INFLUENCE OF PROJECT MANAGEMENT PRACTICES ON PERFORMANCE OF MOBILE MONEY TRANSFER IN KENYA: A CASE OF ORANGE MONEY

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A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF ENTREPRENEURSHIP, TECHNOLOGY, LEADERSHIP AND MANAGEMENT, SCHOOL OF ENTREPRENEURSHIP, PROCUREMENT AND MANAGEMENT, COLLEGE OF HUMAN RESOURCE DEVELOPMENT IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF SCIENCE IN PROJECT MANAGEMENT DEGREE OF JOMO KENYATTA UNIVERSITY OF AGRICULTURE AND TECHNOLOGY.

MAY, 2017

DECLARATION

This research project is my original work and has not been submitted for a degree in any other university.

Signature ………………………… Date…………………………

Rahab Kahungura

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

Signature……………………………… Date………………………

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DEDICATION

This research work is dedicated to my parents Peter Kahungura and Naomi Wanjiku, my husband Samuel Macharia and our lovely son Jayson Karimi. Your support has been immense. You are truly a gift from God.

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LIST OF ABBREVIATIONS

MMT	Mobile Money Transfer
MNO	Mobile Network Operators
ICT	Information and Communications Technology
SMS	Short Messages Services
P2P	Person to Person
P2B	Person to Business
GSMA	Groupe Spéciale Mobile Association
GSM	Global System for Mobile Communications
CDMA	Code Division Multiple Access
GDP	Gross Domestic Product
ATMs	Automatic Teller Machines
CCK	Communications Commission of Kenya
PMI	Project Management Institute
PMBoK	Project Management Body of Knowledge
IUT	International Telecommunication Union
ARPU	Average Revenue per User
SPSS	Statistical Package for Social Sciences

DEFINITION OF KEY TERMS

Project Management Practices:	The skills and science of planning, designing and managing project tasks throughout the project lifecycle processes to achieve project objectives (PMI, 2015).
Monitoring:	The routine collection and analysis of information to track progress against set plans and check compliance to established standards (Gebremedhin, Getachew & Amha, 2010).
Evaluation:	Assessment, as systematic and objective as possible, of an ongoing or completed project, its design, implementation and results (Shapiro, 2004).
Risk Management:	Involves identifying risks and developing mitigation strategies and contingency plans to minimize their impact (Royer, 2002).
Project Leadership Skills:	The ability to apply knowledge and competencies to accomplish a set of objectives (Zenger & Folkman, 2002).
Stakeholder Management:	Involves actively engaging stakeholders, getting their support and working together to plan, device and develop new ways of managing projects to improve their performance (PMI, 2004).
Feedback:	Sharing monitoring results with the stakeholders and they provide their inputs or suggestions to improve performance of the project (Bartle, 2007).
Mobile Money:	Mobile telephone-based financial services offered by Mobile Network Operators (Forden, 2015).

ABSTRACT

Mobile money has grown rapidly in Kenya over the last one decade. Through mobile money services, Kenya is meeting a long-standing challenge for many African countries: providing financial services to the large population that does not have traditional bank accounts, the "unbanked." 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 included: to determine the influence of monitoring and evaluation on the performance of Orange Money; to examine the influence of risk management on the performance of Orange Money; to assess the influence of project leadership skills on the performance of Orange Money; and to establish the influence of stakeholder participation on the performance of Orange Money. The study adopted a case study design. The target population for the study constituted 420 full time employees of Telkom Kenya based in its headquarters in Nairobi. Stratified random sampling technique was used to draw a sample of 63 respondents for the study. A questionnaire, an interview guide and a document analysis guide were used to collect data in this study. The collected data was analyzed by generating frequencies and percentages. Means and standard deviations were also generated. Correlation analysis was undertaken to establish relationships between and among variables. The findings were presented using tables and figures. The study findings indicate that there is a positive and significant correlation between monitoring and evaluation, risk management, project leadership skills, stakeholders' participation and performance of Orange Money. A regression analysis established that monitoring and evaluation has the most influence on performance of Orange Money, followed by project leadership skills, then stakeholders' participation and the least is risk management. The study concludes that, though monitoring and evaluation are important in influencing 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. 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.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

“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). Other mobile money services are being offered – including point-of-sale payments, bulk payment (payroll), short-term microloans, and international cash transfers – and are rapidly growing in popularity across the globe (Forden, 2015). 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 rapid spread of mobile phones in the world economies has contributed to their use as a tool for financial transaction and the innovation of mobile money transfer came just in the right time. The mobile phone serves as a bank account and a debit card detailing what is technically referred to as “electronic wallet” (Allen, 2004). Mobile money transfer is therefore an innovative application suite of financial services offered through mobile phones and other handheld mobile devices. The services provided via the mobile money application can include person to person (P2P) transfer of funds such as domestic and international remittance, person to business (P2B) payments for purchase of goods and services and mobile banking through which customers can access and withdraw money from their bank accounts. Peer-to-peer or person-to-person (P2P) refers to the transfer of funds from one mobile phone to another mobile phone. Person-to-business/bank (P2B) is where the transfer is from a mobile phone to a business or bank to pay for goods or services or to make bulk payments such as salaries (Mutong’Wa & Khaemba, 2014). Other products such as savings products with micro insurance rewards are appearing in the industry creating high competition in this sector.

The mobile industry continues to scale rapidly across the globe, with an approximate total of 3.6 billion unique mobile subscribers by the end of 2014. According to the GSMA Global Mobile Economy Report (2015), approximately half of the world's population has a mobile subscription compared to just one in five 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 past decade has witnessed a boom in mobile money services globally, with the number of live mobile money services growing from just two deployments in 2003 to 216 live deployments and 113 planned deployments worldwide (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). There is no disputing the fact that mobile money services have become the frontier for battle for financial services and telecom companies.

Africa is the fastest growing mobile market in the world. According to a report by Wilson (2005), the continent's subscriber base grew by 66% in 2005 to 135 million users, compared with growth of just 11% in Western Europe during the same period. The use of mobile phones for banking and payments, in particular, is taking off in many developing countries. They are particularly valuable in rural areas where no bank branches exist and where other traditional banking channels, such as Automatic Teller Machines (ATMs), fixed-line telephones and the internet are unavailable. In Africa and other developing economies, they are the most cost effective means of delivering financial services and the most economical way of providing access to remittances (Wilson, 2005). In Africa, "necessity" is the mother of invention, hence, mobile money transfer is an effective means to fulfill fundamental needs very quickly, helping to leapfrog technologies and providing major transformational changes (Wilson, 2015).

In Africa, mobile money transfer services bear particular relevance where rapid growth has been experienced over the last few years. This rapid growth is as a result of 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).

Through mobile money services, Kenya is meeting a long-standing challenge for many African countries: providing financial services to the large population that does not have traditional bank accounts, the "unbanked." 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).

Telkom Kenya was established as a telecommunications operator under the Companies Act in April 1999. Telkom Kenya has been the sole provider of landline phone services in Kenya. Today, the company provides integrated communications solutions in Kenya with a wide range of voice and data services, as well as network facilities for residential and business customers. As at June 2011, the company had a customer base of approximately 2,800,000 customers on GSM, fixed and CDMA wireless platforms with a country-wide presence (Orange Kenya, 2012). Telkom Kenya's partnership with France Telecom Group saw the launch of the Orange brand in Kenya in 2008. This was a strategic plan to give impetus for growth where France telecom obtained a 51% stake of the company and the government retained 49%. Telkom Kenya prides itself in having the widest network facilities across the country. The company has launched high speed 3G mobile data network across the country.

Following high costs of operations, Telkom Kenya started on a journey to shut down the CDMA network whose operation costs exceeded revenue generation (ITU, 2015).

Telkom Kenya's business strategy of adding value to its customers led to a partnership with Equity Bank that aimed at providing customers with a money transfer service that would offer them convenience in their financial transactions and management of their bank accounts (Orange Kenya, 2012). This mobile money transfer service offered by Telkom Kenya is called Orange Money, which is pitted as the most versatile service in the market so far. Orange Money combines the features of mobile money transfer products and mobile banking (Orange Kenya, 2012). This service is powered by Equity Banks's mobile money transfer platform – Easy 24-7, which is aimed at deepening financial access to the majority of Kenyans. The service is available in all Orange shops across the country as well as all Equity Bank outlets.

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).

There is a big knowledge gap that 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.

1.2 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 experiencing 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).

Orange Money is a product of Telkom Kenya that provides mobile money transfer services. Although this product has been in operation for some years now, its performance in terms of customer satisfaction and revenue generation in the organization is not competitive in the market. This could be due to lack of a defined framework that embeds project management practices within the culture of the organization. Project management practices such as monitoring and evaluation, risk management, project leadership skills and stakeholders’ participation are significant for an organization to realize improved performance of its projects and services.

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 offering corrective action to the variances from the expected standard. This is significant in mobile money industry where market demands keep changing. There is inadequate information on how M&E influence performance of Orange Money.

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. This study aimed at establishing who the stakeholders of Orange Money are, their participation and their influence on its performance.

This gap needs to be filled in order to help the service provider, Telkom Kenya, to device ways to improve its competitiveness in the market, hence; improve Orange Money's performance in terms of its revenue generation for the organization and customer satisfaction. This research, therefore, sought to find out the influence of project management practices on the performance of Orange Money in Kenya.

1.3 Objectives of the Study

1.3.1 General Objective

The purpose of this study was to find out the influence of project management practices on the performance of Orange Money in Kenya.

1.3.2 Specific Objectives

a) To determine the influence of monitoring and evaluation on the performance of Orange Money in Kenya.

b) To examine the influence of risk management on the performance of Orange Money in Kenya.

c) To assess the influence of project leadership skills on the performance of Orange Money in Kenya.

d) To establish the influence of stakeholder participation on the performance of Orange Money in Kenya.

1.4 Research Questions

a) What is the influence of monitoring and evaluation on the performance of Orange Money in Kenya?
b) What is the influence of risk management on the performance of Orange Money in Kenya?
c) What is the influence of project leadership skills on the performance of Orange Money in Kenya?
d) What is the influence of stakeholder participation on the performance of Orange Money in Kenya?

1.5 Significance of the Study

Project management practices in an organization's culture enable smooth running of projects and the achievement of the organization's goals of increased efficiency, quality of services, profitability and customer satisfaction. As such, embedding project management practices in the running of Orange Money would benefit the organization in terms of increased revenue generation, enhanced customer experience and customer satisfaction.

The study findings would be of great significance to the management of Orange Money as they would gain understanding of the influence that project management practices have on the performance of Orange Money. This would help the management to come up with policies that would help in embedding project management practices in the organization's culture, resulting in significant improvement in the quality of outcomes in providing mobile money services. The study findings would also help the management to benchmark their management practices with best practices in the industry, which would improve their competitive advantage over their rivals in the market.

Mobile money transfer services have proved their potential to contribute to national economic growth and have enabled the geographically excluded population in Kenya to access financial services through their mobile phones. The study findings would be a resource to the government of Kenya in making policies that govern management of mobile money transfer in order to protect the vulnerable unbanked population. The significance may be particularly felt when policies are developed that ensure availability of mobile money for emergency cases such as hospital bills and education fees payments.

The research findings would add to the body of knowledge in the area of study. The findings of this research would also help other researchers as it would contribute to both theoretical and practical knowledge on the influence of project management practices on performance of mobile money transfer. Researchers may find the findings of this research helpful in doing further studies on the same area. The findings and knowledge gained from the study may be used as a basis and a point of reference for further research in the field of project management.

1.6 Scope of the Study

The study was carried out at Telkom Kenya's headquarter office in Nairobi. The target population for this study comprised of employees of Telkom Kenya based in the headquarter offices in Nairobi. The respondents of the research were selected from the target population as was determined under the sample size and sampling techniques section in chapter three. The study was guided by four variables: monitoring and evaluation, risk management, leadership and stakeholder participation, which are the project management practices that influence the performance of Orange Money. The performance of mobile money transfer projects will be measured in terms of customer satisfaction and revenue generation to the organization.

