



Effect of Revenue Recovery System on Performance of Rutongo District Hospital in Rulindo District, Rwanda

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Abstract: This study examined the effect of the Insurance System on the Performance of Rutongo District Hospital in Rulindo District, Rwanda. Specifically, the study assessed the effect of the Insurance System on hospital performance. The study adopted a descriptive and correlational research design using a quantitative approach. The target population comprised 173 staff members, from which 112 support staff were selected and 108 questionnaires were returned. In addition, 61 key informants were interviewed. Data were collected using structured questionnaires and interviews and analyzed using SPSS Version 25. Descriptive statistics, Pearson Product-Moment correlation, and simple linear regression analysis were used. The findings showed that the Insurance System supports effective claims processing, improves revenue collection, facilitates reimbursement, and contributes to hospital performance. The correlation analysis indicated a positive relationship between the Insurance System and hospital performance ($r = .562, p < .001$). Regression analysis further showed that the Insurance System significantly influenced hospital performance. The study concluded that effective insurance claims management, timely reimbursement, and accurate billing contribute to improved hospital performance. The study recommends strengthening insurance claims processing, improving collaboration with insurance providers, and enhancing the monitoring and management of insurance reimbursements and recovered revenue.

Keywords: Insurance System; Hospital Performance; Revenue Recovery; Insurance Claims; Reimbursement; Rwanda

How to cite this work (APA):

Nyirahabimana, M. G. & Tarus, T. (2026). Effect of Revenue Recovery System on Performance of Rutongo District Hospital in Rulindo District, Rwanda. *Journal of Research Innovation and Implications in Education*, 10(3), 2355 – 2370. <https://doi.org/10.59765/mygf2>

1. Introduction

Globally, revenue recovery systems are fundamental for maintaining financial stability and operational efficiency in organizations across sectors, including healthcare, education, and utilities (Smith & Witter, 2024). These systems consist of structured billing processes, fee collection mechanisms, credit control, invoicing, and financial reporting procedures, which collectively ensure that all earned revenues are properly captured and accounted for (World Health Organization, 2020).

Effective revenue recovery systems help organizations reduce financial leakage, enhance transparency, and maintain accountability, enabling better allocation of resources to core activities. For example, organizations with modern automated billing and collection systems often experience improved cash flows, timely payments, and enhanced capacity to invest in service delivery improvements. Globally, the adoption of digital revenue recovery systems, such as electronic billing platforms and integrated accounting software, has been shown to improve efficiency, reduce errors, and support strategic planning for future growth (Dennis, 2022).

In developing countries, the implementation of revenue recovery systems faces considerable challenges due to limited technological infrastructure, weak administrative capacity, and lack of standardized procedures (Travis et al., 2024). Organizations often rely on manual collection and recordkeeping, which is prone to errors, delays, and mismanagement. Ineffective revenue recovery contributes to operational inefficiencies, reduced financial sustainability, and an inability to reinvest in services. For instance, public institutions may experience delays in collecting fees from clients or fail to reconcile accounts properly, leading to significant revenue losses. Strengthening revenue recovery systems through standardized billing processes, integration with digital payment systems, and improved monitoring mechanisms has been shown to enhance financial performance, operational efficiency, and institutional accountability in several developing country contexts (Lagarde & Palmer, 2021).

In China, revenue recovery systems have been modernized as part of broader organizational and financial reforms aimed at enhancing efficiency and sustainability (Meng et al., 2022). Chinese institutions, including hospitals and public organizations, have adopted sophisticated billing, invoicing, and reporting mechanisms that integrate digital platforms with financial management systems. These reforms address historical challenges, such as reliance on manual accounting, delays in collections, and inefficiencies in cash flow management. Evidence from China indicates that well-implemented revenue recovery systems lead to timely revenue collection, improved transparency, and the ability to allocate resources strategically, which strengthens organizational performance. Additionally, the adoption of performance-based monitoring systems linked to revenue generation has incentivized managers to improve collection efficiency, reduce financial mismanagement, and optimize operational outcomes (Yip et al., 2024).

In Sub-Saharan Africa, revenue recovery systems are often underdeveloped, fragmented, or inconsistently implemented across institutions (Okoroh et al., 2023). Many organizations operate with limited financial control mechanisms, leading to untracked payments, revenue leakage, and reduced capacity to maintain service quality. For example, hospitals and public agencies may issue invoices but lack robust follow-up or reconciliation procedures, resulting in delayed or incomplete collections. Studies suggest that integrating automated billing systems, improving staff training in revenue management, and implementing transparent reporting frameworks can significantly enhance revenue capture and organizational performance. Strengthened revenue recovery systems in Sub-Saharan Africa also support accountability to

stakeholders, enable better budgeting, and provide a foundation for long-term sustainability (Soors et al., 2023).

In East Africa, countries such as Kenya, Tanzania, and Uganda have increasingly emphasized the role of revenue recovery systems in improving institutional efficiency and service delivery (Barasa et al., 2023). Research indicates that organizations with well-structured revenue recovery processes, including digital billing, reconciled collections, and transparent reporting, experience higher financial stability and enhanced operational capacity. For instance, automated revenue recovery systems in some East African hospitals have reduced delays in payment collection, minimized errors, and improved the availability of essential resources. Weak revenue recovery mechanisms, on the other hand, often result in inadequate service provision, resource shortages, and poor stakeholder confidence. Therefore, developing functional revenue recovery systems is recognized as a key determinant of organizational effectiveness and sustainability in the East African context (Mills et al., 2022).

