PROJECT MANAGEMENT PRACTICES ON IMPLEMENTATION OF MOBILE BANKING PROJECTS IN SELECTED COMMERCIAL BANKS IN NAIROBI COUNTY, KENYA

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REG NO: D53/CTY/PT/20888/2012

A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLEMENT FOR THE AWARD OF THE MASTERS DEGREE IN BUSINESS ADMINISTRATION (PROJECT MANAGEMENT) OF KENYATTA UNIVERSITY

JUNE, 2021
DECLARATION

This research project is my original work and has never been presented to any other University or Institution or examination body for the award of a degree, diploma or certificate.

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This research project has been submitted for examination with my approval as the university supervisors.

Signature: .................................. Date: ..................................

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DEDICATION

To my dad and my late mum for being supportive, patient and for their inspiration, while undertaking this research project. To my Supervisor Dr. Lucy Ngugi for the guidance she accorded me throughout this period.
ACKNOWLEDGEMENT

First, am grateful to God for His grace and mercies that has sustained me throughout my research project.

I wish to thank my supervisor Dr. Lucy Ngugi for her endless support, guidance, time and encouragement that gave me the opportunity to research and write this proposal. Also, my sincere gratitude goes to my Lecturers, staff of Kenyatta University City Campus and colleagues for their guidance and assistance.
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<td>ANOVA</td>
<td>Analysis of variance</td>
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<td>CSA</td>
<td>Project management practices</td>
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<td>HRT</td>
<td>Human relations theory</td>
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<td>ICT</td>
<td>Information Communication Technology</td>
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<tr>
<td><strong>Project Implementation</strong></td>
<td>is the realization of the successions of exercises that are intended to accomplish the points of the mobile banking project. It is measured by time, budget, scope and quality.</td>
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<tr>
<td><strong>Project Financing</strong></td>
<td>is the allocation of funds to facilitate implementation of the mobile banking projects by commercial banks. It is measured using budgeting, availability of funds and approval.</td>
</tr>
<tr>
<td><strong>Project Management Practices</strong></td>
<td>are techniques, procedures, processes and guidelines used in project management. They include project planning, financing, management competence and support.</td>
</tr>
<tr>
<td><strong>Project Manager Competence</strong></td>
<td>is the situation where project managers have the necessary skills and knowledge to facilitate successful project implementation. It is measured using technical skills, work experience and interpersonal skills.</td>
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<tr>
<td><strong>Project Planning</strong></td>
<td>is the use of schedules such as Gantt charts to plan and subsequently report progress within the project environment. It is measured in terms of resource planning, tasks monitoring and project milestones and deliverables.</td>
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<tr>
<td><strong>Top Management Support</strong></td>
<td>is when senior management dedicates time to review plans, follow up on results and facilitate mobile banking projects. It is measured by timely interventions, resourcing and staff support.</td>
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ABSTRACT

Mobile banking technology has been widely adopted by commercial banks in Kenya as a tool for market penetration. The technology has been instrumental in serving a wide and ever-growing customer base with fast, efficient, and convenient quality services. It has become one of the key success factors in the banking industry as empirical evidence links its adoption to wide customer base and enhanced number of transactions. However, the implementation of mobile banking projects poses various challenges such as poor and inadequate information systems, inadequate IT infrastructure, limited IT knowledge, dependence on inadequate and outdated technology and lack of awareness of technological changes. The aim of this study was to examine the impact of project management practices on the implementation of mobile banking projects by selected commercial banks in Nairobi County, Kenya. The specific focus of this study was to determine the effect of project manager competence, project planning, project financing and senior management support on the implementation of mobile banking projects in selected commercial banks in Nairobi County, Kenya. This research is supported by stakeholder theory, constraint theory and systems theory. He adopted a descriptive research design. The target group is the mobile banking project of six Ban One commercial banks in Nairobi District. The monitoring unit consists of 244 project employees. A stratified random sample was used to select 149 respondents. Primary data were collected using a semi-structured questionnaire. Thematic analysis is used when analyzing qualitative data. Quantitative data were analyzed using descriptive statistics and statistics. The correlation results indicated that project manager competence, project planning, project financing and top management support have a positive and significant association with mobile banking project implementation. The regression results revealed that project manager competence, project planning, project financing, and top management support positively and significantly influence mobile banking project implementation. The study concluded that project management practices have a positive and significant effect on the implementation of mobile banking projects in commercial banks in Kenya. The study recommended the need for banks’ management to ensure project managers possess the required technical skills and experience in project management; should ensure proper planning and monitoring of projects and should make adequate budgetary allocation to support projects.
CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Formerly, there has been rapid growth in the application of project management as the way in which firms achieve their goal and objective. Previously, projects were external to the firm, but the development in the use of projects recently has mainly been in the area of projects internal to firm, coming up with a new product, opening a new branch refining the services provided to clients. Executing internal projects successfully is adequate in that the organization significantly improves its ability to implement more proficiently and effectively resulting in improving its own strength for competition. Project management offers an organization with essential tools that enhances its ability to plan, execute, and control its happenings as well as the way in which it uses its resources and people (Meredith & Mantel, 2010).

Several factors are considered in the implementation of mobile banking projects. These factors include; technological, economic or social. Some of the social factors which have been identified entail hypothesizing money electronically, social aspect of transactions, being aware, attitude regarding change, trust in services provided by the bank, suitability of the service and the ease in which individuals utilize these services. Economic variables consist of marketing strategies, service costs, access to mobile phones, and alternative accessibility. Technological considerations include reliability and service accessibility, safety and privacy provision, user-friendliness, network availability, mobile phone operating capability and service readiness on various mobile networks (Venable Telecommunications, 2008).
In India, there were plenty of failures, since the designed mobile banking systems had authorized an utmost of five stages on any exchange in the bank. That choice was made in the desire it would disentangle matters for semi-proficient clients. A few stages expected clients to enter up to 29 characters on an element telephone, prompting mistakes that prompted declined exchanges that prompted clients losing enthusiasm for the system. In May 2016 only 3.7 million attempts at mobile banking transactions were recorded, well short of traffic expectations based on the 450 million mobile connections in rural India (Sharwood, 2016).

In Nigeria, about 0.8 million of Nigerian adults are utilizing mobile money. This equates to a population of about 178 million. The main cause of the moderate uptake of mobile money is the Central Bank of Nigeria (NCB). The NCB accepted after a bank-led demonstration allowing banks to work with mobile money as opposed to telecommunications companies. The purpose of the demonstrations cited by banks in Nigeria is on the one hand for protectionist reasons to prevent tax evasion and on the other for concerns about loss of control (Khan & Ejike, 2017).

In Kenya, in regard to the CBK yearly report, there are 44 banking institutions and 26 of the institutions have a variety of banking products on online platform such as, funds transfer, payments and online credit card application. Mobile money services are offered through third party unstructured supplementary service data services. The Standard Chartered launched a paperless banking branch, where all transactions are virtual, while Barclays launched a Mobile banking app targeting at attracting more mobile and online users (Rebecca, 2013). Majority of the banking firms have invested a lot of money on projects related to technology with banks like NIC investing up to a tune of KES 740 Million for a banking system. Embracing changes in mobile banking structure as a result of new technology trends has not
been calm following customer’s complaints on the poor and inadequate financial services even with the enactment of the modern platforms on banking.

According to CBK (2012), a newly implemented bond trading system that year affected operations hence decreasing trades for that particular period. For projects to meet their intended purpose and deliver results without negatively impacting on current services, project management practices should be clear.

1.1.1 Project Implementation

Project implementation is the completion of the arrangements of exercises that are intended to accomplish the points of the task (Wang, Kunc & Bai, 2017). It is the stage in which the undertaking expectations are physically constructed and conveyed to the client. At the point when the actualized project does not work or convey inside the predetermined parameters, failure is said to happen inside the system. It is essential to consider that use requires some energy, usually more than it is arranged, autonomously from the idea of the task, and that numerous outer limitations can appear that should be considered at the beginning of the implementation step (Dhir, Kumar & Singh, 2019).

The most important project implementation is a highly competent project team and effective monitoring of project progress and project managers. Usually, the administration must take control of the main partner and the head of the company, which is often used or linked by the main partner. Company management must have an experienced and reliable administrative framework adapting to current needs and changing circumstances, because companies are rarely updated exactly as stated in the main contract. So far, the association should aim to provide high quality results and returns (ERFD, 2013).
Implementation of the mobile banking depends on who takes the lead, the support offered by the financial regulation in the country and if mobiles are used for transformational banking or additive banking. For that reason, lack of proper tracking on related projects may lead to failure (Kuen, Zailani & Fernando, 2009).

Mobile banking is creating a whirlwind in the global money services industry. Most banks are building their own dedicated universal banking contracts and are trying to capitalize on the innovations that come with mobile phones and present governance as a method for fast and efficient governance. Financial institutions of all sizes value their place in the world of flexible money storage. This creates conditions for applicants, including banks, as well as telecommunications organizations (Feig, 2007).

However, the spread of retail systems on banking in most developing countries is very low (Porteous, 2006). Several domestic household studies undertaken in a few nations, such as Kenya, showed that over a century or less of mobile phone deployment, as more individuals have these devices, as well as economic balances, despite the reality that the latter have been available for longer. Through versatile keeping money, banks can give key monetary services to their clients including account opening, for example, checking parity and proclamation request, reserves exchange between accounts, charge installments, articulation ask for, check book demands and broadcast appointment top-up (Njenga, 2011).

In a publication in 2009 by Standish Group International (SGI), they highlighted a success rate of only 32% in mobile banking projects in states; 44% were tested (late, finished spending plan, and additionally with not as much as the required highlights and works); and 24% fizzled (dropped preceding culmination or conveyed and never utilized). Notwithstanding the to a great degree low achievement figures above, (SGI, 2009) additionally expressed that only 2% of the mobile banking ventures whose budget exceeds 10
Million dollars meets their budget and time. Sending a versatile installments benefit isn't direct as legitimate structures crosswise over nations are not orchestrated, innovation is as yet developing, there is a requirement for different associations, and all in all banks may feel they do not have the ability (WhitePaper, 2012).

1.1.2 Project Management Practices

PMP are variables essential to facilitate a positive outcome for a venture strategy or program and they denote those key parts that have to be given exceptional consideration to enhance high performance (Golini, Kalchschmidt & Landoni, 2015). Solid connections between a project and a company's major key needs are that, ventures need to reflect and address the supporting association's destinations. It ought to be possible to show how each undertaking underpins those targets and needs which give the best return. This will keep a circumstance where the project is declared fruitful on the grounds that the venture had accomplished its calendar, cost and quality desires, however constantly the item flops wretchedly to convey its normal administrations (Kenn Dolan, 2016). In this study, four dimensions of project management practices were considered. These included: project manager competence, project planning, project financing and top management support.

