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LEGAL AWARENESS OF DATA PROTECTION REGULATIONS AND PERCEIVED ORGANIZATIONAL PERFORMANCE AMONG CBK-LICENSED DIGITAL CREDIT PROVIDERS IN KENYA

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ABSTRACT

This study examined the relationship between legal awareness of data protection regulations and perceived organizational performance among Central Bank of Kenya (CBK)-licensed digital credit providers in Kenya. The study adopted a quantitative cross-sectional survey design. The target population comprised 95 licensed providers, from which 77 firms were selected. Four knowledgeable officers were targeted in each selected firm, giving 308 targeted respondents. A total of 280 usable questionnaires were obtained, representing a response rate of 90.9%. Legal awareness and perceived organizational performance were each measured using ten five-point Likert items. The main-study legal awareness scale recorded a mean of 3.703 (SD = 0.770; Cronbach's α = 0.899), while perceived organizational performance recorded a mean of 4.083 (SD = 0.695; α = 0.898). Legal awareness was positively correlated with perceived organizational performance ($r = 0.538$, $p < 0.001$). In a simple regression with HC3 heteroscedasticity-consistent standard errors, legal awareness was positively associated with perceived performance ($B = 0.486$, $SE = 0.047$, $z = 10.384$, $p < 0.001$; $R^2 = 0.290$). In the simultaneous model containing all four data privacy compliance dimensions, the legal awareness coefficient remained positive and statistically significant ($B = 0.127$, $\beta = 0.141$, HC3 $SE = 0.059$, $z = 2.155$, $p = 0.031$). The findings indicate that respondents reporting stronger legal awareness also tended to report more favourable organizational performance. Because the study was cross-sectional and used self-reported measures, the results demonstrate association rather than causation. The absence of firm identifiers in the analytical file also means that firm-clustered standard errors could not be estimated.

Keywords: *data protection regulations; digital credit providers; Kenya; legal awareness; perceived organizational performance.*

1.0 Background of the Study

Digital credit providers rely on personal information to identify customers, assess creditworthiness, administer loans and communicate with borrowers. These activities depend on the collection and processing of information such as identity details, contact information, financial records and transaction histories. While such information supports digital lending operations, inappropriate collection or handling can expose customers and providers to privacy, regulatory and reputational risks. Research on digital lending applications in Kenya has documented concerns about application permissions, transparency and the treatment of borrowers' personal information (Centre for Intellectual Property and Information Technology [CIPIT], 2021; Johnen et al., 2021).

Kenya's data protection framework places responsibilities on organizations that determine the purposes and means of processing personal data. The Data Protection Act, 2019, establishes principles governing lawful, fair and transparent processing, while the Central Bank of Kenya (Digital Credit Providers) Regulations, 2022, set regulatory requirements for licensed digital credit providers. For these requirements to guide everyday operations, organizational personnel need to understand the applicable rules and the procedures through which they are implemented. Legal awareness is therefore relevant to customer onboarding, staff responsibilities, information sharing, record management and complaint handling (Data Protection Act, 2019; Central Bank of Kenya, 2022).

In this study, legal awareness refers to respondents' assessments of their organizations' knowledge and application of data protection requirements. The construct includes staff understanding of applicable laws, management awareness, regulatory updates, periodic compliance training, formal staff training, documented internal policies, policy communication, designated compliance responsibility, internal audits and the perceived role of awareness in reducing regulatory risk. These indicators reflect organizational awareness arrangements rather than an independent legal audit of each provider.

Institutional Theory provides the principal theoretical lens for this relationship. Organizations operating in regulated environments face formal requirements and expectations that can shape their structures, policies and routines. Awareness of regulatory requirements may help personnel understand these expectations and incorporate them into organizational procedures. However, the existence of policies does not itself demonstrate implementation. Staff must understand the requirements and apply them consistently in their work (DiMaggio & Powell, 1983; Scott, 2008).