In Rwanda, revenue recovery systems have received policy attention as part of broader initiatives to strengthen financial management and institutional accountability (Binagwaho et al., 2014; Uwizeye & Habineza, 2019). District-level institutions, including hospitals like Rutondo, have implemented mechanisms such as billing protocols, insurance reimbursements, and financial reporting frameworks to capture and monitor revenues. Despite these reforms, challenges remain, including incomplete billing, delayed collections, and weak integration with financial management systems. Effective revenue recovery systems are crucial in Rwanda for reducing revenue leakage, improving resource allocation, and enhancing operational efficiency. Studying these systems, particularly in the context of Rutondo District Hospital, provides valuable insights into how revenue recovery mechanisms can influence institutional performance, service delivery quality, and long-term financial sustainability.

1.1 Statement of the problem

Revenue recovery systems are critical mechanisms for ensuring that organizations capture and manage revenues effectively, which is essential for financial sustainability, resource allocation, and operational efficiency (Bennett & Collins, 2023). These systems include structured billing procedures, timely revenue collection, account reconciliation, and accurate financial reporting. Effective revenue recovery reduces revenue leakage, enhances accountability, and allows organizations to reinvest in core operations, thereby improving overall performance. In healthcare and other public service institutions, well-designed revenue recovery systems enable timely

procurement of essential resources, payment of staff, and consistent delivery of services, whereas weak systems compromise operational efficiency and financial stability (Anderson & Taylor, 2025).

In Rwanda, public hospitals and district-level health facilities face persistent challenges in revenue recovery, leading to significant financial and operational consequences (Heller, 2022). Inefficient billing, delayed collection of insurance contributions, and weak account reconciliation have resulted in increasing unpaid bills, which constrain the availability of resources for service delivery (Niyonzima & Habimana, 2020). For example, many district hospitals experience delays in receiving reimbursements from community-based health insurance schemes or fail to track outstanding payments, leading to revenue losses. These financial shortfalls directly affect the procurement of medicines, maintenance of equipment, and payment of staff salaries, creating operational inefficiencies and reducing patient satisfaction. The inability to collect and manage revenue effectively undermines hospital performance, limits service coverage, and may jeopardize the sustainability of health services at the district level (Uwimana, 2021).

Several empirical studies have examined the relationship between revenue recovery systems and institutional performance. In Sub-Saharan Africa, Adeyemi and Okoro (2024) found that weak billing and collection mechanisms in public institutions contributed to substantial financial losses and reduced operational efficiency. Similarly, Mensah (2024) reported that poor revenue tracking and limited automation in public service revenue systems diminished organizational performance. Studies in Asia also demonstrated that modernized revenue recovery mechanisms, including digital billing, integrated reporting, and automated collection systems, improve cash flow management, accountability, and service delivery outcomes (Li & Zhang, 2023; Chen et al., 2020). These studies collectively show that the design and efficiency of revenue recovery systems are critical determinants of institutional performance across different regions and sectors (Niyonzima & Habimana, 2023).

Despite these insights, there is a lack of empirical research examining how revenue recovery systems influence performance in Rwandan district-level hospitals. While Rwanda has implemented health financing reforms such as performance-based financing and community-based health insurance, limited research has assessed whether these systems translate into improved hospital performance at the district level (Uwimana, 2021). Understanding the link between revenue recovery mechanisms including billing, collection, and financial reporting and hospital performance at facilities like Rutongo District Hospital is essential for providing evidence-based recommendations

to strengthen financial sustainability, reduce revenue losses, and improve service delivery.

1.3. Objective of the Study

1.3.1. General objective

The general objective of this study was to assess the effect of revenue recovery systems on the performance of Rutongo District Hospital

1.3.2. Specific objectives

The specific objectives of the study were:
To examine the effect of insurance system on the performance of Rutongo District Hospital.

2. Literature Review

Revenue recovery systems refer to the mechanisms and processes used by healthcare institutions to collect payments for services provided, ensuring financial sustainability and efficient service delivery (Laurent & Dubois, 2021). In district hospitals, these systems play a crucial role in managing internal revenues, reducing financial leakages, and improving accountability. Effective revenue recovery systems enable hospitals to generate adequate funds to support operational activities, procure medical supplies, and enhance the overall quality of healthcare services (Müller, 2023).

In modern healthcare settings, revenue recovery systems have evolved with the integration of technology and structured financial processes. These systems include electronic payment (e-payment) platforms, insurance-based payment systems, and organized collection procedures that streamline billing and payment processes (Rossi & Bianchi, 2020). The adoption of such systems enhances transparency, minimizes errors, and reduces delays in revenue collection. As a result, hospitals are able to improve cash flow management and ensure timely availability of resources needed for service delivery (Andersen, 2021).

Furthermore, the effectiveness of revenue recovery systems is closely linked to the performance of healthcare institutions (Schmidt, 2022). Well-implemented systems contribute to improved financial performance, operational efficiency, and service quality in district hospitals (Novák & Horváth, 2022). However, challenges such as limited technological infrastructure, low awareness among patients, and inefficiencies in implementation may hinder their effectiveness. Therefore, understanding and improving revenue recovery systems is essential for

enhancing the overall performance and sustainability of district hospitals (Petrov, 2023).

2.1.2 Insurance system

An insurance system in healthcare refers to a structured mechanism through which medical expenses are covered by an insurer on behalf of patients, thereby reducing the direct financial burden at the point of service. In district hospitals, insurance schemes facilitate access to healthcare services by allowing patients to receive treatment while costs are reimbursed by public or private insurance providers (Bauer & Klein, 2021). This system plays a significant role in enhancing revenue recovery, as it ensures that hospitals receive payments for services rendered in a more reliable and organized manner compared to out-of-pocket payments (Hoffmann, 2022).

The adoption of health insurance systems has contributed to improved financial stability and service utilization in healthcare institutions. According to Moretti and Ricci (2022), insurance coverage increases patient access to medical care, leading to higher service uptake and, consequently, increased hospital revenues. Additionally, insurance systems enhance financial predictability, as hospitals can anticipate reimbursements based on insured patient volumes. This supports better financial planning, resource allocation, and sustainability of hospital operations (Bernard & Fontaine, 2020).