Project manager competence, according to Udo (2004), is a vital success component. Project managers by and large have no official specialist, in spite of being considered in charge of the general achievement of the project. They are responsible for dealing with the connection between all partner gatherings, every one of whom their own particular desires and task achievement criteria have. The project director is frequently all around served by setting their consciences aside and keeping a vital enthusiastic separation from their work. A project manager’s skills such as leadership, negotiation, communication, enthusiasm and team spirit are important when implementing projects (Alexandrova & Ivanora, 2012). The authors
measured project manager competence using technical skills, work experience and interpersonal skills. Similar measurements were adopted in this research.

According to Hughes (2010), top management support is essential in successful execution of projects. Projects fall when there is no help or responsibility from top-level organization who should give oversight abilities to the venture gathering. Guarantee you have organization support. These ties back to agreeing on clear undertaking goals. Organization must agree that the endeavor is basic, will build the estimation of the business or deal with a crushing issue. In case organization does not see the estimation of the wander, they will be reluctant to encourage it. If organization reinforce is missing, people and sponsoring resources may not be available for the endeavor. In case an affiliation has an immense number of errands, organization support may be limited to only those key to the business accomplishment. Non-attendance of organization reinforce is a vital clarification behind undertaking disillusionment. Bukhari and Iqbal, Long, Fei (2015) alluded to timely interventions, resourcing and staff support as good signs of support from management. This study also adopted similar measurements.

Project financing is a significant success component in project implementation, according to Amade, Ogbonna, and Kaduru (2010). All projects must be allocated a budget and a proper management of the funds should be considered. This helps to avoid shortages and budget overruns that can impact negatively on the project. The authors operationalized project financing using budgeting, availability of funds and approval. This study adopted the same measurements.

Meroka (2011) noted that project planning is an essential feature in the program execution. Wambugu (2012) recognizes technique, project group limit, venture correspondence, checking and assessment, and customer counsel as factors impacting achievement of
Constituency Development Funds (CDF) extends in Kenya. Kabutu, (2013) views that best administration bolster, innovation, preparing and fitness, hierarchical resource, and resource management to be achievement factors of seaward programming advancement and usage extends public associations. Resource planning, tasks monitoring and project milestones and deliverables measurements used by Meroka (2011) were also adopted in this study.

1.1.3 Commercial Banks in Kenya

Kenya currently has 43 licensed commercial banks, where 30 are private and 13 are public. Banks in Kenya receive deposits from people and utilize the money to make profit by lending it as loans at a high interest rate. The central bank of Kenya classifies the banks into three tiers. The ranking was done according to how long the bank has been in market, assets worth and number of customers. The tire one banks are six in number and controls about 50 percent of the Kenyan financial market. The tire two banks are 16 in number and manage over 40 percent of the money market and the tire three banks are 21 in number and controls 8.4 percent of the market (CBK, 2016).

The banks provide the following services; transfer of money telegraphic via mail, payment of standing orders, transaction services for foreign exchange, issue of voyager's checks, reducing the bills of trade and promissory notes, giving narrative credit to abroad exchange, giving credit status data to clients, offering share financier administrations, offering business warning administrations, acknowledgment of different stores like settled and standard stores and giving advances and advances (CBK, 2016).

Co-operative Bank of Kenya presented its versatile keeping money App in 2004 by empowering clients to get to their records and execute utilizing their cell phones. Standard Chartered Bank in 2009 propelled its portable keeping money in seven markets in Africa. In the Kenyan market it offers various administrations on a novel, easy to understand stage
called Unstructured Supplementary Services Data (USSD) and is just accessible on GSM bearer systems which empower clients to get to managing an account continuously, anywhere on the planet, through their cell phones. Barclays Bank recently launched its Timiza APP. Equity bank on the other hand launched its mobile Banking App in 2015. The adoption of mobile technology has however faced several challenges during the implementation phase which has seen the Banks spend excessive budgets, over schedule and even faced several complaints from customers because of failed transactions (KBA, 2014).

1.2 Statement of the Problem

Mobile banking technology has been widely implemented by commercial banks in Kenya as a tool for market penetration, without massive investment in physical infrastructure. The technology has been instrumental in serving a wide and ever-growing customer base with fast, efficient, and convenient quality services (Kombe & Wafula, 2015). Mobile banking has therefore become one of the key success factors in the banking industry as empirical evidence links its adoption to wide customer base and enhanced number of transactions.

The use of mobile banking by bank customers in Kenya rose to 57 percent in 2019 from 49 percent recorded in 2018, as stated by the Kenya Bankers Association (KBA, 2019) Survey report. Apart from the increasing awareness of mobile banking, its implementation faces several challenges ranging from availability of high-performance mobile phones, user experience, lack of clear business models, lack of global technology standards, financial regulations and laws, maintenance issues, and consumer rights (Kanja, 2017).). According to the Kenya Economic Survey (KES, 2019), some of the main barriers to mobile banking adoption are poor and inadequate information systems, inadequate IT infrastructure, limited IT skills, dependence on inadequate and outdated technology, and lack of awareness of change (Kenya Economic Survey, 2019). Customers have also expressed concerns over
system failure which is one of the main risks facing mobile banking projects. There is a clear indication that implementation of mobile banking projects is not seamless and therefore the need to look into the problem.

Previous studies have been conducted on the connection between project management practices and project implementation (Müller & Turner, 2007; Yong & Mustaffa, 2012; Mathenge, 2013; Chege, 2014; Moura, Carneiro & Diniz, 2017). Nonetheless, these studies indicate research gaps in form of contextual, conceptual and methodological, which make the findings the studies not applicable to the current study. Further, there was scanty empirical evidence on the effect of PMP on mobile banking project implementation. The research therefore aimed to address any knowledge gap through determining the PMP on implementation of mobile banking projects in selected banking firms in Nairobi County, Kenya.

1.3 General Objective

This study’s general objective sought to investigate how project management practices influence implementation of mobile banking projects in selected commercial banks in Nairobi County, Kenya.

1.3.1 Specific Objectives

i. To define how project manager’s competence affect the implementation of mobile banking project in commercial banks in Kenya.

ii. To establish project planning effect on implementation of mobile banking project in commercial banks in Kenya.

iii. To evaluate the effect of project financing on implementation of mobile banking projects in commercial banks in Kenya.
iv. To ascertain how top management support influence implementation of mobile banking projects in commercial banks in Kenya.

1.3.2 Research Questions

i. How does project manager’s competence impact on the implementation of mobile banking project in commercial banks in Kenya?

ii. What is the effect of project planning on the implementation of mobile banking project in commercial banks in Kenya?

iii. How does Project financing impact on the implementation of mobile banking project in commercial banks in Kenya?

iv. How does top management support impact on the implementation of mobile banking project in commercial banks of Kenya?

1.4. Significance of the Study

The results and conclusions of the analysis are useful for commercial bank management because they can understand the role of project management practices such as planning, funding, competence and assistance in project implementation. In terms of implementation, the tangible results of the findings of project management practices will be a valuable source of information for prescribing practical solutions to solve mobile project implementation problems for commercial banks. The conclusion will help management decide on the four dimensions of project management practice which ultimately inform specific practices and action points that need to be implemented to improve project implementation.

Financial sector policies would also benefit from the study’s recommendations. The results of this study provide important information that influences decision making and policy
development. Based on the decisions taken, implementation is simplified so that financial institutions can successfully implement projects.

In addition, the results of this study will be useful for the academic community because the conclusions drawn contribute to the main research literature. The conclusions of this study extend the existing empirical literature in the field of project management and implementation. In this regard, this study forms the basis for further research through different conceptualizations and to explain variations in project implementation, which in this study were not associated with independent variables.

1.5 Scope of the Study

The survey was engrossed in project management practices as the explanatory construct and project implementation as explained construct with a confinement to commercial banks in the county of Nairobi Kenya. The specific project management practices dimensions included manager competence, planning, financing and top management support. The theories that informed the variables in this study included stakeholder theory, theory of constraints and systems theory. The research used descriptive research design. Data for this investigation was collected from project officers in six tier one banks. The study period was from January 2019 to May 2021.

1.6. Limitations of the Study

The investigation encountered several challenges. The strict confidentiality requirement for most banks resulted to the respondents either un-willing or shy to provide some information. However, this problem was mitigated by assuring the respondents that the research was meant for scholarly work. The respondents were also assured of confidentiality and anonymity. Furthermore, because the study focused on commercial banks, the findings may
not be applicable to other industries. However, this provides an opportunity for further studies in other sectors facing the problem of project implementation.

1.7 Study Organization

Five chapters were covered. The first offered background information about the study, the issue of research, importance and goals. The second chapter, both empirical and theoretical, discussed applicable literature for the analysis. Chapter three presented the methodology. In Chapter 4, the research findings are given. Finally, Chapter 5 summarizes the findings, conclusions, and suggestions.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Relevant literature has been analyzed here. In particular, the chapter comprises of review of stakeholder theory, theory of constraints and systems theory for the purpose of anchoring the variables of the study. Relevant empirical literature was also reviewed and knowledge gaps provided. In addition, the conceptual structure presented the hypothesized relationship between the study variable.

2.2. Theoretical Review

2.2.1. Stakeholder Theory

The stakeholder principle was introduced by Philips (2008) is portrayed as tending to ethics and qualities in dealing with an association, from each stakeholder intrigue or point of view. The author was more concerned about the uprightness and characterizing the “guideline of partner decency”. For the ordinary project manager, consider your partners and address these inquiries when given a venture to allow you to understand and update the basics of partner hypothesis: identify stakeholder, value of stakeholder, expertise and decision (Scheid of, 2011).

The importance of each stakeholder in a project as well as its constituents should be recognized by project managers as stated by Scheid (2011). Via a partner survey and partner prioritization, there are methods to characterize the partners. When thinking about the partner theory and its fundamentals, project managers ought to delve into any project harm or how stakeholder association that affects trustworthiness of the outcome. Managers should also
recognize that stakeholders give a portion to the project, regardless of what degree, and each stakeholder must know what the others are contributing to. In writing the mission scope, you can accomplish this better by involving the stakeholders (Scheid, 2011).