1.7 Limitations of the Study

The researcher experienced some challenges during the study. During the administration of the questionnaire to respondents, some of them were resistant claiming it might take much of their time. However, the researcher assured them that it would take them least time to fill in the questionnaire, while being honest and truthful. Some respondents did not have the questionnaire filled at the time of collection and some had misplaced them. This was resolved by adding them more time to complete the questionnaire and providing new copies to those who had misplaced. The researcher also experienced delays while accessing the management for interviews because of their tight schedules. This was resolved by making appointments and sticking to a short period of interviewing them.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews relevant literature on the area of study, which accounts for the previous research and findings in the area of study. It will cover theoretical review, conceptual framework, empirical review, critique of existing literature, research gaps and a summary.

2.2 Theoretical Review

This section will review relevant theories on the area of study guided by the variables of the study.

2.2.1 Systems Theory

First proposed by Ludwig von Bertalanffy in 1945, systems theory has been used for decades as an analytical approach to understand the operation of complex systems. According to Mutong'Wa & Khaemba (2014), a system is a set of several independent and regularly interacting units or subsystems that work together to achieve a set of pre-determined objectives. Therefore, systems theory provides a framework for defining the subject entity, creating a formalized model of the entity, hence enabling the ability to understand the entity in terms of the elements and their properties, and thereby understanding results (Mutong'Wa & Khaemba, 2014). Systems theory states that real systems are open to, and interact with, their environments, and that they can acquire qualitatively new values through emergence, resulting in continual evolution.

MNOs (Safaricom, Telkom Kenya, Yu and Airtel) can make use of the systems theory to experiment the effectiveness of their systems and projects in delivering the set objectives. For example, studies (Wishart, 2006; Bangens & Soderberg, 2008) show that utilizing system theory in providing mobile money can be a strategy for MNOs to keep churn rates low and retain customer loyalty. It can help them to acquire new potential customers, find new sources of revenue (such as service sign-up fees, transaction fees), and increase their average revenue per user (ARPU). The system approach in managing mobile money services encompasses many concepts of systems theory such as inputs, outputs, leadership, feedback and control, which are useful in understanding business situations, specifically with MMT.

The aspect of feedback to projects from their environments in a view of creating an ever evolving ecosystem with change coming from both within and without the project is important in enhancing project success.

The relevance of systems theory to this study cannot be overemphasized as it focuses on the importance of monitoring and evaluation as a way of providing regular feedback that is used to improve the performance of mobile money transfer services. Telecommunication companies in Kenya are taking a huge chunk of traditional banking revenues by the introduction of mobile money services and agency banking with products such as Orange Money, M-Pesa and Airtel Money. With this variety of convenient money transfer channels, clients are placing exceptional pressure on the telecommunication companies to catch up with new market innovators or run the risk of losing out on business. This feedback from customers and competitors is seeing these companies restructure and redefine the way they do projects coming up with new and innovative products in a bid to protect their market share from competitors.

Risk management plays a significant role in the systems approach as one of the concepts that are useful in providing controls for achievement of objectives. Mobile Money Transfer (MMT) is a sub-system that requires the use of appropriate management practices in order to acquire and retain customers, achieve cost savings and optimize value associated with the services (Epstein, 2004). The system approach may comprise of uncertainties that arise from the open technologies or from transaction characteristics that are specific to the MNO providing the service. This means that there are risks associated with the system-dependent uncertainty, which necessitate the practice of managing risks in mobile money transfer environments. As such, systems theory may be applied to understand and improve the concept of risk management in mobile money transfer (Epstein, 2004).

Project leadership skills in the management of mobile money transfer come into play in the system approach where leaders are able to provide a framework for the presentation and interpretation of occurrences and realities (Ramosaj & Berisha, 2014). According to the researchers, the systems theory provides an approach to project leadership in terms of the leader’s determination to factor in his skills, experience and the external environment, and relationships with and among elements. Leaders are able to exercise their leadership only when they have followers or subordinates, and to ensure their cooperation and achievement of objectives, leaders should provide a system or structure that will guide the team in working together. Therefore, systems theory provides leaders with a framework for building ideas that will ensure cohesion and cooperation among team members. According to Ramosaj and Berisha (2014) systems approach helps the leader or manager to translate his awareness of the complexity of the organization and intensity of its interaction with the environment into a guide for successful leadership in terms of permanent requirements for change versus resistance to them and trying to influence the environment which exercises influence on the organization itself.

Stakeholder participation in organizational decision-making has been increasingly improved and embedded into many organizations' policies (Reed, 2008). The systems approach incorporates stakeholder participation which is necessitated by the complex and dynamic nature of mobile money transfer where transparency in decision-making is paramount. Stakeholder participation encourages the accommodation of diversity of knowledge and values (Reed, 2008). As a result, systems theory provides a framework in which stakeholders are engaged in decision-making to enhance the quality of decisions.

2.2.2 Prospect Theory

According to Tversky and Kahneman (1979), prospect theory helps in decision-making under conditions of risk. Decisions often involve internal conflicts over value trade-offs. This theory is designed to help organizations and individuals to better understand, explain and predict choices in a world of uncertainty. The theory explains how these choices are framed and evaluated in the decision making process. Prospect theory is descriptive and empirical in nature. It focusses on two parts of decision making: the framing phase and the evaluation phase (Tversky, 1967). The framing phase describes how a choice can be affected by the manner in which it is presented to a decision maker. The evaluation phase consists of two parts, the value function and the weighing function, where the value function is defined in terms of gains and losses relative to the reference point.

Prospect theory is used in decision-making where the decision maker multiplies the value of each outcome by its decision weight. Decision weights not only serve as measures of perceived likelihood of an outcome, but also as a representation of an empirically derived assessment of how people arrive at their sense of likelihood (Tversky & Kahneman, 1979). Risk is an exposure to the possibility of economic or financial loss or gain, or delay as a result of the uncertainty associated with pursuing a certain course of action. When assessing risks in a project, relevant data must be available to enable statistical analysis, otherwise, the experience and knowledge of the decision makers is used to assess the probability of an adverse event. Risks impact projects in a great way by affecting the planned expenses, quality of work and expected project performance. Therefore, risk management is important in managing projects that are exposed to risks in order to ensure that the objectives of the projects are achieved within the constraints of the project.

Apart from being significant in risk management, prospects theory is also relevant in monitoring and evaluation, leadership and stakeholder participation. The evaluation phase of the prospect theory incorporates monitoring and evaluation to determine the relevant inputs, reviews, and controls that will lead to the achievement of improved results. Prospect theory also incorporates leadership, which is useful in explaining common patterns of choices by leaders in specific situations. Decision-making requires the participation of stakeholders in order to improve the quality of decisions. This is supported by the prospect theory which addresses how choices are evaluated in the decision making process (Gitau, 2015).

2.2.3 Theory of Constraints

The theory of constraints is a set of management tools created by Eliyahu Goldratt in 1984. The theory is applicable in many areas including project management and performance measurement among many others (Blackstone, 2010). The theory helps organizations to identify the most important constraints or bottlenecks in their processes and systems, and dealing with them in order to improve performance. According to Goldratt (2004), organizational performance is dictated by constraints present in processes and systems. Constraints are restrictions that hinder an organization from maximizing its performance and achieving its goals and objectives (Goldratt, 2004). He states that constraints can involve policies, equipment, information, supplies or even people, and can be either internal or external to an organization.

Theory of constraints can be applied in conjunction with other management techniques such as total quality management and risk management to ensure a comprehensive set of techniques that ensure continuous improvement in all areas of operation in an organization (IMA, 1999). The theory is based on five steps which include: identifying the system's constraints that limit progress toward the goal, exploiting the most important constraint, subordinating everything else to the decision made by managing the system's policies, processes and resources to support the decision, elevating the constraint by adding capacity or changing the status of the original resources to increase the overall output of the constraining task or activity, and finally going back to step one and identify the next most important constraint (Steyn, 2002). The five steps in applying the theory of constraints enable an organization's management to remain focused on the most important constraints in their systems.

Theory of constraints is applicable in many aspects of project management. Monitoring and evaluation is done throughout the steps on the theory of constraints in order to record information regarding the progress of managing the constraints. Step five of the theory of constraints provides for feedback which is important in evaluation of results to determine whether there is progress in achieving project goals and objectives (Steyn, 2002).

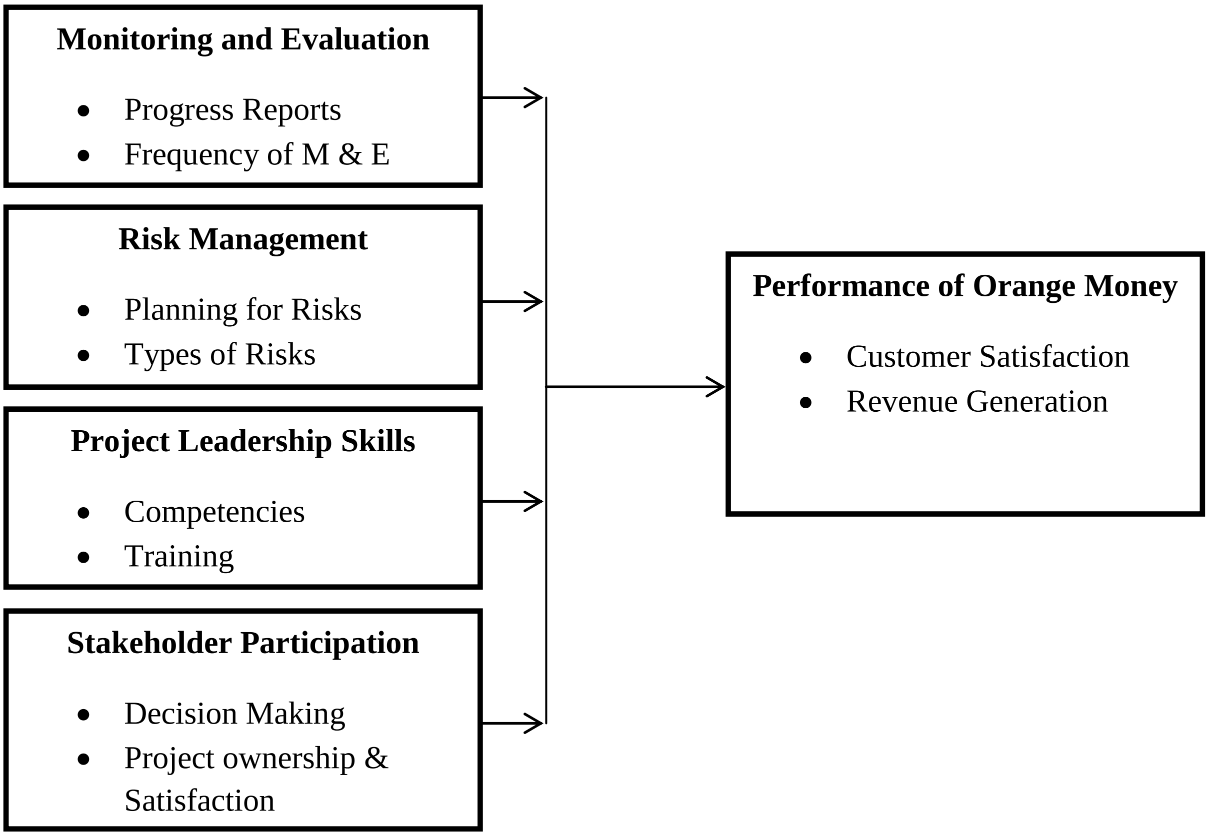
Any project risk might be a constraint or could become a constraint (Steyn, 2002). In most cases, risk events that are initially not considered as posing the highest risk are neglected. Often, this may result in a risk event that was initially considered as not being critical becoming the most important constraint. Once a risk event has been identified as important or critical, the focus is to eliminate the risk or reduce either the probability of its occurrence or its impact to a level where it would not be critical any more (Steyn, 2002). Project leadership is critical in executing the theory of constraints. It involves managing project schedules to ensure projects are completed on time and within the scope and budget (IMA, 1999). Managing constraints requires project leaders to coordinate their project teams in order to minimize the effects of constraints effectively.

