COMMUNICATION CHALLENGES OF MOBILE BANKING USERS IN ASUMBI TEACHERS TRAINING COLLEGE, KENYA

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ABSTRACT

The purpose of this study was to determine communication challenges of mobile banking users in Asumbi Teachers Training College, Kenya**.** The study was conceived due to the fact that service users kept loosing funds to incorrect M-bank accounts due to lack of knowledge, no communication constantly was flowing from the service providers to inform them of changes in charges rates. The study was guided by Nora C. Quebrals' (1989) theory which postulates that development communication is the art of Science of human communication applied to speedy transformation of a community and the mass of its people from poverty to a dynamic socio-economic growth. The population targeted were the students and the tutors. Simple random sampling technique was employed in this study. Data was collected using questionnaires. The study employed the test retest method to do a pilot study in 2 colleges that was not part of the sample used in the final data collection. Cronbach's alpha was used to measure internal consistency ("reliability") of the instrument the r value of 0.72 was realized, hence reliable. The study involved 53 tutors and 291 students. The study established that 87.8 percent either occasionally or several times met m-banking communication challenges of various kinds. The study also revealed that, the respondent occasionally failed to receive information communicated on M- banking promptly. The study recommended the need for in-service programmes for adult tutors who did not get opportunity to learn computer and communication skills in Kenya.

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

Statement of the problem

Communication has been appreciated as important in all sectors of life and business. Though the initial M-banking idea was to reach out to the unbanked poor, it has stretched its tentacles too far and wide to captivate the interest of unimagined clients segments. However, most users in Asumbi Teachers Training College lose a lot of funds by sending money to incorrect M-bank accounts

which they were not able to recover in time. The charges levied on each transaction on remittance and withdrawals whenever fees and money for upkeep were sent to students remained unclear. Students and members of staff were making several movements out of the institution in pursuit of mobile banking services.

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

Introduction

Studies done by Matskin and Tveit (2008) found out that billions of people across the developing world, Africa in particular, do not have access to banking services. Faced with barriers related to cost, geography and education, these individuals have no way of securely transferring funds, saving money or accessing credit. Mobile banking has been one solution to the problem which has drawn particular attention from stakeholders in the whole world (Bansai 2001).

Mobile banking has been defined by Drexelius and Herzig (2001) as the ability to conduct bank transactions via a mobile device, or more broadly to conduct financial transactions via a mobile terminal. This definition is a suitable working one as it includes not only basic services such as bank account statements and funds transfer but also electronic payment options as well as information based financial services (like alerts on account limit or account balance, access to stock broking). It compares well with the definition by Kiesnoski (2000), where Mobile banking is referred to as the "ability to bank virtually anytime, anywhere". This definition needs to be expanded to include the two different types of customer account access: a Web based interface and a simple text-messaging interface. This addition is important as it differentiates between the two

network infrastructures for mobile commerce: the global, public, and 'free' Internet, and the cluster of regional, public, and paid wireless telecommunication networks.

Mobile banking offers a potential solution for the billions of people in emerging markets that have access to a cell phone, yet remain excluded from the financial mainstream. Its success is based on the fact that it can make basic financial services more accessible by minimizing time and distance to the nearest retail bank branches (Ogap 2006). Mobile banking is used in many parts of the world with little or no infrastructure especially in rural areas. This aspect of mobile commerce is also popular in countries where most its population is unbanked. In most of these places banks can only be found in major towns which forces customers to travel long distances to secure banking services. This actually becomes very costly to them. It again reduces costs of transaction related services. Kenya has been at the forefront of the mobile money banking revolution. Following a pilot done in 2005 by Vaughan, (2007) Safaricom and Vodacom launched M-pesa, (Mobile Money) a mobile based payment service targeting the unbanked. A number of M-banking (Mobile Banking) services have been launched in developing countries and growth has been both continuous and rapid in several cases.

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

Communication Challenges faced by Mobile Banking Service Users

Ordinarily, communication challenges are not few. According to World Bank (2012), out of the world population of about 7 billion, over 5 billion or 70% have mobile phones and only 2billion or 30% have bank accounts. For example: in India out of a population of 1.2 billion over 800million have mobile phones and 250 million had a bank account. Globally, more than 2.5 billion adults (50%) do not have a formal account, most of them in developing economies. The most commonly reported barriers to account used are: High cost, physical distance of traditional banks and lack of proper documentation.

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The most crucial challenges faced by communicators using mobile banking according to Tukhrejul and Baharul (2013) are the issue of handset operability where it was found that there are a large number of different mobile phone devices in use and it is a big challenge for banks to offer mobile banking solution on any type of device in circulation. Some of these devices support Java ME and others support SIM application tool kits. Apart from handset operability challenge, Pelowski (2010) and Tukhrejul and Baharul (2013) also discovered that security of financial transactions, being executed from some remote location and transmission of financial complicated challenges that need to be addressed jointly by mobile application developers, wireless network service providers and the IT departments of bank. This has proved to be another uphill task for mobile users.