The theory of stakeholders is applicable to project management. It's impossible to predict unforeseeable future occurrences and innovative ideas, as well as their impact on your project. The amount of stakeholders that you need to deal with rises as projects get bigger and more costly (Pinches, 2014). The author states that it is a shame that a lot of thought about project management still revolves around shareholders as the only stakeholders that matter in a project which is an old fashioned management philosophy of Milton Friedman. Most focus on project management literature is on the ‘primary stakeholder’ who pays the bill not taking into account the effect of this decision on all stakeholders, project managers will actually make decisions about project management (Pinches, 2014).

According to Phabhu (2013), banks considers projects to be programs that attracts multiple stakeholders who have an end-to-end ownership and transparency from the project supervisor. The multifaceted nature of the management of multiple stakeholders segregated from the oversight of degree, time, expense, and expenditure plans needs to be discussed. In banks and other financial institutions, risk preparation and relief is done extensively. The project manager should be aware of these certainties and also have an unmistakable understanding of the mechanism and philosophies of generation support, as high accessibility and management of the understanding of the level of administration are key goals of production support groups (Phabhu, 2013).

In this study, stakeholder theory is used to provide a theoretical foundation to support top-level management as an independent variable. Top management is one of the key players in the implementation of mobile banking projects for commercial banks. In this way, the
successful implementation of a mobile banking project can be attributed to the support of senior management.

### 2.2.2 Theory of Constraints

Goldratt (1990) introduced the principle and looks at how terrible multitasking can be a diminishing factor which can be resolved by reducing occupants on the job. The simple proximity of various undertakings in any field of work makes unnecessarily numerous open doors mistaken for bad multi-entrusting and coordinating work. Korven of (2016) advises that more support should be rendered to project managers who complete their tasks on time and more focus on resources given by both customers and Organizations. Customers and organization will apply their strain to refocus resources. Employees likewise have a tendency to pick between an assortment of assignments in view of their own inclinations and inspiration. This guarantees poor multi-entrusting (Kothari, 2004).

The Base Chain animates the reduction in the number of dynamic activities and reinforces most of the efforts developed. According to Korneva (2016), when multitasking is less, there is more productivity because people focus on performance, which allows them to move quickly from one phase to the next. Once the final selected project has arrived, consolidation tasks can be started and completed much more quickly.

The constraint principle is the practice of recognizing vital obstacles that hinder the attainment of goals and then methodically reinforcing those imperatives until they never become obstacles again. During gatherings, restrictions are often referred to as barriers. Theory follows a logical strategy for change. Allocation of the resources is the critical part of undertaking a high-performing project group. Now and again somebody needs to take a shot at something that they have not specialized in. In any case, expecting you have the advantage
of having the capacity to get to a scope of assets with fluctuating aptitudes, by what method should errand dispensed to various necessities of the task (Kumar, 2011). He endorses that arranging an undertaking is a standout amongst the most troublesome things in venture administration, the greater they get, the more disorder and vulnerability creeps into them.

This theory of constraint was relevant in this study because it helps organizations identify the factors that hinder the implementation of projects, prioritize projects and then improve their execution by continuously striving to mitigate or eliminate the limiting factors. This study viewed four dimensions including manager competence, planning, financing and top management support as possible determinants of project implementation by commercial banks. The theory therefore provided a link between project management practices and project implementation.

2.2.3 Systems Theory

Von Bertalanffy (1972) first proposed the theory and later it was improved by Ross Ashby (1991). The authors figured out and allowed feedback internally and externally into the system to incorporate any changes into the ecosystem which brings out advanced solutions. For instance institutions like banks instead of reducing on their functions or departments, with this theory they can identify the different functions, how they relate and consolidate them into a whole.

Reeves and Sabharwal (2013) noted that with the developing trends in the technology world and customers pushing through their feedback has pressed banks to fight harder to maintain their stake. Different payment solutions and competitors becoming more innovative in what they offer their customers has not made it easy either way. With this banks have re- innovated their mobile banking products to make them better and attractive to their customers. However, this systems theory only attributes the implementation of mobile banking to
customers and competitors. The systems theory provided the theoretical underpinning for the dependent variable, that is, project implementation.

2.3 Empirical Review

A review of existing researches on the study topic is provided in this segment. The literature is meant to provide information on various studies that have been done by other authors.

2.3.1. Project Manager’s Competence and Implementation of Mobile Banking Project

The role of project managers in deciding the progress of a project in Germany has been investigated by Müller and Turner (2007). They found that while project success literature has historically overlooked the project manager as a success factor for the project, much has still been written on the project manager's subject. They analyzed literature from a multitude of writers and concluded that the fitness of the project manager is acknowledged as a project director by its prosperity. The research however presents a contextual gap since it did not focus on mobile banking projects by commercial banks.

Factors influencing the progress of IT projects within the Kenyan banking industry were studied by Chege (2014). The thesis focused on the Commercial Bank of Africa (CBA) and was a case study. The author insisted that the expertise of project managers becomes crucial in aligning with project execution, which definitely, indeed can be sidetracked even with the best of priorities or solid designs if they are not properly administered. Sometimes, occurrences will occur, this is the time when a note sign and make a move must be seen by the wander administrator. Being alert and able to read signs or issues that may crop up in your assignment prepares you well in advance to fix the ship before it keels over. The research however presented a methodological gap since it was limited to one organization. The current study surveyed six commercial banks.
Ochwoto (2017) investigated how several factors influence the delivery of core banking projects in Kenyan commercial banks. A case study style was adopted by the study. The researcher stated that the ability of the project manager remains absolutely necessary. It is essential for project managers to have some key skills for effective project management. Timely implementation of projects and taking into consideration relevant facts are valuable capabilities that project managers ought to have. As a project manager one should possess leadership qualities, which are essential in organizing.

Moura, Carneiro and Diniz (2017) analyzed the project manager’s individual qualities in connection to its impacts on project performance in Brazil. Using a descriptive research technique, outcomes demonstrated that aptitudes, learning and states of mind straightforwardly influence project execution and that identity characteristics don't have coordinate impacts, however in a roundabout way influence disposition. The discoveries likewise demonstrated that accreditation in project management does not straightforwardly influence venture execution but rather moderating affects the connection between the undertaking director's abilities and information and project management execution. The research, however, depicts a conceptual gap as it did not concentrate on mobile banking projects.

2.3.2. Project Planning and Implementation of Mobile Banking Project

Masinge (2010) conducted a study on how services of m-bank are affected by different factors at bottom of the pyramid in South Africa. A descriptive research design was used. The consequences of the examination uncovered that apparent value, perceived convenience, perceived cost, and client's trust significantly affected the appropriation of M-banking, while perceived hazard was found to have no huge impact.
Dvir, Raz and Shenhar (2013) studied how project success relate to planning in Israel and adopted a descriptive survey design. Based on their results there was no positive correlation between planning and success as much as a good plan is key for a project to succeed. Delivering the project as per plan guarantees success. However, the reviewed research was done in a different environment from Kenya.

Mathenge (2013) in his study on how selected public sector organizations in Kenya face trials while executing projects, cited that before genuine execution of project begins, firms ought to attempt definite arrangements which cover perspectives such as time plan, work done, input assets, between linkages, association and administration frameworks, yield age and cost arranging. He noticed that different inputs such as labor, materials, cash and so forth may not be easily acquired within the time allocated in the plan hence impacting on the timelines. Critical tasks in a project should be allocated ample time. The study provided a link between planning and effective project implementation.

### 2.3.3 Project Financing and Implementation of Mobile Banking Project

Kagiri (2005) noted that budgeting for a project or program requires planning how to obtain financial resources and how to use the financial resources acquired. In a project, incremental budgeting, which is extrapolated from previous figures, and zero-based budgeting, which starts from zero for each new budgeting cycle, are two forms of budgeting that can be done. Each of these types of budgeting requires financial projections, but zero-based budgeting requires more estimates than incremental budgeting because it always starts from scratch. The study linked financial resources to project implementation. The research however did not focus on commercial banks, thus presented a contextual gap.

Yu (2012) investigated what impact m-banking in Taiwan will have on people. This study adopts a study design and finds that an individual's intention to accept M-bank is influenced
by social impact, performance expectations, perceived financial costs, and perceived reliability. This study establishes the relationship between financing and acceptance of m-banking services. However, since it was conducted in Taiwan, the study revealed a context gap.

Kwatsima (2017) claims that funds as a resource might influence project execution in his study on the causes of delays in large building projects in Kenya. The research adopted a descriptive research design. Financial assets are exceptionally urgent in the usage of projects of any nature as a result of the part they play in the securing of different assets. This makes it a basic characteristic that is profoundly affected by how such assets are used and overseen. This is on the grounds that like different assets, budgetary assets are restricted in supply in this way on the off chance that they are not very much used it may be hard to accomplish venture targets and objective. A few procedures are utilized in the powerful administration of monetary assets in a venture. Some of them as laid out by various researchers are prioritization of requirements, money related determining, monetary estimation, planning, and budgetary control. The study presented a conceptual gap as it concentrated on construction projects as opposed to mobile banking projects.

Ogutu (2017) studied the determinants of road programs success in Kenya and used a descriptive study technique. He concluded that procurement procedures, communications, risk taking and project financing all had an impact on the successful completion of a road construction project. The analysis reveals a strong and positive linear relationship between procurement processes, communication, risk development, project financing and the successful completion of road construction projects. This study finds a conceptual gap because it focuses on construction projects rather than mobile banking projects.
2.3.4 Top Management Support and Implementation of Mobile Banking Project

Yong and Mustaffa (2012) evaluated factors critical to construction project success in Malaysia using a descriptive research design. They presumed that best administration bolster could easily compare to some other basic achievement quality and demonstrated that best administration impacts IT anticipates by overseeing delicate issues, for example, enthusiasm, inspiration, culture and convictions through an IT administration process. Support from the leadership was found to be crucial in determining success of projects. The study linked management support to project implementation. However, the reviewed work failed to address mobile banking projects, thus presented a conceptual gap. The research was also performed in Malaysia, which is distinct from Kenya's context.

The variables of mobile banking adoption in Kenya were investigated by Githundi (2015). The research discovered that complexity of mobile banking and perceived risk of mobile banking negatively influence the uptake of mobile banking while Relative Advantage of mobile banking, observability of mobile banking and Compatibility of mobile banking positively influence the uptake of mobile banking. It recommends that the bank management should invest more in advertisement to reach out to more of their unregistered clients. However, the study did not focus on top management support.