Stakeholder participation is important in any project or organization as they contribute to decision-making to enhance the quality of products and services. In the course of executing a project, stakeholder needs could be expected to change, which leads to changes in scope of the project (Steyn, 2002). This may become a constraint that need to be managed in order to achieve objectives. Sometimes certain scope changes could be limited depending on the urgency of the process. This is especially applicable in the mobile money industry where changes in market needs or in technology could be addressed by subsequent product generation (Steyn, 2002).

2.3 Conceptual Framework

A conceptual framework shows the relationship between independent and dependent variables under investigation. According to Cargan (2007), a conceptual framework provides a clear concept of the areas that are likely to have meaningful relationships.

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



Independent Variables **Dependent Variable**

Figure 2.1: Conceptual Framework

2.3.1 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 (Bartle, 2007).

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.

2.3.2 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.

Risk management begins during project planning phase. During this process, potential risks are assessed and mitigated. Risk management planning process involves identifying risks and developing mitigation strategies and contingency plans to minimize their impact (Royer, 2002). According to Kendrick (2009), risk management in a project or organization is dependent on the ability of the team to understand the sources and variations in projects, and then working to minimize threats while maximizing opportunities wherever it is feasible.

According to Perry and Hayes (1985), risk management is a linear process which involves risk identification, risk analysis and risk response. However, other researchers such as Kliem and Ludiem (1997), Chapman (1997), Baker, Ponnier and Smith (1998) state that risk management is a cyclic process with several different phases. This cyclic process indicates that responding to a risk may introduce new events that may adversely affect a project and which are necessary to identify, analyze and administer appropriate response (Ceric, 2003).

Researchers (Smith, 2006; Chapman & Ward, 2007; Cretu, 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.

2.3.3 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; Turner & Muller, 2005).

Leadership skills may be developed following a cluster approach, where basic skills are learned first then followed by higher-order skills (Lord & Hall, 2005). However, the competencies perspective has generally been found to be valid for leadership development. 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.

2.3.4 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 (Alexander, 2000). This does not mean that all possible stakeholders must be involved, but the key stakeholders must be engaged. The choice of the key stakeholders in a project is inherently political, involves judgment and usually has ethical consequences (Stone, 1997; Cooper, 1998; Vickers & Vickers, 1998). 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.

2.3.5 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.

High level of administrative ability in the project team is a factor for improved project performance. Project managers who have the ability to have managerial control over their projects increase the chances of achieving project success. The administrative ability and managerial control can be highly influenced by the organizational structure adopted for management of projects. Bryde (2003) determined that the structuring of a project plays a significant role in the success of the project. Project management activities that facilitate project success are grouped into two main areas, which require the establishment of the organization structure for their effectiveness (Loo, 2004). The areas cover technical (planning, controlling and procedures) and people (leadership, participation, communication).

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.

2.4 Empirical Review

This section will review literature relevant to the variables of the study. The variables of study include monitoring and evaluation, risk management, leadership, stakeholder participation and project performance.

2.4.1 Monitoring and Evaluation and Performance of Orange Money

Monitoring and evaluation are important practices in project management as they help in reinforcing effective actions and triggering corrective actions. Monitoring and evaluating a project helps to identify challenges in the management of the project and make recommendations, which stimulates organizational learning to improve processes and management of projects. Organizational culture plays a crucial role in approving and making improvements at the project and organization level. Improvements of projects must be well put in place and embedded into the organizational culture to become part of the daily management activities of the organization (Loo, 2002).

A research carried out by Darren and Pinter (2004) reveals that not many organizations have a formal mechanism embedded in their culture to support routine meetings to analyze key lessons drawn from monitoring results and take the necessary actions to adapt the lessons learnt. Organizational learning and adaption, in most cases, happens in an unplanned manner without the organizations making intentional and formal plans. Ideally, monitoring and evaluation should involve embedding clear indicators into strategies, tracking progress, drawing and learning lessons, and signaling where changes are necessary. This will involve having progress reports presented and conducting the practice on a regular basis. Additionally, organizations should adapt integrated mechanisms for assessing, following up, evaluating and providing feedback on the performance of projects.

A monitoring and evaluation framework, which should be part of the project proposal, helps organizations to measure project success and demonstrate outcome and accountability prerequisites on projects performance (IIRR, 2012). According to a report by World Bank (2004), participatory approach in monitoring and evaluation enables active involvement of all project stakeholders in decision making processes and gives a sense of ownership in the results and recommendations of the exercise. Accountability and transparency are paramount in managing mobile money transfer services, hence the need for reliable feedback and information regarding their performance – including successes and challenges – which should be communicated regularly to stakeholders. There is scarce literature showing organizational commitment by MNOs to establishing guidelines on monitoring and evaluation practices in management of mobile money projects. Commitment to monitoring and evaluation requires mechanisms that help organizations to understand their progress towards meeting their goals and objectives.

Monitoring and evaluation, as a project management practice, is a crucial function of project management as it plays a critical role in the success of projects. Proper monitoring and timely feedback on the management of a project provide inputs for controlling the project team, hence enhancing the quality and performance of the project. Monitoring provides information of how a project is performing in terms of resource use during its implementation through the use of progress reports, while evaluation assesses the effectiveness of the project in achieving its objectives and determining its relevance and sustainability (Uitto, 2004). As Lawal and Onohaebi (2010) stipulated in their research, monitoring of projects by relevant bodies is crucial and of great importance as this practice provides insights concerning project completion and success. The project manager is tasked with regular monitoring and measuring of the processes and activities of the project, both qualitatively and quantitatively, at individual, team and entire project levels (Claudia & Oleg, 2011).

2.4.2 Risk Management and performance of Orange Money

The mobile money industry is prone to different kinds of risks that threaten their operations and performance: systemic risks, operational risks, reputation risks, liquidity risks, legal risks and fraud. A systemic risk is an occurrence that could cause collapse of the system or result in adverse public perception which could possibly lead to lack of confidence in the service provider. Operational risks hinder the organization from effective operation of its business and result in losses due to failed internal processes, systems, people, or external events. Reputation risks damage the image of an organization, its systems and products. Liquidity risks reduce the ability of MNOs to meet cash obligations upon demand. Legal risks may result in unpredictable lawsuits or contracts that may affect the MNO"s business practices. Fraud is a risk that exposes stakeholders to loss of their money held within the money transfer system due to deliberate deception or trickery by other stakeholders in the system (Lake, 2013).

The global environment in which MNOs operate is rapidly changing, just as the risk management practice and decision making process about risk is dynamic. Keeping pace with such dynamics within the mobile money industry and risk management practice is vital to the daily operations and performance of MNOs. Kerzner (2009) views risk management as a process that involves planning for risks, identifying risks, analyzing risks, establishing risk response strategies, and monitoring and controlling risks to determine their change. Risk management is one important aspect of sound project management practice as risks affect not only the achievement of project goals and objectives, but also those of the entire organization.

Risks are naturally inherent. Risks can occur at any stage of project execution and this necessitates risk management throughout the project cycle. After project execution and implementation, projects should be closely monitored and managed to detect any event or occurrence that may be potential risk to the performance of the project. Risk management involves planning for risks, identifying occurrences that cause risks and developing strategies for mitigation and contingency plans to minimize their impact on the project performance (Royer, 2002). Effectiveness of managing project risks depends the ability of the project team to understand the sources of variation in project performance, and the ability to work to minimize threats and to maximize opportunities where feasible (Kendrick, 2009). The practice of risk management ensures that all significant risks that may threaten the performance of a project or service are identified and understood in order to allocate resources and establish strategies for treating the risks.

MNOs should determine and employ strategies for managing risks inherent in the daily operations of mobile money transfer. This is important because managing risks increases chances of the organizations achieving their objectives and enhancing their performance in terms of profitability and customer satisfaction. In the mobile money industry, customer confidence in the image of an organization and quality of products is very importance for the survival and effective performance of the organization. The state of customer satisfaction with the service delivery of Orange Money is not sufficient, which could be a potential risk of customer disloyalty in using the service. As such, there is great need to incorporate risk management in the management of Orange Money in order to determine potential risks and ways of mitigating them.

Although risk management is one of the important practices in project management, is has been noted that little has been done in this respect (Ibbs & Kwak, 2000; Zwikael & Globerson, 2006). Ibbs and Kwak (2000) developed one of the first articles that referenced the importance of risk management. The study was done among project managers from four sectors: telecommunications, manufacturing high technology products, information technology and construction engineering. As many researchers stipulate, risks and uncertainties are inherent to projects, probably because, by definition, a project is unique in every aspect, hence faces unknown factors. However, strategies for managing risks and uncertainties in different projects may require different approaches (Atkinson, Crawford & Ward, 2006; Cleden, 2009).

According to Zwikael and Ahn (2011), the effectiveness of risk management is pegged on the importance of understanding the project context, considering the industry's and country's levels of project risk. The authors highlight that even moderate levels of risk management planning will play a significant role in reducing the negative effects of risk on project success. The inefficiencies in the risk identification process in complex projects contribute greatly in the failure of projects (Reeves et al., 2013). According to their findings, the manner in which this process is carried out often fails to identify events and circumstances that challenge project performance. Bakker, Boonstra and Wortmann (2012) suggest that in addition to the instrumental impact of risk management on project performance, communication play a key role in establishing a common vision of the project's uncertainties and the expectations for its success.

2.4.3 Project Leadership Skills and Performance of Orange Money

Project leadership skills exert great influence on the performance of projects through various ways, such as team collaboration, resource management, communication and team development. According to Jiang (2014), project leadership skills influence project performance in two ways: direct way and indirect way. In the direct way, application of appropriate project leadership skills improves project performance with corresponding competencies. In the indirect way, appropriate project leadership skills improve teamwork, which helps to achieve effective project performance. The project leadership skills applied in managing a project influences the performance of the project.

According to Zenger and Folkman (2002), leadership skill is the combination of abilities, knowledge, attributes and traits which collectively enable a person to perform a certain task. Leadership skill combines the use of knowledge and competencies to achieve set objectives, and this skill is acquired through training, practice and can also be a talent (Kiioh, 2015). Over the years, leadership skills have been found to exert influence on the performance of projects. Leadership skills combine competencies such as technical expertise, problem-solving, innovation, self-development, results-oriented, personal initiatives, effective communication, effective interpersonal skills, motivation for others, and honesty (Zenger & Folkman, 2002). Leaders who demonstrate ability to combine multiple competencies are most effective in their performance of achieving project objectives. According to Yukl

(2006), the different combinations of competencies are required at different levels of management in an organization, with conceptual skills having greater importance at higher levels while technical skills more important at lower levels. However, some combinations of competencies are equally important at all levels, as equally interpersonal skills are required at all levels of management.

Performance of mobile money projects is greatly influenced by the skills of project leaders or managers. The relationship between project leadership skills and performance of mobile money projects is indicated by several factors. For example, today’s mobile money markets are dynamic and are featured by innovation-based competition, performance rivalry and creative nullification of existing competencies. Visionary project leadership involves creating a strategic vision/objective, communicating that vision to all relevant team members, modeling the vision consistently, and building commitment towards the vision (McShane & Von Glinow, 2000). According to some scholars, visionary project leadership leads to high levels of cohesion, trust, commitment and motivation, which greatly improves performance (Zhu et al., 2005).