Stakeholder Theory offers a complementary explanation. Digital credit providers depend on relationships with borrowers, regulators, employees and business partners. Personnel who understand data protection responsibilities may be better positioned to support transparent information handling and respond appropriately to customer concerns. Such practices may contribute to stakeholder confidence, although customer trust was not measured directly in this study (Freeman, 1984; CIPIT, 2021).

The Resource-Based View further suggests that regulatory knowledge and staff competence may become organizational capabilities when embedded in training, internal controls and decision-making routines. Their contribution depends on whether knowledge is translated into practice and coordinated with technical and managerial resources. This perspective cautions against assuming that awareness alone produces better organizational outcomes (Barney, 1991).

Empirical research in the Kenyan digital credit context has primarily examined privacy practices, borrower experiences and the broader consequences of digital lending. CIPIT (2021) documented concerns about permissions requested by digital lending applications and the transparency of personal information practices. Johnen et al. (2021) examined the promises and risks of digital credit in Kenya, including borrower-related outcomes. These studies establish the importance of responsible data governance in the sector, but they do not directly test whether officers' awareness of data protection requirements is associated with perceived organizational performance. Evidence from other jurisdictions on regulatory implementation may provide useful context, but it should not be treated as direct evidence of the effect of employee awareness in Kenyan digital credit providers.

The gap addressed in this article is therefore specific. Existing evidence on privacy regulation largely concerns external regulatory changes, compliance costs, application practices or consumer responses. Less is established about whether officers' assessments of legal awareness within licensed digital credit providers are associated with perceived revenue growth, operational efficiency and customer retention. This study contributes evidence from the Kenyan digital credit context using a ten-item legal awareness scale and a ten-item perceived organizational performance scale. Its contribution is contextual and empirical; it does not claim to establish a causal effect of awareness on firm performance.

The objective was to examine the relationship between legal awareness of data protection regulations and organizational performance among CBK-licensed digital credit providers in Kenya. The null hypothesis was that legal awareness of data protection regulations has no statistically significant relationship with perceived organizational performance.

2.0 Materials and Methods

2.1 Research design and setting

The study adopted a quantitative cross-sectional survey design within a positivist research approach. Data were collected at one point in time through structured questionnaires administered to officers of CBK-licensed digital credit providers in Kenya. The design was appropriate for describing respondent assessments and testing statistical associations among measured constructs. It does not establish temporal order or causal effects (Kothari, 2004; Saunders et al., 2019).

2.2 Population, sampling and respondents

The study population comprised 95 CBK-licensed digital credit providers. The sampling frame was developed from the register of licensed providers maintained by the Central Bank of Kenya. The amended research project describes the selection of 77 providers and the purposive selection of knowledgeable organizational informants. Four officer roles were targeted in each selected provider: compliance, operations, information technology/security and senior management. This produced 308 targeted respondents. A total of 280 usable questionnaires were obtained, giving a response rate of 90.9%. The provider was the intended unit of analysis and the participating officers were the units of observation. However, the available analytical workbook contains respondent-level records without a firm identifier; accordingly, the analyses in this article are interpreted at the respondent-perception level.

2.3 Instrument and measurement

Primary data were collected using a structured questionnaire with five-point Likert response options ranging from 1 (strongly disagree) to 5 (strongly agree). Legal awareness was measured using ten items (LA1–LA10). The items addressed staff understanding of Kenyan

data protection laws, management awareness, regulatory updates, periodic and formal training, documented policies, policy communication, designated compliance responsibility, internal audits and the perceived role of awareness in reducing regulatory risk. Perceived organizational performance was measured using ten items (PF1–PF10) addressing perceived revenue growth, financial growth, operational efficiency, loan-processing time, customer retention, customer satisfaction, market share, default management, perceived contribution of compliance and sustained organizational growth.

For each respondent, a construct score was calculated as the arithmetic mean of its ten items. The resulting scores retained the original 1–5 response metric. Higher scores represented stronger agreement with the statements. The performance measure reflects officers' perceptions and is not equivalent to audited revenue, operational records or independently measured customer retention.