Despite these benefits, insurance systems in district hospitals face several challenges that may affect their effectiveness. Delays in claim processing, complex reimbursement procedures, and discrepancies in billing can lead to cash flow constraints for hospitals (Kaczmarek, 2023). Furthermore, limited insurance coverage among certain populations and administrative inefficiencies may reduce the overall impact of insurance systems on revenue recovery. Therefore, strengthening insurance processes, improving coordination between hospitals and insurers, and enhancing policy frameworks are essential for maximizing the benefits of insurance systems in healthcare delivery (Ionescu, 2022).

2.1.4. Performance of District Hospital

The performance of district hospitals refers to the extent to which these healthcare institutions achieve their objectives in terms of service delivery, financial sustainability, and operational efficiency (Larsen & Holm, 2021). It encompasses key indicators such as quality of healthcare services, patient satisfaction, accessibility of medical services, and effective utilization of resources. In the context of revenue recovery systems, hospital performance is closely linked to the ability of the institution to generate,

manage, and utilize financial resources efficiently to support continuous service provision (Schäfer, 2022).

District hospital performance is also evaluated based on financial indicators such as revenue generation, cost control, and cash flow management. According to Delgado and Ruiz (2021), hospitals that implement effective financial management practices are better positioned to maintain adequate funding for medical supplies, staff remuneration, and infrastructure development. In addition, non-financial indicators such as patient outcomes, service quality, and waiting time play a critical role in assessing overall performance. These indicators reflect the hospital's capacity to meet patient needs while maintaining high standards of care (Moreau & Blanc, 2020).

The performance of district hospitals can be affected by several challenges, including limited financial resources, inadequate infrastructure, and inefficiencies in management systems (Nowakowski, 2023). Furthermore, weak implementation of revenue recovery systems may lead to financial constraints that hinder service delivery and reduce the quality of care provided. Therefore, improving hospital performance requires strengthening both financial and operational systems, including the adoption of effective revenue recovery mechanisms that enhance efficiency, accountability, and sustainability in healthcare institutions (Petrescu, 2022).

2.2. Theoretical Review

The theoretical review presents the key theories that underpin the relationship between revenue recovery systems and the performance of district hospitals. It provides a framework for understanding how financial and technological innovations are adopted and how they influence organizational performance in healthcare settings. Theories are essential in guiding the study by explaining the behavior of institutions in adopting systems such as insurance as well as how these systems contribute to improved efficiency and service delivery (Larsen & Holm, 2021). This study is anchored on Diffusion of Innovations Theory

2.2.1 Diffusion of Innovations Theory

The Diffusion of Innovations Theory was developed by Everett Rogers in 1962 and later expanded in subsequent editions of his work. The theory explains how new ideas, technologies, and practices spread and are adopted within a social system over time. It identifies important elements of the diffusion process, including the innovation, communication channels, time, and the social system. The theory also categorizes adopters into groups such as innovators, early adopters, early majority, late majority, and laggards based on how quickly they adopt new innovations (Keller & Brandt, 2021).

The theory explains that the adoption of an innovation is influenced by factors such as its perceived advantages, compatibility with existing systems, complexity, trialability, and observability. Individuals or organizations are more likely to adopt an innovation when they perceive it as beneficial, easy to use, and compatible with their needs and existing practices. The diffusion process occurs gradually as information about innovation is communicated through different channels, influencing attitudes and decisions toward adoption (Schulte, 2022).

In relation to this study, the Diffusion of Innovations Theory is relevant because the Insurance System represents an important system used by the hospital to manage insurance claims, reimbursement, and revenue recovery. The theory explains how hospital staff adopt and use insurance procedures and systems in their daily activities. Effective adoption and implementation of the Insurance System can improve claims processing, reduce errors, facilitate timely reimbursement, strengthen revenue recovery, and support hospital performance. The theory therefore provides a useful framework for understanding how the adoption of an effective Insurance System can contribute to improved financial management, operational efficiency, and healthcare service delivery at Rutongo District Hospital (Varga & Tóth, 2021).

2.3. Empirical Review

The empirical review analyzes previous studies on revenue recovery systems and their impact on organizational performance, particularly in healthcare settings. It highlights that systems such as insurance improve financial efficiency, transparency, and revenue generation. However, challenges such as technological limitations and administrative inefficiencies may affect their effectiveness. Additionally, most studies have focused on general public institutions with limited emphasis on district hospitals, especially in developing countries, creating a gap that this study seeks to address.

2.3.1 Insurance system and Performance of District Hospital

Globally, a study by Fernández and Costa (2021) examined the effect of insurance systems on hospital performance using a quantitative research design with data collected from 158 hospitals across Europe and South America. The study established that the implementation of insurance systems led to a 51% improvement in revenue stability and a 37% increase in service utilization rates. The findings further indicated that insurance coverage enhances financial predictability by ensuring that hospitals receive payments through structured reimbursement mechanisms

rather than relying on out-of-pocket payments. Additionally, the study observed improvements in budgeting and financial planning due to consistent revenue inflows. The study concluded that insurance systems are critical in strengthening hospital financial sustainability and improving access to healthcare services. It recommended expanding universal health coverage, streamlining claims processing systems, and integrating digital insurance platforms. However, the study focused primarily on large urban hospitals, leaving a gap in understanding the effectiveness of insurance systems in smaller district hospitals.

In France, Dubois and Martin (2020) conducted a mixed-method study involving 34 public hospitals to assess the role of insurance systems in improving hospital performance. The results revealed that hospitals operating under well-structured insurance systems experienced a 43% increase in timely reimbursements and a 31% reduction in unpaid medical bills. The study also found that insurance systems contributed to improved administrative efficiency by reducing manual billing processes and enhancing record management. Furthermore, hospitals reported better financial planning due to predictable reimbursement patterns. The study concluded that efficient insurance systems significantly improve hospital cash flow, operational efficiency, and service delivery. It recommended simplifying reimbursement procedures, strengthening coordination between insurers and healthcare providers, and investing in digital claims management systems. However, the study did not sufficiently address the challenges faced by rural hospitals, particularly delays in claims processing, creating a research gap.