Effective project leadership skills can be achieved through training, which will result in improved performance. The ultimate aim of training and development programs is to add value to leaders and employees (Mucheru, 2015). According to Obisi (2011), training and development of employees should be a continuous activity. Training helps employees to acquire skills needed to perform their work, which ultimately helps organizations to achieve their objectives. In project management, training should aim at developing new or improving existing skills and competencies of project managers and project team members (Lytras, De Pablos & Avison, 2010). Training and work-related workshop activities improve the capacities, knowhow and practical experience of project team members. As a result, the project team is equipped with skills and experiences that will enable them to perform their duties to achieve project objectives.

The relationship between effective project leadership skills and strategic project goals and objectives is significant in improving project performance and developing organizational culture that foster innovation and flexibility. Luthans, Norman and Hughes (2006) highlight that this practice in project management helps to produce and develop employees’ competencies and behaviors that are needed to achieve the project’s strategic objectives. It is the responsibility of project managers to identify and ensure that all the employees who are part of their project team are appropriately trained and qualified. Organizations should invest in their human resources by providing training, education and development programs that will enhance their skills and performance. The process of improving an organization's human resources involve a rigorous exercise of identifying the functions, responsibilities, authorities and interrelationships of all employees who manage, perform and verify work affecting quality (Berson & Avolio, 2004).

In their research, Chaudhry, Kalyar and Rehman, (2012) found that project leadership is important in providing guidelines to employees, managing them efficiently and working with them to understand the nature of their work and solve their problems. Effective leaders arrange training programs for their employees to help them understand their work and improve their skills to achieve project objectives, and help them know about new procedures and technologies used in their kind of work (Jing & Avery, 2011). The effectiveness of project leadership in influencing project performance can be strengthened through the personal capabilities of the project leader. The leader should be proactive in his/her work and have the ability to motivate his/her employees, which can be possible only if he/she is skilled and experienced. The belief that project leadership plays a significant role in influencing project performance and morale is universally accepted, but little research emphasizes on this issue (Jing & Avery, 2011).

2.4.4 Stakeholders Participation and Performance of Orange Money

Jeffry (2012) proposed a model of engaging stakeholders that builds a proactive two-way process between the organization and the stakeholder where communication, proposals and opinions can come from either party. As a result of this engagement, an organization can change its normal practice of managing its projects to incorporate changes that will enhance its performance. This is an interactive process where an organization learns and uses the new knowledge to improve its performance as it engages stakeholders at higher levels of project management; hence developing relationships of mutual respect and collaboration.

Participation of stakeholders in discussions regarding project activities and projections empowers them and enhances their understanding of the project objectives (Charles, Antoine & Haarman, 2006). It is through participation, action and regular contact with stakeholders that the project's objectives become vital, and the team members are able to manage change with stronger networks, organizational ability, skills, passion and leadership (Chinyio & Akintoye, 2008). Most mobile money projects fail to achieve their performance targets due to inadequate empowerment of the project team through participation of stakeholders. Therefore, management of projects should ensure coordination of all the stakeholders involved in the project. Effective performance of mobile money projects demands efforts and involvement of both the project team and the beneficiaries to ensure ownership and sustainability.

Stakeholder participation is about developing and sustaining relationships between stakeholders and the project team. Effective stakeholder participation requires organizations to develop strategies for engaging with stakeholders and understanding their needs and concerns, which helps to obtain accurate information regarding stakeholders' expectations (Ayuso, Rodriguez, Garcia & Arifio, 2007). Based on their research, giving attention to stakeholder involvement and management of projects is paramount in aligning participants and their perspective on project performance. As such, a project manager must gain sufficient understanding of the stakeholders and their interests in order to manage their participation in an efficient manner.

Stakeholder participation can take place at different levels and stages of a project, and can take many different forms. These range from contributing inputs to a project, information sharing, decision-making, consultation, empowerment and partnership. Participation of stakeholders can be seen as both a means and an end. As a means, it is a process in which project team members and key stakeholders collaborate and cooperate in the management of projects. As an end, stakeholder participation is a process that results in empowerment of project team members and key stakeholders through acquisition of skills, knowledge and experience, which leads to improved project performance.

A well-managed stakeholder engagement process fosters the spirit of working together, which increases comfort and quality, while decreasing negative impacts and increasing the economic sustainability of the project. Therefore, a project is more likely to succeed in the long-term if it takes into consideration the expectations of the stakeholders and endeavors to meet their needs (Karlsen, Græe & Massaoud, 2008). Engagement is about development and sustaining relationships between stakeholders. Organizations that engage with their stakeholders actively at all levels of project execution and management are more likely to succeed with the achievement of the potential benefits (Chinyio & Akintoye, 2008). Effective project management thus becomes the art of optimizing long-term performance benefits for the organization based on successful stakeholder engagement and meeting their needs (investors, customers, employees and suppliers) (Jeffery, 2009). Although the importance of stakeholder participation in projects is well acknowledged, there is still little discussion on the role of stakeholders and project performance measurement, especially in the mobile money industry.

2.5 Critique of Existing Literature

As seen from many studies, project management practices have become a universally accepted tool for optimizing project performance and organizations in general. Monitoring and evaluation, being one of the most important practices in project management, are critical tools of project management, which help in assessing the relevance and fulfillment of project objectives (World Bank, 2008). Many studies recognize and acknowledge the importance of embedding monitoring and evaluation into the processes of managing projects (Lawal & Onohaebi, 2010; Mwangu & Iravo, 2015). The studies also admitted the fact that the project manager plays a crucial role in ensuring the right processes are followed in project reviews and evaluation. This includes the involvement of relevant bodies and stakeholders to give relevant feedback that will help to improve the quality of outcomes. It is through regular reviews of projects that the project team members learn, acquire and improve their skills, which results in better performance at individual and project levels (Mwangu & Iravo, 2015).

MNOs benefit in many ways by offering MMT services; MMT services helps in improving business process efficiency by improving quality of services and customer service, increasing efficiency by improving decision making processes and resource management, and increasing flexibility by establishing and maintaining engagements with customers and other stakeholders (Karim, Somers & Bhattacherjee, 2007). A study by Mutong'Wa and Khaemba (2014) found that improving the performance of an organization's processes results in increased efficiency, improved service quality, increased customer satisfaction and stakeholder value. Performance improvement can be done by adopting best project management practices such as monitoring and evaluation, risk management, project leadership skills, and stakeholder engagement.

Understanding project context is important in risk management. Zwikael and Ahn (2011) highlighted this in their research, and they emphasized the importance of risk management planning even at moderate levels to help organizations manage risks effectively. Many projects fail to meet their performance targets due to omissions or mistakes done during the risk identification process; hence failure to identify occurrences that hinder achievement of objectives (Reeves et al., 2013). Although many strategies exists that help in managing and mitigating risks, little research has been done to show how organizations apply these strategies to deal with risks inherent to their operations. This poses a great challenge in achieving performance objectives for many organizations as risks tend to hinder the capability of processes to accomplish their proposed objectives.

The role of project leadership skills in influencing project performance cannot be overemphasized. Many studies have been done to determine the influence of leadership on project performance, and their results confirm that leadership is a key project management practice that every organization need to invest in (Luthans, Norman & Hughes, 2006; Chaudhry, Kalyar & Rehman, 2012). Leadership is closely related to human resource management as both functions involve working with people to achieve organization objectives. Leaders work closely with the human resource department to ensure that the right talent is employed to help achieve goals and objectives of different endeavors in the organization. They aim to achieve both organizational and individual goals by making efficient use of employees (Kovács & Gergely, 2009).

The project leader plays an important role in influencing his/her team to achieve documented objectives through his/her capability to work with people from all diversities of life; diverse background, diverse skills and experiences, and diverse interpersonal skills. A study by Jing and Avery (2011) emphasizes that leadership involves training employees to improve their skills and equip them with new procedures and technologies that apply to their work, hence improving their performance in their work. This is an important finding as it helps leaders to learn to coach their subordinates to help them achieve better performance, as opposed to leaders seeing this as a way of creating competition for their leadership positions.

Stakeholders play a significant role in setting project objectives and quality expectations of project outcomes. This is the basic reason to involve stakeholders in projects throughout the projects' lifecycle. Studies show that a project that takes into consideration the expectations and specifications of stakeholders and works to meet them is highly likely to achieve its objectives in the long-term (Karlsen, Græe & Massaoud, 2008; Chinyio & Akintoye, 2008). Stakeholders include project team, customers, investors, partners and suppliers. Although customers play an important role in improving a product's functionality, not many organizations involve them in their processes. Organizations can use customers' feedback to measure the extent to which their objectives have been achieved. Customer satisfaction is a measure of project performance as the customer is the end consumer of the products and services. As such, organizations that focus on customer satisfaction are more likely to succeed and gain competitive advantage over their rivals in the market.

Many researchers use project performance as the basis for evaluating the effectiveness of a project's delivery processes (Ling & Chan, 2002; Thomas et al., 2002). According to them, project performance is the assessment of project success and use of objective factors and subjective factors, which determine stakeholders' satisfaction. Regular reviews of project progress and performance helps to identify problems early so that corrective measures can be taken in time to keep the project on track. Project reviews also help team members to learn and improve their skills (Mwangu & Iravo, 2015).

2.6 Research Gaps

Although mobile money transfer has gained popularity in Kenya in the recent years, it is relatively a new invention; therefore, researchers have not been able to acquire an extensive body of knowledge to document its performance, particularly Orange Money.

A study has been done on the impact of mobile money transfer services on the providers and users (Munyange, 2012), but little has been documented on project management practices and their influence on the performance of mobile money transfer services in Kenya. From the literature reviewed in this study, it is evident that few MNOs in Kenya emphasize on project management practices and performance of their MMT services. Project management practices such as monitoring and evaluation, risk management, leadership and stakeholder participation are key factors of performance.

Monitoring and evaluation involves tracking, analyzing and reporting progress with respect to the set objectives (Nyakundi, 2015). Although this practice is crucial in ensuring quality products and services, there is scarce literature showing evidence of the influence of monitoring and evaluation on the performance of Orange Money in Kenya. 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 the existence of a framework for risk management.

As seen from the reviewed literature, project leadership skills play a significant role in ensuring projects deliver high quality products and services (Kiioh, 2015). However, little has been done on the influence of project leadership skills on the performance of mobile transfer services. This study seeks to fill the gap in project leadership skills by establishing the influence of leadership on the performance of Orange Money. Stakeholder participation is increasingly becoming a part of project management practice as it helps to improve the quality of outcomes while increasing the economic sustainability of the project. Evidently, there is limited literature on the engagement of stakeholders in the management of Orange Money and their influence on its performance.

Generally, the influence of these practices on the performance of mobile money transfer services in Kenya has not been well documented. With particular reference to Orange Money in Kenya, there is little literature or body of knowledge on the management of the service, and how it profits the organization and satisfies its customers. This study, therefore, sought to determine the influence of project management practices on the performance of Orange Money in Kenya.

2.7 Summary

This study sought to determine the extent to which project management practices influence the performance of mobile money transfer services in Kenya, a case study of Telkom Kenya's Orange Money. It focused on four project management practices which constituted the independent variables of the research: monitoring and evaluation, risk management, leadership and stakeholder participation. The study determined the influence of these variables on the performance of Orange Money in Kenya.

The study reviewed three theories that are relevant to the area of study and that would help to understand the relationship between the variables of research. Systems theory was reviewed, which provides a framework for defining the subject entity and its elements, which helps to understand results. It explains systems as being interactive with their environment and being able to acquire new values, hence bringing about continuous improvement of results. It is relevant in monitoring and evaluation as it provides a platform for feedback which is used to improve performance of projects. This approach also provides a framework for engaging stakeholders in decision-making to enhance performance of projects. Prospect theory helps organizations and individuals to understand and explain choices in a world of uncertainty. It helps to ensure that objectives of projects are achieved within their constraints. Theory of constraints helps organizations to identify the most important constraints or bottlenecks in their processes and systems, and dealing with them in order to improve performance.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides the research design, target population, sample and sampling techniques, data collection instruments, validity and reliability of data collection instruments, data analysis and data presentation of this study.