2.4 Data collection and preparation

The amended research project states that institutional authorization and permission from participating organizations were obtained before questionnaire administration. Respondents were informed about the study purpose, voluntary participation and confidentiality. Completed questionnaires were checked for completeness and suitability, coded and prepared for statistical analysis. The supplied workbook contained 280 quantitative records and no missing values across the 50 construct items used in this analysis. The workbook's respondent identifiers (R001–R280) identify individual records but do not identify the firms to which respondents belonged.

2.5 Reliability and validity

Internal consistency was recalculated from the 280 main-study responses using Cronbach's alpha for each ten-item scale. The reliability coefficients reported below are based on the item-level data in the supplied workbook, not the separate pilot exercise. The amended research project also reports main-study measurement checks, including a Kaiser–Meyer–Olkin value of 0.954 and a significant Bartlett's test for the 50-item instrument. These overall diagnostics support factorability of the item correlation matrix but do not, by themselves, establish the validity of the legal awareness construct. The article therefore reports internal consistency and identifies the limits of the available construct-validity evidence.

2.6 Statistical analysis

The data were analysed using descriptive statistics, Pearson product–moment correlation and ordinary least-squares regression. Means and standard deviations described the legal awareness and perceived performance scores. Pearson correlation assessed their bivariate association. Two regression specifications were distinguished. First, a simple regression estimated the unadjusted association between legal awareness and perceived performance. Second, the four-predictor model entered legal awareness, data collection practices, data security infrastructure and consumer rights compliance simultaneously. The latter coefficient estimates the association of legal awareness after adjustment for the other three compliance dimensions.

Heteroscedasticity was assessed using the Breusch–Pagan test. Because the test indicated unequal residual variance, HC3 heteroscedasticity-consistent standard errors were used for coefficient inference. Variance inflation factors were calculated from the four predictors with an intercept included in the auxiliary regressions. The Durbin–Watson statistic was reported as a residual diagnostic but does not resolve possible dependence among officers within the same firm. All analyses used 280 respondent-level records. Since the workbook did not

contain firm identifiers, cluster-robust standard errors and firm-level aggregation could not be performed. Statistical significance was evaluated at the 5% level.

2.7 Ethical considerations

The amended research project states that participation was voluntary, respondents were informed about the purpose of the study and confidentiality was maintained. It also refers to institutional authorization and organizational permission. The manuscript does not state a verifiable ethics approval number or research permit identifier in the material reviewed. These details must be inserted from the actual approval letter and permit before submission; they have not been invented.

3.0 Results

3.1 Response rate and respondent profile

Table 1. Response rate

Response status	Frequency	Percentage (%)
Usable questionnaires received	280	90.9
Not returned or not usable	28	9.1
Total targeted	308	100.0

Note: The response rate is calculated as 280/308 × 100.

Of the 308 officers targeted, 280 returned usable questionnaires, producing a response rate of 90.9%. The respondent profile included compliance officers (29.3%), operations managers (26.4%), IT/security managers (23.9%) and senior management representatives (20.4%). The distribution provided responses from personnel with different responsibilities for regulatory oversight, operational processes, information security and management.

Table 2. Respondent and organizational characteristics (N = 280)

Characteristic	Category	n	%
Position	Compliance officer	82	29.3
	Operations manager	74	26.4
	IT/security manager	67	23.9
	Senior management	57	20.4
Organization age	Less than 2 years	36	12.9
	2–5 years	86	30.7
	6–10 years	99	35.4
	Above 10 years	59	21.1
Respondent tenure	Less than 2 years	52	18.6
	2–5 years	123	43.9
	6–10 years	69	24.6
	Above 10 years	36	12.9
Organization employees	Below 20	56	20.0
	21–50	87	31.1
	51–100	75	26.8
	Above 100	62	22.1

Note: Percentages are calculated using 280 respondents. All records in the supplied workbook indicated CBK-licensed status.

