

Influence Of Project Management Practices On Performance Of Mobile Money Transfer In Kenya: A Case Of Orange Money

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Abstract: Mobile money has grown rapidly in Kenya over the last one decade. Mobile money in Kenya provides a solution to a long-standing challenge for many citizens by providing financial services that have only been accessible to those with traditional bank accounts. The overall objective of this study was to establish the influence of project management practices on the performance of mobile money transfer in Kenya, a case of Orange Money. The specific objectives of the study were to determine the influence of monitoring and evaluation, risk management, project leadership skills and stakeholder participation on the performance of Orange Money. The study was done at Telkom Kenya and was supported by a case study design. The target population was 420 full time employees and stratified random sampling technique was used to draw a sample size of 63 respondents. A questionnaire, an interview guide and a document analysis guide were used to collect data for this study. Data analysis was done by generating frequencies and percentages. Correlation and regression analysis was undertaken to establish relationships between variables. Tables and figures were used to present the findings. The study established that there is a significant correlation between monitoring and evaluation, risk management, project leadership skills, stakeholders' participation and performance of Orange Money: awareness of the existing processes needs to be done to employees, management of Orange Money requires specific sets of skills and competencies and regular training should be done to equip the team with the relevant skills. The study, therefore, recommends awareness programs on the existing plans and processes of monitoring and evaluation. The management should also conduct regular training for its employees in order for them to acquire the necessary skills to deliver as required.

Keywords: mobile money, monitoring, evaluation, skills, risk, stakeholders, feedback, performance

I. INTRODUCTION

“Mobile money” is a term used to refer to mobile telephone-based financial services offered by telecommunication service companies (Forden, 2015). Mobile Money Transfer (MMT) is an innovation to transfer money using Information and Communications Technology (ICT) infrastructure of the Mobile Network Operators (Mbiti & Weil, 2011). Mobile Network Operators (MNO's) are telecommunication organizations that provide telephony services such as voice, data, short messages services (SMS) among others that enable customers to communicate and

transfer money through their mobile phones (McCusker, 2000). The MNO infrastructure provides a channel through which funds are transferred between customers of one or multiple MNOs to both the mobile terminals or to business organizations to pay, procure goods or to a bank account to transact through the account.

The mobile industry continues to scale rapidly across the globe, whose total subscriptions were approximated at 3.6 billions by the end of 2014. According to the GSMA Global Mobile Economy Report (2015), approximately half of the world's population has a mobile device compared to just 1 in 5 a decade ago. It is predicted that the subscription base will

increase by one billion subscribers by 2020, which will take the global mobile penetration rate to approximately 60%. The mobile industry plays a major role in economic growth and welfare globally. For example, in 2014, the mobile industry contributed 3.8% of the global gross domestic product (GDP), which amounts to over US\$3 trillion of economic value across the globe (GSMA, 2015). The use of mobile money has become widespread with astonishing speed all over the world and particularly among the unbanked population. For millions of the underserved populations, the mobile phone presents not only a tool for communication, but has also become a payment terminal in the pocket (Allen, 2004).

In Africa, mobile money transfer services bear particular relevance where rapid growth has been experienced over the last few years. This fast growth is due to the continent's rapid economic growth in general, and its large unbanked population. The sub-Saharan Africa is a potential market for mobile money transfer where both individuals and organizations have a high demand for mobile banking. This region also has a widespread consumer acceptance of mobile communications technology, which makes it a potential for technology advancements (Muya, 2015).