3.2 Research Design

This study adopted a case study design. According to Mugenda and Mugenda (2003), a research design refers to a framework for research that guides and specifies the procedures for conducting a research project. It is a plan, strategy and structure of investigation that guides researchers in obtaining answers to research questions or problems (Ogula, 2005). It provides the blueprint for collection, measurement, analysis and presentation of data (Kothari, 2003). 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. A case study also employs multiple sources of information which makes it a useful tool for descriptive research and analysis of data. Apart from the benefit of studying a unit or organization in detail, a case study design also helps researchers to keep up with a fast-changing field (Dubé & Paré, 2003). Therefore, the use of a case study design in this research was most preferred as the mobile money industry is fast growing and changing.

3.3 Target Population

A population can be defined as any group of institutions, individuals or objects that have common observable characteristics (Ogula, 2005). Mugenda and Mugenda (2003) define a population as an entire set of relevant units of data or analysis. The case study was conducted at Telkom Kenya Limited in Nairobi. The target population for this study comprised of 420 full time employees of Telkom Kenya based in its headquarters in Nairobi. The study focused on the departments that relate with Orange Money directly or indirectly which include customer care, business market, finance, quality & audit, and IT departments (Orange Kenya, 2012). The target population was distributed in departments as below:

Table 3.1: Target Population

Departments	Population
IT	158
Customer Care	72
Quality & Audit	10
Finance	78
Business Market	102
Total	**420**

3.4 Sampling Frame

The sampling frame for this study comprised of a list of 420 employees of Telkom Kenya. This was obtained from the Human resources department of the organization.

3.5 Sampling Techniques and Sample Size

3.5.1 Sampling Techniques

Stratified random sampling technique was used for this study. Sampling refers to the procedure, process or technique used to choose a subgroup from a population to participate in a study (Ogula, 2005). According to Mugenda and Mugenda (2003), stratified random sampling technique involves grouping respondents with similar characteristics into subgroups called strata. 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 stratum. This involved giving each respondent a unique number then selecting respondents randomly from each stratum. Stratified random sampling technique was suitable for this study as it helped in obtaining the desired representation of respondents from various departments of the organization.

3.5.2 Sample Size

A sample is a subset of the target population that is selected for a study. Members of a sample are called subjects or respondents of the study (Mugenda & Mugenda, 2003). The researchers indicate that a sample population is a representative population selected from the accessible population to be used as a representative for the purpose of a study. 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. The manageable sample for this study constituted a sample size of 15% of the target population which was 63 respondents. The sample size is as shown in the table below:

Table 3.2: Sample Size

Departments	Population	Sample Size (15%)	Percentage (%)
IT	158	24	38
Customer Care	72	10	17
Quality & Audit	10	2	2
Finance	78	12	19
Business Market	102	15	24
Total	**420**	**63**	**100**

3.6 Data Collection Instruments

Research instruments are tools, techniques and materials used to collect data and information while conducting a study (Ogula, 2005). This study employed the use of questionnaires, interviews and document analysis to collect data.

Questionnaires were used to collect data for this study (Appendix I). According to Mugenda and Mugenda (2003), questionnaires are easy to analyze, save time and easy to administer. They also permit greater depth of responses whereby respondents are allowed to respond according to their personal opinions and experiences. The questionnaires were designed according to the objectives of the study by highlighting the four independent variables of the study on a Likert scale. These types of scales are useful in measuring the perception, values and behaviors of respondents (Mugenda & Mugenda, 2003). The introductory section of the questionnaire comprised of the demographic characteristics of the respondents such as gender, age, academic qualifications and work experience.

Interview schedules were designed to be used to confirm the responses that were given in the questionnaires. According to Kothari (2004), interview schedules assist in collecting secondary data that gives an in-depth understanding of the underlying issue under study. Yin (2004) opines that, in case studies, interviews are crucial in obtaining in-depth information on a particular area of study. The interview schedules were semi structured to allow the researcher to obtain in-depth information from the respondents (Appendix II).

Document analysis was used to collect secondary data from records existing in Telkom Kenya's offices (Appendix III). These included: financial records, customer satisfaction survey results, procedures, policies and documentations. According to Kothari (2004), scrutiny is required to get the relevant data from existing records.

3.7 Data Collection Procedure

After the validity and reliability of the data collection instruments had been ensured, the data collection instruments were ready for data collection. The researcher sought permission from Telkom Kenya to conduct the study by explaining the objectives and significance of the study. Once the permission was granted, the researcher set dates for administering the questionnaires and conducting the interviews.

A total number of 63 questionnaires were administered. The researcher delivered the questionnaires to the respondents at the place of their work to avoid inconveniencing their daily schedule. The researcher gave clear instructions and guidance to the respondents on how to fill the questionnaire. Respondents were required to fill the questionnaire accurately, completely and honestly while being assured of confidential treatment of the information they will provide. Respondents were given ample time to fill the questionnaires, after which the researcher collected them ready for analysis.

The interviews were conducted where the selected 5 managers from the five departments were interviewed. Each interviewee was interviewed for a minimum of 10 minutes. The interview schedule comprised of guided and open-ended questions and the researcher recorded the interviewees' responses as provided in the interview schedule (Appendix II).

Document analysis was conducted by filling in data in the document analysis guide (Appendix III) from the sources provided by the respondents.

3.8 Pilot Test

A pilot test involves testing the data collection instruments on a small sample of the respondents to check for errors, possibility for ambiguity and determine the respondents' interests in answering questions (Cooper & Schindler, 2011). Pilot testing also ensures the workability of the data collection instruments in terms of their structure, flow, content, validity and reliability. Cooper and Schindler (2011) indicate that a pilot test should comprise of at least 1% to 10% of the sample size. The data collection instruments for this study were pre-tested on 6 respondents, which is 10% of the sample size. This pre-test helped in making modifications on the instruments accordingly to reduce the possibility for errors and ambiguity.

3.8.1 Validity

According to Mbwesa (2006), validity of data collection instruments refers to the ability of the instruments to measure what it was intended to measure. Validity is the most critical criterion that indicates the degree to which an instrument measures what it is supposed to measure (Kothari, 2006). This research adopted content validity where an expert in the area of study agrees that a scale logically appears to reflect accurately what it purports to measure (Mbwesa, 2006). To ensure validity of the instruments, academic supervisors helped to review the instruments on their relevance to the area of study.

3.8.2 Reliability

According to Mugenda and Mugenda (2003), reliability of data collection instruments refers to the degree to which the instruments yield consistent results or data after repeated trials. Reliability is concerned with consistency in the generation of results from a study and it requires that, at least in principle, the same study on another occasion can produce comparable evidence or results, with similar or same study population. Therefore, a data collection instrument is reliable if it generates consistent results over time (Kothari, 2006).

This study used the test-retest method at intervals to ensure reliability of the instruments. In essence, the same test is administered to the same sample of respondents twice (Mbwesa, 2006). This method involved administering the same scale to the same sample of respondents at two separate times.

3.9 Data Analysis and Presentation

Data analysis involves summarizing large quantities of raw data, categorizing, rearranging and ordering data to provide a meaningful presentation of the data (Mbwesa, 2006). The researcher first screened the data to identify any omissions or errors. Data from the questionnaires was coded and entered in electronic spreadsheets using Statistical Package for Social Sciences (SPSS) version 23 for analysis. Frequencies and percentages were generated. Means were also generated as a measure of central tendency while standard deviation was done to measure the spread of the variables. Correlation was undertaken to determine relationships between the independent and dependent variables. Pearson's correlation model was used as below:

$$r = \frac{\sum_{i=1}^{n}(x_i - x)(y_i - y)}{\sqrt{\left[\sum_{i=1}^{n}(x_i - \bar{x})^2\right]\left[\sum_{i=1}^{n}(y_i - \bar{y})^2\right]}}$$

Where x_i and y_i are the values of x and y for the i^{th} individual

Regression analysis was also done to determine the influence of monitoring and evaluation, risk management, project leadership skills and stakeholder participation on performance of Orange Money. The regression model used is presented below.

Y=β0+β1X1+βX2+βX3+β X4+ε Where,

Y = Performance of Orange Money

β0= Constant; β1, β2, β3, β4 = Regression coefficients

X1 = monitoring and evaluation

X2 = risk management

X3 = leadership

X4 = stakeholder participation, ε = error term

All tests were two-tailed and significant levels were measured at 95% confidence level and significant differences were recorded at an alpha level of 0.05 ($p<0.05$).

Qualitative data was consolidated and analyzed by identifying themes and generating frequencies.

After analysis, the findings were presented using tables and figures based on the research objectives.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

This chapter provides the findings of the study, interpretation and discussion. It will include the response rate, findings on the demographic characteristics of the respondents, and discussion of the findings guided by the research objectives.

4.2 Response Rate

A total of 63 questionnaires were administered for the study. Table 4.1 indicates that out of the 63 questionnaires administered, only 47 were returned. The overall response rate was found to be 74% which is above average. A response rate of 50% and above is adequate and acceptable for data analysis (Kothari, 2004). Hence, 74% response rate for this study was sufficient to proceed with the data analysis. Out of the 16 questionnaires from non-respondents, six were not returned at all since the respondents were out for field work. Four respondents misplaced the questionnaire while six respondents filled the questionnaire partially hence they were not included in the analysis.

Table 4.1: Response Rate

Department	Respondent	Non respondent	Percentage (%)
IT	18	6	75
Customer Care	9	1	90
Quality & Audit	2	0	100
Finance	9	3	75
Business Market	9	6	60
Total	47	16	74

4.3 Reliability Analysis

The reliability of the study items was determined by computing the overall Cronbach's alpha reliability coefficient. The higher the coefficient, the more reliable the test is. The reliability of this instrument was evaluated through Cronbach Alpha which measures the internal consistency by determining how all items on a test relate to all other items and to the total test-internal coherence of data. The study was reliable since the overall Cronbach's alpha coefficients for monitoring and evaluation, risk management, project leadership skills, stakeholders' participation and performance of Orange Money were found to be 0.864, 0.857, 0.766, 0.905 and 0.814 respectively which were greater than the threshold value of 0.7 (Kothari, 2004). The reliability results are as indicated in Table 4.2.

Table 4.2: Reliability Analysis

Variable	Cronbach's Alpha
Monitoring and evaluation	0.864
Risk management	0.857
Project leadership skills	0.766
Stakeholder participation	0.905
Performance of Orange Money	0.814

4.4 Demographic Characteristics of the Respondents

This section discusses the results of the general information about the respondents including the gender, age bracket, education level, professional orientation and the length of service.

4.4.1 Gender

The respondents were asked to indicate their gender. From the findings, 55% of the respondents were male and 45% were female. This indicates that Telkom Kenya is in compliance with the 2/3 and 1/3 rule which ensures gender balance in employment. The findings were as indicted in Figure 4.1.

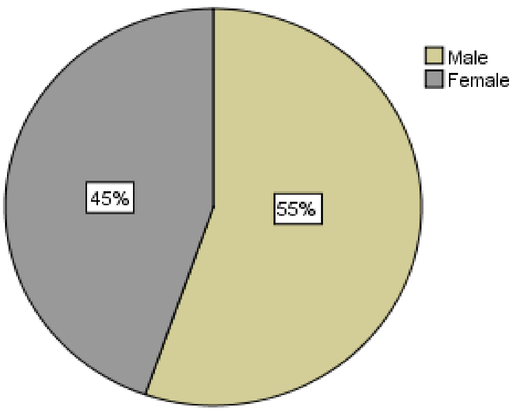


Figure 4.1: Gender of the Respondents

4.4.2 Age of the Respondent

The respondents were asked to indicate their age bracket. The findings reveal that 45% of the respondents were in the age bracket of 21-30 years, 26% were in the age bracket of 31-40 years, 23% were in the age bracket of 41-50 years and 6% were above 50 years. From the findings, it is clear that majority of the respondents are youths, which indicates youth empowerment. The findings were indicated in Figure 4.2.

