

Determining Communication Flow Challenges Between Mobile Banking Service Providers And Users In Asumbi Teachers Training College, Kenya

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Abstract: Communication has been a great concern internationally. The purpose of this study was to determine communication flow challenges of mobile banking users in Asumbi Teachers Training College, Kenya. The study was conceived due to the fact that service users kept losing funds to incorrect M-bank accounts due to lack of knowledge, no communication constantly was flowing from the service providers to inform them of changes in charges rates. The study was guided by Nora C. Quebrals' (1989) theory which postulates that development communication is the art of Science of human communication applied to speedy transformation of a community and the mass of its people from poverty to a dynamic socio-economic growth. The population targeted were the students and the tutors. Simple random sampling technique was employed in this study. Data was collected using questionnaires. The study employed the test retest method to do a pilot study in 2 colleges that was not part of the sample used in the final data collection. Cronbach's alpha was used to measure internal consistency ('reliability') of the instrument the r value of 0.72 was realized, hence reliable. The study involved 53 tutors and 291 students. The study established that 78.8 percent indicated to have experienced unexplained deductions from their M-banking accounts. The study also revealed that 69.4 percent of the respondents did receive and interpret information on communication service rates properly. The study recommended the need for in-service programmes for adult tutors who did not get opportunity to learn computer and communication skills in Kenya.

Key Terms: Communication, Challenges, Mobile Banking, Users, Kenya

I. STATEMENT OF THE PROBLEM

Communication has been appreciated as important in all sectors of life and business. Though the initial M-banking idea was to reach out to the unbanked poor, it has stretched its tentacles too far and wide to captivate the interest of unimagined clients segments. However, most users in Asumbi Teachers Training College lose a lot of funds by sending money to incorrect M-bank accounts which they were not able to recover in time. The charges levied on each transaction on remittance and withdrawals whenever fees and money for upkeep were sent to students remained unclear. Students and members of staff were making several movements out of the institution in pursuit of mobile banking services.

Despite the majority of Asumbi T.T. C Community having mobile phones and M-bank accounts, they had not been able to conceptualize and utilize the facility in mobile banking services adequately, since they had numerous questions about the services and operations of M-banking services.

II. INTRODUCTION

It has been noted that technology and the proliferation of consumer tools have created new client expectations and demands. Research done by Levine (2014) in America, opined that nowadays waiting for a fax or document sent by mail is a thing of the past. Mobile phones, secure networks, cloud-

based architecture creates an always-on, anytime, any- place culture. This has made communication easier. Whenever a client want a portfolio status update they can call, text, email or go online and check the status on their own. According to Sarker and Wells (2003) a client might want specific information pertaining to their account, including mobile banking or may seek general information about a topic. Each of these creates a communication opportunity that is private or community based. Leveraging community-based collaboration can reduce the amount of content generated and people needed to deliver the content; and ultimately, it can reduce the barriers to knowledge transfer. "User experience is what counts...banks need to offer their customers services that are integrated, compelling and natural or intuitive to use.

Globally, it has been found out by Lyman, Porteous and Pickens (2008) and Matskin and Tveit (2008) that billions of people across the developing world, Africa in particular, do not have access to banking services. Faced with barriers related to cost, geography and education, these individuals have no way of securely transferring funds, saving money or accessing credit. Mobile banking has been one solution to the problem which has drawn particular attention from stakeholders in the whole world (Bansai 2001). Mobile banking has been defined by Drexelius and Herzig (2001) as the ability to conduct bank transactions via a mobile device, or more broadly to conduct financial transactions via a mobile terminal.

Currently in Kenya, mobile phone banking (popularly known as M-Pesa) according to Njenga, (2009) started with the creation of services by banks which could be accessed through the mobile phone. The facilities aimed at enabling customer's access information related to their accounts. Subsequent innovations have seen the mobile banking phenomena continue to grow steadily. This has created communication flow to both providers and users alike. Mobile banking takes several dimensions of execution all representing a new distribution channel that allows financial institution and other commercial actors to offer financial services outside traditional bank premises.

III. COMMUNICATION FLOW CHALLENGES BETWEEN SERVICE PROVIDERS AND SERVICE USERS

This study was concerned with determining the communication flow challenges between service providers and service users, against which access to the usage pattern and characteristics can be ascertained. According to Tukhrejul and Baharul (2013) this enabled the service providers to analyze the gain and challenges emanating from the flow of information from service users in Mobile banking phenomenon industry. Mobile banking in Kenya started with the creation of services by banks which could be accessed through the mobile phone. These facilities aimed at enabling the customer's access information relating to their accounts. The transformational mobile banking is made available by mobile phone services providers as part of their value added services thus development. Kefela (2011) suggests that communication flow among the mobile banking service

providers and users has been key and innovations have seen mobile banking phenomenon to continue so steadily. Mobile banking takes several dimensions of execution all representing a new distribution channel that allows financial institutions and other commercial actors to offer financial services outside traditional banks. It is embedded among the services within the service providers menu. The M- banking services are available to mobile phones users of Safaricom, Airtel, Orange, Yu, post offices, mobicash, Telcome E-connet wireless who are yet to roll out their m- banking services (Njenga 2009).

