

**INFLUENCE OF STAKE HOLDERS INVOLVEMENT ON  
IMPLEMENTATION OF MOBILE MONEY PROJECTS IN KENYA: A CASE  
OF M-PESA PROJECT AT SAFARICOM IN MACHAKOS COUNTY.**

**MAUREEN MBINYA**

**A Research Report Submitted in Partial Fulfillment of the Requirements for the Award of  
the Degree of Master of Arts in Project Planning and Management of the University of  
Nairobi.**

**2018**

**DECLARATION**

This project is my original work and has not been presented for a degree or any other award in any University.

Signed ..... Date.....

Maureen Mbinya

L50/82342/2015

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

Signed ..... Date.....

Dr.Chandi D. J.Rugendo

Department of Extramural Studies

University of Nairobi

## **DEDICATION**

I dedicate this research project to my mother Beatrice Kimatu and my sister Caroline Mutheu for their commitment in my education and for both moral and material support.

## **ACKNOWLEDGEMENT**

This research project would not have come to its logical conclusion without the input, co-operation and support of a number of people, who in one way or another steered me towards my ultimate goal. My special thanks go to my supervisor Chandi D. J. Rugendo who supported and guided me throughout this research. I sincerely thank The University of Nairobi staff and faculty for giving me the opportunity to undertake a Master of Arts Degree in Project Planning and Management in the University of Nairobi. I sincerely thank The University of Nairobi library staff for the conducive environment and support offered throughout the period of research. I appreciate my classmates and colleagues who without their encouragement and support I would not have made it this far.

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## **LIST OF ABBREVIATION AND ACRONYMS**

<b>ANOVA:</b>	Analysis of variance
<b>C.V.I:</b>	Content validity Index
<b>CEO:</b>	Chief Executive Officer
<b>CSR:</b>	Corporate Social Responsibility
<b>ERP:</b>	Enterprise Resource Program
<b>HR:</b>	Human Resource
<b>ICT:</b>	Information communication telecommunication
<b>ITU:</b>	International Telecommunications Union
<b>SPSS:</b>	Statistical Program for Social Scientist version
<b>UNESCO:</b>	United Nations, Education Science and Cultural Organization

## ABSTRACT

Stakeholder participation is widely viewed as the key to ensuring that organizations meet the needs of the people they serve by encouraging transparency and accountability of the organizations and granting the stakeholders ownership of the programs and the solutions therein. Research has however shown that there is minimal stakeholders' participation in most organizations that deal with technology, this leads to most technical projects overrunning cost, time and budgets. This further leads to the projects not being demand-driven and therefore not achieving their intended outcome such as low acceptance of the product to the intended audience. This study sought to investigate the influence of stakeholder's involvement on implementation of mobile money projects: a case of M-PESA projects at Safaricom. The study was guided by the following objectives: to determine the influence of stakeholder involvement in project identification in the implementation of mobile money projects: a case of M-PESA projects at Safaricom, to examine the influence of stakeholder involvement in project planning in the implementation of mobile money projects: a case of mobile money projects at Safaricom, to establish the influence of Stakeholder involvement in capacity building in the implementation mobile money projects: a case of mobile money projects at Safaricom, and to determine the influence of Stakeholder involvement in project monitoring in the implementation of mobile money projects: a case of mobile money projects at Safaricom. Descriptive analysis was employed. The target population of this study was the employees and dealers of Safaricom. Before processing the responses, the completed questionnaires were edited for completeness and consistency. Descriptive analysis was employed. The data was then coded to enable the responses to be grouped into categories. Data was then analyzed using excel and Statistical Program for Social Scientist version 21 (SPSS) as the basic computer method for data analysis. Linear regression was used to determine the influence of stakeholders' involvement on implementation of mobile money projects: a case of M-PESA projects at Safaricom. The study concluded that stakeholder Involvement in project identification influence implementation of M-PESA projects at Safaricom. The study concluded that stakeholder Involvement in Implementation of M-PESA projects at Safaricom implementation influence project implementation. The study concluded that stakeholder Involvement in M-PESA projects at Safaricom led to cost efficiency, customer satisfaction, and reduction in project costs deviation and reduction in operation costs to a great extent

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

It is estimated that there are over 700 million mobile money users in the world. Mobile money wallet adaptation is occurring rapidly especially in developing countries in Africa, Asia and South America. Over 30% of all mobile money wallets are in Sub Saharan Africa with Kenya taking the lead as the pioneers in mobile money. Globally mobile money uptake in rural areas remains below 22% while in urban areas, penetration is well over 65% and Kenya is no exception. Implementation strategies, stakeholder management, literacy levels are among the challenges faced in implementation of mobile money in different markets.

In Tanzania since the launch of mobile money in 2018, the service has been able to register over 20m million subscribers (TCRA, 2018) with 65% penetration in Urban and 25% in the rural area. There are three major mobile money operators in Tanzania mainly Vodacom 51%, Tigo 18% and Airtel 13% market share respectively (Economides & Jeziorski, 2016). Other operators such as Zante, Halo Pesa and Tanzania Telecommunications Limited (TTCL) have also emerged making six total number of mobile money operators in Tanzania. Safaricom Limited began its Global systems for Mobile Communications (GSM) operations 16th of May, 2002 when it became a public company with Limited liabilities and stopped being a private company under the Company Act. Safaricom is partially owned by the Kenya government (35 percent), Vodafone/com (40 percent),) and 25 percent is in the hand of other independent investors. Safaricom being a leader and a provider of converged communication solutions offers voice, video and data requirements (Omae et al., 2015).

The firm provides a broadband high-speed data to its customers through its 3/4G network. It also provides products such as M-PESA and internet services. Safaricom subscribers has increased overtime from 865,000 in 2003 to around 44 million in March 2018, and the market share of the firm has increased tremendously ranging from 56 percent in 2001 to 80 percent in 2018 (CA, 2018) Safaricom Limited is the leading provider of communications services in Kenya offering cellular network access and business solutions. The firm was formed in 1997 and in May 2000; Vodafone group acquired a stake and management responsibility for the company. In 1999, the

communication sector was deregulated and opened up for private sector to put up commercial communication networks in the country and the former Communications Commission of Kenya (CCK) now Communications Authority (CA) was established as the regulator. The Company has since emerged as one of the fastest growing companies in East and central Africa. The Company is still aggressively expanding the market network throughout the country and developing strategic business relationships with leading global telecommunication players that help in ensuring that Safaricom has access to the world's latest technology to maintain its market leadership. Safaricom has been the market leader in offering innovative products like M-PESA to the Kenyan people to enhance their lifestyle and their way of efficiently doing business.

However, due to the growing rivals in and outside the African continent, the telecommunications company finds itself in peril. In 2011, Safaricom Limited moved to shake and there by change its top structure, a move it believed, would act as a competitive advantage in ensuring he firm is efficient in its work. Several departments that were headed by chief officers were consolidated and headed by a Director who reports directly to the CEO. The CEO unveiled an organizational structure, positioning amongst Chief Officers and top Managers as they sought to head the new departments. This move was deemed to make Safaricom Limited more customer-focused, to eliminate unnecessary duplication of roles and decentralized decisions, also to facilitate their values of speed, simplicity and trust (Mativu, 2012). In terms of its business operations, the organization was skillfully able to keep pace with the international mobile telecommunication framework by possessing strategic business association; associations that gives benefits to the world mobile telecommunication enterprise that assist in meeting aggressive challenges that are faced through the global telecommunication industry.(Guleid 2017)

Safaricom limited is involved in implementation of major information communication telecommunication (ICT) projects such as network equipment, mobile money and even community social responsibility projects, as they continue to upgrade their network technologies to improve performance and increase capacity, many of them are confronted with the challenge of how to best implement these projects. Mobile money has been responsible for lowering the cost of international remittances; there has been a significant reduction in transfer costs because of the mobile money industry's positioning in this landscape. Safaricom, which was launched in 1997,

is the leading mobile network in Kenya with subscribers. Safaricom provides mobile phone services, wireless telecommunication, data and Internet services. It offers general packet radio services (GPRS), enhanced data GSM environment (EDGE), third generation (3/4G), and mobile money transfer solution dubbed M-PESA. Safaricom Pre-Pay service consist of voice mail, international dialing, and prepays roaming (GoK, 2010). Increased competition in the industry has led to the application of new positioning strategies by players to compete in the market (Kapto & Njeru, 2014) (Meyer 2015).

Stakeholder Involvement is critical to the success of every project in every organization (Moodley 2012). Mitchell, Agle and Wood (2007) suggests that in a project environment, stakeholders are usually numerous, and can vary significantly in the degree of influence. Stakeholder Involvement can take place in different parts of the project cycle and at different levels of society, and take many different forms. These can range along a continuum from contribution of inputs, predetermination of projects, information sharing, consultation, decision-making, partnership and empowerment. Involvement is both a means and an end. As a means, it is a process in which people and communities cooperate and collaborate in developing the project (Andersen, 2009).

Key stakeholders in project implementation comprise the employees engaged by the organization. These include employee's skills, experience and abilities that enable them to deliver on a given organizational task, all activities in an organization are performed through employees (Olander& Landin, 2015). Therefore, in order for any project to be successful, it is important that employees be incorporated all the way from project formulation to reduce the levels of resistance during project implementation stage. Failure to include employees may lead to high resistance during project implementation thus failing to deliver on project objectives.

Regulators play a key role in project implementation. They regulate the way an organization conducts itself in order to ensure that it does not cause harm to the general public (Friedman & Miles, 2012). Regulators will always set rules that organizations have to adhere to. Any action which is found to be ultra-vires to the provisions has spelt out consequences that may mean even project termination (Preble, 2014). Suppliers and contractors play a key role in project management. The quality of the supplies, timeliness in supplying and factoring all these in project

planning helps reduce friction and delays when implementing a project. When an organization does not have internal expertise, work is framed out to contractors and subcontractors that adds the complexity of managing contractor relationships to manage arising conflicts and negotiations. In Kenya Communications Authority of Kenya (CA) and Central Bank of Kenya (CBK), regulate mobile money

## **1.2 Statement of the Problem**

Globally, in predominantly rural markets mobile money services remain at only 22% penetration (GSMA 2017) while the adoption rate of mobile money in women is at 36% with variances between 15 to 50%. (GSMA 2017). The gender gap is attributed to cultural norms and identity ownership gaps.

In the recent years, mobile money transfer has seen rampant growth in Africa financial inclusion in Sub-Saharan Africa increased from 23% in 2011 to 43% in 2017 (Demirgüç-Kunt et al., 2017). In East Africa countries Uganda, Tanzania and 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.

In Uganda, Mubatsi (2009) observed that development education efforts to include local stakeholders have often consisted of irregular information gathering sessions held at schools or district headquarters. Though laudable, such efforts are not sufficient. Local stakeholder participation is most useful when arranged around the schedules and meeting norms of the hardest-working and poorest community members. Participation of key stakeholders was found to be the single most important factor in determining project outcomes in a survey of ecosystem management in Sri Lanka and India (Isham & Kahkonen, 2002). In Ghana, the old Fadama community was not involved in designing the Korle Lagoon Ecological Restoration Project (KLERP) and its outcomes and therefore they resisted the project as a reaction to perceived abuse of their procedural right (Armah et al, 2009). A project is said to be successfully completed when it has met the stakeholders’ interests and expectations. Even if it meets time, budget and scope criterion, it will not be deemed successful if the needs of the stakeholders and their expectations are not met (Lynda & Derek, 2006).



Projects provide organizations with strategic instruments that lead innovation and create value (Lister, 2014). This perhaps makes the importance of project implementation a critical component of project success. Project implementation is important in putting action plan into operation as well as achieving tangible change and improvements, (Philip et al 2008). Failure of projects however muzzles the actualization of this importance for business and organizations each year. A New Zealand study indicated high rates of project failures in developed countries KPMG, (2010), KPMG 2012). International development projects have also been subject to failures and great disappointments, with various scholars citing ignorance of poor stakeholder management as probable reasons for poor project implementation (Aaltonen,2011; Chang, Pisarski, 2013; Hietbrink, Hartmann, &Dowel, 2012).In Africa, Asia and Latin America actualization of road development projects is wanting,(Soo Young, 2008).In east Africa, PWC,(2013) indicates that the most prominent risk faced in the development of infrastructure in East Africa is completion on time and within budget. In Kenya, implementation of infrastructural projects, particularly rural road projects has been described as poor (Government of Kenya, 2012).Other road agencies have particularly been faced with implementation problem forcing the authority to stop implementation of rural roads projects in 29 counties (Mkawale, 2016)

Managing this crucial service requires planning and employing high level of stakeholders' involvement. Most of these organizations do not have a framework that embeds stakeholders' involvement into their culture and in the management of these services. Performance of mobile money transfer services is highly influenced by the stakeholders' involvement practices that are in place; hence; lack of a defined framework that embeds stakeholders involvement practices within the culture of the organization may lead to poor performance (Kiioh, 2015).