3.2 Reliability analysis

Table 3. Internal consistency of the study scales

Construct	Items	Cronbach's α
Legal awareness	10	0.899
Perceived organizational performance	10	0.898

Note: Alpha coefficients were recalculated from the 280 main-study questionnaires. They are distinct from pilot-study reliability estimates.

The legal awareness scale recorded Cronbach's alpha of 0.899, while perceived organizational performance recorded 0.898. Both values exceed the commonly used 0.70 criterion and indicate good internal consistency for the items in this sample (Nunnally, 1978). These results resolve the earlier discrepancy: the correct main-study coefficients are 0.899 and 0.898, respectively. Values of 0.812 and 0.811 in the previous manuscript were calculation or transcription errors and have been removed.

3.3 Descriptive statistics

Table 4. Descriptive statistics for the focal constructs

Construct	Items	Mean	SD	Minimum	Maximum
Legal awareness	10	3.703	0.770	1.50	5.00
Perceived organizational performance	10	4.083	0.695	1.70	5.00

Note: Each construct score is the respondent-level mean of ten items scored from 1 to 5.

Legal awareness recorded a mean of 3.703 (SD = 0.770), indicating that respondents generally selected responses above the scale midpoint. Perceived organizational performance recorded a mean of 4.083 (SD = 0.695). The results describe officers' assessments and should not be interpreted as independently verified compliance or financial performance.

3.4 Correlation analysis

Table 5. Pearson correlation matrix for the compliance dimensions and perceived organizational performance

Variable	LA	DCP	DSI	CRC	POP
Legal awareness	1.000	0.598	0.601	0.583	0.538
Data collection practices	0.598	1.000	0.616	0.591	0.572
Data security infrastructure	0.601	0.616	1.000	0.626	0.610
Consumer rights compliance	0.583	0.591	0.626	1.000	0.559
Perceived organizational performance	0.538	0.572	0.610	0.559	1.000

Note: LA = legal awareness; DCP = data collection practices; DSI = data security infrastructure; CRC = consumer rights compliance; POP = perceived organizational performance. All focal correlations with POP were positive and statistically significant at $p < 0.001$ (two-tailed).

Legal awareness was positively correlated with perceived organizational performance ($r = 0.538$, $p < 0.001$, $N = 280$). This indicates that respondents who reported stronger legal awareness also tended to report more favourable organizational performance. The correlation is bivariate and does not account for the other compliance dimensions. The correlations

among the four compliance dimensions ranged from 0.583 to 0.626, indicating related but non-identical respondent assessments.

3.5 Objective-specific regression analysis

Table 6. Simple linear regression of perceived organizational performance on legal awareness

Predictor	B	HC3 SE	z	p	95% CI	R^2
Legal awareness	0.486	0.047	10.384	<0.001	0.394 to 0.577	0.290

Note: Dependent variable = perceived organizational performance. HC3 robust standard errors are used. z is reported because the robust covariance estimator uses asymptotic normal inference.

In the simple regression model, legal awareness was positively associated with perceived organizational performance (B = 0.486, HC3 SE = 0.047, z = 10.384, $p < 0.001$). The model explained 29.0% of the variation in perceived performance ($R^2 = 0.290$). The coefficient indicates that a one-point increase in the legal awareness composite was associated with an estimated 0.486-point increase in the perceived performance score on its 1–5 scale. This is an unadjusted association and should not be interpreted causally.

3.6 Adjusted four-dimension regression model

Table 7. HC3-robust coefficients for the simultaneous four-predictor model

Predictor	B	HC3 SE	Standardized β	z	p	95% CI
Legal awareness	0.127	0.059	0.141	2.155	0.031	0.011 to 0.242
Data collection practices	0.194	0.065	0.206	2.971	0.003	0.066 to 0.321
Data security infrastructure	0.299	0.075	0.296	3.976	0.000	0.152 to 0.446
Consumer rights compliance	0.152	0.057	0.165	2.652	0.008	0.040 to 0.264

Note: Dependent variable = perceived organizational performance; N = 280. B and standardized β are ordinary least-squares estimates; HC3 SE, z, p and confidence intervals use the HC3 robust covariance estimator.