Mobile money in Kenya provides a solution to a long-standing challenge for many citizens by providing financial services that have only been accessible to those with traditional bank accounts. Mobile money provides a safe and convenient way to save and transfer money for the "unbanked" population in Kenya. Historically, a large percentage of Kenya's population did not have a bank account because of the high fees charged, inadequate personal documentation, geographical inaccessibility, and misunderstanding leading to mistrust of banks (Forden, 2015). Therefore, millions of Kenyans who worked as farmers, traders and others in the informal, cash-based economy did not have safe places to keep money. Under such conditions, the only safe storage for their money was mobile money's storage services. According to Forden (2015), the large-scale domestic migration in Kenya, where young people move to cities to work, creates the need to send money to relatives in their rural homes. Safe and efficient transfer of such cash is made possible by the use of mobile money transfer services that have become popular among the Kenyan population (Forden, 2015).

Orange Money is a mobile payment solution offered by Telkom Kenya which enables customers to complete simple financial transactions using their mobile phones (Orange Kenya, 2012). It is an electronic payment and store of value system that is accessible through mobile phones. The system was conceptualized and developed through a partnership of two entities: Telkom Kenya and Equity Bank. Piloted and launched in 2010, the system was initially aimed to serve customers who had an Equity Bank account. The service is mapped onto the customers' bank accounts, making it possible for the customers to literally operate their accounts from their mobile handsets, with the accounts' security aligned to that of the bank (Orange Kenya, 2012). This facilitates interbank transfers and application of loans using the service for Orange Money customers. Additionally, customers can use the service to pay their utility bills such as water and electricity bills (Orange Kenya, 2012).

STATEMENT OF THE PROBLEM

In the recent years, mobile money transfer has seen rampant growth in Kenya especially among the "unbanked" population. However, despite the rapid growth and popularity of mobile money transfer services, most of the MNOs are facing challenges in keeping up with the market demands and dynamics in market needs. Managing this crucial service requires planning and employing high level management practices. Most of these organizations do not have a framework that embeds project management practices into their culture and in the management of these services. Performance of mobile money transfer services is highly influenced by the project management practices that are in place; hence, lack of a defined framework that embeds project management practices within the culture of the organization may lead to poor performance (Kiioh, 2015).

Monitoring and evaluation are among the key practices of project management, which become increasingly significant as projects grow bigger and more complex. However, many organizations do not see monitoring and evaluation as a key management tool, rather as a requirement from a third party for audit purposes (Babbie & Mouton, 2006). According to Kahilu (2010), M&E adds value to the overall performance of projects by providing corrective action to the changes from the expected outcome. This is significant in mobile money industry where market demands keep changing. Risk management, as a project management practice, is strongly emphasized in project reference guides such as Project Management Body of Knowledge – PMBoK (PMI, 2013). However, research on risk management shows a wide gap between theory and practice in many organizations (Ibbs & Kwak, 2000; Zwikael & Globerson, 2006). Specifically, MNOs who provide mobile money transfer services seem to evidently portray this gap due to the scarce evidence of their risk management practices.

A research done by Carson, Tesluk and Marrone (2007) indicates that project leadership is the most important factor within project management in all organizations. Aspects of leadership such as skills and experience play a significant role in ensuring projects deliver high quality products and services. Project leadership skills are developed through training and assignments. The perceived performance of Orange Money raises questions on the competence of its managers to effectively manage and guide its processes. Stakeholder participation is increasingly becoming a part of project management practice in many organizations in order to deliver high quality products and services (Karlsen, Græe & Massaoud, 2008). Participation of stakeholders in any project helps to improve the quality of outcomes while increasing the economic sustainability of the project or service.

A big knowledge gap exists within the mobile money industry in regards to project management practices and their influence on the performance of mobile money transfer projects in Kenya. Many researchers have studied critical success factors affecting the implementation of mobile money transfer services, but little has been documented on project management practices and their influence on the performance of mobile money transfer services in Kenya. This research, therefore, sought to fill the gap by finding out the influence of

project management practices on the performance of Orange Money as a mobile money transfer service in Kenya.

RESEARCH OBJECTIVES

This study sought to establish the influence of project management practices on the performance of Orange Money in Kenya, with specific objectives being to determine the influence of monitoring and evaluation, risk management, project leadership skills and stakeholders' participation on performance of Orange Money in Kenya.