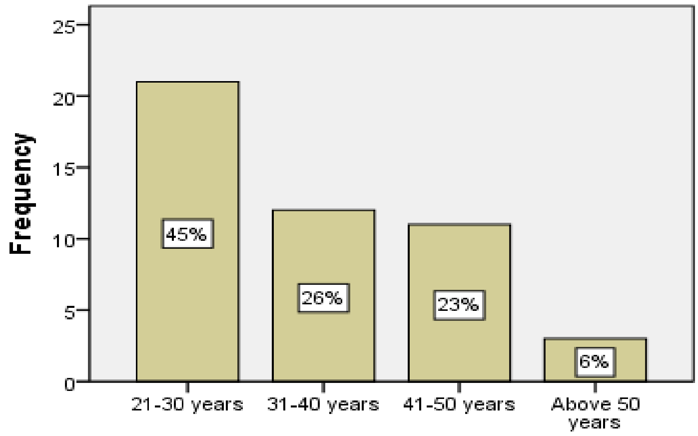


Figure 4.2: Age of the Respondents

4.4.3 Level of Education

The respondents were asked to indicate their highest academic qualifications. The findings indicate that 64% of the respondents had undergraduate academic qualifications, 19% had postgraduate academic qualifications, 13% had diploma academic qualifications and 4% of the respondents had certificate academic qualifications. The findings highlight that respondents were knowledgeable and they had vast information on mobile money services in the organization. The findings are as indicated in Figure 4.3.

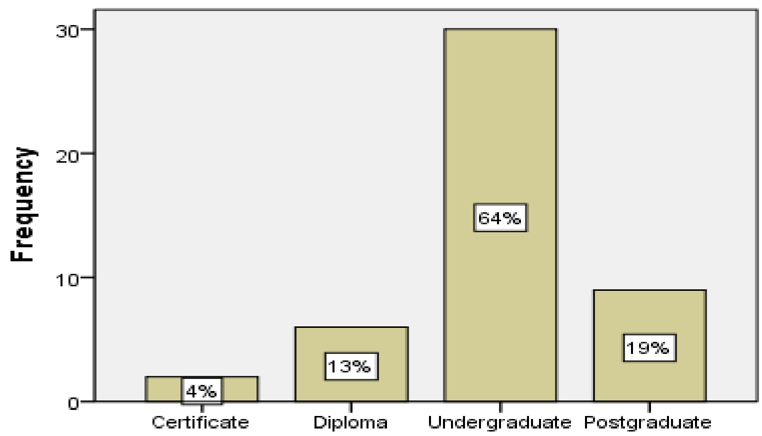


Figure 4.3: Respondents' Level of Education

4.4.4 Length of Service

The respondents were asked to indicate the number of years they had worked in the organization. The study found out that 40% of the respondents had worked in the organization for 2-5 years, 30% had worked for more than ten years, 15% had worked for less than two years and 15% had worked for 6-10 years. This is an indication that the majority of the organization’s workforce is composed of young people who have competent skills in their relevant fields. The results are as indicated in Figure 4.4.

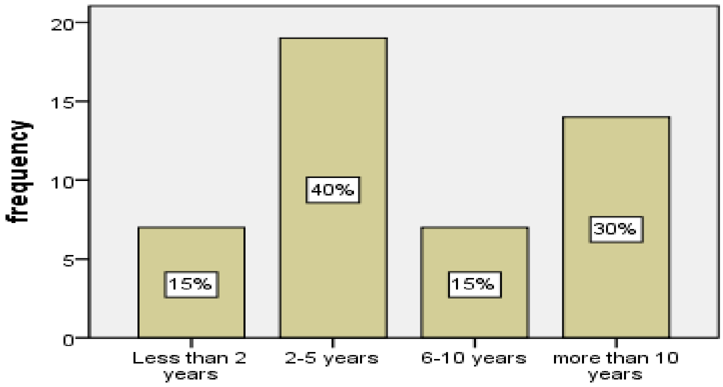


Figure 4.4: Length of Service

4.4.5 Professional Orientation

The respondents were asked to indicate their professional orientation in the organization. The results are as shown in Figure 4.5. 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.

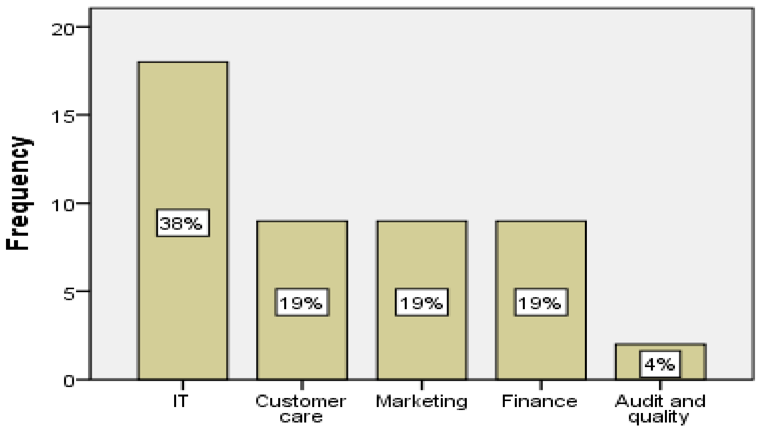


Figure 4.5: Professional Orientation

4.5 Monitoring and Evaluation and Performance of Orange Money

The study sought to examine the extent to which respondents agreed with the statements below concerning monitoring and evaluation on performance of Orange Money within the organization. From the findings in Table 4.3, 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.

Table 4.3: Monitoring and Evaluation

Statements	Strongly agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std. Deviation
The organization has a well-documented plan for assessing and tracking projects/service delivery	6	34	34	15	11	2.89	1.09
Analysis of Orange Money services is done regularly and feedback provided to stakeholders	2	13	36	30	19	3.51	1.02
Project status is tracked consistently and circulated to relevant stakeholders	0	19	38	30	13	3.36	0.94
Feedback from stakeholders is considered to improve the performance of Orange Money	11	6	40	34	9	3.23	1.07
Processes are documented and data is used to inform management decisions	4	26	45	15	11	3.02	1.01

4.6 Risk Management and Performance of Orange Money

The study sought to establish the respondent's level of agreement with the statements below concerning risk management and performance of Orange Money. The results are as shown in Table 4.4. The findings reveal that 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.

Table 4.4: Risk Management

Statements	Strongly agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std. Deviation
There exists a documented plan for reporting events that may pose potential uncertainties on delivery of services	4	19	45	26	6	3.11	0.94
There is effective communication of potential and identified problems to stakeholders	2	28	45	21	4	2.98	0.87
Project managers effectively manages, evaluates and records potential and identified uncertainties	2	32	47	11	9	2.91	0.93
There is enough data on events that can help the organization to learn from its own mistakes	15	23	38	21	2	2.72	1.04
There is a review process after the application of the mitigation measures for the identified uncertainties.	6	19	55	13	6	2.94	0.92

4.7 Project Leadership Skills and Performance of Orange Money

The study sought to find out the influence of project leadership skills on performance of Orange Money. The respondents were asked to indicate their level of agreement with statements related to project leadership skills. The results are tabulated as in the Table 4.5. 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.

Table 4.5: Project Leadership Skills

Statements	Strongly agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std. Deviation
The project manager of Orange Money is appointed based on an individual's ability to influence people	0	28	49	11	13	3.09	0.95
The organization requires managers to have specific sets of abilities at different levels of service management	11	47	32	6	4	2.47	0.93
Multiple competencies and qualifications are an indication of capability to influence others	4	49	21	23	2	2.7	0.95
Training for managers is critical for effective management of the Orange Money team	37	41	11	4	7	2.02	1.13
Training is conducted regularly to equip the project team with relevant skills	2	16	55	21	7	3.14	0.85

4.8 Stakeholders Participation and Performance of Orange Money

The study sought to find out the respondent's level of agreement with the statements below on stakeholders participation. The results are as shown in Table 4.6. The findings 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.

Table 4.6: Stakeholders' Participation

Statements	Strongly agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std. Deviation

Stakeholders are actively engaged in brainstorming challenges and way forward	13	11	40	23	13	3.13	1.17
There is effective and regular communication among the Orange Money stakeholders	4	15	49	17	15	3.23	1.03
Stakeholders receive sufficient information regarding the performance of Orange Money	2	23	40	19	15	3.21	1.04
Engagement of stakeholders promotes their satisfaction, ownership and sustainability of outcomes	17	17	34	19	13	2.94	1.26
The management engages stakeholders in decision making and planning	6	19	43	21	11	3.11	1.05

4.9 Performance of Orange Money

4.9.1 Customer Satisfaction

The study sought to find out how some factors attribute to customers' satisfaction regarding Orange Money services. The findings are as indicated in Table 4.7. The results indicated that 35% of the respondents agreed that Orange Money customers are pleased with the time it takes to transfer money while 28% of the respondents disagreed with the statement. 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. 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 cancellation process of wrong transfers, 8% of the respondents agreed, 30% were neutral and 62% disagreed to the opinion. 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 feeling 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.

Table 4.7: Level of Customer Satisfaction

Statements	Strongly agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std. Deviation
Orange Money customers are pleased with the time it takes to transfer money.	9	26	38	15	13	2.98	1.13
Customers are satisfied with the way their complaints are handled.	0	11	23	34	32	3.87	0.99
Customers are satisfied with the availability of Orange Money outlets	2	0	13	21	64	4.45	0.88
Customers are satisfied with the cancellation process of wrong transfers	4	4	30	26	36	3.85	1.10
Customers are satisfied with general money handling services	0	17	34	34	15	3.47	0.95

From the document analysis, customer survey reports indicated a gradual increase in customer satisfaction between the years 2013 and 2015 as indicated on Figure 4.6. 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.

Figure 4.6: Customer Satisfaction

4.9.1.1 Respondents' Opinion on Orange Money Services

The respondents were asked to give their opinion as to whether customers are happy with Orange Money services. The results are as indicated in Figure 4.7. From the findings, majority of the respondents (91%) were of the opinion that customers were not happy with Orange Money services and only 9% were of the opinion that customers were happy with Orange Money services. This is an indication that although there has been a gradual increase in customer satisfaction with Orange Money services over the years, customers' perspective is generally negative. This could be due to certain aspects of the services which do not meet the customers' needs. The respondents suggested some actions that would help to improve Orange Money services and customers' perspective in general. They include: increase Orange Money outlets and have them more accessible, disassociate from its partner, Equity Bank and own the platform, create awareness of Orange Money services and improve customer care services related to Orange Money.

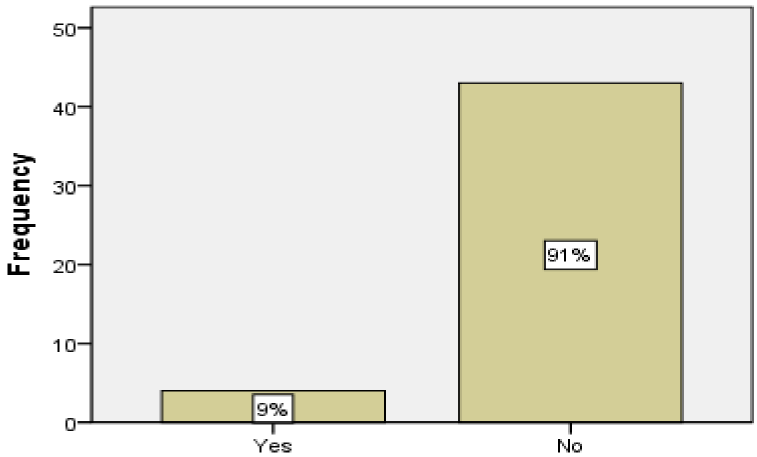


Figure 4.7: Respondents' Opinion on Orange Money Services

4.9.1.2 Respondents' Opinion on Improvement of Orange Money Services

The study sought to establish whether Orange Money customers provide suggestions for improvement of the service. From the findings, majority of the respondents (54%) agreed that Orange Money customers provide suggestions for improvement of the service, 24% were neutral and 22% of the respondents disagreed with the statement. The results are as indicated in Figure 4.8.