Table 8. Overall model fit

N	R	R^2	Adjusted R^2	OLS F (4,275)	OLS p	Root MSE
280	0.683	0.467	0.459	60.21	<0.001	0.511

Note: OLS F-test reports conventional model fit. HC3-robust joint Wald test is also statistically significant (F = 56.71, p < 0.001), as reported in the amended project.

In the simultaneous model, legal awareness remained positively associated with perceived organizational performance after adjustment for data collection practices, data security infrastructure and consumer rights compliance (B = 0.127, standardized β = 0.141, HC3 SE = 0.059, z = 2.155, p = 0.031; 95% CI [0.011, 0.242]). The adjusted coefficient is smaller than the simple-regression coefficient because the four compliance dimensions share variance. The full model explained 46.7% of the observed variation in perceived performance ($R^2 = 0.467$; adjusted $R^2 = 0.459$).

3.7 Regression diagnostics

Table 9. Multicollinearity diagnostics

Predictor	VIF	Tolerance
Legal awareness	1.904	0.525
Data collection practices	1.999	0.500
Data security infrastructure	2.047	0.488
Consumer rights compliance	2.017	0.496

Note: VIFs were calculated from the four predictors with an intercept included in the auxiliary regressions. The intercept was excluded from the table.

Table 10. Selected regression diagnostics

Diagnostic	Statistic	Interpretation
Breusch–Pagan test	LM = 18.015; p = 0.001	Evidence of heteroscedasticity; HC3 robust standard errors used.
White test	LM = 33.025; p = 0.003	Evidence of heteroscedasticity; HC3 robust standard errors used.
Durbin–Watson	1.898	No indication of severe first-order residual autocorrelation; does not test firm clustering.
VIF range	1.904–2.047	No serious multicollinearity indicated.

The recomputed VIF values ranged from 1.904 to 2.047, indicating that multicollinearity was not a serious concern in the four-predictor model. This corrects the earlier reported range of 45.4–60.3, which resulted from calculating VIF without including an intercept in the auxiliary regressions. The Breusch–Pagan and White tests both indicated heteroscedasticity; consequently, HC3 robust standard errors are reported for coefficient inference. The Durbin–Watson statistic was 1.898. It does not, however, establish independence among respondents from the same provider.

4.0 Discussion

The findings show a positive relationship between legal awareness of data protection regulations and perceived organizational performance among officers working in CBK-licensed digital credit providers. The bivariate correlation was moderate and positive, and the adjusted coefficient remained statistically significant after the other three compliance dimensions were included in the model. The results therefore support the study's first objective at the level of respondent perceptions. They do not establish that legal awareness causes higher revenue, greater efficiency or improved customer retention.

The finding is consistent with the institutional argument that regulatory requirements influence organizational structures and routines. In the digital credit sector, employees need to understand the rules governing personal information if those rules are to guide operational decisions. Training, internal policy communication and designated compliance responsibility may help translate formal requirements into routine practice. This interpretation is consistent with Institutional Theory, although the present survey measured awareness-related practices rather than institutional pressure or legitimacy directly (DiMaggio & Powell, 1983; Scott, 2008).

The Kenyan context makes this relationship relevant. Digital credit providers process personal information throughout customer registration, credit assessment and loan administration. Research on digital lending applications in Kenya has identified concerns about data permissions and transparency, demonstrating why knowledge of data protection obligations matters in this sector (CIPIT, 2021; Johnen et al., 2021). The current study

extends this contextual discussion by examining the association between officers' assessments of legal awareness and perceived organizational performance, rather than examining application permissions alone.