According to Nyakundi, (2015), information Communication Telecommunication (ICT) projects in Kenya have been known to overrun budgets, time, and not meeting the expectations of the customer due to the complexity, scale and fast changing nature of the Industry and mobile money projects are not an exception. One of the challenges that cause this problem is stakeholder management.

In the past, the implementation of M-PESA projects at Safaricom in Machakos County has faced several challenges because employees were not involved in strategy formulation but were only asked to implement leading to poor performance on the set strategies. In a highly competitive market like Kenya today, especially in the telecommunication industry there is need to deliver high quality services to the customer at the lowest cost possible. In order to achieve this, stakeholders requirements, needs and expectations must be managed for a successful project. There is evidence to suggest that the universal model of project management is inadequate to describe the diversity of approaches actually used by firms to manage stakeholders (Chapman, 2015). However, few of these studies have focused on factors influencing adoption of fibre optic in the context of telecommunication industry. Based on this review, it is clear that little research has been done within the Kenyan telecommunication industry in relation to stakeholder's involvement and implementation of mobile money projects, thus this research intended to bridge the knowledge gap that exist by studying on factors influencing adoption of implementation of mobile money projects in Safaricom.

### **1.3 Purpose of the Study**

The purpose of the study was to investigate the influence of stakeholders involvement on implementation of mobile money projects: a case of mobile money projects at the Safaricom.

### **1.4 Objective of the Study**

The study aimed to achieve the following objectives:

1. To determine how stakeholder involvement in project identification influence implementation of mobile money projects: a case of M-PESA projects at Safaricom
2. To examine how stakeholder involvement in project planning influence implementation of mobile money projects: a case of M-PESA projects at Safaricom
3. To establish the extent to which stakeholder involvement in capacity building influence implementation of mobile money projects: a case of M-PESA projects at Safaricom
4. To examine how stakeholder involvement in monitoring influence the implementation of mobile money projects: a case of M-PESA projects at the Safaricom

## **1.5 Research Questions**

The study will be guided by the following research questions:

1. How does stakeholder involvement in project identification influence the implementation of mobile money projects: a case of M-PESA projects at Safaricom in Machakos County?
2. How does stakeholder involvement in project planning influence the implementation of mobile money projects: a case of M-PESA projects at Safaricom in Machakos County?
3. To what extent does stakeholder involvement in capacity building influence implementation of mobile money projects: a case of M-PESA projects at Safaricom in Machakos County?
4. How does stakeholder involvement in project monitoring influence implementation of mobile money projects: a case of M-PESA projects at the Safaricom Machakos County?

## **1.6 Significance of the Study**

It was hoped that the findings of this study would be of importance to the management of Safaricom and other corporate organizations as it would provide knowledge on what role the different stakeholders of the organization play in ensuring that the successful implementation of the study.

The findings of this study may also be of importance to the project management policy makers as the findings would enable them to develop that may enable the stakeholders play their role effectively and thus contributing to the successful implementation of the project.

Finally, the outcome of this study may contribute greatly to the scholars and researchers by providing literature on the role of stakeholders and the implementation of mobile money projects. The findings of the study may also provide the basis on which further research can be done on the role stakeholders and project implementation.

## **1.7 Limitations of the Study**

One of the limitations the researcher encountered was reluctance among target respondents in giving information. This was because the information needed was sensitive and thus the respondents feared that it might be used against them. The researcher assured the respondents that the information given was used for research purpose only and their identity was held confidential.

The researcher was faced with the difficulty in accessing top-level management of the organization owing to their busy schedule. The researcher addressed the limitation by using emails and leaving the questionnaires at the respondents' place of work which was collected after they fully filled.

The study was limited to descriptive survey research design. In using this design, the researcher bias played a role in many ways. For example, the choice and wording of questions for the questionnaire influenced the bias of the researcher. The researcher also made subjective choice about which information to record and emphasize in the findings. The researcher countered this by undertaking validity and reliability of the research instruments.

### **1.8 Delimitation of the Study**

The focus of the study was on the role the stakeholder play in the implementation of mobile money projects in Safaricom specifically in Machakos County where the county has a good balance of urban and rural population. The study used Safaricom as the case study. The respondents included staffs at Safaricom. Since this study sought to investigate the role that stakeholders play in the implementation of mobile money projects, the descriptive research design was appropriate

### **1.9 Assumptions of the Study**

The study assumed that the respondents were knowledgeable on mobile money project implementation at Safaricom and that they were knowledgeable on the role they play. The study also assumed that the respondents were cooperative and honest in giving the required information and were free of fear or intimidation when giving feedback.

### **1.10 Definitions of Significant Terms Used in the Study**

**Project-** A unique set of coordinated activities, with a definite start and finishing point, undertaken by an individual or organization to meet specific objectives within defined, scheduled cost and performance parameters.

**Project identification-** is the first step in the strategic planning process. Before spending significant time and resources on a project, restoration practitioners should be able to identify the biological importance and likelihood of restoration success at potential project sites

**Project Implementation-**This is the phase where visions and plans become reality. This is the logical conclusion, after evaluating, deciding, visioning, planning, applying for funds and finding the financial resources of a project.

**Project Monitoring:** is a process that helps improve performance and achieve results. Its goal is to improve current and future management of outputs, outcomes and impact.

**Project planning:** This is project management process that relates the use of schedules such as Gantt charts to plan and subsequently report progress within the project environment. Initially, the project scope is defined and the appropriate methods for completing the project are determined.

**Stakeholders:** Refers to a person or group or organization that has interest or concern in the organization

**Stakeholder Involvement:** This is the process by which an organization involves people who may be affected by the decisions it makes or can influence the implementation of its decisions.

### **1.11 Organization of the Study**

This study was organized in five chapters. Chapter one discusses the background to the study in which contextual and conceptual issues are highlighted. The chapter also highlights on conceptual analysis by presenting key statistics that offers direction to the study. It covers the statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, limitations of the study and definitions of significant terms. Chapter two covers empirical and theoretical literature organized according to study themes which are: project initiation and implementation of projects, project planning and implementation of projects, project execution and implementation of projects and project evaluation and implementation of projects. This chapter also contains theoretical and conceptual frameworks and a matrix showing the knowledge gap identified from the literature reviewed. Chapter three covers research methodology that encompasses the research design, target population, sample size and sampling procedure, research instruments, data collection procedures, data analysis techniques, operationalization of variables and ethical considerations. Chapter four discusses analysis of data collected, analysis and inferential statistical methods for each variable and the findings. Chapter five covers the discussions key data findings and conclusion drawn from the findings.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents a review of the related literature on the subject under study presented by various researchers, scholars, analysts and authors. This chapter reviews literature with respect to project implementation. The chapter covers project implementation, which is the dependent variable then proceeds to discuss the independent variables including stakeholder involvement in project identification, stakeholder involvement in project planning and stakeholder involvement in capacity building, stakeholder involvement in monitoring. The chapter also presents the theoretical framework where it discusses the theory on which the study is anchored. It then presents the conceptual framework in a diagrammatic form showing the relationship between stakeholders and project performance. It then presents the research gaps and a summary of the literature review.

#### **2.2 The Concept of Implementation of Mobile Money Project**

Kerubo (2011) carried out a study on the factors affecting effective capacity in mobile phone money transfer services: a case of Safaricom M-PESA Services. Primary data for this study was collected through questionnaires administered to persons offering M-PESA services. Secondary data was obtained from the company intranet and other company reports. The collected data was sorted and organized for analysis. Data collected was analyzed using descriptive statistics. The study found that effective capacity in the money transfer service has not been optimally managed in a way that would ensure effective capacity in the money transfer industry. The study also found that the current M-PESA capacity is constrained thereby negatively affecting the quality of services. Capacity has been affected by variables among them the following: cash flow and technology, technology, quality of service, government regulation, cash in transit and capacity management. From the study findings, it can be inferred that an effective capacity management will enhance the quality of the money transfer service.

Project implementation has been defined many ways to include a large variety of criteria. However, in its simplest terms, project implementation can be thought of as incorporating four basic facets. A project is generally considered to be successfully implemented if it comes in on schedule (time criterion), comes in on budget (monetary criterion), achieves all the goals originally set for it

(effectiveness criterion), and is accepted and used by the clients for whom the project was intended (client satisfaction criterion). By its basic definition, a project comprises a defined period to completion, a limited budget, and a specified set of performance characteristics. Further, the project is usually targeted for use by some client, either internal or external to the organization and its project team. It seems reasonable therefore; that any assessment of project implementation should at least include these four measures among others.

Project implementation is an intricate process usually comprising of multiple variables that influence implementation including resources management, the operational systems, the organizational culture and the governance of the organization. Projects are designed, planned and implemented in tandem with the order displayed by the project cycle. The Log Frame is the planning tool that is used to design, appraise, manage, monitor and evaluate the passage of a project through the project life cycle from policy framework to final evaluation. It presents the objectives-related activities and corresponding assumptions and pre-conditions of the project design of different hierarchical level matrix format (Chianti, 2009). Increasing globalization of projects and project management adds to this diverse mix, creating intercultural challenges for project managers (Mule and Turner, 2004). Professional associations are beginning to recognize this diversification of project management. The project management literature agrees that there are two components of project success (Jugdev & Mulle, 2005; Turner, 1999). The pursuit for achieving greater productivity in road construction projects, and their quality need has been the desire of road project clients in financing projects involving huge contract sums, yet this vision keeps failing due to the perceived “conflicts of interest” existing among project parties. In addition, many projects have failed due to the inability to maintain standard procedures and the required operational effectiveness regarding the attainment of targeted project goals. The World Bank (2003) mentioned that some of these procedures are loose and are often supplemented by circulars that are unclear and often contradictory and this greatly influence project outcome. Clearly, the study has shown that seven out of ten projects surveyed suffered delays in their execution (Odeyinka & Yusuf, 1997). Several researchers have addressed similar studies on cost overruns, unbudgeted financial burdens, disputes, arbitration, adversarial relationships, cash flow problems and time overruns, among others (Odeyinka & Yusuf, 1997; Saleh, 2009).

The project definition and early decision making is critical to overall success. The efforts of the project team will not redeem a project that is doomed to fail because of poor early decision-making. There is, though, the possibility that poor project management could threaten a potentially good project. The client is responsible for the creative processes in identifying possible ideas for a project. The role of project management can help in this process by ensuring that the feasibility study identifies ideas that are unlikely to succeed and recommending to the client that they be abandoned. Feasibility should not be confined in this case to the feasibility of the development process, but should be extended to the subsequent use. Achieving project success is becoming more important in the highly competitive construction industry. Large and as well as small telecommunication projects are becoming more difficult to implement and complete successfully in developing countries such as Kenya (Swan & Khalfan, 2007).

Effective project implementation is looked at in many ways to include a large variety of criteria. However, in its simplest terms, effectiveness of project implementation can be thought of as incorporating four basic facets. A project is generally considered to be successfully implemented if it comes in on-schedule (time criterion), comes in on budget (monetary criterion), achieves all the goals originally set for it (effectiveness criterion), and is accepted and used by the clients for whom the project was intended (client satisfaction criterion). By its basic definition, a project comprises a defined period to completion, a limited budget, and a specified set of performance characteristics. Further, the project is usually targeted for use by some client, either internal or external to the organization and its project team. As noted by Schultz, Slevin & Pinto (2009), management support for projects, or indeed for any implementation, has long been considered of great importance in distinguishing between their ultimate success and failure.

Beck (2006) sees project management as not only dependent on top management for authority, direction, and support, but as ultimately the conduit for implementing top management's plans, or goals, for the organization. Further, Manley (2004) states that the degree of management support for a project will lead to significant variations in the clients' degree of ultimate acceptance or resistance to that project or product. For the purposes of classification, the factor Top Management Support refers to both the nature and amount of support the project manager can expect from management both for himself as leader and for the project. Management's support of the project



may involve aspects such as allocation of sufficient resources (financial, manpower, time, etc.) as well as the project manager's confidence in their support in the event of crises.

Durlak & DuPre (2008) studied implementation matters by conducting a review of research on the influence of implementation on program outcomes and the factors affecting implementation. The first purpose of this review was to assess the impact of implementation on program outcomes, and the second purpose was to identify factors affecting the implementation process. Results from over quantitative 500 studies offered strong empirical support to the conclusion that the level of implementation affects the outcomes obtained in promotion and prevention programs. Findings from 81 additional reports indicate that there were at least 23 contextual factors that influence implementation.

