increase in your company based on digital devices.	213	1.00	5.00	3.7934	1.25689
In the last five years, financial performance increase at the district level.	213	1.00	5.00	3.9249	1.29002
In the last five years financial performance increase in using social media	213	1.00	5.00	3.9765	1.23793
In the last five years, your company uses the current ratio to measure the performance ability.	213	1.00	5.00	4.1408	1.18913
In the last five years, your company uses a quick ratio to access cash quickly.	213	1.00	5.00	4.0094	1.20920
In the last five years, your company uses return on equity to tell the shareholders how much the company is earning.	213	1.00	5.00	4.0469	1.25805
In last five years, your company has increased the number of clients.	213	1.00	5.00	3.9765	1.19133
In the last five years grades increased for the national competition market.	213	1.00	5.00	4.0282	1.26609
In the last five years the company increase in finances based on digital technology.	213	1.00	5.00	3.9390	1.15784
Valid N (listwise)	213				

Source: Field survey, March 2021.

Note: Strongly Disagree = [1[= Very Low mean; Disagree= [1-2[=Low mean; Neutral= [2- 3[=moderated mean; Agree= [3-4[=High mean; Strongly Agree= [4-5[= Very High mean.

The results in table 6 showed that four of the respondents had confirmed and strongly agree that the following variables affect financial performance. These are namely: In last five years your company uses current ratio to measure the performance ability (μ=4.1408 and STD= 1.18913), In last five years your company uses quick ratio to access cash quickly (μ=4.0094 and STD= 1.20920), In last five years your company use return on equity to tell the shareholders how much the company is earning (μ=4.0469 and STD= 1.25805), In last five years grades increased for national competition market (μ=4.0282 and STD= 1.26609).

The results in table 6 also showed that the majority of respondents agreed that the following variables affect financial performance. These are namely: In this last five years financial performance increase at your company (μ=3.8216 and STD= 1.37912), In this last five years financial performance increase in your company based on digital devices (μ=3.7934 and STD= 1.25689), In last five years financial performance increase in district level (μ=3.9249 and STD= 1.29002), In last five years financial performance increase in using social media (μ=3.9765 and STD= 1.23793), In last five years your company has increased the number of clients (μ=3.9765 and STD= 1.19133), the company increase in financial based on digital

Technology (μ=3.9390 and STD = 1.15784). Results in table 10 indicated that most of the respondents confirmed the variable's effect on financial performance at a high mean and very high mean.

These findings are similar to the analysis of Oswald, S. L and Jahera Jr, J. S. (1991) which indicated that the return on Equity ratio is handled as a significant standard of measuring a company's earnings performance. Agrawal, A. and Nagarajan, N. J. (1990) Said Equity is a difference between the value of assets and liabilities and is a degree of ownership in assets after all debt associated with the assets is subscribed. According to Enekwe, C. I and Nweze, A. U (2015) return on equity is a profitability ratio measured by dividing net profit over shareholders' equity. It indicates how well the business can utilize equity investments to earn profit for investors. ROE = Net Profit / (Beginning Equity + Ending Equity) / 2.

Regression analysis of Digitalization and Financial Performance.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.970a	.941	.933	.02666

a. Predictors: (Constant), Digitalization.

The results indicated that 94.1% of variation in the dependent variable (Financial Performance) can explained by Digitalization and the remaining percentages can be clarified by other variables which are not examined in this model.

Analysis of Digitalization and Financial Performance of Yego Innovision.

Table 8: ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.090	1	.090	127.213	.000b
	Residual	.006	8	.001		
	Total	.096	9			

a. Dependent Variable: Financial performance
b. Predictors: (Constant), Digitalization.

The analysis showed that Digitalization has positive significance relationship (F= 127.213 P value >0.05)with Financial performance in Yego Innovision. This indicated that null hypotheses is rejected and alternative is accepted.

Regression Coefficients of Digitalization and Financial Performance.

Table 9: Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.478	.221		6.697	.000
	Digitalization	.677	.060	.970	11.279	.000

Dependent Variable: Financial performance

Regression analysis showed that significance influence of Digitalization (B= 0.677 p value <0.05) and Financial performance in Yego Innovision.