II. LITERATURE REVIEW

CONCEPTUAL FRAMEWORK

The dependent and independent variables in this study were presented in a conceptual framework as shown below:

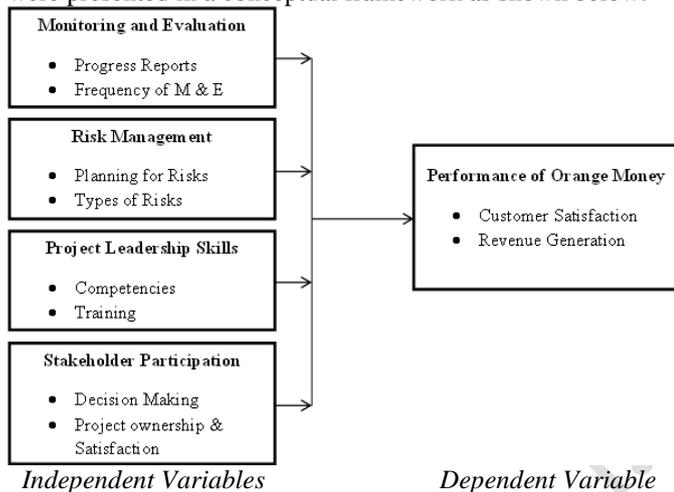


Figure 1: Conceptual Framework

MONITORING AND EVALUATION

Monitoring refers to the routine task of collecting and analyzing information in order to track progress of a project against a set plan checking compliance to set standards. Monitoring is the art of collecting the necessary information with minimum effort in order to make a steering decision at the right time (Gudda, 2011). It helps management to identify patterns and trends and helps the management to make informed decisions. The information collected constitutes a database that is important for analysis, discussion, evaluation and reporting. According to Gebremedhin, Getachew, & Amha, (2010), the collected data helps to measure progress towards achieving project/organization objectives. Monitoring also involves feedback on the progress of the project to all stakeholders of the project, which is used for decision making to improve project performance.

Evaluation is the identification of and reflection upon the effects of what has been done, and determining the effectiveness of the results. Basically, evaluation aims at determining, as systematically and objectively as possible, the efficiency, effectiveness, relevance, sustainability and impact

of a project or service. According to Shapiro (2004), evaluation compares the impact of a project with the objectives that were set to be achieved in the project plan, with the aim of determining the relevance and sustainability of the project.

Monitoring and evaluation (M&E) helps to strengthen organizations and their human resource capacity. The application of M&E techniques helps organizations to improve their overall capacity for efficient and effective project management and performance. M&E also helps organizations to check projects progress based on the objectives that were set in the initial plan. As an organization applies M&E, it is able to identify and make necessary adjustments to address unforeseen challenges and opportunities that may arise.

RISK MANAGEMENT

A risk refers to an event or occurrence that may impact a project negatively. According to Royer (2002), a risk is an event or circumstance that potentially threatens the expected results or performance of a project. The success or outcome of an organization's objectives is highly influenced by many external factors. Risks can be mitigated and even prevented. In order to mitigate and prevent risks, a good amount of understanding of the risks is required so as to make plans in advance. Royer (2002) classified risks into nine categories; customer associated, project requirements, contract, work estimates, business practice expertise, complexity, project constraints, scale deliverables and contractors. Ideally, project management decisions should be made under conditions in which all influencing factors and methods of decision making lead to predictable outcomes. However, making decisions often involve conditions of risk and uncertainty. Mobile money transfer projects never operate under the ideal conditions of certainty.