Otieno, Liyala, Odongo and Abeka (2016) explored challenges confronting cell phone cash administrations. Subjective research procedure was utilized. Further, both essential and optional information was utilized. The examination was directed in Homa Bay district in Kenya, utilizing ethnography research design. The study found that taking and misappropriating money from mobile phones has a number of difficulties that frustrate it. The most severe difficulties are cash cellular phone subscribers and potential customers from poor networks in the country. Difficulties include the lack of national identity cards of potential
clients, many specialists in mobile cash services, insufficient money and electronic banks from operators, caution and lack of data on the most experienced methods of reaching the multilateral spotlight and working with them at the checkout and also constraints cash desk dialectic. However, the study adopted an ethnography study approach, while this research adopted descriptive research design. This presented a methodological gap in terms of research design.

2.4. Summary of the Literature Reviewed and Research

Previous research shows gaps in research that require current research. These different research gaps are summarized in Table 2.1.

Table 2.1: Summary of Literature Reviewed and Research Gaps

<table>
<thead>
<tr>
<th>Author and Year</th>
<th>Topic</th>
<th>Findings</th>
<th>Research gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kagiri, (2005)</td>
<td>Study in Kenya on power projects how time and cost overruns</td>
<td><strong>Budgeting for project or a program involves the planning of how financial resources would be acquired and how the acquired financial resources would be utilized</strong></td>
<td>The research did not focus on commercial banks, thus presented a contextual gap.</td>
</tr>
<tr>
<td>Müller and Turner (2007)</td>
<td>The influence of project managers on project success criteria and project success by type of project</td>
<td>Managers’ skills influence success of projects.</td>
<td>The research presented a contextual gap since it did not focus on mobile banking projects by commercial banks.</td>
</tr>
<tr>
<td>Author(s)</td>
<td>Title</td>
<td>Findings</td>
<td>Comments</td>
</tr>
<tr>
<td>-------------------</td>
<td>----------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Masinge (2010)</td>
<td>Factors affecting adoption of m-banking services at the bottom of the pyramid in South Africa.</td>
<td>Apparent value, perceived convenience, perceived cost, and client's trust significantly affected the appropriation of M-banking</td>
<td>Study indicated a conceptual gap because it did not focus on project planning as a factor.</td>
</tr>
<tr>
<td>Yu (2012)</td>
<td>Investigated what impacts people to adopt m-banking in Taiwan</td>
<td>His study concluded that the individual intention to adopt m-banking was influenced by: social influence, performance expectancy, perceived financial cost, and perceived credibility.</td>
<td>However, since it was performed in Taiwan, the research introduced a contextual gap.</td>
</tr>
<tr>
<td>Yong and Mustaffa (2012)</td>
<td>Analysis of factors critical to construction project success in Malaysia</td>
<td>Settled on management support being a vital attribute as compared to others</td>
<td>However, the reviewed work failed to address mobile banking projects, thus presented a conceptual gap. The research was also performed in Malaysia, which is distinct from Kenya's context.</td>
</tr>
<tr>
<td>Mathenge (2013)</td>
<td>How selected public sector organizations in Kenya face challenges during project execution</td>
<td>Resource planning and time management is vital. If key resources needed during project execution are not availed on time this may have an impact on the timelines.</td>
<td>Study did not focus on commercial banks, thus presented a contextual gap.</td>
</tr>
<tr>
<td>Dvir et al. (2013)</td>
<td>Analyzed the relationship between project planning and project success in Israel</td>
<td>The success or failure of projects in relation to planning is highly contentious.</td>
<td>This study was conducted in Israel and not Kenya, thus presented a contextual gap.</td>
</tr>
<tr>
<td>Study (Year)</td>
<td>Methodology</td>
<td>Findings</td>
<td>Gap</td>
</tr>
<tr>
<td>------------------</td>
<td>----------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Kariuki (2014)</td>
<td>Factors affecting the success of information technology projects within the Kenyan banking industry. Case of Commercial Bank of Africa</td>
<td>The delivery of the project is based on the experience of the project manager which is very key.</td>
<td>The study presented a methodological gap since it was limited to one organization. The current study surveyed six commercial banks.</td>
</tr>
<tr>
<td>Githundi (2015)</td>
<td>Study sought to establish factors influencing the uptake of mobile banking</td>
<td>The study established that complexity of mobile banking and perceived risk of mobile banking negatively influence the uptake of mobile banking.</td>
<td>The study did not focus on top management support as a factor that influences uptake of mobile banking.</td>
</tr>
<tr>
<td>Kwatsima (2016)</td>
<td>Study on the causes of delay in large construction projects in Kenya</td>
<td>Financial resources are very crucial in the implementation of projects of any nature because of the role they play in the acquisition of other resources.</td>
<td>The study presented a conceptual gap as it concentrated on construction projects as opposed to mobile banking projects.</td>
</tr>
<tr>
<td>Otieno, Liyala, Odongo and Abeka (2016)</td>
<td>Study explored challenges facing mobile phone money services.</td>
<td>The study established that mobile phone money use and adoption had numerous challenges that had hindered it.</td>
<td>There was a methodological gap in terms of research design applied.</td>
</tr>
<tr>
<td>Moura, Carneiro and Diniz (2017)</td>
<td>Analyzed the personal characteristics of the project managers in regard to the performance of the project.</td>
<td>The results showed that knowledge, attitudes and skills have effect on the performance of the project.</td>
<td>The research depicted a conceptual gap as it did not concentrate on mobile banking projects.</td>
</tr>
<tr>
<td>Ochwoto, (2017)</td>
<td>Factors influencing core banking project delivery by commercial banks of Kenya.</td>
<td>The daily used skills that are key is time management and problem solving.</td>
<td>The study did not particularly focus on mobile banking projects thus presented a conceptual gap.</td>
</tr>
</tbody>
</table>
Ogutu, (2017) found that most road construction undertakings in Kenya incur overrun costs and take long completion time. The study presented a conceptual gap since it focused on construction projects and not mobile banking projects.

2.5 Conceptual Framework

The graphical presentation of variables is known as a conceptual framework. This tries to study and describe how the four independent variables: Project manager’s competence, project planning, project financing and top management support connects with the dependent variable: project implementation.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Dependent Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Manager Competence</td>
<td>Mobile Banking Projects Implementation</td>
</tr>
<tr>
<td>• Technical skills</td>
<td>• Project timeline</td>
</tr>
<tr>
<td>• Work Experience</td>
<td>• Project budget</td>
</tr>
<tr>
<td>• Interpersonal skills</td>
<td>• Scope of the project</td>
</tr>
<tr>
<td>Project Planning</td>
<td>• Quality of the project</td>
</tr>
<tr>
<td>• Resource planning</td>
<td></td>
</tr>
<tr>
<td>• Tasks Monitoring</td>
<td></td>
</tr>
<tr>
<td>• Project milestones and deliverables</td>
<td></td>
</tr>
</tbody>
</table>
Project management practices was considered as independent variable: Project manager competence that was measured using technical skills, work experience and interpersonal skills; project planning that was measured using resource planning, tasks monitoring and project milestones and deliverables; project financing that was measured using budgeting, availability of funds and approval; and top management support that was measured using timely interventions, resourcing and staff support. Furthermore, the dependent in the study was mobile banking projects implementation that was measured by time, budget, scope and quality.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

The chapter focuses on research methodology utilized in this study. Validity of study tools and the reliability of study tools, data gathering and processing are also outlined.

3.2 Research Design

Descriptive research technique was embraced. It is essential in situations where the problem is definite and the researcher requires determining particular issues regarding the problem (Kombo & Tromp, 2006). Because the researcher wanted to identify characteristics of the study variables, the design was deemed adequate. Further, it enabled the researcher to give out questionnaires to enhance measurement, interpretation and comparison of the data analysed.

3.3. Target Population

The research targeted mobile banking projects of six commercial tire banks in Nairobi County. The monitoring unit consists of 244 employees who make up the project team involved in implementing the mobile banking project in the six banks.
### Table 3.1: Target Population

<table>
<thead>
<tr>
<th>Commercial Banks</th>
<th>Project officers</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>KCB</td>
<td>56</td>
<td>16</td>
</tr>
<tr>
<td>Equity Bank</td>
<td>67</td>
<td>20</td>
</tr>
<tr>
<td>Commercial Bank of Africa</td>
<td>32</td>
<td>9</td>
</tr>
<tr>
<td>Standard Chartered</td>
<td>25</td>
<td>7</td>
</tr>
<tr>
<td>Barclays Bank of Kenya</td>
<td>31</td>
<td>9</td>
</tr>
<tr>
<td>Cooperative Bank of Kenya</td>
<td>33</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>244</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: (CBK, 2019)

#### 3.4 Sample and Sampling Technique

Kothari (2004) noted that the sample is part of a population. The target group were less than 10,000 using Fisher's (2003) formula. Fisher's formula is as follows:
The study sample size was 149 participants. The research used stratified random sampling technique in selecting respondents. The technique was suitable since the target respondents were grouped into strata.

The study sample size was 149 participants. The research used stratified random sampling technique in selecting respondents. The technique was suitable since the target respondents were grouped into strata.

\[
n = \frac{z^2 p(1 - p)}{d^2}
\]

Where;

- \( n \) = sample size
- \( z \) = the standard normal deviate value for the level of confidence, for instance 95% level of confidence = 1.96.
- \( d \) = margin of error or level of precision at 0.05 for CI at 95%
- \( p \) = proportion to be estimated (p=0.5)

Therefore, sample size is arrived at as follows:

\[
n = \frac{(1.96^2)(0.5)(1 - 0.5)}{(0.05)^2}
\]

\[
n = 384
\]

Since the population was less 10,000, the sample size was further adjusted in this manner:

\[
n_3 = \frac{n}{1+ ((n -1)/ N))}
\]

\[
n_3 = 384/ (1+ ((384-1)/244))
\]

\[
n_3 = 149.47
\]

The study sample size was 149 participants. The research used stratified random sampling technique in selecting respondents. The technique was suitable since the target respondents were grouped into strata.

**Table 3.2: Sample Size**
<table>
<thead>
<tr>
<th>Commercial Bank</th>
<th>Number of project officers</th>
<th>Sample Size</th>
<th>Percentage (%)</th>
</tr>
</thead>
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<td>16</td>
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<td>67</td>
<td>41</td>
<td>20</td>
</tr>
<tr>
<td>Commercial Bank of Africa</td>
<td>32</td>
<td>20</td>
<td>9</td>
</tr>
<tr>
<td>Standard Chartered</td>
<td>25</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>Barclays Bank of Kenya</td>
<td>31</td>
<td>19</td>
<td>9</td>
</tr>
<tr>
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<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>244</strong></td>
<td><strong>149</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: (CBK, 2019)*

### 3.5. Data Collection Instrument

A semi structured questionnaire was utilized in collecting data. It had closed and open-ended questions. A Likert scale was used so that respondents could give answers outside the scope of the scale. The choice for this questionnaire was backed by two reasons. First it enabled data to be collected to the specifics required to enable testing of the variables in a candid way. Secondly the questionnaire allowed inputs from the respondents. This accorded the study some liberty to harvest variables not captured or anticipated in the study. The questionnaires were served to the respondents using the drop and pick technique (Mugenda & Mugenda, 2003).