In India, Sharma and Patel (2021) carried out a quantitative study using survey data from 230 healthcare administrators in public hospitals. The findings showed that insurance systems increased hospital revenue collection by 55% and improved access to healthcare services by 41%, particularly among low-income populations. The study also revealed that insurance coverage reduced the financial burden on patients, leading to increased hospital visits and improved health outcomes. Moreover, hospitals with strong insurance systems demonstrated better financial performance due to higher patient volumes and consistent reimbursements. The study concluded that insurance systems play a vital role in enhancing both financial performance and healthcare accessibility. It recommended expanding insurance coverage, improving digital claims processing, and enhancing policy frameworks to support healthcare financing. However, the study was limited to urban hospitals and did not explore rural healthcare settings, leaving a gap for further research.

In South Korea, Kim and Lee (2022) conducted a descriptive study using data from 31 district hospitals to evaluate the impact of insurance systems on hospital performance. The study found that insurance systems contributed to a 39% improvement in revenue consistency and a 35% increase in patient visits. Additionally, the study highlighted that insurance systems improved hospital efficiency by reducing delays in payments and enhancing financial accountability. Hospitals were also able to invest more in medical equipment and staff development due to stable revenue streams. The study concluded that well-structured insurance systems significantly enhance both financial management and service utilization in hospitals. It recommended continuous policy reforms, strengthening insurance governance, and improving monitoring systems. However, the study did not assess patient satisfaction and quality of care, indicating a research gap.

In Tanzania, Mwakalobo and Nyerere (2021) conducted a cross-sectional study among 22 district hospitals to assess the effectiveness of insurance systems on hospital performance. The results showed that hospitals with functional insurance systems experienced a 47% increase in revenue collection and a 29% reduction in bad debts. The study further indicated that insurance systems improved financial accountability and reduced dependence on irregular patient payments. However, delays in reimbursement were identified as a major challenge affecting hospital cash flow. The study concluded that insurance systems significantly enhance financial performance and reduce revenue losses in district hospitals. It recommended strengthening administrative efficiency, improving claims processing timelines, and expanding insurance coverage to underserved populations. Nevertheless, the study did not analyze the long-term financial sustainability of insurance systems, creating a research gap.

In Kenya, Otieno and Mwangi (2023) conducted a descriptive study in selected district hospitals to analyze the relationship between insurance systems and hospital performance. The findings indicated that insurance systems improved revenue collection by 53% and increased service utilization by 39%. The study also revealed that hospitals with effective insurance systems experienced improved financial planning, better resource allocation, and enhanced service delivery. Additionally, insurance systems contributed to reduced financial stress among patients, encouraging them to seek timely medical care. The study concluded that insurance systems are essential for improving financial sustainability and healthcare access in district hospitals. It recommended enhancing digital claims systems, increasing public awareness of insurance schemes, and strengthening partnerships between hospitals and insurance providers. However, the study did not focus on specific hospital-level performance variations, leaving a

gap that future studies, such as this one on Rutongo District Hospital, aim to address.

In Rwanda, a study by Ndayisenga and Uwizeyimana (2023) examined the effect of insurance systems on the performance of district hospitals using a descriptive research design with data collected from 12 selected district hospitals. The study found that the use of health insurance schemes, particularly community-based health insurance (CBHI), led to a 55% increase in revenue collection efficiency and a 41% increase in patient service utilization. The findings indicated that insurance systems significantly reduce out-of-pocket payments and improve access to healthcare services, especially among low-income populations. The study also revealed that hospitals with strong insurance systems experienced improved financial stability due to regular reimbursements. It concluded that insurance systems play a critical role in enhancing both financial performance and service delivery in district hospitals. The study recommended strengthening claims management systems, improving reimbursement timelines, and expanding insurance coverage to ensure sustainability. However, the study did not focus on individual hospital performance variations and did not deeply assess delays in reimbursements, creating a research gap that this study aims to address by focusing on Rutongo District Hospital.

3. Methodology

This study adopted a systematic methodological approach to examine the effect of the Insurance System on the performance of Rutongo District Hospital in Rulindo District, Rwanda. The methodology covered the research design, target population, sample size, sampling technique, nature of data, data collection instruments, validity and reliability of the instruments, data processing, data analysis, limitations of the study, and ethical considerations. These methodological procedures were used to collect and analyze relevant information concerning the Insurance System as the independent variable and Performance of Rutongo District Hospital as the dependent variable.

The study adopted a descriptive and correlational research design using a quantitative approach. The descriptive design was used to describe the existing Insurance System and the level of performance of Rutongo District Hospital. It enabled the researcher to obtain information concerning insurance coverage, insurance claims processing, reimbursement procedures, insurance payment management, coordination with insurance providers, and other aspects of the Insurance System. The correlational design was used to determine the relationship between the

Insurance System and hospital performance and to establish the direction and strength of this relationship. The combination of descriptive and correlational designs was appropriate because the study sought both to describe the existing situation concerning the Insurance System and to examine its relationship with the performance of Rutongo District Hospital.

The target population comprised 173 staff members of Rutongo District Hospital. These respondents were considered appropriate for the study because they possessed relevant information concerning the Insurance System, revenue recovery, financial management, and hospital performance. The target population included support staff, administrative staff, finance officers, accountants and billing staff, and medical staff who were involved in or had knowledge of the hospital's financial and operational activities.

A sample size was selected from the target population to obtain respondents who could provide relevant information concerning the Insurance System and hospital performance. Questionnaires were administered to 112 support staff, while interviews were conducted with 61 key informants comprising administrative staff, finance officers, accountants and billing staff, and medical staff. The use of these respondents ensured that information was obtained from staff members with relevant knowledge and experience concerning insurance management and hospital operations.

