IMPACT OF MOBILITY ON BUSINESS PERFORMANCE:

A CASE OF SMALL AND MEDIUM SIZED INSURANCE COMPANIES AND BANKS IN NAIROBI

BY

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DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other college, institution or university other than the United States International University in Nairobi for academic credit

Signed: ___________________________ Date: ___________________________

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This project report has been presented for examination with my approval as the appointed supervisor.

Signed: ___________________________ Date: ___________________________

Mrs. Leah Mutanu

Signed: ___________________________ Date: ___________________________

Dean, Chandaria School of Business
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ABSTRACT
The main purpose of the study was to investigate the impact of enterprise mobility on organizational performance among the small and medium sized insurance and banking companies in Nairobi. The study was guided by three research questions: To what extent is enterprise mobility infused into business-to-customer operations? What are the factors influencing enterprise mobility in business-to-customer operations? How is enterprise mobility leveraged by the Small and Medium Sized Insurance and Banking Companies?

The study adopted a descriptive research design. The study adopted the use of structured and standardised survey questionnaire to collect data. The total population for the study was 74 the customer’s relations managers or their equivalents from the 41 insurance firms registered by the Association of Kenya insurers (AKI, 2014) and the 33 banks registered by the Kenya Bankers Association (KBA, 2014). The firms comprised only of those not listed at the Nairobi Securities Exchange (NSE, 2014). The participating firms were selected from firms with offices within the Nairobi Central Business District (NCBD) due to ease of accessibility. The data collection was conducted over a period of one week from March 10, 2014 to March 17, 2014. The data analysis involved measures of central tendency, frequencies, correlations and analysis of variance. The data was presented by tables and figures.

The study showed that enterprise mobility has been infused in these companies most significantly to create innovative process followed by enhancing business process, redefining business process and enhancing information access to customers in that order. The study also showed that data insecurity, staff incompetence, multiple types of mobile platforms and data synchronization issues do not adversely affect enterprise mobility in the companies. However the study lacks sufficient empirical evidence to show how insufficient infrastructure affects enterprise mobility as most respondents were non committal (not sure). Meanwhile the study identifies in order of significance low ICT literacy levels among the clients especially among the low income earners, fraud and lack of mobile penetration in some population as some of the external factors that influence enterprise mobility. Similarly the study identifies bureaucracy, resistance to change and fear of not fully achieving customer satisfaction based on the new technology as some of the internal factors that influence enterprise mobility.
Lastly the study identified in order of significance, reshaping of operational models, reshaping of customer value and strategic alignment as critical in leveraging enterprise mobility. The study also revealed the significance of creating adaptable applications; investing in the infrastructure of enterprise mobility; improving enterprise mobility literacy skills within the organization and its customers; enhancing customer awareness on the use mobile platforms; and improving data security in leveraging enterprise mobility. Further the study indicated that that enterprise mobility can also be leveraged by making some operations mandatory and user friendly, doing market research, creating awareness among customers on the usage of enterprise mobility, considering the customer opinion on enterprise mobility and using of social media.

The study concludes that enterprise mobility has been identified to be most significantly infused in creating innovative products. This is followed by enhancing business process, redefining business process and enhancing information access to customers. Enterprise mobility has been significantly affected by low ICT literacy levels among the clients especially among the low income earners. This is followed by, fraud and lack of mobile penetration in some population, bureaucracy, resistance to change and fear of not fully achieving customer satisfaction based on the new technology. Finally reshaping of operational model followed by strategic alignment and reshaping of customer value are also used strategies of leveraging enterprise mobility.

The study recommends more studies on the area of enterprise mobility infusion as to why redefining business process and models ranks higher than use of enterprise mobility to increase information access. More as to why data insecurity, staff incompetence, multiple mobile platforms and data synchronization do not present challenges contrary to earlier studies. It is also imperative for the management of these organizations to reevaluate the strategies currently being adopted and co-opt the suggested strategies in the main frame to achieve optimum output from enterprise mobility. Finally since the research was more exploratory on finding existence, it would add to the body of knowledge if one studied the causes of the divergence within the population. Because technology is dynamic it would also be interesting to see how the factors identified in this study vary over time as well.
ACKNOWLEDGEMENT

I would like to express my very great appreciation to Mrs. Leah Mutanu for her valuable and constructive suggestions during the planning and development of this research work. Her willingness to give her time so generously has been very much appreciated.
DEDICATION

I would like to dedicate this research to my family, friends and colleagues who supported me throughout the process.
# TABLE OF CONTENTS