The implementation process was affected by variables related to communities, providers and innovations, and aspects of the prevention delivery system like organizational functioning and the prevention support system in terms of training and technical assistance. As, Ladkin & Fletcher (2005) examine a collaborative approach to the relationship between heritage management and tourism development in LuangPrabang, Laos. The purpose was to examine stakeholder collaboration and management roles as well as the interdependence of the heritage conservation and tourism development. The research examined a UNESCO/Norwegian government project, aiming to promote collaboration between heritage conservation and tourism through stakeholder involvement. Five aspects were explored: channels of communication between the heritage and the tourism groups, generating income for heritage conservation and management, involving the local community in decision making, involving the local community in tourism activities, and an assessment of the extent and success of stakeholder collaboration. The study reveals that many of the failures of the project may not be because of fundamental flaws in the initiative itself but in its application within the specific environment, exacerbated by the wider problems of developing countries. The broader historical, political, and economic conditions exert a powerful influence on the overall tourism development process (Tosun, 2000). With regard to establishing channels of communication between the heritage and tourism groups, it is clear that in LuangPrabang, neither the public nor the private sector was accepted responsibility for beginning dialogue. Considering

Laos political system, it seems appropriate that authorities at a higher level should initiate such action, and at the local level, the stakeholder workgroup could assume this responsibility.

Another study by Bryson & Brimley (2013) examined Critical Factors Affecting the Planning and Implementation of Major Projects. This exploratory study reports the results of a quantitative cross-sectional analysis of 68 case descriptions of major projects. Variables describing the context of the projects, project planning and implementation processes, and project outcomes were coded using information contained in the case descriptions. Factor analysis was used to identify major factors associated with context, process and outcomes. The influences of context on process, and context and process on outcomes were estimated using regression. The results indicate that a number of contextual variables strongly influence aspects of the project planning and implementation process, and then indirectly influence project outcomes through the planning and implementation process. In addition, both process and contextual variables affect outcomes directly. Several conclusions of a theoretical, methodological and practical nature are drawn.

Project evaluation serves various purposes; first, to inform decisions for project improvement by providing relevant information for decision making concerning setting priorities, guiding resource allocation, facilitating modification and refinement of project structures and activities and signaling need for additional personnel (Mulwa, 2008). Secondly, evaluation provides a process of learning. By learning from the past, one is able to improve the future. Further, evaluation helps project managers to develop new skills, open up to the capacity of constructive self-criticism, to objectivity and to improve on future planning as a result. Through evaluations the organization in extension conducts a SWOT analysis since the strengths, weaknesses, opportunities and challenges of the projects are taken into account.

Efficiency of project planning improves overall monitoring and evaluation of project, management and implementation and therefore various projects are started with the sole goal of changing positively the socio-political and economic status of the residents of a given region. The project information must be obtained in an orderly and sequential manner as the project is ongoing (Mulwa, & Nguluu, 2003).

“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, 2016). 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, 2014). 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, 2014). 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, 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 2017 with Kenya having 44 million subscribers as at March 2018 (CA, 2018). According to the GSMA Global Mobile Economy Report (2017),

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, 2017).

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, 2017). 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, 2014). 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 (2016), the continent's subscriber base grew by 66% in 2016 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, 2016). 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, 2016).

In Africa, mobile money transfer services bear particular relevance where rapid growth has been experienced over the last few years. This rapid growth is because 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 inclusion 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 wallet 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).

Project stakeholders can be grouped in to two: internal stakeholders and external stakeholders. In an organizational setting, the key stakeholders include: customers, employees, regulators, suppliers and contractors. Employees are internal stakeholders while suppliers, contractors, customers and regulators are internal stakeholders. The customers determine project success because all the efforts of an organization are geared towards attracting and meeting their expectations (Flaman and Gallagher, 2011).

Customers have their expectations of the kind of service or goods they expect from an organization. After consumption of the service or goods produced by a company, customers compare their experience with their expectation which then they use to draw conclusions as to whether their expectations have been met, surpassed or not met at all. As an open system, customers provide an

avenue where the outputs of an organization are consumed to encourage the organization to produce more.

Thuo (2014) investigated the influence of M-pesa cashless payments product on the operations of East African Breweries distributors in Nairobi County. The total number of clients on the M-PESA cashless product was 625 as at 23rd Oct 2013. A census was conducted and the entire EABL M-PESA cashless payments product constituted the sample, they were 88 in total. Data was collected using questionnaire method. Data was analyzed using frequency distribution tables and percentages. After receiving the online questionnaires, data coding was done by creating dummy variable names. This was then followed by data entry according to the assigned codes. The keyed in data was subjected to the SPSS processor which computed the data results. The study found that M-PESA Cashless Payments Product influenced the operations of East Africa Breweries Limited distributors. The study found that the cost had reduced due to the use of M-PESA cashless. The study found that security had increased due to the use of M-PESA cashless. The study found that convenience had increased due to the use of M-PESA cashless. The study found that book keeping volumes had reduced due to the use of M-PESA cashless. The study concludes that cost had reduced due to the use of M-PESA cashless. The study concludes that security had increased due to the use of M-PESA cashless. M-PESA cashless use had reduced the amount of printing papers purchased. Recommendations were to have EABL sensitize their customers to encourage customers to pay bills through M-PESA other than cash. The government should sensitize and encourage people on use of plastic and cashless money. Safaricom need to reduce the M-PESA transaction costs to encourage everyone to use M-PESA to pay for their goods and services. The government needs to put in place measures to fight online fraud.

According to Aker and Mbiti, (2010), use of mobile money despite being convenient comes with various challenges, safety being a key issue. In a mobile environment, it is necessary to have perceived security and trust in the payment system. Security and safety of mobile payment transactions is one of the primary concerns for users. They state that safety represents no delay, no transaction incompleteness and no private information disclosure during payment transactions. The use of the pin and secret code for the M-PESA transactions enhances the security and privacy issues. Key requirements for any financial transaction in an electronic environment should include

confidentiality, authentication, data integrity and non-repudiation. Other security factors important to the users are anonymity and privacy, which relate to use policies of customers' personal information. The users of M-PESA are issued with unique secret identification number which is confidential to them alone. This is aimed at protecting their accounts such that no other person will be able to make transactions using the account unless access is made using the personal identification number issued.

Munyoki and Mutua (2010) sought to find out the M-PESA customers' perception of the service and the challenges they encounter in using the service. It focused on how M-PESA service customers from Athi River and Kitengela Townships perceive the quality, affordability, convenience and accessibility of the M-PESA service offered by Safaricom Limited. The study further looked at the challenges the afore-mentioned customers face while using the service. The study found out that M-PESA customers perceive the service as easily accessible, made bills payment easy, improved the living standards of people, has safe and secure transactions, are very fast in terms of transaction as compared to other forms of money transfer and are easily adaptable. Kithinji (2014) investigated factors influencing adoption of mobile money services among institutions of higher learning in Kenya. The study adopted a descriptive research design. The target population of this study comprised the senior management staff in finance and accounting department in institutions of higher learning within the Nairobi County. The study collected both primary and secondary data whereby primary data was collected using a questionnaire while secondary data was obtained from the strategic plan and other publications at the University. Data collected was analyzed by conducting a multiple regression analysis in order to establish factors influencing adoption of mobile money services in institutions of higher learning. The study concludes that the banking alternative quality and the awareness of the mobile money transfer services influences the adoption of mobile money services to a great extent. The study also concludes that there is a significant relationship between financial reporting and the adoption of mobile money services to a great extent. This study therefore recommends that the finance departments of these institutions embrace mobile money transfer systems as they will be faster, easier and more convenient to the student. The study also recommends that the institutions of higher learning adopt financial reporting standards as a strategy for accountability and auditing of

the institution finances so as not to miss out on those that were transferred from the mobile money services

## **2.2 Concept of Stakeholder's Involvement**

Stakeholders involvement occurs in different stages of the project. Stakeholders can be involved in the following stages: project identification, planning, implementation, monitoring and evaluation. Stakeholders' involvement in project implementation is an important exercise in project management. Implementation of projects helps coordinate people and other resources to carry out a plan according to Duncan (2000).

## **2.3 Stakeholders Involvement in Project Identification and Implementation of Mobile Money**

The project stakeholders are individuals or organizations that are actively involved in a project or whose interest may be affected as a result of project execution or project completion and may as well exert influence over the projects objective and outcome. Stakeholders benefit for having their expectations understood and managed through communication of appropriate messages on one hand and the other hand ensuring that the stakeholders understand what support the project needs from them. Stakeholders have a stake in the outcome of the project. It could be an interest, a right, ownership. Rights can either be legal or moral ownership in a circumstance (Carol, Cohen, & Palmer, 2004).

The initiation processes determine the nature and scope of the project. If this stage is not performed well, it is unlikely that the project will be successful in meeting the community needs (Nijkamp et al., 2002). The key project controls needed here are an understanding of the project environment and making sure that all necessary controls are incorporated into the project. According to Albert (2004) any deficiencies should be reported and a recommendation should be made to fix them. The initiation stage should include a plan that encompasses the following areas: Analyzing the needs/requirements in measurable goals, reviewing of the current operations, Financial analysis of the costs and benefits including a budget, Stakeholder analysis, including users, and support personnel for the project, project charter including costs, tasks, deliverables, and schedule.



Shepard & Gonzalez (2004) assessed the effectiveness of organizations through interviews with managers of twenty (20) different projects. The projects covered energy, aerospace, and chemical endeavors. According to their study, stakeholder Involvement management solving problems was found preferable to vertical management structure. They termed communication among the managers as a critical need. Furthermore, they found the project variables such as, clearly defined goals, role clarity, teamwork values, flexibility in response to need and a team commitment, as critical variables for success (Fudge, & Wolfe, 2008).

Legitimate and valid stakeholders need to be identified and their power and influence understood to manage their potential impact on the projects (Curley, Steve & Ricky, 2006). Identification of stakeholders is part of the project planning process, and consists of lifting individuals and groups considered by the project or be impacted by it, appropriate strategies can then be formulated and implemented to maximize a stakeholder's positive influence. This becomes a key risk management issue for project managers. Failure to appropriate the connection between the risk management and stakeholder's management has led to countless project failures (Malunga & Banda, 2004).

A stakeholder's significance and support depends on the situation and the issues continuing and support cannot be assumed, stakeholder classification strategies have been developed to attempt to understand each stakeholder's importance to the project and define the most appropriate relationship in management. A stakeholder can be a consumer or a buyer. One model categories stakeholders based on assessing the stakeholder relationship with the project and the urgency of stakeholders claim on the project leading to a specific managerial action (Mitchell, et al, 1997).

The main focus on the activities should be on supporting the implementations of the projects management as opposed to creating decision making framework, information should be available to support the tradeoffs analysis required for project management (Pollit, 2007). Project management skills are very important this is because the management skills provide the will, the energy and direction from the time the project is conceived to the time the project is terminated. Limited skills render the rehabilitation program undirected, with less energy or immobility (Greenwood, 2003).

## **2.4 Stakeholder Involvement in Project Planning and Implementation of Mobile Money**

Stakeholder Involvement in project planning activities involves identification of the project's objective, the specification of required project resources and their allocation and the determination of the methods to be used to deliver the project end product, respond to critical events and evaluate activities and outcomes. The benefits of stakeholder involvement in the planning process include a reduction in distrust of the project processor outcome, an increase in commitment to the project objectives and processes, and heightened credibility of the project's outcome.

Therefore a relationship between stakeholder involvement in project planning and their effect on project performance was studied by Nobeoka & Cusumano (1995) in Japan. According to their conclusion, stakeholder involvement impact of different project goals on software project planning and resource allocation decision and, in turn, on project performance. Harold (2003) argues that stakeholder involvement in planning involves stakeholder Involvement in determining how to plan, developing the scope statement, selecting the planning team, identifying deliverables and creating the work breakdown structure, identifying the activities needed to complete those deliverables and networking the activities in their logical sequence, estimating the resource requirements for the activities, estimating time and cost for activities, developing the schedule, developing the budget, risk planning; gaining formal approval to begin work (Rosario, 2000).

In Addition, processes such as planning for communications and for scope management, identifying roles and responsibilities, determining what to purchase for the project and holding a kick-off meeting are also generally advisable. The most common tools or methodologies used in the stakeholder involvement in planning stage are project Plan and Milestones Reviews. Stakeholders official are engaged fully in the planning stage. At this level, the project officials prepare the project budget, work plan and open a bank account for the project funds to be channeled through (Madeeha & Imran, 2014).

## **2.5 Stakeholder Involvement in Capacity Building and Implementation of Mobile Money**

Human capital, with proper training and experience is vital for the projects implementation. There is need to have an effective projects implementation human resource capacity in terms of quantity and quality, hence projects implementation human resource management is required in order to maintain and retain a stable projects implementation staff (World Bank, 2011). This is because

competent employees are also a major constraint in selecting projects implementation systems (Koffi-Tessio, 2012). Projects implementation being a new professional field, it faces challenges in effective delivery of results. There is therefore a great demand for skilled professionals, capacity building of projects implementation systems, and harmonization of training courses as well as technical advice (Gorgens and Kusek, 2009).

The technical capacity of the organization in conducting evaluations, the value and participation of its human resources in the policymaking process, and their motivation to impact decisions, can be huge determinants of how the evaluation's lessons are produced, communicated and perceived (Vanessa & Gala, 2011). Building an adequate supply of human resource capacity is critical for the sustainability of the projects implementation and generally is an ongoing issue. It needs to be recognized that "growing" evaluators requires far more technically oriented projects implementation training and development than can usually be obtained with one or two workshops. Both formal training and on-the-job experience are important in developing evaluators. Two key competencies for evaluators are cognitive capacity and communication skills (Gladys, Katia, Lycia & Helena, 2010).