#### 3.5.1 Pilot Study

Piloting of the data tool was conducted to determine its dependability (Mugenda & Mugenda, 2013). The authors noted that 5% to 10% of the population sample is adequate for a pilot survey to be carried out. The pilot study findings informed modifications in the questionnaire.
Fifteen questionnaires were issued to respondents from Tier Two banks (National Bank, NIC Bank, Bank of Africa, Bank of Baroda, CFC Stanbic Bank, Diamond Trust Bank, Family Bank, Housing Finance and I&M Bank).

### 3.5.2. Validity of the Research Instrument

When measuring what is meant to be measured and correctly achieving the purpose for which it is intended, an instrument is valid. Kothari (2004) describes validity on the basis of study outcomes as precision and meaningfulness. The data collection tool was reviewed by experts who included the research supervisor and other experts from the field of project management.

### 3.5.3. Reliability of the Research Instrument

Reliability shows how much accurate results the tools produce or produce when implemented more than once (Mugenda & Mugenda, 2003). It's the measuring instrument's consistency. The investigator used test-retest technique before the real information collection to ensure that the tool measures the same thing at distinct moments. All resulting discrepancies were corrected to ensure that if the research was to be repeated in similar circumstances, the results would remain the same. Table 3.3 shows the pilot outcome.

**Table 3.3: Reliability Results**

<table>
<thead>
<tr>
<th>Variable</th>
<th>No. of Items</th>
<th>Cronbach's Alpha</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Manager Competence</td>
<td>5</td>
<td>0.808</td>
<td>Reliable</td>
</tr>
<tr>
<td>Project Planning</td>
<td>5</td>
<td>0.883</td>
<td>Reliable</td>
</tr>
<tr>
<td>Project Financing</td>
<td>5</td>
<td>0.826</td>
<td>Reliable</td>
</tr>
<tr>
<td>Top Management Support</td>
<td>5</td>
<td>0.814</td>
<td>Reliable</td>
</tr>
</tbody>
</table>
The results indicated that all the variables had alpha values >0.7 and were, therefore considered to be suitable for this analysis. None of the items was discarded.

3.6. Data Collection Procedure

Prior to beginning the data collection process, the author received permission letter from the university. The author also applied for a study permit from NACOSTI. The drop and pick later technique was applied. The participants were given sufficient time of three weeks to complete the questionnaires after which the questionnaires were gathered in the fourth week and analyzed in the fifth and sixth weeks.

3.7. Data Analysis and Presentation

After collecting data and all completed questionnaires were in hand, the researcher edited and coded the data in the SPSS vs. 21. Thematic analysis was applied in analyzing qualitative data. This involved classifying similar responses into themes and reporting them in prose form. Quantitative data including frequencies, percentages, means and standard deviations to help in portraying the information and deciding the respondents' level of concurrence with the different explanations under each factor, descriptive statistic was applied in the analysis. Furthermore, to determine the association of the explanatory and explained constructs Pearson’s product moment correlation coefficient applied. Influence of independent variables: project manager competence, project planning, project financing and top management support on the dependent variable: mobile banking project implementation, a multiple regression analysis was used.
Below multiple regression model was used:

\[ Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \]

Where:-

\( Y \) = represents the explained construct, Project Implementation

\( X_1 \) = Project Manager Competence

\( X_2 \) = Project Planning

\( X_3 \) = Project Financing

\( X_4 \) = Top Management Support

A composite index was computed for each variable.

\( \beta_0 \ldots \beta_4 \) = Parameters of the regression model representing effects on the dependent variable by the respective explanatory variables.

\( \varepsilon \) = Error term

### 3.8 Model Diagnostic Tests

#### 3.8.1 Normality Test

Normality is a probability distribution that is symmetrical about the mean, which indicates that data that is close to the mean will appear more often than data that is far from the mean. The normal distribution appears graphically as a bell curve. The normality test was checked by the Kolmogorov-Smirnov test and the Shapiro-Wilk test (Saunders, Lewis & Thornhill, 2012).
3.8.2 Multicollinearity Test

Variance Inflation Factors (VIF) was applied to check for collinearity among the explanatory constructs. The threshold was that the VIF values should be less than 10 for all independent values, which denotes that the variables are not highly correlated while a VIF of more than 10 indicates high correlation.

3.8.3 Heteroscedasticity Test

The Breusch-Pagan-Godfrey test was used to determine heteroscedasticity. To accept the null hypothesis without heteroscedasticity, the value of the chi-square probability must be greater than 0.05.

3.9. Ethical Consideration

The researcher asked permission from the university to conduct research. Researchers ensure high ethical standards by treating information collected from respondents with maximum confidentiality. In addition, the researcher informed the respondents about the purpose of the study and guaranteed their anonymity. Data collected from respondents is reported without bias or bias. Additionally, only those respondents who agreed to take part in the survey were included.
CHAPTER FOUR  
RESULTS AND DISCUSSIONS

4.1 Introduction

Data analysis is explained here, study findings as well as explanations. The findings are based on the study objectives.

4.2 Rate of Response

The study issued 149 questionnaires to the selected respondents. Of these, 107 questionnaires were successfully completed and returned. Harwood, Nakola and Nyaana (2016) observed that a return rate of 50% is satisfactory. It means that the return rate of 71.8% in this research as adequate. Table 4.1 illustrates the results.

**Table 4.1: Response Rate**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Returned</td>
<td>107</td>
<td>71.8%</td>
</tr>
<tr>
<td>Unreturned</td>
<td>42</td>
<td>28.2%</td>
</tr>
<tr>
<td>Sum</td>
<td>149</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Source: Research Data, (2018)*

4.3 Demographic Information

Basic attributes according to respondents including gender, age, education, duration and position are herein described.
4.3.1 Gender of the Respondents

Figure 4.1. Showed the respondent’s gender which they filled in.

![Gender Chart]

**Figure 4.1: Respondent’s Gender**

**Source: Research Data, (2018)**

Based on outcome, According to Figure 4.1, the majority of the participants (59%) were male, while the remaining 48% were female. This means that more men compared to women are involved in technical projects and in this case mobile banking project at commercial banks.

4.3.2 Respondent’s Age

Respondent’s age was well captured. Results are shown in Figure 4.2.
The findings revealed that 42.1 percent of the participants were between the ages of 31 and 40, 26.2 percent were between the ages of 21 and 30, 22.4 percent were between the ages of 41 and 50, and 9.3 percent were over the age of 51. According to the statistics, the majority of employees working on commercial banks’ mobile banking projects are relatively young. It is expected that, these individuals have the energy and enthusiasm to handle the tasks related to the execution of the mobile banking programs, which is likely to translate into successful project implementation.

**4.3.3 Education Level**

Results in figure 4.3 showed the participants highest education level.
Results reveal that majority of the respondents (54%) indicated degree level, 28% indicated post graduate level while 18% indicated diploma level. This implies that all the staff involved in mobile banking project at commercial banks had attained adequate education.

4.3.4 Work Duration

![Figure 4.4: Work Duration](image)

**Figure 4.4: Work Duration**

*Source: Research Data, (2018)*

Based on the findings in Figure 4.4, most of the participants (54.2%) noted that they have worked in their current position for 6-10 years, 33.6% indicated 2-5 years, 7.5% indicated
less than 1 year while 4.7% indicated more than 10 years. This implies that majority have adequate experience required having worked in mobile banking projects in commercial banks and would therefore provide accurate information for this study.

4.3.5 Position

![Position Chart]

**Figure 4.5: Position**

**Source: Research Data, (2018)**

The results in Figure 4.5 reveal that 40.2% held the capacity of IT specialists, 32.7% were supervisors while 27.1% were project managers. This means that information received on execution of mobile banking programs in commercial banks is valid since it was given by key project officers.

4.4 Descriptive Statistics for Study Variables

This section outlines the descriptive statistic results in line with the study variables. The following scale was used: strongly disagree was one, disagree was two, neutral was three, agree was four and strongly agree, five.
4.4.1 Project Manager Competence

Table 4.2: Descriptive Statistics; Project Manager Competence

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile Banking Project managers have the required technical skills.</td>
<td>0.9%</td>
<td>4.7%</td>
<td>5.6%</td>
<td>45.8%</td>
<td>43.0%</td>
<td>4.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Mobile banking project managers have adequate experience in project management.</td>
<td>1.9%</td>
<td>11.2%</td>
<td>0.9%</td>
<td>41.1%</td>
<td>44.9%</td>
<td>4.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Mobile Banking project managers are well trained and equipped with the necessary skills to successfully deliver.</td>
<td>0.0%</td>
<td>3.7%</td>
<td>10.3%</td>
<td>48.6%</td>
<td>37.4%</td>
<td>4.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Project managers possess high interpersonal skills.</td>
<td>0.9%</td>
<td>6.5%</td>
<td>4.7%</td>
<td>48.6%</td>
<td>39.3%</td>
<td>4.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Project managers are internally selected so as to ensure that only the best individuals are chosen for the project.</td>
<td>1.9%</td>
<td>9.3%</td>
<td>6.5%</td>
<td>42.1%</td>
<td>40.2%</td>
<td>4.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Average mean score</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4.2</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Source: Research Data, (2018)

The findings in Table 4.2 Through a mean of 4.3, it indicates that majority of the participant agreed that the project managers had the technical skills needed, accordingly they also agreed project managers have adequate experience in project implementation with a mean of 4.2, they agreed that project managers are well trained and equipped with the necessary skills to successfully deliver with a mean of 4.2 and they possess high interpersonal skills with an average of 4.2. The aggregate mean of 4.2 showed most participants accepted most statements on project manager competence. The standard deviation of 0.9 denoted that most respondents shared similar views in regard to project manager competence. This means that the project managers implementing the projects are competent. The results concurred with those of Müller and Turner (2007) who acknowledged the importance of project manager competence. Similarly, Chege (2014) observed that the expertise of project managers is crucial.
Further, participants were expected to share their views on some of the skills that should be introduced in order to enhance mobile banking projects manager’s competence. Based on responses from qualitative data, several key themes were formed. These are: supervision skills, conflict resolution skills, communication skills, delegation skills and team building skills.

4.4.2 Project Planning

The respondents were asked to give their responses to the questions concerning project planning.