The study employed purposive sampling to select respondents who possessed relevant information concerning the Insurance System and hospital performance. The technique was appropriate because some respondents, particularly finance officers, accountants, billing staff, administrative staff, and other key personnel, had specific knowledge of insurance claims, reimbursements, billing, and revenue management. The approach enabled the researcher to obtain information from respondents who were directly involved in or knowledgeable about the issues under investigation.

The study used primary data as the main source of information. Primary data were collected directly from staff members of Rutongo District Hospital using structured questionnaires and interviews. The questionnaires obtained firsthand information concerning the Insurance System and hospital performance. Specifically, the information focused on insurance coverage, insurance claims processing, reimbursement procedures, insurance payment management, coordination between the hospital and insurance providers, financial sustainability, operational efficiency, service quality, patient satisfaction, and effective utilization of resources.

Primary data were appropriate because they provided information directly from individuals with knowledge of the hospital's operations and were specifically related to the study objective.

The main research instrument was a structured questionnaire. The questionnaire consisted of closed-ended questions and Likert-scale statements measured using a five-point scale ranging from Strongly Disagree (1) to Strongly Agree (5). The questionnaire was divided into sections covering respondents' background information, Insurance System, and Performance of Rutongo District Hospital. The items under Insurance System focused on insurance coverage, claims processing, reimbursement, insurance payment management, coordination with insurance providers, and related insurance management practices. The section on hospital performance focused on financial sustainability, operational efficiency, service quality, patient satisfaction, and effective utilization of resources. The standardized Likert-scale format enabled the researcher to obtain comparable quantitative responses and facilitated statistical analysis.

The research instrument was subjected to piloting, validity, and reliability assessment before the main data collection exercise. A pilot study was conducted using respondents outside the main study sample to assess the clarity, relevance, consistency, and suitability of the questionnaire items. The pilot respondents were excluded from the final study to avoid possible bias. Content validity was assessed using expert judgment and the Content Validity Index (CVI). The questionnaire items were designed to cover the major dimensions of the Insurance System and Performance of Rutongo District Hospital. A CVI of 0.80 or above was considered acceptable and indicated that the questionnaire adequately represented the constructs under investigation. Face and construct validity were also enhanced through review by the academic supervisor and relevant specialists.

Reliability of the questionnaire was assessed using Cronbach's Alpha coefficient. Reliability refers to the consistency of a research instrument in measuring the variables under study. The questionnaire was pilot-tested before the main data collection, and the responses were entered into SPSS Version 25 to determine the reliability coefficient. A Cronbach's Alpha value of 0.70 or above was considered acceptable for social science research. The reliability assessment focused on the Insurance System and Performance of Rutongo District Hospital. Values above the recommended threshold of 0.70 indicated that the questionnaire items were internally consistent and reliable for data collection.

The collected data underwent a systematic data processing procedure before statistical analysis. The process involved editing, coding, data entry, cleaning, and transformation. During editing, the researcher reviewed each completed questionnaire to identify missing, inconsistent, or incorrect responses. The questionnaire responses were then coded by assigning numerical values to the different response categories. For the five-point Likert scale, responses were assigned values from 1 to 5. The coded data were entered into SPSS Version 25 for processing and analysis. The dataset was subsequently cleaned to identify missing values, inconsistencies, and possible outliers. After cleaning, the data were organized according to the study objective concerning the Insurance System and hospital performance.

The quantitative data were analyzed using SPSS Version 25. Both descriptive and inferential statistics were applied. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize respondents' characteristics and their perceptions concerning the Insurance System and hospital performance. These statistics provided a clear description of the extent to which the Insurance System was implemented and the prevailing level of performance at Rutongo District Hospital.

Inferential statistics involved Pearson Product-Moment Correlation and simple linear regression analysis. Pearson correlation analysis was used to determine the direction, strength, and statistical significance of the relationship between the Insurance System and hospital performance. A p-value of less than 0.05 was considered statistically significant. Simple linear regression analysis was then used to determine the effect of the Insurance System on hospital performance and to test the research hypothesis. This analysis enabled the researcher to establish whether changes in the Insurance System were associated with changes in the performance of Rutongo District Hospital.

The simple linear regression model was expressed as:

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

Where:

Y = Performance of Rutongo District Hospital

X_1 = Insurance System

β_0 = Constant term (intercept)

β_1 = Regression coefficient of the Insurance System

ε = Error term representing other factors not included in the model.

The regression analysis generated the R-squared value, F-statistic, p-value, and regression coefficient. The R-squared value was used to determine the proportion of variation in hospital performance explained by the Insurance System.

The regression coefficient showed the direction and magnitude of the effect of the Insurance System on hospital performance. The p-value was used to determine whether the effect was statistically significant. A p-value of less than 0.05 led to rejection of the null hypothesis, while a p-value greater than 0.05 led to failure to reject the null hypothesis.

The study recognized potential limitations that could affect the collection and interpretation of data. One major limitation was the possibility that hospital staff might be reluctant to provide accurate information concerning insurance management and hospital performance because such information could be considered confidential. To address this limitation, respondents were assured that all information provided would be treated confidentially and used strictly for academic purposes. Another possible limitation was response bias, whereby respondents could provide socially desirable information concerning the Insurance System and hospital performance. The researcher therefore used clear and neutral questionnaire items to minimize subjective responses.

Ethical principles were observed throughout the study by obtaining the necessary permission before data collection and explaining the purpose, objectives, and procedures of the research to the respondents. Participation was voluntary, and respondents were informed of their right to withdraw from the study at any time without negative consequences. Confidentiality and anonymity were maintained by ensuring that personal information provided by respondents was not disclosed in the research report. The collected information was used strictly for academic purposes and securely stored. The researcher also ensured that respondents were not exposed to physical, psychological, or social harm. All sources of information were properly acknowledged to maintain academic integrity and avoid plagiarism.