Human capitals on the project should be given clear job allocation and designation be fitting their skill, if they are insufficient then training for the necessary skills should be set. For projects using staff that are referred out in the field to carry out project activities on their own there is need for constant and intensive onsite support to the field staff (Ramesh, 2012). Individual of the larger aspects of developing employee's skills and abilities is the actual organizational focus on the employee to turn out to be better, either as a 13 individual or as a contributor to the firm. The responsiveness by the organization coupled with increased expectations following the opportunity can lead to a self-fulfilling prophecy of enhanced output by the employee, (Pearce and Robinson, 2014).

Regarding projects implementation training, projects implementation resource and capacity assessment carried out earlier during project planning helps identify initial capacity gaps in projects implementations well as the resources needed to conduct projects implementation training. Thereafter, training needs assessments can be informal based on knowledge of staff experiences and performance or can be a more formalized process (Pfohl & Jacob, 2009). The

route to choose depends on the size and complexity of the project being implemented. On larger projects with more staff, it is important to be sure the training plan is very well tailored to staff capacity gaps, as there will be a limited number of opportunities to engage with individual staff members. With training needs identified, there is need to develop an projects implementation training and capacity building plan that include topics to be covered and persons to be trained (Alcock, 2009). It is important to note that not all management and staff members need training in all the topics or at the same level of detail.

One factor underlying project success is staffing. (Acevedo, et al, 2010) The calibre of project staff, their commitment to overall project objectives and degree of empathy with the intended beneficiaries all contribute to the more successful projects. Well-trained and educated staff motivated by a reasonable level of remuneration and decent working conditions play a critical role in this regard. Staffing is a special concern for projects implementation work because it demands special training and a combination of research and project management skills. In addition, the effectiveness of projects implementation often relies on assistance from staff and volunteers who are not projects implementation experts. Thus, capacity building is a critical aspect of implementing good projects implementation work. While the overall judgment of project performance is favorable, the projects exhibit weaknesses in certain key respects. (Riddell & Robinson, 1992)

In a study by White (2013) on monitoring and evaluation best practices in development INGOs, the researcher established that INGOs encounter a number of challenges when implementing or managing M&E activities one being insufficient Monitoring and Evaluation capacity where M&E staff usually advise more than one project or Programme at a time, and have a regional or sectoral assignments with a vast portfolio. Furthermore, taking on the M&E work of too many individual projects overextends limited M&E capacity and leads to rapid burnout of M&E staff whereby high burnout and turnover rates make recruitment of skilled M&E staff difficult, and limits the organizational expertise available to support M&E development.

To enhance project performance, there is a constant demand for training in planning, monitoring, review, evaluation and impact assessment for both program staff and partners in projects (Gosling & Edwards, 2003). Skills for numeracy, literacy, interviewing and monitoring in qualitative and quantitative methods, for management information systems are necessary for participatory monitoring and evaluation (Mulandi, 2013). To improve project performance staff need to be trained not only on collecting descriptive information about a project, product, or any other entity but also on using something called values to determine what information and to draw explicitly evaluation inferences from the data, that is inferences that say something about the quality, value or importance of something (Davidson, 2004). Players in the field of project management like project and Programme managers, M&E officers, project staff and external evaluators will require specialized training not just in project management and M&E; but specifically in areas like Participatory monitoring and evaluation and results based monitoring and evaluation (Murunga, 2011).

Building an adequate supply of human resource capacity is critical for the sustainability of the M&E system and generally is an ongoing issue. Furthermore, it needs to be recognized that “growing” evaluators requires far more technically oriented M&E training and development than can usually be obtained with one or two workshops. Both formal training and on-the-job experience are important in developing evaluators with various options for training and development opportunities which include: the public sector, the private sector, universities, professional associations, job assignment, and mentoring programs (Acevedo et al., 2010).

## **2.6 Stakeholder Involvement in Project Monitoring and Implementation of Mobile Money.**

One way to help satisfy stakeholder concerns and promote transparency is to involve project-affected stakeholders in monitoring the implementation of mitigation measures or other environmental and social programs. Such Involvement, and the flow of information generated through this process, can also encourage local stakeholders to take a greater degree of responsibility for their environment and welfare in relation to the project, and to feel empowered that they can do something practical to address issues that affect their lives. Participatory monitoring also tends to strengthen relationships between the project and its stakeholders (Flanagan& Norman, 2003)

Stakeholder participatory monitoring influence success in environmental control project. The Involvement of project-affected stakeholders in monitoring environmental and social impacts and mitigation led to success in environmental management. It is also good practice. In relation to any type of stakeholder involvement in project monitoring, care should be taken in the choice of representatives and the selection process should be transparent. Stakeholder Involvement in monitoring and supervision has significant influence on the project outcome. The impacts of stakeholder Involvement are equally reflected on the performance of projects. Coulter (2010) focuses on organization issues in his analysis which play crucial role in project outcome.

Stakeholder Involvement is an element of organizational capability that deals with stakeholder-related decision making, in the context of programme performance. They found that effective decision making through Involvement with stakeholders affects firm's project performance. Glass (2010) noted that a mechanism of project reporting to make auto mobile emission control strategies, actions and achievements more transparent, to increase communication performance, develop a reputation for responsible behavior and achieve set objectives. Involvement of stakeholder through monitoring and reporting in auto mobile control projects contributes by identifying challenges around performance. Senior leaders in organizations can adopt stakeholder Involvement as an opportunity to influence other organizations and create alignment to structures and processes to support the vision and mission of project performance (Katiku, 2011).

Stakeholder involvement process builds a proactive two-way process between the organization and the stakeholder. The communication, opinions and proposals flow in both directions and the organization which can change its behavior as a result of Involvement. This process is not actually linear; rather it is an iterative process in which an organization learns and improves its ability to perform meaningful stakeholder involvement through developing relationships of mutual respect, in place of one-off consultations. Holmes and Moir (2009) observed that stakeholder's involvement in environmental control project in construction is a formal process of relationship management through which clients, contractors and sub-contractors engage with a set of primary and secondary stakeholders, in an effort to align their mutual interest to reduce risk in projects.

## **2.7 Theoretical Framework**

This study was founded on the stakeholders' theory that requires that all stakeholders be involved in community projects if such projects are to be a success.

### **2.7.1 Stakeholder Theory**

The stakeholder theory strategy came up in 1984. One focal point in this movement was the publication of Richard Edward Freeman. He is generally credited with popularizing the stakeholder concept. Since then, Stakeholder theory pertaining to managing organizations has become one of the "major paradigm shifts of the last century (Amaeshi & Crane, 2006) and is concerned with the nature of the relationship between the firm and its stakeholders (Ayuso, Rodríguez, & Ricart, 2006). The theory is traced back to Freeman's (1984) now classic definition of stakeholders, arguably the most popular definition cited in literature (Kolk & Pinkse, 2006) which proposed that stakeholders are "any group and individuals who can affect, or is affected by the achievement of an organization's objectives" (Freeman, 1984). This definition was particularly important to this analysis in that it highlighted a two-way relationship between the organization and its stakeholders. In recent times, the theory has become the frame of reference when Corporate Social Responsibility (CSR) and sustainability issues are discussed (Pedersen, 2006).

According to the stakeholder theory, an organization must be aware of and respond to the various demands of its constituents, including customers, employees, regulators and suppliers as well as the local community (Post, Preston, & Sachs, 2012). Greenwood (2007) argued that instead of focusing on the attributes of organizations and stakeholders, organizations should rather be focusing on the "relationships between organization and stakeholders" (Greenwood, 2007). In other words, organizations have an obligation to pay attention to the relationship that must be fostered between the organization and its stakeholders.

Stakeholder theory postulates that organizations must engage with stakeholders for normative and instrumental reasons (Ayuso, Rodríguez, & Ricart, 2006). In the normative explanation relationships between the organization and stakeholders takes place on an ethical basis suggesting that managers must consider the interests of those stakeholders who have a legitimate stake in the organization (Ayuso, Rodríguez, & Ricart, 2006). In normative theory, there is a moral obligation for the organization to engage with stakeholders (Greenwood, 2007) and people have a democratic

right to participate in the decision making process (Reed, 2008). By contrast, instrumental theory sees stakeholders as being valuable in helping the organizations achieve objectives since participation is seen as a means to an end (Preble, 2005). Accordingly, the organization achieves its objectives by managing this relationship with stakeholders (Ayuso, Rodriguez, & Ricart, 2006). Via this approach, organizations address the interests of those that have influence recognizing that managing these interests will ultimately lead to superior performance and superior decisions (Ayuso, Rodriguez, & Ricart, 2006). This theory is suitable for this study because it reviews the important roles that different stakeholders play in ensuring successful project implementation. The theory acknowledges the existence of stakeholders whose views need to be put into considerations during project planning. This theory therefore explains the importance of stakeholders' involvement and project success.

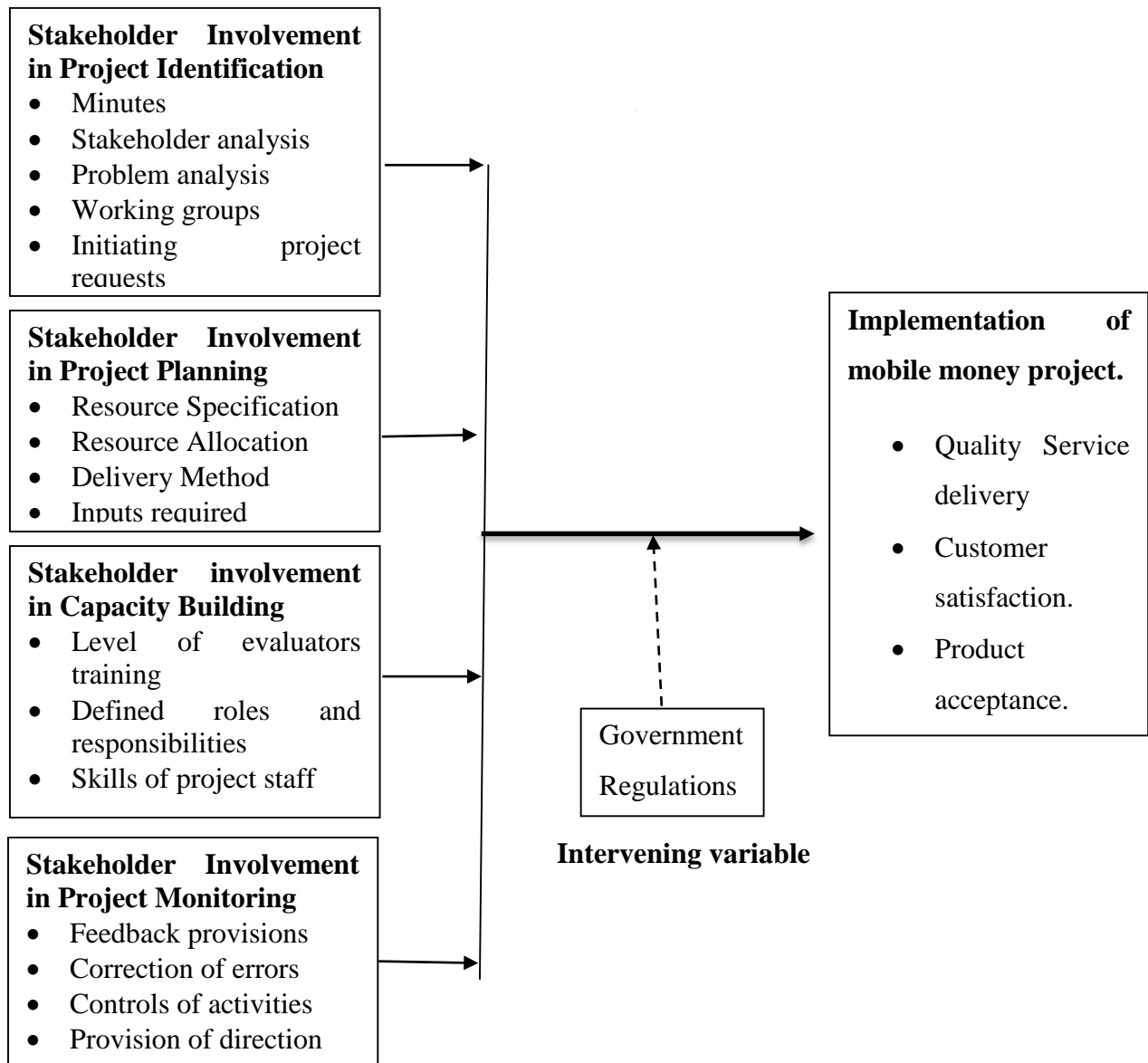


## 2.8 Conceptual Framework

The conceptual framework discusses the interrelationships between study variables.