Researchers (Smith, 2006; Chapman & Ward, 2007; Cretu, Stewart, Thomas & Winter, 2011) have researched and described risk management and risk management techniques. Ideally, the risk management process consists of phases including risk identification, risk assessment, risk mitigation and risk monitoring. The process of risk identification tries to determine the source and type of risk. It involves the recognition of conditions that carry potential risk and establish risk responsibilities. Identification of risk forms the basis for risk analysis and control of risk management, which ensures effectiveness in the risk management process. Therefore, risk identification and risk mitigation are crucial aspects in risk management for effective performance of projects.

PROJECT LEADERSHIP SKILLS

Project leadership skills refer to the ability to apply knowledge and competencies to accomplish a set of objectives. These skills can be acquired through training, talent or practice (Zenger & Folkman, 2002). Effective performance of mobile money transfer services requires the ability to coordinate activities and individuals in the running of tasks that often have high levels of complexity and uncertainty. Therefore, project managers and leaders often play a crucial role using their leadership skills in setting

ground rules and fostering a collective approach that strongly influence project performance (Larsson, Eriksson, Olofsson & Simonsson, 2015). Research in the past years describes project leadership in various ways with the core concept of all the descriptions being communication between project leaders and their subordinates (DuBrin, 2004; Muller & Turner, 2007).

Over the years, leadership skills have been found to have significant influence on organizational performance. In their research, Zenger and Folkman (2002) found out that leaders with multiple competencies were more effective in influencing and managing their teams. Yukl (2006) opines that a mix of different competences is needed at different managerial levels, with conceptual skills regarded highly at high levels and technical skills more important at lower levels.

STAKEHOLDER PARTICIPATION

According to the Project Management Institute (PMI) Standards Committee (2004), project stakeholders are individuals or organizations who are actively involved in the project or whose interests may be affected by the execution of the project or by successful project completion. Stakeholders can affect an organization's goals, functioning, development, performance and even survival (Chinyio & Olomolaiye, 2010). According to their research, stakeholders are beneficial to an organization when they are involved and assist to achieve its objectives, and they are antagonistic when they work against its objectives. Successful participation of stakeholders involves actively engaging them, getting their support and working together to plan, device and develop new ways of managing projects to improve their performance.

Giving attention to project stakeholders is important to ensure satisfaction of those involved or affected, which requires that procedural justice, legitimacy and rationality have been met. At each progressive level of stakeholder participation, the organization gets benefits and runs costs at the same time. In their study, Charles, Antoine and Haarman (2006), argue that stakeholder participation enhances an organization's competitive advantage. Stakeholder participation improves ownership and support that can lead to high up-take of project services, increased sustainability of benefits and greater satisfaction.

PERFORMANCE OF ORANGE MONEY

Project performance is a subject of utmost concern to most stakeholders in any project. The main expectation of many stakeholders from projects is their performance in terms of achievement of objectives. Satisfactory achievement of set objectives is what makes a project successful. According to Chan and Chan (2004), project performance is tied to project successful, which is also tied to project objectives. Project performance can be measured in different dimensions such as project efficiency, impact on customer, business success and preparedness for the future. There are three basic objectives around which performance of projects is tied: time, cost and quality. The overall performance of any project is invariably an aggregation of the individual performance of each project objective.

According to most research in the mobile money industry, performance is measured in terms financial inclusiveness and poverty reduction among the unbanked population (Must & Ludewig, 2010). Mobile money makes it easier and more affordable to send remittances, increasing the reach and affordability of micro-loans and decreasing cost of saving. Increased mobile phone penetration and mobile money accessibility in developing countries contributed to a 0.8 % increase in economic growth (World Bank, 2012). Additionally, mobile money significantly impacts on the ability of households to spread risks as a result of reduced transaction costs compared to households without mobile money who are likely to suffer a drop in consumption when hit by a negative income shock (Jack & Suri, 2011). As such, mobile money contributes to great satisfaction of its users and helps organizations to improve their profitability.

III. RESEARCH METHODOLOGY

This study adopted a case study design. A case study is an in-depth investigation of an individual, group, institution or phenomenon in its real life context (Mugenda & Mugenda, 2003). This research design was preferred for this study because of its ability to allow in-depth investigation of a certain unit or organization to provide conclusions and recommendations.