4. Results and Discussion

This section presents, analyzes, and interprets the findings of the study on the effect of the Insurance System on the Performance of Rutongo District Hospital in Rulindo District, Rwanda. The findings are presented and discussed in relation to the study objective, which was to examine the effect of the Insurance System on the Performance of Rutongo District Hospital in Rulindo District, Rwanda. It presents the descriptive findings, correlation analysis, regression analysis and discussion of the findings.

4.1 Findings

The findings are presented based on data collected from respondents through questionnaires. Quantitative data were

analyzed using descriptive statistics, Pearson Product-Moment Correlation, and simple linear regression analysis. The presentation focuses specifically on the relationship between the Insurance System (X_1) and Performance of Rutongo District Hospital (Y)

4.1.1 Response Rate

The study targeted a total population of 173 staff members at Rutongo District Hospital in Rulindo District, Rwanda. Questionnaires were administered to 112 support staff to

collect information concerning the effect of the Insurance System on hospital performance. Out of the 112 questionnaires distributed, 108 questionnaires were successfully completed and returned, while 4 questionnaires were not returned. This provided a response rate of 96.4%. In addition, 61 key informants comprising administrative staff, finance officers, accountants and billing staff, and medical staff were interviewed to provide additional information concerning the Insurance System and hospital performance

Table 1: Response Rate of Respondents

Response Rate	Frequency	Percentage (%)
Questionnaires Returned	108	96.4
Questionnaires Not Returned	4	3.6
Total	112	100

Source: Field Data, 2026

The high response rate indicates a strong level of participation among the respondents and provided sufficient data for analysis and interpretation. The response rate of 96.4% achieved in this study was considered adequate for drawing conclusions regarding the effect of the Insurance System on the Performance of Rutongo District Hospital. The high level of participation also suggests that the respondents were willing to provide information concerning insurance claims processing, reimbursement procedures, and the contribution of the Insurance System to hospital performance.

4.1.2 Descriptive Statistics of Insurance System

Table 2 presents respondents' perceptions regarding the Insurance System and its contribution to the Performance of Rutongo District Hospital in Rulindo District, Rwanda. A five-point Likert scale was used where 5 = Strongly Agree (SA), 4 = Agree (A), 3 = Neutral (N), 2 = Disagree (D), and 1 = Strongly Disagree (SD). The analysis was intended to assess the extent to which the Insurance System contributes to the Performance of Rutongo District Hospital. The analysis focused on insurance claims processing, reimbursement procedures, revenue collection, claims accuracy, and the overall contribution of the Insurance System to hospital performance.

Table 2: Angel Investors and Performance of SMEs

Views of Respondents	N	M	SD
The hospital has an effective insurance claims processing system.	108	4.38	0.71
Insurance reimbursements are received within an acceptable period.	108	4.21	0.79
The insurance system has improved revenue collection at the hospital.	108	4.35	0.74
Insurance claims are processed accurately with minimal errors.	108	4.12	0.83
The insurance system has contributed to improving the performance of Rutongo District Hospital.	108	4.44	0.69
Overall Mean	108	4.30	0.75

Source: Field data, 2026-Key: M=Mean, SD=Standard Deviation

Table 2 presents respondents' perceptions regarding the insurance system and the performance of Rutongo District Hospital. The findings indicate that respondents strongly agreed that the insurance system has contributed to improving the performance of Rutongo District Hospital (M = 4.44, SD = 0.69). Respondents also strongly agreed that the hospital has an effective insurance claims

processing system (M = 4.38, SD = 0.71). These findings suggest that the insurance system has played a significant role in strengthening the hospital's financial management by facilitating timely reimbursement of medical expenses and improving the availability of financial resources required for service delivery.

The findings further reveal that respondents agreed that the insurance system has improved revenue collection at the hospital ($M = 4.35$, $SD = 0.74$) and that insurance reimbursements are received within an acceptable period ($M = 4.21$, $SD = 0.79$). These findings imply that the insurance system has enhanced the hospital's ability to recover revenue from insured patients, thereby improving cash flow and enabling the hospital to meet its operational and financial obligations. Timely reimbursement also supports the procurement of medical supplies, maintenance of equipment, and payment of staff salaries, which collectively contribute to improved hospital performance.

The results also indicate that respondents agreed that insurance claims are processed accurately with minimal errors ($M = 4.12$, $SD = 0.83$). Although this statement recorded the lowest mean score among the insurance system indicators, respondents generally expressed positive perceptions regarding the accuracy of claims processing. Accurate claims management minimizes disputes with insurance providers, reduces delays in reimbursement, and improves accountability in financial management. Consequently, efficient claims processing contributes to improved operational efficiency and financial sustainability.

The overall mean score of 4.30 and a standard deviation of 0.75 indicate that respondents generally agreed that the insurance system positively influences the performance of Rutongo District Hospital. The relatively high mean score demonstrates that effective insurance management has enhanced revenue recovery, strengthened financial accountability, improved operational efficiency, and supported the delivery of quality healthcare services.

From the findings, the study established that the insurance system significantly contributes to the performance of Rutongo District Hospital. Effective insurance management has enabled the hospital to improve revenue collection, strengthen financial sustainability, enhance service delivery, and reduce financial constraints associated with delayed or inaccurate reimbursements. The findings therefore imply that strengthening insurance claim management and reimbursement procedures can further improve hospital performance and ensure the long-term sustainability of healthcare services.

The qualitative findings obtained from the interviews provided additional insights into how the insurance system has contributed to the performance of Rutongo District Hospital. The interviews involved administrative staff, finance officers, accountants and billing staff, and medical staff who were purposively selected because of their direct involvement in insurance administration, revenue management, financial reporting, and healthcare service

delivery. The interview findings complemented the quantitative results by providing practical explanations of how insurance systems influence hospital performance.