### Independent variables

### Dependent Variables



**Figure 1: Conceptual Framework**

### Intervening variables

An organization success in implementing project is dependent on how the various stakeholders are managed. Satisfied customers will purchase the organization's product/service repeatedly which will lead to customer loyalty that translates to more opportunities to the employees and the

suppliers because of the increased demand for the organizations products and services. Employees who have been well trained and acquired the necessary skills will be competent and able to do the job as required and make every project carried out by the organization become successful leading to customer satisfaction, growing opportunities for the supplier and more revenue to the regulators. If the organization adheres to the government regulations and laws then projects will be implemented on time and hence all the stakeholders will benefit. When suppliers are on time then operations in the organization will be efficient and lead to satisfied customers. Factors that will influence the interactions between the various stakeholders will include; employees position in the organization, demographics and years of experience.

## **2.9 Knowledge Gap**

Ladkin and Fletcher (2005) carried out a study on stakeholder consideration in project planning and implementation in the tourism industry. Bryson and Bromiley (2013) carried out a study on project implementation in the public private partnerships. Olander and Landin (2005) also carried out a study on public private partnership projects, construction projects. A critical review of the studies mention identifies that there is a clear gap in knowledge. None of the studies reviewed is carried in the communication industry and more so in mobile money. This study therefore seeks to fill this gap by investigating on stakeholders' involvement on implementation of mobile money projects: a case of mobile M-PESA project at Safaricom.

## **2.10 Summary of the chapter**

Several studies have been done on the effects of stakeholder involvement on project implementation. Ladkin and Fletcher (2005) examine a collaborative approach to the relationship between heritage management and tourism development in LuangPrabang, Laos. This study only examined the collaboration approaches with respect to tourism development. The current study reviews the influence of stakeholders on implementation of Mobile Money projects: a case of M-PESA project at Safaricom. It will therefore extent the level on knowledge on stakeholder considerations in project planning and implementation. Bryson and Bromiley (2013) examined critical factors affecting the planning and implementation of major projects. This study majorly concentrated of public private partnership projects that have both Government and private sector participation. The current study reviews the influence of stakeholders on implementation of mobile

money projects: a case of M-PESA project at Safaricom. Olander and Landin (2005) in their evaluation of stakeholder influence in the implementation of construction projects.

Chaudhry, Kalyar and Rehman (2012) examined the impact of leadership on project performance. This study reviews some of the aspects to be reviewed in this study with regard to employees as key stakeholders in project implementation. Dessler (2004) describes the various training programs formulated to provide dual purposes. In order to develop employees to the desired level, an organization needs to invest in the development of their skills. Mehra, Smith, Dixon and Robertson (2006) argue that when some organizations seek efficient ways to enable them outperform others, a longstanding approach is to focus on the effects of leadership.

Ungson, James and Spicer (1985) examined the effects of regulatory agencies on organizations in wood products and high technology/ electronics industry. This study was carried out in the woods in comparison to electronic industry. The current study is in the context of communication industry. Bandura and Wood (1989) studied the effect of perceived controllability and performance standards on self-regulation of complex decision-making. Ambituuni (2011) examined causes of project delay and cost overrun, and mitigation approach.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter discusses the research methodology that was used to collect data. The chapter discusses the research design, the target population of the study, sample and sampling procedures, data collection instruments and methods, data analysis and data presentation methods, ethical considerations as well as operational definition of the variables of the study.

#### **3.2 Research Design**

The study adopted a descriptive survey research design. According to Cooper and Schindler (2003) a descriptive research is concerned with finding out the what, where and how of a phenomenon. Since this study seeks to investigate the role that stakeholders play in the implementation of mobile money projects, the descriptive research design is appropriate because, the data collection allows for gathering in-depth information that may be either quantitative (surveys) or qualitative (observations or case studies) in nature. This allows for a multifaceted approach to data collection and analysis. Furthermore, the design was used because it looks at the phenomena, events and issues the way they are (Mugenda and Mugenda, 2003) According to Gill and Johnson (2002), descriptive surveys are concerned primarily with addressing the particular characteristics of a specific population of subjects, either at a fixed point in time or at varying times for comparative purposes.

#### **3.3 Target Population**

Target population is the specific population about which information is desired. According to Ngechu (2004), a population is a well-defined or set of people, services, elements, and events, group of things or households that are being investigated. The target populations of this study was the Safaricom super dealers/agents, regional managers, project managers, area sales managers, operations managers, trade development representatives and Safaricom super dealers/agents making total of 66 respondents who was selected from Safaricom. The target population was as shown on Table 3.1

**Table 3.1: Target population**

<b>Strata</b>	<b>Population</b>
Regional manager	1
Project managers	5
Area sales managers	5
Operations managers	5
Trade development representative	30
Safaricom super dealers/agents	20
<b>Total</b>	<b>66</b>

**Source: Safaricom (2017)**

### **3.4 Sample Size and Sampling Procedure**

The study adopted purposive sampling to select a sample size. The sample size of this study was calculated from the Slovin's formula given as:

$$n = N / [1 + N (e)^2 ]$$

n = the sample size

N = Total population

e = Error tolerance

Since the study, population (N) is 66. Error of tolerance was 0.05. Thus, the sample size was determined as shown below:

$$n = 66 / [1 + 66(0.05)^2 ]$$

$$= 55$$

The study adopted a sample size of 55 study population, which was selected using stratified random sampling technique. The study adopted stratified random sampling technique to select respondents who were representative of the target population. Stratified sampling method is used as it involves dividing the target population into various units based on any unifying characteristics as age, gender or religion. Once this has been done then the samples were drawn from each group

(Chandran, 2004). The method assures the researcher that the sample is representative of the population.

Stratified samplings is adopted as it is the most suitable method applied if the population from which a sample is to be drawn does not constitute an identical group, and hence requires comparisons between various sub-groups. Since the respondents were classified according to their management levels, stratified random sampling method is used for this study. The study adopted a sample proportion of 55 in determining sample size of each of the level of management in the organization. The respondents were selected using simple random selection to eliminate biasness.

**Table 3.2: Sampling Frame**

<b>Strata</b>	<b>Population</b>	<b>Sample Size</b>
Regional manager	1	1
Project managers	5	4
Area sales mangers	5	4
Operations managers	5	4
Trade development representative	30	25
Safaricom super dealers/agents	20	17
<b>Total</b>	<b>66</b>	<b>55</b>

### **3.5 Data Collection Instruments**

This study used questionnaires to collect data from regional managers, project managers, area sales managers, operations managers and trade development representatives. Questionnaires are the most commonly used methods when respondents can be reached and are willing to co-operate.

These methods can reach large number of subjects who are able to read and write independently. The questionnaires will comprise of both open and closed ended questions. The closed ended questions made use of a five point Likert scale where respondents were required to fill according to their level of agreement with the statements. The unstructured questions were used to encourage the respondents to give an in-depth response where close-ended questions will be limiting. The questionnaires comprised of two sections. The first part included the demographic while part two dealt with the identified factors.

### **3.5.1 Pilot Study**

In this study, a pilot study was conducted to test the reliability and validity of the research. According to Orodho (2003), a pilot test helps to test the reliability and validity of data collection instruments. Validity refers to the extent to which an instrument measures what is supposed to measure data need not only to be reliable but also true and accurate. If a measurement is valid, it is also reliable (Joppe, 2000). The pilot test comprised of one manager, one project manager, two operating officers, three supervisors and three quality control officers from Safaricom. However, to ensure that the study findings will not be compromised, the employees who took part in the pilot study was not included in the final study. According to Mugenda and Mugenda (2003), a pilot study can comprise of between 4-10 members of the target population

### **3.5.2 Validity of instruments**

The content of validity of the data collection instruments were determined through discussing the stated questions in the instruments with three trade development managers and three project managers from the target sample to test the reliability of the research instrument. They are expected to tick the questionnaires and assist to establish to the influence of stakeholders on implementation of mobile money projects in Safaricom. Validity was determined by the use of Content Validity Index (C.V.I). Content validity Index of between 0.7 and 1 shows the instruments to be valid for the study (Orodho, 2003).

### **3.5.3 Reliability of instruments.**

The consistence, stability, or dependability of the data is referred to as reliability. Whenever an investigator measures a variable, he or she wants to be sure that the measurement provides

dependable and consistent results (Cooper & Schindler, 2003). To measure the reliability of the data collection instruments an internal consistency technique using Cronbach's alpha was applied to the gathered data (Mugenda and Mugenda, 2003). Cronbach's alpha is a coefficient of reliability that gives an unbiased estimate of data generalizability and an alpha coefficient of 0.60 or higher indicates that the gathered data is reliable as it has a relatively high internal consistency and can be generalized to reflect opinions of all respondents in the target population (Zinbarg, Revelle, Yovel & Li, 2005).

### **3.6 Data Collection Procedures**

The data was collected using self-administered questionnaires for the different employees. The questionnaires were administered through drop and pick later method where the researcher delivered the questionnaires in person at the respondents' places of work. However, where it was difficult for the respondents to complete the questionnaire immediately, the researcher left the questionnaires with the respondents and pick them up at a later date.

### **3.7 Data Analysis Techniques**

Before processing the responses, the completed questionnaires were edited for completeness and consistency. Descriptive analysis was employed. The data was then coded to enable the responses to be grouped into categories. Data was then analyzed using excel and Statistical Program for Social Scientist version 21 (SPSS) as the basic computer method for data analysis. Descriptive statistics were used mainly to summarize the data. Measures of central tendency were applied (mean, median, mode and percentages) for quantitative variables. This included percentages and frequencies. Tables were used as appropriate to present the data collected for ease of understanding and analysis. Measures of central tendency was applied (mean, median, mode and percentages) for quantitative variables.

Linear regression was used to determine the influence of stakeholders' involvement on implementation of mobile money projects: a case of mobile money projects at Safaricom. The Linear regression equation will be;

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_3X + \varepsilon$$

Whereby

Y = Mobile money project implementation



X<sub>1</sub>= Stakeholder involvement in project identification

X<sub>2</sub>= Stakeholder involvement in project planning

X<sub>3</sub>= Stakeholder involvement in capacity building

X<sub>4</sub>= Stakeholder involvement in project monitoring

ε = Error term/Erroneous variables

The significance of each variable will be tested using the ANOVA test.

Examining relationships or interviewing to understand the relationships is the centerpiece of the analytic process in qualitative analysis, because it allows the researcher to move from simple description of the people and settings to explanations of why things happened as they did with those people in that setting (Lacey & Luff, 2001).

### 3.8 Ethical Considerations

The researcher ensured the respondents that the questionnaires are non-invasive and the information gathered solely for academic purposes only and not for any other purpose. Before going to the field, the researcher took a letter from the University of Nairobi, Letter from National commission for Science, technology and Innovation and authority from Safaricom to undertake the research.

### 3.9 Operational Definition of Variables

An operational definition is a result of the process of operationalization and is used to define something (a variable, term, or object) in terms of a process (or set of validation tests) needed to determine its existence, duration, and quantity. The definition of variables is shown on Table 3.3:

**Table 3.3: Operational Definition of Variables**

Objective	Variable	Indicators	Measure ment Scale	Data Analysis Method
To determine the influence of stakeholder involvement in project identification on the	Independent	Minutes Stakeholder analysis Problem analysis	Ordinal	Descriptive statistics, percentages

implementation of mobile money projects: a case of M-PESA projects at Safaricom		Working groups Initiating project requests		
To examine the influence of stakeholder involvement in project planning on the implementation of mobile money projects at Safaricom	Independent	Resource Specification Resource Allocation Delivery Method Inputs required	Ordinal	Descriptive statistics, percentages
To establish the influence of Stakeholder involvement in capacity building on the implementation of mobile money projects: a case of M-PESA projects at Safaricom	Independent	Level of evaluators training Defined roles and responsibilities	Ordinal	Descriptive statistics, percentages
To determine influence of Stakeholder involvement in project monitoring on the implementation of mobile money projects: a case of mobile money project at Safaricom	Independent	Feedback provisions Correction of errors Controls of activities Provision of direction	Ordinal	Descriptive statistics, percentages
Stakeholder involvement on mobile money project implementation in Safaricom	Dependent	Quality service delivery Customer loyalty Operational efficiency	Ordinal	Descriptive statistics, percentages

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSIONS

#### 4.1 Introduction

This chapter presents results arising from the analysis of data collected using questionnaires. The data collected was analyzed using descriptive and inferential statistical methods for each variable and the findings presented in tabular summaries, and their implications discussed.

##### 4.1.1 Questionnaire Return Rate

**Table 4.2: Questionnaire Return Rate**

No. of questionnaires Returned	Target No. of respondents	Response Rate (%)
50	55	90.9%

The high questionnaire response rate (90.9%) shown in Table 4.3 resulted from the method of administration of the instrument, which was in this case researcher administered. This is acceptable according to Mugenda and Mugenda (2003). This method also ensured that the respondents' queries concerning clarity were addressed at the point of data collection; however, caution was exercised so as not to introduce bias in the process it also reduced the effects of language barrier, hence, ensuring a high instrument response and scoring rate.