The target population for this study comprised of 420 full time employees of Telkom Kenya based in its headquarters in Nairobi. Stratified random sampling technique was used to categorize employees into different strata (departments). After grouping respondents into strata (departments), random numbers were used to select respondents from each department. The sample size for this study comprised of 15% of the target population which was 63 respondents, which was made up of 24, 10, 2, 12 and 15 respondents from IT, Customer Care, Quality & Audit, Finance and Business Market departments respectively. According to Mugenda and Mugenda (2003), a sample size of between 10% and 30% is considered adequate for in-depth studies and provides a good representation of the target population.

IV. RESEARCH FINDINGS AND DISCUSSION

A total of 63 questionnaires were administered for the study and 47 were completely filled and returned, which is equivalent to a response rate of 74%. A response rate of 50% and above is adequate and acceptable for data analysis (Kothari, 2004).

The respondents were asked to indicate their professional orientation in the organization. From the findings, 38% of the respondents were in the Information Technology department, 19% were in customer care, 19% were in business market, 19% in finance and 4% in audit and quality. This indicated that stratified random sampling enabled the researcher to gather viable information from different departments in the organization.

The study sought to examine the influence of monitoring and evaluation on performance of Orange Money within the

organization. From the findings 40% of the respondents agreed that the organization has a well-documented plan for assessing and tracking projects/service delivery, 15% agreed that analysis of Orange Money services is done regularly and feedback provided to stakeholders, 19% agreed that project status is tracked consistently and circulated to relevant stakeholders, 17% agreed that feedback from stakeholders is considered to improve the performance of Orange Money and 30% agreed that processes are documented and data is used to inform management decisions. However, interview responses indicated that the existing plans for M&E are owned by departments and many employees are not aware of them. Long (2001) recommends that regular documentation and analysis of lessons learned in projects is important in order to improve practice and build a knowledge base used to inform management decisions.

Regarding questions on influence of risk management on performance of Orange Money, the study found the following: 23% of the respondents agreed that there exists a documented plan for reporting events that may pose potential uncertainties on delivery of services, 30% agreed that there is effective communication of potential and identified problems to stakeholders, 34% agreed that project managers effectively manages, evaluates and records potential and identified uncertainties, 38% agreed that there is enough data on events that can help the organization to learn from its own mistakes, 25% agreed that there is a review process after the application of the mitigation measures for the identified uncertainties. Interviews done revealed that fraud and partially owned infrastructure were the most common risks that arise from Orange Money. To mitigate this, the organization does continuous monitoring of the system and conducts training for the Orange Money team for them to understand the infrastructure layout. This agrees with *Tusler* (1996) who recommends that risks that are considered significant for an organization should be closely monitored and contingency plans to be in place before they occur.

Respondents were asked to indicate their level of agreement with statements related to project leadership skills. The findings indicate that 28% of the respondent agreed that the project manager of Orange Money is appointed based on an individual's ability to influence people, asked whether the organization requires managers to have specific sets of abilities at different levels of service management, 58% of the respondents were in agreement, 53% of the respondents agreed that multiple competencies and qualifications are an indication of capability to influence others, 78% agreed that training for managers is critical for effective management of the Orange Money team and 18% of the respondents agreed that training is conducted regularly to equip the project team with relevant skills. Leadership skills development is important in order to ensure that leaders and their teams are equipped with skills that enable them to execute their duties. Organizations are increasingly being selective on whom they appoint in their management pool, and they are beginning to ensure that their people have the requisite skills, training and experience (Taylor, 2006). According to Taylor (2006), a project manager must be qualified in order to teach, train and develop subordinates.