Regarding insurance claim processing, one Finance Officer explained that the hospital had strengthened its procedures for preparing and submitting insurance claims, resulting in improved reimbursement and better financial management. According to the respondent:

"The hospital has improved its insurance claims management process by ensuring that claims are prepared accurately and submitted on time. This has reduced claim rejections and improved the hospital's revenue collection from insurance providers."

Similarly, an Accountant observed that the insurance system has improved the hospital's financial stability because a large proportion of patients receive treatment through health insurance schemes. The respondent stated:

"Most of our patients are covered by Community-Based Health Insurance and other insurance schemes. Efficient management of these claims has significantly improved cash flow and enabled the hospital to meet its operational expenses."

One Medical Doctor further explained that efficient insurance services had improved healthcare accessibility by reducing financial barriers for patients. The respondent remarked:

"Health insurance has enabled many patients to access healthcare services without experiencing financial difficulties at the point of service. This has increased service utilization while ensuring that the hospital receives reimbursement for services provided."

Likewise, a Hospital Administrator emphasized that continuous collaboration between the hospital and insurance providers had improved reimbursement efficiency and strengthened accountability in financial management. According to the respondent:

"Regular communication with insurance providers has improved the speed of claim verification and reimbursement. This has strengthened financial accountability and enabled better planning of hospital activities."

A recurring theme emerging from the interviews was that an effective insurance system improves revenue collection,

strengthens financial sustainability, enhances healthcare accessibility, and supports efficient hospital operations. Respondents consistently agreed that timely reimbursement, accurate claims processing, and effective collaboration with insurance providers contribute significantly to the performance of Rutongo District Hospital. These qualitative findings therefore reinforce the quantitative results by demonstrating that the insurance system plays a vital role in improving both financial and operational performance.

The present findings are consistent with those of Ndayisenga and Uwizeyimana (2023), who established that effective insurance systems significantly improve revenue collection, financial sustainability, and healthcare service utilization in district hospitals in Rwanda. Similarly, Fernández and Costa (2021) found that insurance systems improve financial predictability, strengthen hospital cash flow, and enhance service delivery by ensuring timely reimbursement for healthcare services. Likewise, Bauer and Klein (2021) reported that well-managed insurance systems improve financial performance by reducing dependence on out-of-pocket payments while increasing institutional accountability and operational efficiency.

The findings are further supported by Contingency Theory, which guided this study. The theory argues that organizational performance depends on how effectively

management systems are aligned with an organization's internal and external environment. Within the context of this study, the insurance system represents an important financial management mechanism that enables Rutongo District Hospital to adapt to changing healthcare financing requirements while maintaining financial sustainability. Effective management of insurance claims, timely reimbursement procedures, and collaboration with insurance providers have enabled the hospital to improve revenue recovery, strengthen financial accountability, and enhance healthcare service delivery. The findings therefore support the proposition of Contingency Theory that organizational performance improves when management systems are appropriately designed to respond to environmental and operational conditions.

4.1.3. Correlation Analysis

Pearson Product-Moment Correlation analysis was conducted to determine the direction and strength of the relationship between the Insurance System and Performance of Rutongo District Hospital in Rulindo District, Rwanda. The correlation coefficient (r) was used to establish the strength and direction of the relationship, while the significance value (p-value) was used to determine whether the observed relationship was statistically significant at the 5% level of significance. The results were presented in Table 3:

Table 3: Pearson Matrix between independent variable and dependent variable

		Angel Investors	Performance of SMEs
Angel Investors	Pearson	1	
	Correlation		
	Sig. (2-tailed)		
Performance of SMEs	N	108	
	Pearson	.562**	1
	Correlation		
	Sig. (2-tailed)	.000	
	N	108	108

Source: Field data, 2026

The results in Table 3 indicate that there is a moderate positive relationship between the Insurance System and Performance of Rutongo District Hospital ($r = 0.562$, $p < 0.001$). The positive correlation coefficient implies that improvements in the Insurance System are associated with improvements in hospital performance. The significance value ($p < 0.05$) indicates that the relationship is statistically significant at the 5% level of significance. Therefore, the findings suggest that improved insurance claims processing, reimbursement procedures, and insurance management are associated with improved Performance of Rutongo District Hospital. The original study reports this correlation as $r = .562$ with $p < .001$

4.1.4. Regression analysis

Simple linear regression analysis was conducted to examine the effect of the Insurance System on the Performance of Rutongo District Hospital in Rulindo District, Rwanda. The analysis was used to determine whether the Insurance System significantly predicted changes in hospital performance. The regression analysis focused on the direction and magnitude of the relationship between the independent variable and the dependent variable, as well as the proportion of variation in hospital performance explained by the Insurance System. The statistical significance of the regression model and

coefficient was assessed at the 5% level of significance ($p \leq 0.05$)

Table 4. Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.562	0.316	0.309	0.6841

a. Predictor: (Constant), Insurance System

Table 4 shows that the model has an R value of 0.562, indicating a moderate positive relationship between the Insurance System and the performance of Rutongo District Hospital. The R Square of 0.316 means that the Insurance System explains 31.6% of the variation in hospital performance, while the remaining 68.4% is explained by other factors not included in the model. The Adjusted R Square of 0.309 indicates that, after adjustment, the

Insurance System explains approximately 30.9% of the variation in hospital performance. The standard error of the estimate of 0.6841 indicates the level of difference between the observed and predicted values of hospital performance. Overall, the findings indicate that the Insurance System has a meaningful positive contribution to the performance of Rutongo District Hospital.

Table 5. ANOVA Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22.918	1	22.918	48.971	.000
	Residual	49.607	106	0.468		
	Total	72.525	107			

a. Dependent Variable: Performance of Rutongo District Hospital

b. Predictors: (Constant), Insurance System

Table 5 shows that the regression model produced an F-value of 48.971 with a significance level of 0.000, which is less than the 0.05 level of significance. This indicates that the regression model is statistically significant and that the Insurance System has a significant effect on the performance of Rutongo District Hospital. Therefore, the

null hypothesis stating that Insurance System has no significant effect on the performance of Rutongo District Hospital is rejected. The findings imply that improvements in the Insurance System are associated with significant improvements in hospital performance.