#### 4.2 Demographic Information

This section discusses the demographic characteristics of the respondents in the study. These include, distribution of respondents by their gender, age, level of education and the results are presented in terms of the study objectives.

##### 4.2.1 Distribution of respondents by gender

In this section the researcher sought to establish the gender of the respondents. Their responses are shown in Table 4.4

**Table 4.3: Distribution of respondents by gender**

	<b>Frequency</b>	<b>Percent</b>
Male	22	44
Female	28	56
<b>Total</b>	<b>50</b>	<b>100.0</b>

The respondents were asked to indicate their gender; the results show that 28 (56%) of the respondents were females while 22 (44%) of the respondents were males. This implies that there were more female respondents than males who took part in Implementation of mobile money projects

#### **4.2.2 Distribution of Respondents by their Age bracket**

The researcher sought to know the age group of the respondents and the figures were as shown in table 4.5.

**Table 4.4: Distribution of Respondents by their Age bracket**

	<b>Frequency</b>	<b>Percent</b>
20-29 Years	7	14
30-39 Years	27	54
40 Years and above	16	32
<b>Total</b>	<b>50</b>	<b>100</b>

From the table 4.6, 27 (54%) of the respondents were between 30-39 years of age were the majority, those of the age above 40 years with 16 (32%), and those with ages between 20-29 years were 7 (14%). This implies that majority of the respondents were between 30-39 years of age.

#### **4.2.3 Number of years in current position**

A combined question sought to know the work experience in a predetermined range of intervals scale between the M & E officers and project supervisors, and, contractors' personnel to establish the knowledge held about M & E and projects implementation by Safaricom employees and dealers. The respondents gave the following range of experience when asked

**Table 4.5: Number of years in current position**

	<b>Frequency</b>	<b>Percent</b>
0-1 Years	6	12
2-4 Years	12	24
5-7 Years	23	46
7 years and above	9	18
<b>Total</b>	<b>50</b>	<b>100</b>

The findings reveals that majority of the respondents (46%) were of between 5-7 years of experience, 24% went for between 2-4 years, 18% were of 7 years and above of experience while the remaining 6 who represented 12 % had 0-2 years of experience.

#### **4.2.4 Level of Education of the Respondent**

In order to participate meaningfully in monitoring and evaluation process or project management altogether, the employee's level of education should enable this to be done easily. The respondents were asked to state their level of education according to Table 4.7.

**Table 4.6: Level of Education**

	<b>Frequency</b>	<b>Percent</b>
Secondary	1	2
College	2	4
University	12	24
Post graduate	35	70
<b>Total</b>	<b>50</b>	<b>100</b>

The majority of the respondents were postgraduate holders 35 (70%) and degree holders 12 (24%) level education. Postgraduate and Degree holders combined were over 47 (94%). The Postgraduate holders were mainly the manager, head of departments, who participated in the study. It appears were capable of making gainful contribution to implementation of mobile money projects as exhibited by the majority of the respondents. The college and secondary level certificate holders

were only 3(6%). This implies that majority of the respondents were well educated and hence higher chances of giving reliable information.

### **4.3 Stakeholders Involvement in Project Identification and Implementation of M-PESA projects at Safaricom**

The first objective the study focus on achieving was to determine influence of stakeholder’s involvement in project identification on Implementation of M-PESA projects at Safaricom

#### **4.3.1 Stakeholders involvement in project identification during implementation of mobile money projects**

The study sought the extent to which stakeholders are involved in project identification during implementation of mobile money projects.

**Table 4.7: Stakeholders involvement in project identification during implementation of mobile money projects**

	<b>Frequency</b>	<b>Percentages</b>
Very great extent	10	20
Great extent	37	74
Moderately Extent	3	6
<b>Total</b>	<b>50</b>	<b>100</b>

From the findings in table 4.8, majority 74% indicated that stakeholders are involved in project identification during implementation of mobile money projects to a great extent, 20% indicated to a very great extent while 5% indicated to a moderate extent. This implied that stakeholders are involved in project identification during implementation of mobile money projects.

#### **4.3.2 Use of Reports in Identification of Implementation of M-PESA projects at Safaricom**

The study sought the extent to which organizations reports were used in identification of Implementation of M-PESA projects at Safaricom and findings presented in Table 4.9.

**Table 4.8: Extent organizations reports are used in identification of Implementation of M-PESA projects at Safaricom**

	<b>Frequency</b>	<b>Percentages</b>
Very great extent	30	60
Great extent	11	22
Moderately Extent	9	18
	<b>50</b>	<b>100</b>

The findings show that organizations reports were used in identification of Implementation of M-PESA projects at Safaricom to a very great extent as indicated by 60% of the respondents, 22% indicated that organizations reports were used in identification of Implementation of M-PESA projects at Safaricom to a great extent while 18% indicated that organizations reports were used in identification of Implementation of M-PESA projects at Safaricom to a moderate extent. This implied that organizations reports are critical in identification process of Implementation of M-PESA projects at Safaricom.

### **4.3.3 Stakeholder Involvement in Project Identification and Implementation of M-PESA projects at Safaricom**

The study focused on achieving the objectives to which was to examine the influence of stakeholder involvement in Project Identification on implementation of M-PESA projects at Safaricom. The respondents were requested to indicate the extent to which stakeholder Involvement in project identification influence implementation of M-PESA projects at Safaricom.

**Table 4.9: Stakeholder Involvement in Project Identification and Implementation of M-PESA projects at Safaricom**

<b>Statements</b>	<b>Mean</b>	<b>Standard Dev</b>
The concerns of stakeholders are taken care of.	3.85	0.53
Stakeholder analysis to identify extent of decision making	4.51	0.88

Undertaking problem analysis to understand extent of stakeholder contribution	4.35	0.76
Use of mobile money project implementation control acts	4.53	0.86
Assessment of stakeholder resources	4.39	0.89
Enhance support of the project	4.57	0.63
Improving decision making process	4.16	0.72

From the findings in Table 4.10, the respondents indicated that stakeholder Involvement in identification of Implementation of M-PESA projects at Safaricom enhance support of the project, use of mobile money project implementation control acts and stakeholder analysis in in identifying extent of decision making influence project performance to a very great extent as indicated by a mean of 4.57, 4.53 and 4.51 respectively.

The respondents indicated that stakeholder Involvement in Implementation of M-PESA projects at Safaricom enhances assessment of stakeholder resources, enhance undertaking problem analysis to understand extent of stakeholder contribution, improving decision making process and addressing the concerns of stakeholders were taken care of influencing Implementation of M-PESA projects at Safaricom to a great extent as indicated by a mean of 4.39, 4.35, 4.16 and 3.85 respectively.

#### **4.4 Stakeholder Involvement in Project Planning in Implementation of M-PESA projects at Safaricom**

The second objective of the study was to determine the influence of stakeholder involvement in Project Planning on performance on implementation of M-PESA projects at Safaricom

##### **4.4.1 Extent of Stakeholder Involvement in Project Planning**

The respondents were requested to indicate the extent to which stakeholders participate in planning of mobile money project implementation by Safaricom.



**Table 4.10: Extent stakeholders participate in planning of mobile money project implementation by Safaricom**

	<b>Frequency</b>	<b>Percentages</b>
Very great extent	38	76
Great extent	12	24
<b>Total</b>	<b>50</b>	<b>100</b>

From the findings as presented in Table 4.11, 76% of the respondents indicated there was stakeholder’s Involvement in planning of mobile money project implementation by Safaricom to a very great extent while 24% of the respondents indicated that stakeholders participated in planning of mobile money project implementation by Safaricom to a great extent. This clearly demonstrated that stakeholders participate in planning of mobile money project implementation by Safaricom to a very great extent.

#### **4.4.2 Stakeholders Involvement in project planning and implementation of M-PESA projects at Safaricom**

The study sought the extent to which stakeholder’s Involvement in project planning influence implementation of M-PESA projects at Safaricom.

**Table 4.11: Stakeholders Involvement in project planning influence implementation of M-PESA projects at Safaricom**

<b>Statement</b>	<b>Mean</b>	<b>Standard Deviation</b>
Identification of mobile money projects	4.09	0.6
Identifying roles and responsibilities of personnel’s	4.69	78
Budgeting for the project	4.71	0.8
Holding culture events	4.5	0.81
work plan and open	4.01	0.65
Resource Specification	3.67	0.74
Resource Allocation	4.51	0.9

From the findings in Table 4.12, majority of the respondents indicated that stakeholder Involvement in budgeting for the project, identifying roles and responsibilities of personnel's, availing of resources, and holding culture events influence project performance to a very great extent as indicated by a mean of 4.71, 4.69, 4.66, and 4.50 respectively. The respondents indicated that stakeholder's Involvement in implementation of M-PESA projects at Safaricom planning in identification of mobile money projects, instituting work plan and opens influence project performance to a great extent as indicated by a mean of 4.09, 4.01 with a standard deviation of 0.60 and 0.65 respectively. The findings also indicated that stakeholder's Involvement in implementation of M-PESA projects at Safaricom planning through resource specification influence project performance to a great extent as indicated by a mean of 3.67 with a standard deviation of 0.74 resource specifications. This implied that stakeholder's involvement in project planning influence implementation of M-PESA projects at Safaricom to a great extent. A relationship between stakeholder involvement in project planning and their effect on project performance was studied by Nobeoka & Cusumano (1995) in Japan. According to their conclusion, stakeholder involvement impact of different project goals on software project planning and resource allocation decision and, in turn, on project performance. Harold (2003) argues that stakeholder involvement in planning involves stakeholder Involvement in determining how to plan, developing the scope statement, selecting the planning team, identifying deliverables and creating the work breakdown structure, identifying the activities needed to complete those deliverables and networking the activities in their logical sequence, estimating the resource requirements for the activities, estimating time and cost for activities, developing the schedule, developing the budget, risk planning; gaining formal approval to begin work (Rosario, 2000).

#### **4.5 Stakeholder Involvement in Capacity Building during Implementation of Mobile Money**

The third objective of the study was to establish the extent to which stakeholder involvement in capacity building influence implementation of mobile money projects: a case of M-PESA projects at Safaricom. The study findings are as presented in subsequent subheading.

#### 4.5.1 Effective Stakeholder Involvement in capacity building during the Implementation of mobile money projects

The study sought to establish the extent to which the effective capacity building enhances the implementation of mobile money projects. The study findings are as shown in table 4.13

**Table 4.12: Effective Stakeholder Involvement in capacity building and the project performance**

	<b>Frequency</b>	<b>Percent</b>
No Extent	2	4
Less Extent	1	2
Moderately Extent	1	2
Great Extent	42	84
Very great extent	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

Based on the study, majority of the respondents 42 (84%) indicated that effective capacity building enhances the implementation of mobile money projects to a large extent, 4 (8%) indicated to a very large extent, 2 (4%) indicated that effective capacity building does not enhance the implementation of mobile money projects, while only 1 (2%) indicated to a little extent and very little extent respectively. This implies that effective capacity building enhances the implementation of mobile money projects to a large extent. In relation to the findings, Acevedo, et al, (2010) argues that the calibre of project staff, their commitment to overall project objectives and degree of empathy with the intended beneficiaries all contribute to the more successful projects. Well-trained and educated staff motivated by a reasonable level of remuneration and decent working conditions plays a critical role in this regard. Staffing is a special concern for implementation of mobile money projects because it demands special training and a combination of research and project management skills.

#### 4.5.2 Influence of Capacity building on Implementation of mobile money projects

The study sought to establish the extent of agreement with various statements relating to the capacity building and implementation of mobile money projects. The status of this variable was rated on a 5 point Likert scale ranging from; SA-strongly agree (5), Agree(4), N-neutral (3), D-disagree(2), SD-strongly disagree(1). The study findings are depicted in table 4.14.

**Table 4.13: Influence of Capacity building on Implementation of mobile money projects**

	<b>Mean</b>	<b>Std. Deviation</b>
Human capital, with proper training and experience is vital for the production of M&E results	4.266	0.44421
The technical capacity of the organization can be huge determinants of how the evaluation's lessons are produced	4.1915	0.39558
Building an adequate supply of human resource capacity is critical for the sustainability of the M&E system	4.2872	0.47795
Staff commitment contribute to the more successful projects	4.2979	0.45978
Project implementation cannot function without skilled people	4.2979	0.45978

Based on the study findings, the respondents strongly agreed that Project implementation cannot function without skilled people and staff commitment contribute to the more successful projects (mean=4.2979) and that building an adequate supply of human resource capacity is critical for the sustainability of the M&E system (mean=4.2872). In addition respondents agreed that human capital with proper training and experience is vital for the production of M&E results (mean=4.266), and that the technical capacity of the organization can be huge determinants of how the evaluation's lessons are produced (mean=4.1915). This implies that Project implementation cannot function without skilled people and staff commitment contribute to the more successful projects and that building an adequate supply of human resource capacity is critical for the sustainability of the M&E system. In support with the findings Gosling and Edwards, (2003) opined that to enhance project performance, there is a constant demand for training in planning, monitoring, review, evaluation and impact assessment for both program staff and partners in projects

#### 4.6 Stakeholder Involvement in Monitoring of M-PESA projects at Safaricom

The final objective of the study sought to examine the extent to which stakeholder involvement in project monitoring influence implementation of M-PESA projects at Safaricom.