The findings on stakeholders' participation reveal that 24% of the respondents agreed that stakeholders are actively engaged in brainstorming challenges and way forward, 19% of the respondents agreed that there is effective and regular communication among the Orange Money stakeholders. On whether stakeholders receive sufficient information regarding the performance of Orange Money, 25% of the respondents were in agreement. 34% of the respondents agreed that engagement of stakeholders promotes their satisfaction, ownership and sustainability of outcomes and 25% agreed that the management engages stakeholders in decision making and planning. Interviews revealed that the key stakeholders of Orange Money include the executive committee members, Orange Money team, Mass Market team and customers. Participation of stakeholders was found to promote ownership and sustainability of outcomes. Charles, Antoine & Haarman (2006) argues that stakeholders' participation enhances competitive advantage of an organization.

The study sought to find out how some factors attribute to customers' satisfaction regarding Orange Money services. The respondents were asked if customers are satisfied with the availability of Orange Money outlets, majority of the respondents (85%) disagreed, 2% agreed and 13% were neutral. When asked whether customers are satisfied with the way their complaints are handled, 11% of the respondents agreed while 66% constituting the majority disagreed with the statement. On whether customers are satisfied with general money handling services, 17% of the respondents agreed, 34% were neutral and 49% disagreed. From the interviews done, the organization is aware of the general perception of its customers regarding its services. The findings indicated that the general perception of Orange Money services by customers is that the organization has not created awareness of the Orange Money services and has not made the services widely accessible across the country. From the document analysis, customer survey reports indicated a gradual increase in customer satisfaction between the years 2013 and 2015. This is an indication that the organization tries to improve its services to meet their customers' needs. However, the organization needs to improve its service delivery to meet the current market demands. Financial records showed that Orange Money has had significant growth in terms of revenue generation for the organization between the year 2013 and 2015. This is an indication of mobile money uptake by the unbanked population to save and transfer money, and by the banked population to transact between their mobile and bank accounts. As many respondents indicated, the challenge to realizing more growth in Orange Money is inaccessibility to outlets and lack of awareness of the Orange Money services.

Pearson's product moment of correlation was used to test the relationship between the independent variables and the dependent variables. The study established that there is a positive and significant correlation between monitoring and evaluation, risk management, project leadership skills, stakeholders' participation ($r=0.634$, $r=0.300$, $r=0.410$ and $r=0.425$ respectively) and performance of Orange Money.

Linear regression analysis was carried out to determine the influence of the independent on the dependent variable (performance of Orange Money). The regression model was specified as follows:

$$Y=0.315+0.752X_{ME}+0.305X_{RM}+0.562X_{PLS}+0.490X_{SP}+\epsilon$$

All the four independent variables were found to have a positive linearly significant influence on performance of Orange Money at 0.05 level of confidence ($\beta=0.752$, $p=0.000<0.05$; $\beta=0.305$, $p=0.039<0.05$; $\beta=0.562$, $p=0.000<0.05$; $\beta=0.490$, $p=0.000<0.05$ respectively). A unit change in monitoring and evaluation, risk management, project leadership skills and stakeholders' participation results in 0.752, 0.305, 0.562 and 0.490 units increase in performance of Orange Money respectively. Monitoring and evaluation is the most important variable in influencing performance of Orange Money ($\beta=0.651$), followed by project leadership skills ($\beta=0.402$), then stakeholders participation ($\beta=0.347$) and the least is risk management ($\beta=0.235$).

VI. CONCLUSIONS AND RECOMMENDATIONS

The organization has no sufficient documentation of plans for monitoring and evaluation. There is no reinforcement on maintaining risk plans, training plans and stakeholder's engagement strategies. The organization has not made its outlets widespread across the country and has not made enough awareness of its services.

The organization should employ more stringent measures to ensure documentation of M&E, risk, training and stakeholder engagement plans that will facilitate consistent follow ups and feedback that could be used to align internal management practices. The organization should create more awareness of Orange Money services and increase outlets coverage across the country for ease of accessibility of the services.

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