According to Porteous (2006), M-banking has the potential to be transformational wing to various parts. First it uses existing mobile communication infrastructure which already reaches the unbanked. Secondly it is driven by new players such as mobile phone industry operators with different target markets from traditional banks that are able to harness the power of new distribution networks for cash transactions. The collective access points of mobile banking are numerous and widespread. The services vest a heavy reliance on airtime distributors who double up as agents. It is these agents who decide on the most strategic points to locate their service outlets (Drexelius & Herzig 2001).

This is a virtual world of communication, connectivity and collaboration is the new norm. This has come along with related challenges including communication flow. Banks can unlock the expertise and best practices trapped in small offences anywhere. To demystify the problem of communication flow between users and providers, Levine (2014) hinted that instead of a workforce falsely competing with one another, connected relationships can be fostered and nurtured for more corporate benefit while increasing individual value at the client level. 'Big Data', synonymously used to describe facts and figures relating to sales and marketing activities, can now be seen as 'Big Knowledge' inside an organization; identifying the most valuable assets and subject matter experts.

A study undertaken by Abong'o (2016) showed that financial products through cell phones were found to have gained popularity. Customers found it easy, convenient, and efficient to transact conventional banking services which are non-monetary in nature such as balance enquiry, transfer of funds and changing of password. The research proposed to ask their feeling toward the emergence of SMS banking. The strong feeling were indicated by strongly agree and the weakest feeling was indicated by strongly disagree. Majority of Kenyan customers strongly agreed that mobile banking is a useful channel for banking services despite communication flow challenges. Different e-banking services provided through a cell phone in Otubu (2009) was found to be balance inquiry, requesting cheque book, know last few transactions, requesting bank statement, stop payment of cheque, and bill payment. Evidence from studies reveals that Kenyan banks have been undertaking some new technological adoptions in their business operations.

Generally, while communication and collaboration tools change the way advisors and banks communicate with their clients; broad technology implementation has an impact on the entire company. The sentiment was echoed by Vetter (2001) and asserted that it is not just customers or users that benefit from the focus on providers experience. Using mobility (for

example) can transform how the workforce operates...ensuring access to the right expertise wherever it is in the world, whenever it is needed.

Currently, there are about 8 million users of M-banking services compared to 4million people who hold accounts in conventional financial institutions in Kenya (Omollo, Kute and Yambo (2016).There is also a growing partnership in financial institution and non-financial service providers where consumers through use of e-banking and other e-commerce services such as M-banking can transact and clear utility bills through shared banks' platforms. For example shared ATM network in Kenya under the brand name Ken switch (Kenya switch). It is a national network of interconnected ATMs, a project owned by a group of banks which was launched in 2002. It had about 14 ATM locations by the end of 2002, which has now grown to about 152 (Vaughan, 2007).

A study by Pelowski (2010), sought to examine the key factors that led to phenomena growth of mobile phone banking services in Kenya using M-pesa. "Mobile cash money", the leading mobile money service provider. System failure was indicated in the study as among the key challenge the mobile phone banking faced. This was because of poor network reception, frequent power outages and overload of Safaricom central servers. Challenges in the regulation of mobile money were highlighted by (Mattila 2003). The study indicated that although mobile money is critical to development, communication breakdown among the semi literate users still pose a challenge. According to Vaughan (2007) and World Bank, (2012) the increase in mobile communication usage in areas that were potentially vulnerable to money launders (ML) and terrorist financing was worrying for they could capitalize on the ignorance, illiteracy and poor communication flow to defraud both providers and users alike.

Timely communication flow for both mobile banking providers and users has been of a great concern, therefore applying the adage "Time is money" to the banking world by Levine (2014) has been widely accepted as accurate. Making the right trade at the right moment can mean thousands if not millions of dollars. It is a well-known fact that developing and maintaining long-term relationships with clients will generate higher revenue over time. According to Osije and Yambo (2016) all these depend on communication knowledge and level of education, especially of the users. Retaining high net worth clients, through delivering unparalleled service and returns, is a primary goal for all banks and their advisors. Advisors spread throughout the world rely on centralized functions like research, portfolio analysis, compliance reporting and administration (Kolodinsky 2001). Every conversation, document transfer and information exchange may or may not require tracking or compliance. When an advisor is of site, laptop and mobile communication tools are important for instantaneous communication and connectivity. Consequently, Otubu (2009) postulated that the ability to communicate and collaborate in one platform improves the speed and accuracy by which information is exchanged and provides a tracking system to meet compliance and regulatory requirements.

IV. RESEARCH METHODOLOGY

The study used the descriptive survey research design. According to Best and Kahn (2006), they describes a survey design as an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables. The design was applied because it enabled the researcher to establish the communication challenges experienced by mobile phone users. According to the data obtained from Asumbi Teachers Training College (Abong'o 2016) population was 1200 Students and 60 tutors in the study. By using the Krejcie and Morgan (1970) table to calculate the sample population size the researcher came up with a sample size of 291 students and 52 tutors who were given questionnaires. This was to ensure the effectiveness of the research work, since involving all the population would have been impossible due to the largeness of the population.