##### 4.6.1 Stakeholders Involved in Providing Project Progress Feedback

The study sought the extent to which stakeholder were involved in providing Implementation of M-PESA projects at Safaricom progress feedback and findings presented in Table 4.15.

**Table 4.14: Extent to which stakeholders Participated providing project progress feedback**

	Frequency	Percentages
Very great extent	36	72
Great extent	10	20
Moderately Extent	4	8
<b>Total</b>	<b>50</b>	<b>100</b>

The study shows that respondents were participating in providing Implementation of M-PESA projects at Safaricom progress feedback to a very great extent as indicated by 72% of the respondents. The results also indicated that stakeholders were participating in Implementation of M-PESA projects at Safaricom progress feedback to a great extent as indicated by 20% of the respondents while 8% of the respondents indicated that stakeholders were participating in project progress feedbacks to a moderate extent. This clearly demonstrated that stakeholders were participating in Implementation of M-PESA projects at Safaricom monitoring through providing progress feedback to a very great extent.

##### 4.6.2 Extent to stakeholder Involvement led to provision of sufficient human resources

The study sought the extent to which stakeholder Involvement has led to provision of sufficient human resources in Implementation of M-PESA projects at Safaricom.

**Table 4.15: Extent to which stakeholder Involvement led to provision of sufficient human resources**

	Frequency	Percentages
Very great extent	48	96
Great extent	2	4
Total	101	100

From the findings in Table 4.16, 96% of the respondents indicated that stakeholder Involvement led to provision of sufficient human resources in Implementation of M-PESA projects at Safaricom to a very great extent while 54% indicated to a great extent. This implied that stakeholder Involvement resulted in provision of sufficient human resources in Implementation of M-PESA projects at Safaricom to a great extent.

#### **4.6.3 Stakeholder Involvement in project monitoring influence Implementation of M-PESA projects at Safaricom**

The study sought the extent to which stakeholder involvement in project monitoring influence implementation of M-PESA projects at Safaricom.

**Table 4.16: Stakeholder Involvement in project monitoring and Implementation of M-PESA projects at Safaricom**

<b>Statement</b>	<b>Mean</b>	<b>Standard deviation</b>
Providing project progress feedback	4.65	0.48
Inquiring of resource that project require	4.3	0.32
Influence effective reporting	4.64	0.66
Identification of deviation in the project	4.13	0.7
Taking action to collect errors	4.21	0.69
Checking on project costs deviation	3.9	0.95
Reporting on risks and taking action to enhance improvement of the project	4.52	0.51

From the findings in Table 4.17, majority of the respondents indicated that providing project progress feedback, effective reporting of project progress and reporting on risks and taking action to enhance improvement of the project influence project performance to a very great extent as

indicated by a mean of 4.65, 4.64 and 4.52 with a standard deviation of 0.48, 0.66 and 0.51 respectively.

The respondents indicated that stakeholder Involvement inquiring in project monitoring of resource, taking action to collect errors that project require, identification of deviation in the project influencing project performance to a very great extent as indicated by a mean of 4.30, 4.21, 4.13 and 3.90 with standard deviation of 0.32, 0.69, 0.70 and 0.95 respectively. This implied that stakeholder Involvement in project monitoring influence implementation of M-PESA projects at Safaricom to a great extent. Stakeholder Involvement is an element of organizational capability that deals with stakeholder-related decision making, in the context of programme performance. They found that effective decision making through involvement with stakeholders affects firm's project performance. Glass (2010) noted that a mechanism of project reporting to make auto mobile emission control strategies, actions and achievements more transparent, to increase communication performance, develop a reputation for responsible behavior and achieve set objectives. Involvement of stakeholder through monitoring and reporting in auto mobile control projects contributes by identifying challenges around performance. Senior leaders in organizations can adopt stakeholder Involvement as an opportunity to influence other organizations and create alignment to structures and processes to support the vision and mission of project performance (Katiku, 2011).

#### **4.7 Regression Analysis**

In the Endeavour, the study sought to determine the goodness of fit of the regression equation using the coefficient of determination between the overall independent variables and implementation of mobile money projects. Coefficient of determination established the strength of the relationship. Coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable (Implementation of mobile money projects) that is explained by the project management functions as the independent variable of the firm.

##### **4.7.1 Model Summary**

Model summary' table, provides information about the regression line's ability to account for the total variation in the dependent variable

**Table 4.17: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.921 <sup>a</sup>	.849	.845	.04131

Dependent Variable: Implementation of mobile money projects

Predictors: (Constant), stakeholder involvement in project identification, stakeholder involvement in project planning, stakeholder involvement in capacity building, and stakeholder involvement in monitoring

Table 4.18 illustrates that the strength of the relationship between Implementation of mobile money projects and independent variables. From the determination coefficients, it can be noted that there is a strong relationship between dependent and independent variables given an R<sup>2</sup> values of 0.849 and adjusted to 0.845. This shows that the independent variables (stakeholder involvement in project identification, stakeholder involvement in project planning, stakeholder involvement in capacity building, and stakeholder involvement in monitoring) accounts for 84.5% of the variations in implementation of mobile money projects.

#### 4.7.2 ANOVA Results

Analysis of variance (ANOVA) is a collection of statistical models used to analyze the differences among group means and their associated procedures (such as "variation" among and between groups)

**Table 4.18: ANOVA of the Regression**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	12.223	4	48.892	9.44956	0.000817
Residual	238.004	46	5.174		
Total	250.227	50			

**Dependent Variable:** Implementation of mobile money projects



Predictors: (Constant), stakeholder involvement in project identification, stakeholder involvement in project planning, stakeholder involvement in capacity building, and stakeholder involvement in monitoring

Analysis of Variance (ANOVA) was used to make simultaneous comparisons between two or more means; thus, testing whether a significant relation exists between variables (dependent and independent variables). This helps in bringing out the significance of the regression model. The ANOVA results presented in Table 4.19 shows that the regression model has a margin of error of  $p = .0008$ . This indicates that the model has a probability of 0.08% of giving false prediction. This point to the significance of the model

#### 4.7.3 Coefficient of Correlation

Multiple regression analysis was conducted as to determine the relationship between the Implementation of mobile money projects and the four variables.

**Table 4.19: Coefficient of Correlation**

	<b>Un-standardized Coefficients B</b>	<b>Standardized coefficients Std. Error Beta</b>	<b>t</b>	<b>Sig.</b>	
(Constant)	3.77	0.451	8.35920	0.004	
Stakeholder involvement in project identification	0.782	0.121	0.146	6.46281	0.003
Stakeholder involvement in project planning	0.463	0.079	0.126	5.86075	0.001
Stakeholder involvement in capacity building	0.473	0.073	0.045	6.47945	0.005
Stakeholder involvement in monitoring	0.532	0.073	0.142	7.28767	0.004

a. Dependent Variable: Implementation of mobile money projects

Implementation of mobile money projects =  $3.77 + 0.782 * \text{Stakeholder involvement in project identification} + 0.463 * \text{Stakeholder involvement in project planning} + 0.473 * \text{Stakeholder involvement in capacity building} + 0.532 * \text{Stakeholder involvement in monitoring}$

From the finding in Table 4.20, the study found that holding stakeholder involvement in project identification, stakeholder involvement in project planning, stakeholder involvement in capacity building, and stakeholder involvement in monitoring, at zero Implementation of mobile money projects will be 3.77. It was established that a unit increase in stakeholder involvement in project identification, while holding other factors (stakeholder involvement in project planning, stakeholder involvement in capacity building, and stakeholder involvement in monitoring) constant, will lead to an increase in better implementation of mobile money projects by 0.782 ( $p = 0.003$ ). Further, unit increase in Stakeholder involvement in project planning, while holding other factors (stakeholder involvement in project identification, stakeholder involvement in capacity building, and stakeholder involvement in monitoring) constant, will lead to an increase in better implementation of mobile money projects by 0.463 ( $p = 0.001$ ). A unit increase in stakeholder involvement in capacity building, while holding other factors (stakeholder involvement in project identification, stakeholder involvement in project planning, and stakeholder involvement in monitoring) constant, will lead to an increase in better implementation of mobile money projects by 0.473 ( $p = 0.005$ ).

Moreover, unit increase in stakeholder involvement in monitoring, while holding other factors (Stakeholder involvement in project identification, Stakeholder involvement in project planning, Stakeholder involvement in capacity building) constant, will lead to an increase in implementation of mobile money projects by 0.532 ( $p = 0.004$ ). This infers that Stakeholder involvement in project planning contribute most to the Implementation of mobile money projects followed by Stakeholder involvement in project identification. At 5% level of significance and 95% level of confidence, Stakeholder involvement in project planning, Stakeholder involvement in project identification, and Stakeholder involvement in monitoring are significant in implementation of mobile money projects.

## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

#### 5.1 Introduction

This chapter presents the discussion of key data findings, conclusion drawn from the findings highlighted and recommendation made there-to. The conclusions and recommendations drawn are in quest of addressing the purpose of this study which was to influence of stakeholder Involvement on performance of Implementation of M-PESA projects at Safaricom

#### 5.2 Summary of Findings

The study investigated the influence of stakeholder involvement in project performance. The study focused on Implementation of M-PESA projects at Safaricom. The findings are summarized in the subsequent section.

##### 5.2.1 Stakeholder Involvement in Project Identification Influence Implementation of M-PESA projects at Safaricom

The study revealed that stakeholder Involvement in identification of Implementation of M-PESA projects at Safaricom enhance support of the project, use of Mobile money project implementation control acts and stakeholder analysis in identify extent of decision making influence project performance to a very great extent (M= 4.57, 4.53 and 4.5) respectively. The study revealed that that stakeholder involvement in implementation of M-PESA projects at Safaricom enhances assessment of stakeholder resources, enhance undertaking problem analysis to understand extent of stakeholder contribution, improving decision making process and addressing the concerns of stakeholders were taken care of influencing implementation of M-PESA projects at Safaricom to a great extent ( 4.39, 4.35, 4.16 and 3.85) respectively.

This study found that an increase in stakeholder involvement in project identification would lead to an increase in Implementation of M-PESA projects at Safaricom. The regression results established that stakeholder involvement in project identification had a positive and significance influence on Implementation of M-PESA projects at Safaricom

### **5.2.2 Stakeholders Involvement in project planning influence implementation of M-PESA projects at Safaricom**

This study established that stakeholder's Involvement in project planning significantly led to positive implementation of M-PESA projects at Safaricom as increase in stakeholder Involvement in project planning would lead to an increase in Implementation of M-PESA projects at Safaricom. The results shows that stakeholder Involvement in project planning through budgeting for the project, identifying roles and responsibilities of personnel's, availing of resources, and holding culture events contributed to significant project performance to a very great extent (M=4.71, 4.69, 4.66, and 4.50) respectively. The results shows that stakeholder's Involvement in of implementation of M-PESA projects at Safaricom planning through identification of mobile money projects, instituting work plan and opens contributed to Implementation of M-PESA projects at Safaricom to a great extent (M= 4.11, 4.09, 4.01) respectively. Stakeholder's Involvement in implementation of M-PESA projects at Safaricom planning through resource specification influence project performance to a great extent. The results were further supported by regression results that revealed that stakeholder Involvement in project planning has a positive and significance influence in Implementation of M-PESA projects at Safaricom.

### **5.2.3 Stakeholder Involvement in Capacity Building and Implementation of Mobile Money**

It can also be summarized that majority of the respondents 79 (84%) indicated that effective capacity building enhances the implementation of mobile money projects to a large extent. Further the respondents strongly agreed that project implementation cannot function without skilled people and staff commitment contribute to the more successful projects (mean=4.2979) and that building an adequate supply of human resource capacity is critical for the sustainability of the M&E system (mean=4.2872). Regressing results confirmed that stakeholder involvement in capacity building would contribute significantly to implementation of M-PESA projects at Safaricom.

### **5.2.4 Stakeholder Involvement in project monitoring influence implementation of M-PESA projects at Safaricom**

The results show that stakeholder Involvement in project monitoring influence implementation of M-PESA projects at Safaricom. An increase in stakeholder involvement in project monitoring would lead to an increase in Implementation of M-PESA projects at Safaricom. Stakeholder

nvolvement in monitoring Implementation of M-PESA projects at Safaricom through providing project progress feedback, effective reporting of project progress and reporting on risks and taking action to enhance improvement of the project influence project performance to a very great extent (M= 4.65, 4.64 and 4.52) respectively. The results on stakeholder involvement in monitoring of Implementation of M-PESA projects at Safaricom through inquiring in project monitoring of resource, taking action to collect errors that project required, identification of deviation in the project influencing project performance to a very great extent (M=4.30, 4.21, 4.13 and 3.90). Regressing results confirmed that stakeholder Involvement in project monitoring would contribute significantly to implementation of M-PESA projects at Safaricom.