Analysis of an adaptive system and financial performance.

Table 10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.981a	.963	.959	.02102

a. Predictors: (Constant), adaptive system.

The results indicated that 96.3 % of variation in the dependent variable (Financial Performance) can explained by adaptive system and the remaining percentages can be clarified by other variables which are not examined in this model.

Analysis of variance of an adaptive system and Financial performance

Table 11: ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.093	1	.093	209.667	.000b
Residual		.004	8	.000		
Total		.096	9			

Dependent Variable: Financial performance
Predictors: (Constant), adaptive system

The analysis of variance showed that adaptive system has positive significance relationship (F= 209.667 P value >0.05)with Financial Performance in Yego Innovision. This indicated that null hypothesis is rejected.

Regression analysis of Data Security and Financial performance.

Table 12: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.972a	.945	.938	.02568

a. Predictors: (Constant), Data Security.

The results indicated that 97.2% of variation in the dependent variable(Financial performance) can explained by Data Security and the remaining percentages can be clarified by other variables which are not examined in this model.

Regression Coefficients of Data Security and Financial Performance.

Table 11: Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.438	.301		1.457	.183
	Data Security.	.909	.077	.972	11.735	.000

a. Dependent Variable: Financial Performance.

Regression analysis showed that significance influence of Data Security (B= 0.909 p value <0.05

) and Financial performance in Yego Innovision.

Correlation Analysis

The correlation analysis is a statistical analysis that shows the level at which, independent variable is related to the dependent variable.

Relationship between Digitalization and Financial performance of Yego Innovision.

Table 13. Relationship between Digitalization and Financial performance of Yego Innovision.

Correlation

		Digitalization	Financial Performance
Digitalization	Pearson Correlation	1	.970**
	Sig. (2-tailed)		.000
	N	213	213
Financial Performance	Pearson Correlation	.970**	1
	Sig. (2-tailed)	.000	
	N	213	213

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

Table 13 is giving the relationship between Digitalization and Financial Performance of Yego Innovision where by the respondents N is 213 and the significant level is 0.01, the results indicate that the independent variable has a positive very high correlation to the dependent variable equal to .970** and the p-value is .000 which is less than 0.01. When the p-value is less than the significant level, therefore researchers conclude that variables are correlated and the null hypothesis is rejected and remains with an alternative hypothesis. This means that there is a significant relationship between Digitalization and the financial Performance of Yego Innovision. In conclusion, Digitalization contributes to the positive performance of Yego Innovision.

CONCLUSIONS AND RECOMMENDATIONS

The study has also concluded that the customers' level of satisfaction with the adoption of digitalization was high and the customer's experience with Digital technology was favorable. Consequently, the extended hours, convenience and accessibility, low costs and perceived ease ofuse have made Digitalization convenient and attractive. This is mainly because Digitalization helps Companies to divert existing customers from different areas. However, Digitalization in companies has experienced notable challenges including technophobia and lack of self-regulation.

Based on the conclusions drawn from the study, several recommendations are made. First Yego Innovision should open more agency and Digital services in the areas of the province to reach outto more customers who may not be able to use that digital transport. The Yego Innovision shouldrecruit and train more agents in order to be able to educate their customers on how digital technologies work.

In addition, basic education on the use of Digital information is required by both the agents and the Yego Innovision customers to enhance customers' level of satisfaction with the Digitalizationin Yego Innovision. Given the rapidity with which Digital Technology is growing, transparency and disclosures may be necessary especially regarding financial services that can and cannot be performed by the agents. Moreover, customers should be encouraged to buy high-powered mobile phones that can support new information technology software transactions. Finally, Yego Innovision should keep on upgrading its Digital technology to have an up-to-date system for effective service delivery. Constant power backup should be ensured to solve the problems of power interruptions and fluctuations.

The study recommends further research in the following areas:

i) Effects of Digitalization on the financial performance of Business Companies.

ii) Effects of Mobile payment on the financial performance of corporative societies.

iii) Impact of Mobile Payment on the financial performance of transport companies.

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