Table 4.3: Descriptive Statistics; Project Planning

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>M</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is proper planning within the organization</td>
<td>0.0%</td>
<td>15.0%</td>
<td>17.8%</td>
<td>34.6%</td>
<td>32.7%</td>
<td>3.9</td>
<td>1.0</td>
</tr>
<tr>
<td>There is proper monitoring of mobile-banking projects.</td>
<td>1.9%</td>
<td>23.4%</td>
<td>12.1%</td>
<td>29.9%</td>
<td>32.7%</td>
<td>3.7</td>
<td>1.2</td>
</tr>
<tr>
<td>There are clear mobile-banking project deliverables.</td>
<td>1.9%</td>
<td>14.0%</td>
<td>19.6%</td>
<td>33.6%</td>
<td>30.8%</td>
<td>3.8</td>
<td>1.1</td>
</tr>
<tr>
<td>There are clear timeframes on achieving the mobile-banking projects objectives.</td>
<td>2.8%</td>
<td>12.1%</td>
<td>19.6%</td>
<td>26.2%</td>
<td>39.3%</td>
<td>3.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Our organization has a well-formulated mobile-banking project plan.</td>
<td>1.9%</td>
<td>12.1%</td>
<td>12.1%</td>
<td>32.7%</td>
<td>41.1%</td>
<td>4.0</td>
<td>1.1</td>
</tr>
<tr>
<td><strong>Average mean score</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>3.8</strong></td>
<td><strong>1.1</strong></td>
</tr>
</tbody>
</table>

Source: Research Data, (2018)

The participants noted that there is a well formulated mobile banking project plan with a mean of 4.0. These results are consistence with the question that there are clear timeframes on achieving the mobile banking projects that are clearly indicated on the project plan and followed through this question obtained a mean of 3.9. The results also concur with the question that there is a proper planning within the organization this obtained a mean of 3.9 which shows for a project to be well implemented a project plan must be in place. The respondents also agreed that there are clear project deliverables which guides on the tasks to
be delivered. This question obtained a mean of 3.8. Also, the respondents agreed that there is proper monitoring done of the mobile banking projects this helps to ensure proper tracking of all deliverables are achieved, scoring a mean of 3.7.

The overall average of 3.8 indicates that most participants agree with most of the project planning statements. The standard deviation of 1.1 denoted that most respondents shared similar views in regard to project planning. This means that there is project planning by the commercial banks. The findings agreed with those of Dvir, Raz and Shenhar (2013) who established that the likelihood of a project failing can be reduced through accurate planning.

Further, the participants were expected to share their views on other components that should be included in mobile-banking projects planning. Responses have been categorized by key topics including: identifying stakeholder needs, smart project objectives, clear results and deadlines, detailed project plans, clear roles, project costs, communication plans, and appropriate systems and processes.

4.4.3 Project Financing

Table 4.4: Descriptive Statistics; Project Financing

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>M</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our organization has made budgetary allocation for the mobile banking project.</td>
<td>0.0%</td>
<td>16.8%</td>
<td>10.3%</td>
<td>36.4%</td>
<td>36.4%</td>
<td>3.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Our organization has adequate funds to facilitate the mobile banking project.</td>
<td>0.0%</td>
<td>15.0%</td>
<td>15.0%</td>
<td>26.2%</td>
<td>43.9%</td>
<td>4.0</td>
<td>1.1</td>
</tr>
<tr>
<td>The funds available are not enough to facilitate the mobile banking project.</td>
<td>19.6%</td>
<td>36.4%</td>
<td>17.8%</td>
<td>25.2%</td>
<td>0.9%</td>
<td>2.5</td>
<td>1.1</td>
</tr>
<tr>
<td>There is timely approval of payments to suppliers of mobile banking project equipment.</td>
<td>0.0%</td>
<td>16.8%</td>
<td>13.1%</td>
<td>46.7%</td>
<td>23.4%</td>
<td>3.8</td>
<td>1.0</td>
</tr>
<tr>
<td>There is steady flow of funds in the mobile banking project process</td>
<td>0.0%</td>
<td>10.3%</td>
<td>23.4%</td>
<td>29.0%</td>
<td>37.4%</td>
<td>3.9</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Average mean score</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>3.6</strong></td>
<td><strong>1.1</strong></td>
</tr>
</tbody>
</table>

*Source: Research Data, (2018)*
Based on Table 4.4 a big number of participants agreed with the claim that our organization has made budgetary allocation for the mobile banking project this ensures that all the activities run smoothly and no shortage is incurred as the project goes on, this had a mean of 4.0. The results are consistent with the question that budgetary allocations for the mobile banking project are made which scored an average of 3.9. The participants also noted that there is steady flow of funds in the mobile banking implementation with a mean of 3.9 to ensure all tasks are completed and there is timely approval of payments to suppliers hence are equipment and materials required are provided on time. This scored an average of 3.8.

The participants further agreed with the statement that funds available are not enough to facilitate the mobile banking project with a mean of 2.5. This means that there was a need to ensure enough budget for the project is allocated at the start of the project to ensure that no shortages are incurred during the implementation process.

An overall average of 3.6 implied that the majority of participants approved the majority of applications for project funding. The standard deviation of 1.1 denoted that most respondents shared similar views in regard to project financing. This implies that there is project financing by the commercial banks. The findings were consistent with the assertions by Kwatsima (2017) that funds as a resource is paramount.

In addition, the participants were expected to present their views on what changes are necessary in mobile banking projects financing. Based on qualitative data, key themes were formulated on how project financing can be improved. These included: defining the budget and documenting it, breaking down the components into trackable components, implementing the systems and availing funds early enough.
4.4.4 Top Management Support

Table 4.5: Descriptive Statistics; Top Management Support

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>M</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>For decision making and advice on the implementation of mobile banking ventures, the organization's top management is readily available.</td>
<td>3.7%</td>
<td>18.7%</td>
<td>13.1%</td>
<td>33.6%</td>
<td>30.8%</td>
<td>3.7</td>
<td>1.2</td>
</tr>
<tr>
<td>The organization's top management closely monitor mobile banking projects and quickly intercedes when things go wrong.</td>
<td>3.7%</td>
<td>15.0%</td>
<td>14.0%</td>
<td>37.4%</td>
<td>29.9%</td>
<td>3.8</td>
<td>1.2</td>
</tr>
<tr>
<td>The organization's top management has continued to provide all resources and tools needed for the implementation of mobile banking projects.</td>
<td>0.0%</td>
<td>16.8%</td>
<td>19.6%</td>
<td>29.0%</td>
<td>34.6%</td>
<td>3.8</td>
<td>1.1</td>
</tr>
<tr>
<td>The organization's top management conducts training to the mobile banking project team.</td>
<td>1.9%</td>
<td>19.6%</td>
<td>26.2%</td>
<td>28.0%</td>
<td>24.3%</td>
<td>3.5</td>
<td>1.1</td>
</tr>
<tr>
<td>The organization's top management supports good working relationships between various departments within the mobile banking projects.</td>
<td>3.7%</td>
<td>19.6%</td>
<td>24.3%</td>
<td>19.6%</td>
<td>32.7%</td>
<td>3.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Average mean score</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>3.7</strong></td>
<td><strong>1.2</strong></td>
</tr>
</tbody>
</table>

The participants agreed with the statement that the need for tools and resources has been met by top level management for the implementation of mobile banking project, this is supported by a mean of 3.8. The top management also keeps a close check and is quick to intervene when things go wrong, this scored an average of 3.8. The participants also agreed to the claim that decision making and guidance is offered by management as and when required during the implementation of mobile banking projects scoring an average of 3.7. In addition, the participants noted that top management supports good working relationships between various departments supported by a mean of 3.6 and management conducts training to the mobile banking project team supported by a mean of 3.5. This shows that top management support is key in running successful programs.
Most of the participants agreed with most of the assertions on top management support, as demonstrated by the score of 3.7. The SD of 1.2 denoted that most respondents shared similar views in regard to top management support. This implies that there is support from the top management. According to Yong and Mustaffa (2012), support from the leadership is crucial in determining success of projects.

Additionally, the participants were required to give their view on what more support is required from top management for successful implementation of mobile banking projects. From the qualitative data, several key themes were identified. These were; provision of adequate funds, recruitment of qualified staff, sound decision making and approval of budgets.

4.4.5 Implementation of Mobile Banking Projects in Commercial Banks in Kenya

Table 4.6: Descriptive Statistics; Mobile Banking Projects Implementation

<table>
<thead>
<tr>
<th>Statement</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>M</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile Banking projects are delivered within agreed timelines.</td>
<td>2.8%</td>
<td>12.1%</td>
<td>14.0%</td>
<td>31.8%</td>
<td>39.3%</td>
<td>3.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Mobile Banking projects are delivered within set budget.</td>
<td>3.7%</td>
<td>19.6%</td>
<td>19.6%</td>
<td>24.3%</td>
<td>32.7%</td>
<td>3.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Quality of Mobile Banking projects are attained at delivery.</td>
<td>4.7%</td>
<td>15.9%</td>
<td>21.5%</td>
<td>18.7%</td>
<td>39.3%</td>
<td>3.7</td>
<td>1.3</td>
</tr>
<tr>
<td>The company’s mobile banking manager is in full control of the project parameters.</td>
<td>0.9%</td>
<td>18.7%</td>
<td>15.9%</td>
<td>31.8%</td>
<td>32.7%</td>
<td>3.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Mobile Banking projects are delivered as per the defined scope.</td>
<td>3.7%</td>
<td>17.8%</td>
<td>15.0%</td>
<td>28.0%</td>
<td>35.5%</td>
<td>3.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Average mean score</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3.8</td>
<td>1.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Research Data, (2018)

Table 4.6 reveals that participants agreed that the mobile banking project's implementation was successful, with funds ranging from 3.9 to 3.6. The mobile banking project would be completed within the agreed-upon timeframe, according to respondents. This was backed up
by a 3.9 average score. They also agreed that the mobile banking project managers had complete control over the project parameters, which have a mean score of 3.8. Furthermore, the respondents stated that mobile banking projects are completed on time, within budget, and within scope. These received a 3.7, 3.7, and 3.6 score respectively.

The aggregate mean of 3.8 indicated that most of the participants agreed with most of the claims on mobile banking projects implementation. The standard deviation of 1.2 denoted that most respondents shared similar views in regard to project implementation. This means that time, budget, quality and scope are key indicators of project implementation. The findings concurred with Ochwoto (2017) conclusion that timeline, project budget and quality are crucial indicators of successful project implementation.