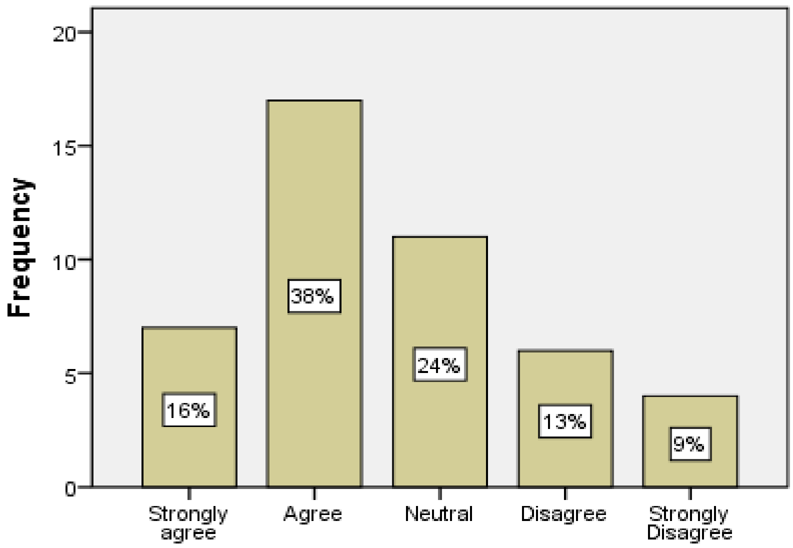


Figure 4.8: Respondents' Opinion on Improvement of Orange Money Services

4.9.2 Revenue Generation

From the document analysis, financial records showed that Orange Money has had significant growth in terms of revenue generation for the organization between the year 2013 and 2015 as indicated on the figure 4.9 below. 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.

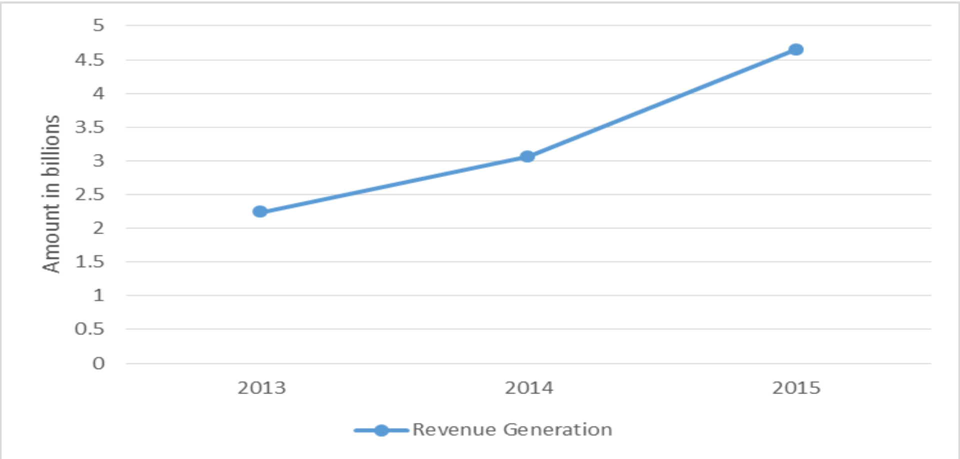


Figure 4.9: Revenue Generation

4.10 Correlation Analysis.

The study used Pearson's product moment of correlation to test the relationship between the independent variables and the dependent variable. Monitoring and evaluation was found to be positive and significantly related to performance of Orange Money (r = 0.634, p-value=0.000<0.05). Risk management was found to be positive and significantly related to performance of Orange Money (r = 0.300, p-value=0.041<0.05). Project leadership skills was found to be positive and significantly related to performance of Orange Money (r = 0.410, p-value=0.006<0.05). Stakeholders participation was found to be positive and significantly related to performance of Orange Money (r = 0.425, p-value=0.003<0.05) as indicted in table 4.8.

Table 4.8: Correlation Analysis Results

		Monitoring evaluation	Risk management	Project Leadership skills	Stakeholders participation
Performance Orange money	Pearson Correlation	.634**	.300*	.410**	.425**
	Sig.(2-tailed)	.000	.041	.006	.003
	N	47	47	44	47

4.11 Regression Analysis

Linear regression analysis was carried out to determine the influence of the independent variables (monitoring and evaluation, risk management, project leadership skills and stakeholders participation) on the dependent variable (performance of Orange Money). The study presented R square which is a statistical measure of the closeness of the observed data to the fitted regression line. The results are presented on Tables 4.9, 4.10 and 4.11.

Table 4.9: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.743[a]	.553	.496	.75706

a. Predictors: (Constant), Monitoring and evaluation, Risk management, Project leadership skills and Stakeholders participation.

b. Dependent Variable: Performance Orange money

The R square value in this case is 0.553 which clearly suggests that there is a strong relationship between monitoring and evaluation, risk management, project leadership skills, stakeholders' participation and performance of Orange Money as indicated in Table 4.9. This indicates that monitoring and evaluation, risk management, project leadership skills and stakeholder participation share a variation of 55.3% of performance of Orange Money.

The Anova table in Table 4.10 indicates that the overall model was a good fit since (F-value=8.060 and p-value=0.000<0.05).

Table 4.10: ANOVA Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.477	4	4.619	8.060	.000[b]
	Residual	22.352	39	.573		
	Total	40.829	43			

a. Dependent Variable: Performance of Orange money
b. Predictors: (Constant), Stakeholders participation, Project Leadership skills, Risk management, Monitoring evaluation

Table 4.11: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.315	.101		3.112	.003
	Monitoring and evaluation	.752	.139	.651	5.403	.000
	Risk management	.305	.143	.235	2.127	.039
	Project leadership skills	.562	.136	.402	4.135	.000
	Stakeholders participation	.490	.126	.347	3.895	.000

a. Dependent Variable: Performance of Orange Money

The regression model becomes

Performance = 0.315+ 〖0.752〗 _ME + 〖0.305〗 _RM+ 〖0.562〗 _PLS+ 〖0.490〗 _SP+ε

Monitoring and evaluation was found to have a positive linearly significant influence on performance of Orange Money (β=0.752, p=0.000<0.05). This means that one unit change in monitoring and evaluation while holding all other variables at zero results in 0.752 unit increase in performance of Orange Money. Similarly, risk management was found to have a positive linearly significant influence on performance of Orange Money (β=0.305, p=0.039<0.05). Here, holding all other variables at zero, one unit change in risk management results in 0.305 unit increase in performance of orange money. Project leadership skills were also found to have a positive linearly significant influence on performance of Orange Money (β=0.562, p=0.000<0.05). Here, when all other predictor variables are held at zero, one unit change in project leadership skills results in 0.562 unit increase in performance of Orange Money. Finally, stakeholder's participation was found to have a positive linearly significant influence on performance of Orange Money (β=0.490, p=0.000<0.05). This means that one unit change in stakeholder's participation results in 0.490 unit increase in performance of Orange Money.

The beta coefficients indicate the relative importance of each independent variable (monitoring and evaluation, risk management, project leadership skills, stakeholders' participation) in influencing the dependent variable (performance of Orange Money). Monitoring and evaluation is the most important variable in influencing performance of Orange Money (βeta=0.651), followed by project leadership skills (βeta=0.402), then stakeholders participation (βeta=0.347) and the least is risk management (βeta=0.235).

4.12 Discussion of the Findings

Monitoring and Evaluation and Performance of Orange Money

The study established that there exist documented plans for M&E which are used to record data on projects progress and achievements. However, interview responses indicated that those plans 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.

Risk Management and Performance of Orange Money

The study established 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. Identified risks should be tracked and managed in order to minimize their impact.

Project Leadership Skills and Performance of Orange Money

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.

Stakeholders' Participation and Performance of Orange Money

The study 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.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the findings, conclusions and recommendations drawn from the study. It also provides areas recommended for further studies.

5.2 Summary of the Findings

The study sought to find out the influence of project management practices on performance of mobile money transfer in Kenya, case study of Orange Money. The study adopted case study design. The target population was employees of Telkom Kenya in Nairobi who serve in different levels. The study utilized a sample of 63 respondents which was selected using stratified sampling technique. The respondents were drawn from 5 strata based on departments in which they work. 63 questionnaires were administered, and 47 were returned which translated to a response rate of 74%. Interviews were also conducted to confirm the written responses. Data was also collected from customer satisfaction survey reports and financial records and analyzed. The summary of the study findings is indicated below according to the study objectives.

5.2.1 Monitoring and Evaluation and Performance of Orange Money

From the findings, the organization has a well-documented plan for assessing and tracking projects/service delivery, although confirmation from interviews indicated that many employees were not aware of the documented plan for monitoring and evaluation. This was confirmed by the responses given by the interviewees who stated that monitoring and evaluation is conducted at least once in a month, though sometimes done on a weekly basis. Only a few respondents agreed that project and service status is tracked consistently and reports circulated to relevant stakeholders and that feedback from stakeholders is considered to improve the performance of Orange Money. From the correlation analysis, monitoring and evaluation is positively and significantly related to performance of Orange Money.

5.2.2 Risk Management and Performance of Orange Money

The study findings reveal that there exists a documented plan for reporting events that may pose potential uncertainties on delivery of services. Confirmation from interviews showed that the organization has an internal plan to manage risks that may arise from Orange Money, which include fraud, terrorism funding among others. The findings indicate that there is effective communication of potential and identified uncertainties to stakeholders and managers effectively manages, evaluates and records potential and identified uncertainties. Mitigation or such risks is done through close monitoring, training and continuous system tests to close any loopholes. From the correlation analysis, risk management is positively and significantly related to performance of Orange Money.

5.2.3 Project Leadership Skills and Performance of Orange Money

The findings indicate that the project manager of Orange Money is appointed based on an individual's ability to influence people. The organization requires that the Orange Money team to have specific sets of abilities at different levels of management and most respondents agreed that multiple competencies and qualifications are an indication of capability to influence others. The study also revealed that training for managers is critical for effective management of the Orange Money team, although few respondents agreed that training is conducted regularly to equip the project team with relevant skills. Effective project leadership skills help to align the project team to the objectives of the project, hence improving its performance. Correlation analysis indicated that project leadership skills are positively and significantly related to performance of Orange Money.

5.2.4 Stakeholders' Participation and Performance of Orange Money

The findings revealed that stakeholders are actively engaged in brainstorming challenges and way forward and regular communication is done among the Orange Money stakeholders. Responses from the interviewees confirmed that stakeholders, who include the ExCom members, are involved in defining Orange Money strategy. Stakeholders receive information regarding performance of Orange Money through monthly ExCom meetings. The findings indicate that engagement of stakeholders promotes their satisfaction, ownership and sustainability of outcomes. Correlation analysis indicated that stakeholders' participation is positively and significantly related to performance of Orange Money.

5.2.5 Performance of Orange Money

Document analysis of performance of Orange Money revealed that there was an increase in customer satisfaction and revenue generation over a period of three years. This growth is attributed to the continuous improvement of management practices within the organization over the years. Generally, respondents agreed that customers are satisfied with Orange Money services, although majority indicated dissatisfaction with accessibility of the service outlets. Suggestions to improve the performance of Orange Money include: increase number of outlets and agents across the country, improve network coverage to avoid downtime, provide prompt customer care responses to improve user experience, create awareness of the services and provide the service independent of its partner Equity Bank.

5.3 Conclusions

The following conclusions were drawn from the study findings.