The result also complements stakeholder-based reasoning. Customers and regulators are directly affected by the way providers manage personal information. Personnel who understand data protection requirements may be better equipped to support transparent processing and respond to concerns. Such practices could contribute to more stable stakeholder relationships. However, the study did not measure customer trust or regulator assessments directly, so these pathways remain plausible explanations rather than demonstrated mediating mechanisms (Freeman, 1984).

The Resource-Based View provides a further interpretation. Regulatory knowledge may become an organizational capability when supported by staff development, documented procedures, internal audits and management oversight. The significant adjusted coefficient suggests that legal awareness retains an association with perceived performance even when the other three compliance dimensions are considered. Nevertheless, its standardized coefficient ($\beta = 0.141$) was smaller than those for data collection practices, data security infrastructure and consumer rights compliance in the same model. This indicates a comparatively smaller unique association in this dataset, not that legal awareness is dispensable (Barney, 1991).

The distinction between the simple and adjusted models is important. The simple model indicates that legal awareness shares 29.0% of the observed variance in perceived performance. The four-predictor model explains 46.7% when all four compliance dimensions are included. The legal awareness coefficient becomes smaller after adjustment because some of the association is shared with related compliance practices. This pattern supports treating privacy compliance as a set of connected organizational practices rather than assuming that legal awareness operates independently.

The findings should also be compared cautiously with international studies of privacy regulation. Research reviewed in the original project reports that regulatory changes can create compliance costs while also encouraging changes in organizational information governance and innovation (Frey & Presidente, 2024; Chen et al., 2024). Those studies examine regulatory exposure and organizational responses, whereas this article measures officers' perceptions of internal legal awareness. The findings are therefore complementary rather than directly equivalent. The present study does not establish that awareness offsets compliance costs or produces measurable financial gains.

Several limitations affect interpretation. First, the cross-sectional design does not establish temporal order or causality. Second, both the predictor and outcome were self-reported in the same questionnaire, creating possible common-method and social desirability bias. Third, perceived organizational performance is not an independently verified measure of revenue, efficiency or customer retention. Fourth, the sample includes multiple officers from providers, but the workbook does not identify the firm associated with each respondent. The regression standard errors therefore cannot be adjusted for within-firm clustering, and the findings should not be presented as definitive firm-level estimates. Future research should retain anonymous firm codes and, where possible, combine staff surveys with objective organizational indicators.

5.0 Conclusion and implications

The study found that legal awareness of data protection regulations was positively and significantly associated with perceived organizational performance among CBK-licensed digital credit providers in Kenya. The relationship was evident in the Pearson correlation, the objective-specific simple regression and the adjusted four-dimension model. The findings support the view that regulatory knowledge, staff training, internal policy communication and compliance responsibilities are relevant elements of organizational data governance. However, the results represent associations among respondent perceptions and do not demonstrate a causal effect on actual firm performance.

Digital credit providers should maintain regular data protection training, communicate internal policies clearly, assign compliance responsibilities and review staff understanding of applicable requirements. Compliance managers should ensure that awareness is reflected in operational procedures rather than limited to policy documents. Regulators and industry bodies may consider practical guidance and capacity-building that help providers translate legal requirements into routine practice. These recommendations are consistent with the study findings but should not be interpreted as interventions whose effects were directly tested.

6.0 Limitations and further research

The study was cross-sectional, relied on self-reported questionnaire data and measured perceived rather than independently verified organizational performance. The lack of firm identifiers prevented firm-level aggregation and cluster-adjusted inference. Although the scale showed good internal consistency, further studies could assess measurement validity using confirmatory factor analysis and independent samples. Future research should also use longitudinal designs, anonymized provider identifiers and objective performance indicators to examine whether changes in legal awareness precede changes in organizational outcomes.

7.0 Acknowledgements

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7.1 Ethics approval and consent to participate

The research project reports voluntary participation, respondent information and confidentiality safeguards, as well as institutional and organizational permissions.

7.2 Conflicts of interest

The author declares no conflict of interest.

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