### 4.5 Inferential Statistics

This section presents a discussion of the inferential statistics results. This included correlation and regression analyses results.

#### 4.5.1 Correlation Analysis

This section shows findings on the association between the explanatory constructs (Project Manager Competence, Project Planning, Project Financing, and Top Management Support) and the dependent variable (Mobile Banking Projects Implementation). In Table 4.7 outcomes are displayed.
Table 4.7: Results of Correlation

<table>
<thead>
<tr>
<th></th>
<th>Project Implementation</th>
<th>Project Manager competence</th>
<th>Project Planning</th>
<th>Project financing</th>
<th>Top management support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Implementation</td>
<td>Pearson Correlation</td>
<td>1.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sig (2-tailed)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project Manager competence</td>
<td>Pearson Correlation</td>
<td>.737**</td>
<td>1.000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sig (2-tailed)</td>
<td>0.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project Planning</td>
<td>Pearson Correlation</td>
<td>.754**</td>
<td>.590**</td>
<td>1.000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sig (2-tailed)</td>
<td>0.000</td>
<td>0.000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project financing</td>
<td>Pearson Correlation</td>
<td>.779**</td>
<td>.636**</td>
<td>.790**</td>
<td>1.000</td>
</tr>
<tr>
<td></td>
<td>Sig (2-tailed)</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Top management support</td>
<td>Pearson Correlation</td>
<td>.766**</td>
<td>.640**</td>
<td>.793**</td>
<td>.757**</td>
</tr>
<tr>
<td></td>
<td>Sig (2-tailed)</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>

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

Source: Research Data, (2018)

The correlation results show that the competence of project managers and implementation of mobile banking projects in commercial banks is directly and substantially related ($r = 0.737$, $p = 0.000$). In addition, the results showed that project planning and project implementation for mobile banking at commercial banks were directly and substantially related ($r = 0.754$, $p = 0.000$). In addition, the results showed that project financing and implementation of mobile banking projects in commercial banks were directly and substantially related ($r = 0.779$, $p = 0.000$). Finally, the results show that senior management support and implementation of mobile banking projects are directly and substantially related ($r = 0.766$, $p = 0.000$).
4.5.2 Model Diagnostic Tests

4.5.2.1 Normality Test

Kolmogorov-Smirnov plus Shapiro-Wilk test was used to assess the normality of the data. The threshold is that if the probability is greater than 0.05, the data will usually spread out, and vice versa.

Table 4.8: Normality Test

<table>
<thead>
<tr>
<th></th>
<th>Kolmogorov-Smirnov</th>
<th>Shapiro-Wilk</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Statistic</td>
<td>df</td>
</tr>
<tr>
<td>Projects Implementation</td>
<td>0.112</td>
<td>107</td>
</tr>
</tbody>
</table>

Source: Research Data, (2018)

Based on Table 4.8 data was normality distributed since the probability value of 0.056 was greater than 0.05.

4.5.2.2 Multicollinearity Test

Results are shown in Table 4.9. A VIF less than 10 implied no multicollinearity, while values greater than 10 meant presence of multicollinearity.
Table 4.9: Multicollinearity Test

<table>
<thead>
<tr>
<th>Variable</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project manager Competence</td>
<td>1.782</td>
</tr>
<tr>
<td>Project Planning</td>
<td>5.012</td>
</tr>
<tr>
<td>Project Financing</td>
<td>3.989</td>
</tr>
<tr>
<td>Top Management Support</td>
<td>7.247</td>
</tr>
<tr>
<td>Average VIF</td>
<td>4.5075</td>
</tr>
</tbody>
</table>

Source: Research Data, (2018)

Table 4.9 shows that there is no high correlation between independent variables. This is supported by an average VIF of 4.5075 < 10.

4.5.2.3 Heteroscedasticity Test

Heteroscedasticity test was performed using the Breusch-Pagan-Godfrey test.

Table 4.10: Heteroscedasticity Test

<table>
<thead>
<tr>
<th>Breusch-Pagan-Godfrey</th>
</tr>
</thead>
<tbody>
<tr>
<td>H0: ( \sigma(i)^2 = \sigma^2 ) for all i</td>
</tr>
<tr>
<td>chi2 (4) = 0.113</td>
</tr>
</tbody>
</table>

Source: Research Data, (2018)

Table 4.10 shows p-value of 0.113 is greater than 0.05, thus the null hypothesis of lack of heteroscedasticity is not rejected. Therefore, data set was homoscedastic, implying that the error term had a constant variance.
4.5.3 Regression Analysis

Connection of explanatory constructs was assessed by Regression analysis (Project Manager Competence, Project Planning, Project Financing, and Top Management Support) and the dependent variable (Mobile Banking Projects Implementation). Table 4.11 present the model summary results.

Table 4.11: Summary of the Model

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Coefficient</th>
</tr>
</thead>
<tbody>
<tr>
<td>R</td>
<td>0.856</td>
</tr>
<tr>
<td>R Square</td>
<td>0.734</td>
</tr>
<tr>
<td>Adjusted R Square</td>
<td>0.723</td>
</tr>
</tbody>
</table>

Source: Research Data, (2018)

Results indicate an R square of 0.734, implying that Project manager’s competence, project planning, project financing and top management explain 73.4\% of total variations in the dependent variable (mobile banking projects implementation). The remaining 26.6\% was caused by other factors not considered in this research model. Table 4.12 shows the results of ANOVA.

Table 4.12: Variance Analysis

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>23.139</td>
<td>4</td>
<td>5.785</td>
<td>70.199</td>
<td>.000p</td>
</tr>
<tr>
<td>Residual</td>
<td>8.405</td>
<td>102</td>
<td>.082</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>31.545</td>
<td>106</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Research Data, (2018)
Results explain independent variables (Project Manager Competence, Project Planning, Project Financing, and Top Management Support) are good predictors of the dependent variable (implementation of mobile banking project in commercial banks). An F statistic of 70.199 and p value of 0.000<0.05.

Table 4.13: Regression Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>95.0% Confidence Interval for B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td></td>
<td>Lower Bound</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>-0.758</td>
<td>0.304</td>
<td>-2.492</td>
<td>0.014</td>
</tr>
<tr>
<td>Project manager competence</td>
<td>0.492</td>
<td>0.093</td>
<td>5.31</td>
<td>0.000</td>
</tr>
<tr>
<td>Project planning</td>
<td>0.287</td>
<td>0.12</td>
<td>2.388</td>
<td>0.019</td>
</tr>
<tr>
<td>Project financing</td>
<td>0.355</td>
<td>0.115</td>
<td>3.098</td>
<td>0.003</td>
</tr>
<tr>
<td>Top management support</td>
<td>0.419</td>
<td>0.101</td>
<td>4.138</td>
<td>0.001</td>
</tr>
</tbody>
</table>

Dependent Variable: Project implementation

Source: Research Data, (2018)

Model:

Project Implementation= -0.758+0.492 project manager competence+0.287 project planning+0.355 project financing+0.419 top management support.

The results of regression coefficients showed that in the event that the dimensions of project management practices were held at a constant zero, -0.758 would represent the execution of mobile banking programs.

The impact of competence of the project manager on the implementation of a commercial bank mobile banking project was the first analyzed objective. Positive and noteworthy connection was seen between project manager’s competence and execution of commercial bank’s mobile banking ventures through the regression shown on Table 4.12 A of beta
coefficients of 0.492 and 0.000 p value translating to 5% significance level supports this. According to the findings, a one-score-unit improvement in project management competence corresponds to a 0.492-score-unit increase in project implementation.

This finding relates to those of Moura, Carneiro and Diniz (2017) who established a link between managers’ competence and project performance. Similarly, Ochwoto, (2017) linked management competence to project success. In this study, managers’ competence was found to have significant positive influence on project implementation.

How project planning impacts on the implementation of commercial bank’s mobile banking projects was gauged as a second objective. The regression displayed in Table 4.12 with a beta coefficient of 0.287 and a p-value of 0.019, which represents a significance level of 5%, shows a positive and significant association between project planning and implementation of mobile banking projects in commercial banks. As a result of the findings, an increase in project planning by one score unit would result in a 0.287 score unit increase in project execution.

This finding is consistent to the work by Mathenge (2013) who established a relationship between planning and effective project implementation. In the current study, project planning was found to have a direct and significant influence on implementation of mobile banking projects. However, the results contradicted those of Dvir, Raz and Shenhar (2013) who found that project planning had insignificant effect on project success.

Influence of project finance as a third objective was evaluated while implementing commercial bank’s mobile banking ventures. Table 4.12 Regression shows a direct and meaningful link between project finance and commercial bank mobile banking business implementation, with a beta coefficient of 0.355 and a p-value of 0.003, which is less than the
0.05 significance level. As a result, increasing project financing by one score unit would result in an increase of 0.355 score units in project implementation.

This finding agrees with Yu (2012) conclusion that linked financial cost to adoption of m-banking services. Further, Ogutu, (2017) indicated a connection between financing and successful project implementation. Likewise, the current study established that project financing is crucial to successful project implementation.

Finally, how top management support impact implementation of mobile banking projects in commercial banks was the final objective. The regression table 4.12 shows a positive and significant association between senior management support for mobile banking project implementation in commercial banks, with a beta coefficient of 0.419 and a p-value of 0.001, which is less than the 0.05 significance level. The findings imply that an increased top management support by one unit leads to an increase in project implementation by 0.419 units.

This finding concurs with the work of Yong and Mustaffa (2012) who found a link between management support and project implementation. In the current study, top management support was also found to be critical in determining successful implementation of mobile banking projects.

4.6 Qualitative Data Analysis

From analysis of qualitative data, respondents suggested skills that should be introduced to enhance projects manager’s competence. These included: supervision skills, conflict resolution skills, communication skills, delegation skills and team building skills. Identification of stakeholder needs, clever project objectives, clear results and deadlines, detailed project plans, defined responsibilities, project budgets, communication plans, and
proper systems and processes were among the important components indicated by respondents for project planning.

In addition, the respondents cited key changes that are necessary in projects financing including defining the budget and documenting it, breaking down the components into trackable components, implementing the systems and availing funds early enough. Finally, the respondents noted that leadership should assist the development of mobile banking programs through provision of adequate funds, recruitment of qualified staff, sound decision making and approval of budgets.
CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

Based on study objectives, results summarized, conclusion and suggestions are discussed here.