The work of Canon and Grant (2010) and Altinkemer (2014) postulated that it is common knowledge that mobile phone usage has grown at a breath taking pace over the past decade or so. With mobile devices and airtime rates becoming cheaper and cheaper, mobile communication has

become affordable to a substantial majority regardless of age and education. As mobile phone users graduate to smart phones and tablets, the barriers to account use such as high cost and physical distance are overcome. Such a scenario opens up a potentially enormous opportunity for banks around the world. However banks have not been swift to grab this opportunity instead it is the mobile service providers and other non-traditional players who have been able to make the fast moves in this pace (Pelowski 2010). Mobile airtime providers offer services that allow customers and businesses to use their mobile device to make payment without even having a bank account. For developing and under developed countries wherein mobile penetration far exceeds banking penetration, mobile banking can even serve as a complete financial inclusion.

Research done by Otubu (2009) and Riley (2013) posited that mobile phone usage in Africa equally have unique challenges. They found that mobile phone penetration has reached 52 percent—almost equivalent to one phone per adult—and the region is experiencing the fastest growth in the world. At the same time, access to basic financial services remains a major constraint to economic growth and poverty reduction. Only 20 percent of people in developing countries can access some form of financial services (Otubu 2009). Mobile commerce is accelerating Africa's retail future by leap forging the need for capital intensive small infrastructure and hastening the establishment of strong logistic networks and demand fulfillment centers. According to Guardini, D'Urso and Fasano (2000) mobile phones are revolutionizing Africa's retail sector and consequently, mobile commerce is helping in building the continents retail sector by connecting young, technical oriented consumers in far- flung arrears with urban goods. Mobile phones are scaling high revolutions in critical sectors of economy such as education, health care, and agricultural.

According to Kefela (2011) increasing numbers among an estimated 2.5billion "unbanked" poor people in poorer counties are turning to M-banking to pay bills, transfer money and receive salaries. And now, survey has found the practice spreading very fast beyond its traditional heartland in sub-Saharan Africa to other part of emerging world such as Latin America. The survey conducted by the World Bank (2015) on industry group that claims membership from 800 mobile operators in 250 countries, found that operators were offering 219 M-banking services in 84 countries at the end of 2013. By 2014, other 113 mobile M-banking services were rolled yet others were still escalating from countries like Bolivia, Egypt, Togo and Ethiopia.

Africa's largest Mobile Phone Market with over 120 Million subscribers, Nigeria has "Paga" a company offering the dominating countries Mobile bank payment scenes, growing by an estimated 84.7% in its first full year of operation.

Challenges faced by mobile phone communicators especially in the Kenyan M-banking are not few. The works of Gachukia (2013), Osije and Yambo (2016) and Omollo, Kute, and Yambo (2016) postulated that the advent of mobile money usage in Kenya allowed access to banking services to spread rapidly, among people of all income levels. According to Omollo et al. (2016) this mode of communication and banking has been found to be safe, fast, cheap, and requires little in the way of infrastructure. Although Kenya was especially well suited for rapid adoption, mobile money could be rolled out in other developing countries, improving the lives of the poor and unbanked. Analysts predict that by 2017, there will be over 6 billion mobile phone connections worldwide, with developing markets driving the growth; by 2017, Africa alone will have 350 million mobile phone subscribers. The mobile phone started as a tool for the elite. Within a decade

it morphed into a household item and became one of the most powerful weapons in the fight against poverty (Gachukia 2013).

Research Methodology

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

Table 1.Determining Sample Size for Research Activities

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

85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

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

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

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

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

RESULTS AND DISCISSION

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

Frequency of communication failure

The researcher sought to determine the frequency of communication failure among the tutors as shown on table 2.

Table 2. Communication Failure among Tutors

Response	Frequency	Percentage
Several times	12	23.1 %
Occasionally	31	59.6%
Not at all	9	17.3 %
Total	52	100

From the table 2, 59.6 % of the respondents indicated that they occasionally failed to receive information communicated on M- banking, while 23.1 % indicated they had failed several times to receive the information on m-banking transactions, and 17.3% indicated not receiving any communication on information from service providers on M-banking. These findings were in line with the work done by Otubu (2009) and Riley (2013) who posited that mobile phone usage in Africa equally have unique challenges which included among others, occasionally failing to receive important information communicated on M- banking.

Response from students on communication knowledge challenges faced

In order to ascertain this, the researcher presented questionnaires on the communication challenges faced using mobile phones including m-banking transactions, frequency of incorrect transaction, incurred expenditure and education procedure.

Table 3. Communication challenges among students

Response	Frequency	Percentage
Several times	184	63.2 %
Occasionally	77	26.4 %
Not at all	30	10.4 %
Total	291	100

Findings indicated that a total of 87.8 percent either occasionally or several times met m-banking communication challenges of various kinds. Only 10.4 percent of the students responded that they did no experience any communication challenges in m-banking services. These findings were found to be consistent with the research of Gachukia (2013), Osije and Yambo (2016) and Omollo, Kute, and Yambo (2016) postulated that the advent of mobile money usage in Kenya allowed access to banking services to spread rapidly, among people of all income levels including students. Consequently The most crucial challenges faced by communicators using mobile banking according to Tukhrejul and Baharul (2013) are the issue of handset operability, level of digital literacy and ability to follow communication instructions where it was found that there are a large number of different mobile phone devices in use and was a big challenge for banks to offer mobile banking solution on any type of device in circulation.

Findings

Communications involving using mobile phones especially in mobile M-banking still pose acute challenges among students and tutors alike. A number of respondents indicated that they learnt through friends, media, and social networking sites respectively. This made some of them save time in pertinent transactions when using mobile phones and related communications.

Recommendations

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

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