#### **5.4 Conclusion**

The study concluded that stakeholder Involvement in project identification influence implementation of M-PESA projects at Safaricom. Stakeholder Involvement in Implementation of M-PESA projects at Safaricom enhances assessment of stakeholder resources; enhance undertaking problem analysis to understand extent of stakeholder contribution, improving decision-making process and addressing the concerns of stakeholders were taken care of influencing Implementation of M-PESA projects at Safaricom to a great extent.

The study concluded that stakeholder's Involvement in project planning influence stakeholder involvement in budgeting for the project, identifying roles and responsibilities of personnel's, availing of resources, and holding culture events influence project performance to a very great extent. The study concluded that stakeholder Involvement in Implementation of M-PESA projects at Safaricom implementation influence project performance.

The study concluded that stakeholder Involvement inquiring in project monitoring of resource, taking action to collect errors that project require, identification of deviation in the project influencing project performance to a very great extent. The study concluded that stakeholder Involvement in M-PESA projects at Safaricom led to cost efficiency, customer satisfaction, and reduction in project costs deviation and reduction in operation costs to a great extent

#### **5.4 Recommendation**

Based on the findings, the following recommendation was made.

The study recommend that stakeholder Involvement in project identification should be enhanced as this would contribute significantly to Implementation of M-PESA projects at Safaricom through enhancing support of the project, use of Mobile money project implementation control act sand stakeholder analysis in identify extent of decision making .The respondents indicated that stakeholder Involvement in Implementation of M-PESA projects at Safaricom enhances assessment of stakeholder resources, enhance undertaking problem analysis to understand extent of stakeholder contribution, improving decision making process and addressing the concerns of stakeholders were taken care influencing Implementation of M-PESA projects at Safaricom .

The study recommends that stakeholder's Involvement in project planning influence implementation of M-PESA projects at Safaricom. From the findings, majority of the respondents indicated that stakeholder Involvement in budgeting for the project, identifying roles and responsibilities of personnel is, availing of resources, and holding culture events influence project performance largely. The respondents indicated that stakeholder's Involvement in of implementation of M-PESA projects at Safaricom planning in identification of mobile money projects, instituting work plan and opens influence project performance to a great extent. The findings also indicated that stakeholder's Involvement in of implementation of M-PESA projects at Safaricom planning through resource specification influence project performance largely

The researcher recommends that monitoring personnel should be hired, well remunerated and well trained to achieve the target of implementation of M-PESA projects at Safaricom. The people to be hired must be in any case be well trained and have experience in high standard projects implementation. In addition, they can contract bodies like World Bank to have them the best expatriates for the project implementation.

The study recommend that stakeholder Involvement in project monitoring influence implementation of M-PESA projects at Safaricom as providing project progress feedback, effective reporting of project progress and reporting on risks and taking action to enhance improvement of the project influence project performance to a very great extent. The respondents indicated that stakeholder Involvement inquiring in project monitoring of resource, taking action

to collect errors that project require, identification of deviation in the project influencing project performance largely.

### **5.5 Suggestion for further studies**

The study determined the influence of stakeholders' involvement on implementation of M-PESA projects at Safaricom. Further studies should be carried out in different countries in Kenya for comparison. Studies could also be directed to establish challenges facing stakeholders' involvement in implementation of Implementation of M-PESA projects at Safaricom in Kenya.

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## APPENDICES

### Appendix I: Letter of Introduction

Maureen Mbinya,

P.O Box 34766-00100,

Nairobi, Kenya

#### **RE: Research Assistance**

I am a student at the University of Nairobi pursuing a Masters of Arts degree in Project Planning and Management. I am currently conducting a Research study on “**INFLUENCE OF STAKE HOLDERS INVOLVEMENT ON IMPLEMENTATION OF MOBILE MONEY PROJECTS IN KENYA: A CASE OF M-PESA PROJECT AT SAFARICOM IN MACHAKOS COUNTY.**” to fulfill the requirements of award of Masters in Project Planning and Management.

You have been selected to participate in this study and I would highly appreciate if you assist me by responding to all questions as completely, correctly and honestly as possible. Your response will be treated with utmost confidentiality and will be used only for research purposes of this study only.

Thank you in advance for your co-operation.

Yours Faithfully,

MAUREEN MBINYA

## Appendix II: Questionnaire for Employees

### Instructions

Kindly answer all questions by putting a tick (✓) in the appropriate bracket or by writing your response in the provided spaces.

### Section A: Demographic Information

1. What is your gender?

Male { }

Female { }

2. What age bracket do you belong?

Below 30 Years [ ]

31 – 40 Years [ ]

41 – 50 Years [ ]

Above 50 Years [ ]

3. What is the number of years that you have used the services of Safaricom

Below 1 year { }

1-5 years { }

6-11years { }

12-17 Years { }

18-23 years { }

24 years and above { }

4. Level of Education

Secondary { }

College { }

University { }

Post graduate { }

### **Section B: Stakeholder Involvement in project identification**

5. To what extent are stakeholders are involved in project identification during implementation of mobile money projects?

Very great extent [ ]

Great Extent [ ]

Moderately Extent [ ]

Less Extent [ ]

No Extent [ ]

6. Indicate the extent to which stakeholder reports are used in identification of mobile money projects?

Very great extent [ ]

Great Extent [ ]

Moderately Extent [ ]

Less Extent [ ]

No Extent [ ]

7. To what extent does stakeholder Involvement in project identification influence on mobile money project implementation? On a scale of 1-5, (where 5= strongly agree, 4= agree, 3=neutral, 2= disagree and 1= strongly disagree)



<b>Statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
The concerns of stakeholders are taken care off					
Stakeholder analysis to indentify extent of decision making					
Undertaking problem analysis to understand extent of stakeholder contribution					
Use of mobile money project implementation control acts					
Assessment of stakeholder resources					
Enhance support of the project					
Improving decision making process					

### **Section C: Stakeholder Involvement in Project Planning**

8. Indicate the extent to which stakeholders participate in planning of implementation of mobile money projects?

Very great extent [ ]

Great Extent [ ]

Moderately Extent [ ]

Less Extent [ ]

No Extent [ ]

9. To what extent do stakeholders Involvement in project planning influence implementation of mobile money projects? (Where 1-Not at all, 2-Less extent, 3-Moderate Extent, 4 –Great extent and 5 -Very Great extent)

<b>Statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Identification of mobile money projects					
Identifying roles and responsibilities of personnel's					
Budgeting for the project					
Holding culture events					
work plan and open					
Resource Specification					
Resource Allocation					

**Section D: Stakeholder Involvement in Project Capacity Building**

10. To what extent are stakeholders capabilities evaluated during implementation of mobile money projects?

Very great extent [ ]

Great Extent [ ]

Moderately Extent [ ]

Less Extent [ ]

No Extent [ ]

11. To what extent does stakeholder Involvement in capacity building influence on mobile money project implementation? On a scale of 1-5, (where 5= strongly agree, 4= agree, 3=neutral, 2= disagree and 1= strongly disagree)

<b>Statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Human capital, with proper training and experience is vital for the projects implementation					
The technical capacity of the organization can be huge determinants of how the evaluation’s lessons are produced					
Building an adequate supply of human resource capacity is critical for the sustainability of the projects implementation					
Staff commitment contribute to the more successful projects implementation					
Project implementation cannot function without skilled people					

**Section E: Stakeholder Involvement in Project Monitoring**

8. Indicate the extent to which you were participating in providing project progress feedback?

Very great extent [ ]

Great Extent [ ]

Moderately Extent [ ]

Less Extent [ ]

No Extent [ ]

9. Indicate the extent to which stakeholder Involvement has led to provision of sufficient human resources?

Very great extent [ ]

Great Extent [ ]

Moderately Extent [ ]

Less Extent [ ]

No Extent [ ]

10. To what extent does stakeholder Involvement in project monitoring influence implementation of mobile money projects? (Where 1-Not at all, 2-Less extent, 3-Moderate Extent, 4 –Great extent and 5 -Very Great extent)

<b>Statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Providing project progress feedback					
Inquiring of resource that project require					
Influence effective reporting					
Identification of deviation in the project					
Taking action to collect errors					
Checking on project costs deviation					
Reporting on risks and taking action to enhance improvement of the project					

*Thank you for your cooperation.*

Appendix iii: University of Nairobi Letter



**UNIVERSITY OF NAIROBI**  
OPEN, DISTANCE AND e-LEARNING CAMPUS  
SCHOOL OF OPEN AND DISTANCE LEARNING  
DEPARTMENT OF OPEN LEARNING  
NAIROBI LEARNING CAMPUS

Your Ref:

Our Ref:

Telephone: 318262 Ext. 120

Main Campus  
Gandhi Wing, Ground Floor  
P.O. Box 30197  
N A I R O B I

REF: UON/ODeL/NLC/29/454

14<sup>th</sup> November, 2018

TO WHOM IT MAY CONCERN

RE: MAUREEN MBINYA - REG NO: L50/82342/2015

This is to confirm that the above named is a student at the University of Nairobi, Open Distance and e-Learning Campus, School of Open and Distance Learning, Department of Open Learning pursuing Masters of Art in Project Planning and Management.

She is proceeding for research entitled "Influence of Stake Holders Involvement on Implementation of Mobile Money Project in Kenya: A Case of M-Pesa Project at Safaricom in Machakos County."

Any assistance given to her will be highly appreciated.

**CAREN AWILLY**  
CENTRE ORGANIZER  
NAIROBI LEARNING CENTRE

## Appendix IV: Research Authorization



### NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,  
2241349, 3310571, 2219420  
Fax: +254-20-318245, 318249  
Email: dg@nacosti.go.ke  
Website : www.nacosti.go.ke  
When replying please quote

NACOSTI, Upper Kabete  
Off Waiyaki Way  
P.O. Box 30623-00100  
NAIROBI-KENYA

Ref. No. **NACOSTI/P/18/76452/27024**

Date: **5<sup>th</sup> December, 2018**

Maureen Mbinya  
University of Nairobi  
P.O. Box 30197-00100  
**NAIROBI.**

#### **RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“Influence of stake holders involvement on implementation of mobile money project in Kenya: A case of M-Pesa project at Safaricom in Machakos County”* I am pleased to inform you that you have been authorized to undertake research in **Machakos County** for the period ending **3<sup>rd</sup> December, 2019.**

You are advised to report to **the County Commissioner and the County Director of Education, Machakos County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

**GODFREY P. KALERWA MSc., MBA, MKIM  
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner  
Machakos County.

The County Director of Education  
Machakos County.

## Appendix V: Research Permit

**THIS IS TO CERTIFY THAT:**  
**MS. MAUREEN MBINYA**  
**of UNIVERSITY OF NAIROBI, 34766-100**  
**NRB, has been permitted to conduct**  
**research in Machakos County**

**on the topic: INFLUENCE OF STAKE**  
**HOLDERS INVOLVEMENT ON**  
**IMPLEMENTATION OF MOBILE MONEY**  
**PROJECT IN KENYA: A CASE OF M-PESA**  
**PROJECT AT SAFARICOM IN MACHAKOS**  
**COUNTY**

**for the period ending:**  
**3rd December, 2019**

  
**Applicant's**  
**Signature**

**Permit No : NACOSTI/P/18/76452/27024**  
**Date Of Issue : 5th December, 2018**  
**Fee Received :Ksh 1000**



  
**Director General**  
**National Commission for Science,**  
**Technology & Innovation**

### **THE SCIENCE, TECHNOLOGY AND** **INNOVATION ACT, 2013**

**The Grant of Research Licenses is guided by the Science,**  
**Technology and Innovation (Research Licensing) Regulations, 2014.**

#### **CONDITIONS**

- 1. The License is valid for the proposed research, location and specified period.**
- 2. The License and any rights thereunder are non-transferable.**
- 3. The Licensee shall inform the County Governor before commencement of the research.**
- 4. Excavation, filming and collection of specimens are subject to further necessary clearance from relevant Government Agencies.**
- 5. The License does not give authority to transfer research materials.**
- 6. NACOSTI may monitor and evaluate the licensed research project.**
- 7. The Licensee shall submit one hard copy and upload a soft copy of their final report within one year of completion of the research.**
- 8. NACOSTI reserves the right to modify the conditions of the License including cancellation without prior notice.**



**REPUBLIC OF KENYA**



**National Commission for Science,**  
**Technology and Innovation**

**RESEARCH LICENSE**

**National Commission for Science, Technology and innovation**

**P.O. Box 30623 - 00100, Nairobi, Kenya**

**TEL: 020 400 7000, 0713 788787, 0735 404245**

**Email: dg@nacosti.go.ke, registry@nacosti.go.ke**

**Website: www.nacosti.go.ke**

**Serial No.A 22185**

**CONDITIONS: see back page**