5.2 Summary

The implications of project management approaches on the implementation of mobile banking initiatives in selected commercial banks in Nairobi County, Kenya, were investigated. Given the crucial importance of project management practices in boosting project execution and thus offering a plausible explanation for the causes of problems in commercial banks' implementation of mobile banking projects, this research was necessary. The mobile banking projects in the tier one commercial banks formed the context of the study due the project implementation challenges experienced by these banks. Further, customers expressed concerns over system failure which was one of the main risks facing mobile banking projects. The research design used was descriptive research. This study used a semi-structured questionnaire to collect primary data, and then used correlation and regression analysis to examine the link between research variables empirically.

5.2.1 Project Manager Competence and Implementation of Mobile Banking Projects

Evaluation of the effect of project manager competence on the implementation of mobile banking projects in selected commercial banks in Kenya. Most respondents cited that mobile banking project managers have the required technical skills, have adequate experience in
project management, are well trained and equipped with the necessary skills to successfully deliver, possess high interpersonal skills and are internally selected.

The competence of project managers and the success of mobile banking projects in commercial banks show a direct and significant relationship. Further, the regression revealed positive significant end result of project manager competence to bank’s project execution.

5.2.2 Project Planning and Implementation of Mobile Banking Projects

The second objective was to examine the impact of project planning on the success of a mobile banking project at selected commercial banks in Nairobi County, Kenya. Majority of the respondents noted that there was proper planning within the organization, proper monitoring of mobile-banking projects, clear mobile-banking project deliverables and clear timeframes on achieving the mobile-banking projects objectives.

The results of the correlation demonstrate that project planning and implementation of mobile banking projects in Kenyan commercial banks have a direct and substantial relationship. Furthermore, the regression results reveal that project planning has a direct and significant impact on mobile banking project implementation.

5.2.3 Project Financing and Implementation of Mobile Banking Projects

To evaluate the impact of project financing on the success of mobile banking programs in selected commercial banks. The participants cited that the banks have made budgetary allocation for the mobile banking project, there are adequate funds to facilitate the mobile banking project, there is timely approval of payments to suppliers of mobile banking project equipment and there is steady flow of funds in the mobile banking project process.
Project financing and success of mobile banking project in commercial banks shows a direct and significant relationship as per the correlation outcome. The results explained a direct significant effect of project financing to implementation of mobile banking projects.

5.2.4 Top Management Support and Implementation of Mobile Banking Projects

Top management support on how it impacts execution of mobile banking projects in selected commercial banks in Nairobi County, Kenya was the fourth objective analyzed. Most of the respondents noted a willingness to make decisions and guidance from management when implementing a mobile banking project. They closely monitor and overlap when things go wrong and consistently provide all the necessary tools and resources for mobile banking project implementation.

Top management support and success of mobile banking project in commercial banks has a direct and significant association following correlation results and a direct significant relation of support offered by top management to bank’s mobile project implementation revealed by regression results.

5.3 Conclusion

The research established that project manager competence is essential when implementing mobile banking projects. The project manager should possess effective project management skills, leadership skills, technical skills and analytical skills to be able to effectively deliver mobile banking projects. The experience of the project manager is also critical to the successful implementation of a mobile banking project. Therefore, this study concludes that the competence of project managers makes a direct and meaningful contribution to the execution of a commercial bank mobile banking project in Nairobi County, Kenya.
Project planning is vital in the delivery of mobile banking projects. A proper project plan with clear deliverables and timelines should be put in place at the start of a project. This will help in ensuring that tasks are well executed and on time. With a clear plan the mobile banking projects will be delivered within the given scope as well as the budget set. In conclusion, project planning positively and significantly affect mobile banking implementation in selected commercial banks in Nairobi County, Kenya.

Project financing is also seen as critical in the delivery of mobile banking projects. Adequate budget should be set aside and approved before a project starts. There should also be a steady flow of funds for the mobile banking project. The study therefore concluded that project financing has a positive and significant contribution to project implementation in the context of mobile banking projects by commercial banks in Nairobi County, Kenya.

Finally, this research established a positive influence of support from top management to mobile ventures implementation by banks. Management must be easily accessible for the necessary decisions, intervene in case of problems, train project teams and support various departments in the implementation of mobile banking projects. This study therefore concludes that senior management support made a direct and meaningful contribution to the execution of mobile banking programs in selected commercial banks.

5.4 Recommendations

According to the findings, project manager competency has a favorable and considerable impact on project execution. Therefore, the study recommends the need for commercial banks to strengthen their project manager competence. In particular, the banks should ensure that their project managers possess the required technical skills, have adequate experience in project management and possess high interpersonal skills.
The study also concluded that project planning has a direct and meaningful impact on project success. It is therefore imperative for commercial banks’ management to ensure proper planning within the organization, proper monitoring of mobile-banking projects, clear mobile-banking project deliverables and clear timeframes on achieving the mobile-banking projects objectives. These will result to improved mobile banking project implementation.

In addition, the results of the study indicate that project funding has a direct and meaningful effect on project success. Therefore, commercial bank management must provide sufficient budget for mobile banking projects. This ensures the smooth running of the project without any interruptions.

Finally, the study established that top management support contributes significantly towards project success. Therefore, the study recommends the need for commercial banks’ management of to provide full support to the project team. In particular, the management should ensure that the project team has adequate resources needed for the success of the mobile banking project.

5.5 Areas of Further Studies

Future research should consider repeating this research in other segments of the financial sector, such as microfinance institutions, to validate the conclusions drawn in this study. It was also found that the four dimensions used in this study did not fully explain the variation in project implementation, indicating that there are other factors that require empirical research that can also explain the implementation of mobile banking projects. Finally, future research could look at the influence of additional variables in the relationship between project management methods and project execution.
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**APPENDICES**

Appendix I: Introductory Letter

Dear Sir/Madam,

**RE: RESEARCH PROJECT DATA COLLECTION EXERCISE**

I am a post graduate student undertaking a Master of Business Administration- Project Management option at Kenyatta University. I am required to submit as part of my coursework assessment of a research project on *Project management practices and Implementation of Mobile Banking Projects in Commercial Banks in Kenya*.

I therefore request you to kindly take some time and respond to the questionnaire as truthfully and comprehensive as possible. The information gathered will be treated with utmost confidentiality and used for academic purposes only. A copy of the same will be availed upon request.

I thank you for your positive response.

Yours Sincerely,

Damaris Wambui Mugo
Appendix II: Questionnaire

Please note that your views and answers to the following questions will be treated with utmost confidentiality.

Section A: Demographic Data (please tick the appropriate answer)
1. What is your gender?

Male ( )
Female ( )

2. What is your age bracket?

21-30 years ( )
31-40 years ( )
41-50 years ( )
51 years and above ( )

3. What is your highest level of education?

O level Certificate ( )
Diploma ( )
Undergraduate ( )
Post-Graduate ( )
4. How long have you worked in your current position?

Less than 1 year (  )
2-5 years (  )
6-10 years (  )
More than 10 years (  )

5. In what capacity did you participate in the projects?

Project Manager (  )
IT Specialist (  )
Supervisor (  )

Section C: Project Manager’s Competence

1. The following questions aim to capture your opinion on project manager’s competence. Please tick the appropriate boxes.

   Strongly disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly agree (5)

<table>
<thead>
<tr>
<th>Project Manager’s Competence</th>
<th>1)</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile Banking Project managers have the required technical skills.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile banking project managers have adequate experience in project management.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile Banking project managers are well trained and equipped with the necessary skills to successfully deliver.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project managers possesses high interpersonal skills.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project managers are internally selected so as to ensure that only the best individuals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
are chosen for the project.

6. In your opinion what are some of the skills and/or learning interventions that should be introduced in order to enhance mobile banking projects manager’s competence?

Section D: Project Planning

7. The following questions aim to capture your opinion on project planning. Please tick the appropriate boxes.

Strongly disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly agree (5)

<table>
<thead>
<tr>
<th>Project Planning</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is proper planning within the organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is proper monitoring of mobile-banking projects.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>There are clear mobile-banking project deliverables.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>There are clear timeframes on achieving the mobile-banking projects objectives.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Our organization has a well-formulated mobile-banking project plan.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8. In your opinion what more components should be clearly highlighted in mobile-banking projects planning?

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Section F: Top Management Support

11. The following questions aim to capture your opinion on top management support. Please tick the appropriate boxes.

Strongly disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly agree (5)

<table>
<thead>
<tr>
<th>Top Management Support</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>The organization’s top management is readily available for decision making and guidance on the implementation of mobile banking projects.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organization’s top management keeps a close check on the mobile banking projects and is quick to intervene when things go wrong.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organization’s top management has consistently provided all the tools and resources required for the implementation of mobile banking projects.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organization’s top management conducts training to the mobile banking project team.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The organization’s top management supports good working relationships between various departments within the mobile banking projects.</td>
<td></td>
<td></td>
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</table>

12. In your opinion what more support is required from top management for successful implementation of mobile banking projects?

..........................................................................................................................................................................
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..........................................................................................................................................................................
**Section G: Implementation of Mobile Banking project**

13. The following questions are intended to capture your view on your organization's implementation of Mobile Banking project. Please tick the appropriate boxes

Strongly disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly agree (5)

<table>
<thead>
<tr>
<th>Mobile Banking project Implementation</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
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<tr>
<td>Mobile Banking projects are delivered within agreed timelines.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Mobile Banking projects are delivered within set budget.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Quality of Mobile Banking projects are attained at delivery.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The company’s mobile banking manager is in full control of the project parameters.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile Banking projects are delivered as per the defined scope.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
Appendix III: Commercial Banks in Kenya

1. Co-operative Bank of Kenya
2. UBA Bank
3. Consolidated Bank
4. Development Bank
5. United Bank for Africa
6. Kenya Commercial Bank (KCB)
7. Equity Bank
8. Barclays Bank
9. Commercial Bank of Africa (CBA)
10. Standard Chartered Bank
11. I&M Bank
12. NIC Bank
13. Diamond Trust Bank
14. Bank of Africa
15. Housing Finance
16. Eco Bank
17. Prime Bank
18. Bank of Baroda
19. CFC Stanbic Bank
20. Citibank
21. Guaranty Trust Bank
22. National Bank
23. Bank of India
24. Family Bank
25. Jamii Bora Bank
26. ABC Bank
27. Credit Bank
28. Paramount Universal
29. Consolidated and Development Bank
30. Fidelity Bank
31. Equatorial Commercial Bank
32. Giro Bank
33. Guardian Bank
34. Middle East Bank
35. Oriental Commercial Bank
36. Paramount Universal Bank
37. Trans-National Bank
38. Victoria Bank
39. First Community Bank
40. Habib AG Zurich Bank
41. Habib Bank
Appendix IV: NACOSTI Research Permit