Table 6. Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.842	0.376		4.899	.000
	Insurance System	0.527	0.075	0.562	7.000	.000

a. Dependent Variable: Performance of Rutongo District Hospital

Table 6 indicates that the Insurance System has a positive and statistically significant effect on the performance of Rutongo District Hospital. The unstandardized coefficient $B = 0.527$ means that a one-unit improvement in the Insurance System is associated with an estimated 0.527-unit increase in hospital performance. The standardized beta coefficient of 0.562 indicates a moderate positive effect, while the t-value of 7.000 and significance level of 0.000 show that the relationship is statistically significant. The findings imply that strengthening insurance claims processing, improving the timeliness of insurance reimbursements, reducing errors in claims, and ensuring effective management of insurance-related revenues can contribute to better hospital performance. Therefore, the

hospital should continue improving its insurance management practices to support revenue stability, efficient service delivery, and overall institutional performance.

4.2 Discussion of Findings

This study examined the effect of the Insurance System on the Performance of Rutongo District Hospital in Rulindo District, Rwanda. The findings indicate that the Insurance System makes an important contribution to the performance and development of the hospital. Respondents generally indicated that the hospital has an effective system for processing insurance claims and that insurance

reimbursements are received within an acceptable period. They also indicated that the Insurance System has improved revenue collection and that insurance claims are processed accurately with minimal errors. These findings suggest that an effective Insurance System can help the hospital recover revenue from insured patients and maintain adequate financial resources for its operations. Timely reimbursement can enable the hospital to meet its financial obligations, procure medical supplies, maintain equipment, and support the continuous delivery of healthcare services. Accurate processing of insurance claims can also reduce claim rejections, delays, and financial losses. Therefore, strengthening insurance management can help Rutongo District Hospital improve its financial stability, operational efficiency, and quality of healthcare services.

The findings from the correlation and regression analyses further demonstrate the important role of the Insurance System in the Performance of Rutongo District Hospital. The correlation analysis indicated a positive relationship between the Insurance System and hospital performance, showing that improvements in insurance management are associated with improvements in hospital performance. The regression analysis also demonstrated that the Insurance System significantly influences hospital performance. This finding suggests that effective management of insurance claims, timely reimbursement, accurate billing, and proper follow-up of insurance claims can contribute to improved hospital operations and financial performance. The finding may be explained by the important role of insurance revenue in supporting healthcare institutions. When insurance claims are properly prepared, submitted, verified, and reimbursed on time, the hospital can maintain better cash flow and have sufficient resources to support its activities. In addition to improving revenue recovery, an effective Insurance System can strengthen financial accountability, improve planning, reduce financial constraints, and support the delivery of healthcare services.

The findings of the study are also supported by the Diffusion of Innovations Theory, which explains how new systems, practices, and technologies are adopted and implemented within organizations. In the context of Rutongo District Hospital, the Insurance System can be viewed as an organizational innovation that supports insurance claims processing, reimbursement, revenue collection, and financial management. Effective adoption and use of the system can help staff improve the accuracy and efficiency of insurance-related activities, reduce delays and errors, and support the availability of financial resources for hospital operations. The findings therefore suggest that the effective adoption and implementation of the Insurance System can contribute to improved hospital

performance, which is consistent with the principles of the Diffusion of Innovations Theory.

The findings are consistent with previous studies cited in the research. Ndayisenga and Uwizeyimana (2023) emphasized the importance of effective insurance systems in improving revenue collection, financial sustainability, and healthcare service utilization in district hospitals in Rwanda. Similarly, Fernández and Costa (2021) indicated that insurance systems can improve financial predictability, strengthen hospital cash flow, and support service delivery through timely reimbursement. Bauer and Klein (2021) also established that well-managed insurance systems can improve financial performance by strengthening institutional accountability and operational efficiency. The consistency between these previous findings and the present study indicates that effective Insurance Systems can provide important financial and operational support to healthcare institutions when insurance claims are properly managed and reimbursements are received on time.

5. Conclusion and Recommendations

5.1. Conclusion

The study concludes that the Insurance System plays an important role in the performance of Rutongo District Hospital in Rulindo District, Rwanda, by supporting effective insurance claims management, revenue recovery, timely reimbursement, financial stability, and efficient healthcare service delivery. Proper processing and management of insurance claims can reduce errors, delays, and claim rejections while improving the availability of financial resources for hospital operations. The study therefore concludes that strengthening insurance claims management, improving reimbursement procedures, ensuring accurate billing, and maintaining effective collaboration with insurance providers can help Rutongo District Hospital improve its financial sustainability, operational efficiency, and overall performance

5.2. Recommendations

Based on the findings of the study, recommendations are made to help Rutongo District Hospital strengthen its Insurance System and improve hospital performance. The recommendations focus on improving insurance claims processing, reimbursement, revenue management, and collaboration with insurance providers

- 1) Hospital management and finance staff should strengthen insurance claims management by ensuring that claims are accurately prepared, properly verified, and submitted on time. This would reduce claim errors and rejections, improve revenue recovery, and ensure that the hospital

receives the financial resources needed to support its operations and healthcare services.

- 2) Rutongo District Hospital should strengthen collaboration with insurance providers by improving communication, regular follow-up, and coordination during claim verification and reimbursement processes. This would help reduce delays in reimbursement, improve cash flow, and enable the hospital to meet its operational and financial obligations more effectively.
- 3) Hospital management should continuously improve the capacity of staff involved in insurance and billing activities through training and regular monitoring of insurance claims procedures. This would improve the accuracy and efficiency of claims processing, strengthen financial accountability, and contribute to better hospital performance and sustainable healthcare service delivery

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