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size "S" is sample size

Table 1: Determining Sample Size for Research Activities

Krejcie and Morgan (1970) came up with a table of determining Sample Size for Research Activities in Educational and Psychological Measurements which was used in this study to provide representative samples which were statistically.

The study used a questionnaire as a research tool. According to Bloomberg and Volpe (2008) questionnaire was suitable for collection of a lot of information over a very short period of time and that which could easily be described in writing. The questionnaire targeted the students and tutors in the college. It was developed to include both structured and unstructured questions. The questionnaire was organized into different categories.

The study reported a validity index of 0.824. This means that at least eight out of ten items actually measured what they were intended to measure (Best & Kahn (2006). This study collected and analyzed qualitative data. The qualitative data was analyzed using percentages, means and standard deviations with the help of SPSS, and presented in tables and figures.

V. RESULTS AND DISCUSSION

This study sought to determine communication flow challenges of Mobile Banking Users In Asumbi Teachers Training College, Kenya.

FLOW OF INFORMATION FROM SERVICE PROVIDERS

The researcher further sought to know how the users got the information from the M- banking service providers as shown on table 2.

COMMUNICATION FLOW FROM M-BANKING SERVICE PROVIDERS

The study sought to get data on communication flow from M-banking service providers. In order to get the Communication flow, the researcher presented the following on: unexplained deductions, frequency of information, service rates; frequency of communication failure.

UNEXPLAINED DEDUCTIONS

The researcher sought to find out whether the respondents had experienced certain unexplained deductions from their M-banking accounts as a result of miscommunication or communication breakdown and the tutors gave their responses as shown in the table 2.

Response	Frequency	Percentage
Yes	41	78.8 %
No	11	21.2 %
Total	52	100

Table 2: Unexplained Deductions

From table 2 it shows that 78.8 percent indicated to have experienced unexplained deductions from their M-banking accounts while 21.2 percent had never experienced any unexplained deductions. The findings are in line with the sentiments of Vaughan (2007) and World Bank (2012) that the increase in mobile communication usage in areas proved that those ignorant of mobile banking communication usage were potentially vulnerable to money launders (ML) and terrorist financing was worrying for they could capitalize on the ignorance, illiteracy and poor communication flow to defraud both providers and users alike. The researcher further sought for information on frequency of communication by service providers on deductions in which the respondents indicated that they always experience unexplained deductions in their accounts. They further stated that most of them assumed the deductions, unless where there were large amount involved, when one could ask customer care to reverse the money after long hours. There are about 8 million users of M-banking services compared to 4million people who hold accounts in conventional financial institutions in Kenya as reported by Omollo et al. (2016) consequently, some give up in following the service providers reasoning as one was quoted saying; 'I can't keep on following such amount of money since I will lose even more in terms of air time and duration taken in trying to recover the same' (Abong'o, (2016).

CHANGES IN COMMUNICATION RATES

The researcher sought to get information whether the service users knew changes in communication rates, and the responses are shown on the table 3.

Response	Frequency	Percentage
Yes	202	69.4 %
No	89	30.6 %

Total	291	100
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Table 3: Knowledge of Communication Rates among Students

From table 3, the flow of information from service providers to users generally has been appreciated. This finding revealed that 69.4 percent of the respondents did receive and interpret information on communication service rates properly. This was in line with the sentiments of Otubu (2009) postulated that the ability to communicate and collaborate in one platform improves the speed and accuracy by which information is exchanged and provides a tracking system to meet compliance and regulatory requirements. Further, while 30.6 percent did not receive information on rates changes, indicating that there were information breakdown to quite a good number of the respondents.

FREQUENCY OF COMMUNICATION FAILURE

The researcher sought to know the frequency of communication failure among students as shown on table 4.

Response	Frequency	Percentage
Several times	97	33.4 %
Occasionally	180	61.8 %
Not at all	14	4.8 %
Total	291	100

Table 4: Communication Failure among students

From the table 4, 61 percent of the respondents indicated that they occasionally failed to receive information on M-banking. Communication failure can be disastrous. The work of Lyman et al. (2008) and Pelowski (2010), pointed out that system failure was indicated in the study as among the key challenges the mobile phone banking faced. This was because of poor network reception, frequent power outages and overload of Safaricom central servers. Challenges in the regulation of mobile money were highlighted by (Mattila 2003). More finding showed that 34.4 percent indicated they had failed several times to receive the information on m-banking transactions, while 4.8 percent indicated not receiving information from service providers on M-banking transactions at all.

VI. FINDINGS

The communication failure can be disastrous especially when involving using mobile phones in mobile M-banking. A number of respondents indicated that they had different experiences. The communication flow made some of them save time while others wasted a lot of it in pertinent transactions when using mobile phones and related communications.

VII. RECOMMENDATIONS

It has seen to be imperative for in-service programmes for adult tutors who did not get opportunity to learn computer. Communication skills that involve the use of new digital technology should be intensified among the students and youths in general such that when they get old, they could cope and communicate effectively.

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