5.3.1 Monitoring and Evaluation and Performance of Orange Money

The study concluded that monitoring and evaluation is an important practice in managing Orange Money. It was found that monitoring and evaluation is positively and significantly related to the performance of Orange Money. However, there is no awareness to employees of the documented plans and processes for monitoring and evaluation. The internal management of Orange Money also does not consistently follow up on the reports provided on performance of Orange Money services and does not report the same to relevant stakeholders. The study also concluded that feedback provided is not acted upon by relevant stakeholders in a manner that would close performance gaps that exist.

5.3.2 Risk management and Performance of Orange Money

From the findings, the study concluded that there exists a documented plan for reporting events that may pose potential risks on delivery of Orange Money services. Such risks include fraud, terrorism funding, customer turnover and third party ownership of the platform. The study found out that such risks result in big losses if not mitigated in time. Risk mitigation/management methods include: training and awareness, close monitoring, follow ups and continuous system tests. However, the study found out that review processes after the application of the mitigation measures for the identified uncertainties are not well defined and practiced.

5.3.3 Project Leadership Skills and Performance of Orange Money

The study concluded that the Orange Money project manager is appointed based on his/her ability to influence his/her team. Orange Money management team is required to have specific sets of abilities at different levels of management and multiple competencies and qualifications are an indication of capability to influence others. Although training for managers and their teams is critical for effective management of the Orange Money, it was found that regular training is not done to equip the team with the relevant skills. This affects service delivery and management of the system.

5.3.4 Stakeholders' Participation and Performance of Orange Money

The study concluded that stakeholders are actively engaged in brainstorming challenges and way forward and regular communication is done among the Orange Money stakeholders. However, only stakeholders who define the strategy are engaged actively while those who deal directly with customers of Orange Money are not actively engaged. Engagement of stakeholders promotes their satisfaction, ownership and sustainability of outcomes; hence participation of stakeholders from all sectors of the organization would result in better performance.

5.3.5 Performance of Orange Money

The study concluded that Orange Money has seen gradual improvement in its performance in terms of customer satisfaction and revenue generation over the years. This growth is attributed to the continuous improvement of management practices within the organization over the years. However, suggestions to improve the performance of Orange Money include: increase number of outlets and agents across the country, improve network coverage to avoid downtime, provide prompt customer care responses to improve user experience, create awareness of the services and provide the service independent of its partner Equity Bank.

5.4 Recommendations

The study recommends that more stringent measures should be put in place to ensure proper monitoring and evaluation processes are followed. Such measures include consistent follow ups on reports and feedback, consistent communication to stakeholders and implementing lessons learnt from previous experiences. The organization should create awareness of its documented plans and processes for monitoring and evaluation in order to reinforce effective actions and trigger corrective actions. This will also help to create an organization culture that will become part of the daily management activities of the organization.

The organization should emphasize the need to manage risks related to Orange Money and make it its priority to educate its employees on the mitigation strategies. This is important because managing risks increases chances of the organizations achieving their objectives and enhancing their performance in terms of revenue generation and customer satisfaction. Customer confidence in the image of the organization and quality of its services is very important for the survival and effective performance of the organization. As such, the study recommends the organization to conduct continuous follow ups and elaborate mitigation strategies. The study concluded that risk review processes are not well defined and practiced. As such, the study recommends that the Audit department should spearhead this function by developing a framework that guides in the risk review processes. The risk review processes will enhance risk mitigation by minimizing threats and maximizing opportunities.

The study recommends that in order to realize improved performance of Orange Money, the organization should conduct regular training for the Orange Money team and its managers so that they are equipped with the relevant skills. Project leadership skills combine the use of knowledge and competencies to achieve set objectives, and these skills are acquired through training.

The study concluded that not all stakeholders are engaged in resolving challenges and defining way forward for Orange Money. The study, therefore, recommends that the organization should define measures that will ensure all stakeholders participate actively in resolving challenges and defining strategies. This will promote their ownership and sustainability of the solutions. The organization should adopt a model of engaging stakeholders that builds a proactive two-way process between the organization and the stakeholder where communication, proposals and opinions can come from either party. As a result of this engagement, the organization can change its normal practice of managing its projects to incorporate changes that will enhance its performance.

5.5 Areas for Further Research

This study focused on the influence of project management practices on performance of mobile money transfer services in Kenya, case study of Orange Money. The same research can be done to find out the influence of project management practices on performance of M-

PESA or Airtel Money. This would provide findings that would be used to benchmark best practices for mobile money transfer.

Further research could be done after long term practice of the recommendations to assess performance of Orange Money. A study can also be done to determine the influence of management support, technology advancement and human resources on performance of Orange Money.

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APPENDICES

APPENDIX I: Introduction Letter

JOMO KENYATTA UNIVERSITY
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DEPARTMENT OF ENTREPRENEURSHIP, TECHNOLOGY, LEADERSHIP AND MANAGEMENT

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OFFICE OF THE CHAIRPERSON
P. O. BOX 62000
NAIROBI

JKU/3/114/22

DATE: 9TH DECEMBER, 2016

To whom it may concern:

RE: RESEARCH PROJECT FOR: RAHAB KAHUNGURA HD317-2814/2014

This is to introduce to you **Ms. Rahab Kahungura** who is a student pursuing Msc. in Project Management in the Department of Entrepreneurship, Technology, Leadership and Management in the School of Entrepreneurship, Procurement and Management at Jomo Kenyatta University of Agriculture and Technology.

The student is currently undertaking a Msc. Research on: **"Influence of Project Management Practices on Performance of Mobile Money Services: A Case Study of Orange Money"** in partial fulfilment of the requirements for the programme.

The purpose of this letter is to request you to give the student the necessary support and assistance to enable her obtain the necessary data for the research. Please note that the information that will be given is purely for academic purposes and will be treated with strict confidence.

Thank you.

Yours Sincerely,

for

Dr. Alice Simiyu
Research Project Coordinator, ETLM Department

JKUAT is ISO 9001:2008 & ISO 140001:2004 Certified
Setting Trends in Higher Education, Research and Innovation

APPENDIX II: Research Questionnaire

I am a student at Jomo Kenyatta University of Agriculture and Technology pursuing a degree of Master of Science in Project Management. As a requirement for the award of the degree, I am conducting a research study on the **"Influence of Project Management Practices on the Performance of Mobile Money Transfer in Kenya: Case Study of Orange Money."**

To enable me complete this research study, I kindly request you to fill the attached questionnaire. Please answer all questions as completely, correctly and honestly as possible to ensure objective research findings. Your response and opinions will be treated with utmost confidentiality and will only be used for this research study. Do not write your name anywhere in this questionnaire.

PART A: Respondent's Demographic Information

1. What is your gender? (Tick One) Male [ ] Female [ ]
2. Please indicate your age bracket. (Tick One)
   21-30 years [ ] 31-40 years [ ] 41-50 years [ ] Above 50 years [ ]
3. What is your highest academic qualification? (Tick One)
   Certificate [ ] Diploma [ ]
   Undergraduate [ ] Postgraduate [ ]
4. For how long have you worked in the organization? (Tick One)
   Less than 2 years [ ] 2 – 5 years [ ]
   6 – 10 years [ ] More than 10 years [ ]
5. What is your professional orientation in the organization? (Tick One)
   IT [ ] Finance [ ]
   Customer Care [ ] Audit & Quality [ ] Marketing [ ]
6. What is your position in the organization?
   ____

PART B: Performance of Orange Money

7. In your opinion, are customers happy with Orange Money services? (Tick one).
   Yes [ ] No [ ]
8. Orange Money customers provide suggestions for improvement of the service. Indicate your opinion. (Tick One)
   Strongly Agree [ ] Agree [ ] Neutral [ ]

Disagree [ ] Strongly Disagree [ ]

9. Indicate your opinion on the level of satisfaction of Orange Money customers with the statements provided using the scale of 1 to 5 where 1 = Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree and 5 = Strongly Disagree.

Statement	**1**	**2**	**3**	**4**	**5**
i. Orange Money customers are pleased with the time it takes to transfer money.					
ii. Customers are satisfied with the way their complaints are handled.					
iii. Customers are satisfied with the availability of Orange Money outlets					
iv. Customers are satisfied with the cancellation process of wrong transfers					
v. Customers are satisfied with general money handling services					

10. In your opinion, what do you think Telkom Kenya can do to enhance customer's experience in the use of Orange Money services?

i. ______________________________

ii. ______________________________

iii. ______________________________

iv. ______________________________

PART C: Project Management Practices Influencing the Performance of Orange Money

1. The table below indicates various statements on the influence of monitoring and evaluation, risk management, project leadership skills and stakeholder participation on the performance of Orange Money.

   Please indicate your opinion on the scale of 1 to 5, where 1 = Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree and 5 = Strongly Disagree.

Statement	**1**	**2**	**3**	**4**	**5**
Monitoring and Evaluation					
The organization has a well-documented plan for					

assessing and tracking projects/service delivery					
Analysis of Orange Money services is done regularly and feedback provided to stakeholders					
Project status is tracked consistently and circulated to relevant stakeholders					
Feedback from stakeholders is considered to improve the performance of Orange Money					
Processes are documented and data is used to inform management decisions					
Risk Management					
There exists a documented plan for reporting events that may pose potential uncertainties on delivery of services					
There is effective communication of potential and identified problems to stakeholders					
Project managers effectively manages, evaluates and records potential and identified uncertainties					
There is enough data on events that can help the organization to learn from its own mistakes					
There is a review process after the application of the mitigation measures for the identified uncertainties.					
Project Leadership Skills					
The project manager of Orange Money is appointed based on an individual's ability to influence people					
The organization requires managers to have specific sets of abilities at different levels of service management					
Multiple competencies and qualifications are an indication of capability to influence others					
Training for managers is critical for effective management of the Orange Money team					
Training is conducted regularly to equip the project team with relevant skills					
Stakeholder Participation					
Stakeholders are actively engaged in brainstorming					

challenges and way forward					
There is effective and regular communication among the Orange Money stakeholders					
Stakeholders receive sufficient information regarding the performance of Orange Money					
Engagement of stakeholders promotes their satisfaction, ownership and sustainability of outcomes					
The management engages stakeholders in decision making and planning					

THANK YOU FOR YOUR TIME AND RESPONSES!

Appendix III: Interview Guide

Variable/Indicator	Item	Response
Monitoring and Evaluation (M&E)	Is there a documented plan for M&E?	
	How regularly is M&E done?	
	Who does M&E on Orange Money?	
	Are there progress reports done?	
	How is feedback provided to relevant stakeholders?	
Risk management	Does the organization have an internal plan for risk management?	
	What are the risks that arise from Orange Money?	
	How do you manage/mitigate risks?	
	Is there a risk review process to determine the effectiveness of risk mitigation?	
Project Leadership Skills	Are there specific leadership skills required to manage Orange Money?	
	Does the Orange Money team have the required skills	

	to manage it?	
	How does effective leadership influence performance of Orange Money?	
	Are there trainings/seminars for the Orange Money team?	
	How often are the trainings/seminars conducted?	
Stakeholder Participation	Who are the stakeholders of Orange Money?	
	Are the stakeholders engaged in decision making/problem solving?	
	How are the stakeholders engaged?	
	How do you communicate with the stakeholders?	
	Does stakeholder engagement promote their ownership of the outcomes?	
	Does engaging stakeholders improve their satisfaction with the outcomes?	
Performance of Orange Money	Does Orange Money generate revenue for the organization?	

	Has effective management practices improved revenue generation?	
	Do you think customers are satisfied with Orange Money?	
	What do you think can be done to improve customer satisfaction on Orange Money?	

APPENDIX IV: Document Analysis Guide

Performance of Orange Money	Item	Period		
		2013	2014	2015
Revenue Generation	Kindly indicate the revenue collected for the years indicated. (Amount in Ksh.)			
Customer Satisfaction (%)	Please indicate the level of customer satisfaction over the years indicated from the surveys done.			