DECLARATION.................................................................................................................. iii
COPYRIGHT...................................................................................................................... iv
ABSTRACT......................................................................................................................... v
ACKNOWLEDGEMENT..................................................................................................... vii
DEDICATION.................................................................................................................. viii
TABLE OF CONTENTS .................................................................................................. ix
LIST OF ABBREVIATIONS ........................................................................................... xi
LIST OF FIGURES ........................................................................................................ xii
LIST OF TABLES ............................................................................................................ xiii
CHAPTER ONE ............................................................................................................. 1
  1.0 INTRODUCTION.................................................................................................... 1
    1.1 Background of the Problem.................................................................................. 1
    1.2 Statement of the Problem .................................................................................... 5
    1.3 Purpose of the Study............................................................................................. 5
    1.4 Research Questions ............................................................................................... 6
    1.5 Justification of the Study ...................................................................................... 6
    1.6 Scope of the Study ................................................................................................. 7
    1.7 Definition of Terms ............................................................................................... 7
    1.8 Chapter Summary ................................................................................................. 8
CHAPTER 2...................................................................................................................... 9
  2.0 LITERATURE REVIEW ...................................................................................... 9
    2.1 Introduction .......................................................................................................... 9
    2.2 The Extent of Enterprise Mobility Infusion in Business to Customer Operations .... 9
    2.3 Factors that Influence Enterprise Mobility in Business to Customer Operations .... 14
    2.4 How to Leverage Enterprise Mobility ................................................................... 19
    2.5 Chapter Summary ............................................................................................... 22
CHAPTER THREE........................................................................................................... 24
  3.0 RESEARCH METHODOLOGY ....................................................................... 24
    3.1 Introduction ......................................................................................................... 24
    3.2 Research Design ................................................................................................. 24
LIST OF ABBREVIATIONS

ICT: Information Communication Technology
M: Mean
MDGs: Millennium Development Goals
SD: Standard Deviation
SMEs: Small and Medium Enterprise
LIST OF FIGURES

Figure 2.1: Mobile Transformation of Value Proposition and the Operating Model..........21
Figure 4.1: Type of Organization…………………………………………………………………31
Figure 4.2: Gender of the Respondents…………………………………………………………..31
Figure 4.3: Age Profile……………………………………………………………………………32
Figure 4.4: Level of Education……………………………………………………………………32
Figure 4.5: Management Position………………………………………………………………33
Figure 4.6: Years of Service……………………………………………………………………….33
Figure 4.7: Presence of Customer Interactions via the Mobile Business Platform……….34
Figure 4.8: Type of Customer Interactions Operations via the Mobile Business Platform…34
Figure 4.9: Ranking of Respondents’ ICT Skills……………………………………………35
Figure 4.10: How Enterprise Mobility is used in Information Access by Customers………36
Figure 4.11: How Enterprise Mobility is used in Enhancing Business Processes ………38
Figure 4.12: Use of Enterprise Mobility Creating Innovative Processes…………………40
Figure 4.13: Use of Enterprise Mobility in Redefining Business Models…………………43
Figure 4.14: Extent of Enterprise Mobility……………………………………………………44
Figure 4.14: Data Insecurity………………………………………………………………………45
Figure 4.15: Staff Incompetence………………………………………………………………47
Figure 4.16: Multiple Mobile Platforms………………………………………………………49
Figure 4.17: Insufficient Infrastructure…………………………………………………………51
Figure 4.18: Impact of Data Synchronization on Enterprise Mobility……………………53
Figure 4.19: Other Challenges to Adoption of Enterprise Mobility………………………55
Figure 4.20: How the Enterprise Mobility Challenges Compare…………………………56
Figure 4.21: Strategic Alignment………………………………………………………………57
Figure 4.22: Reshaping Operational Models…………………………………………………60
Figure 4.23: Comparing Means for the Leveraging Strategies……………………………62
Figure 4.24: Other Strategies of Leveraging Enterprise Mobility…………………………64
LIST OF TABLES

Table 3.1: Sampling Frame ........................................................................................................... 27
Table 4.1: Cronbach’s α Correlation and ANOVA for Information Access ................................. 37
Table 4.2: Cronbach’s α Correlation and ANOVA for Enhancing Business Processes .............. 39
Table 4.3: Cronbach’s α Correlation and ANOVA for Creating Innovative Processes .............. 41
Table 4.4: Mean differences (Gender and Education level) on Creating Innovative Processes ........................................................................................................... 42
Table 4.5: Cronbach’s α Correlation and ANOVA for Redefining Business Models ................ 43
Table 4.6: Cronbach’s α Correlation and ANOVA for Data Insecurity ..................................... 46
Table 4.7: Mean differences (Age) on Data Insecurity ................................................................. 46
Table 4.8: Cronbach’s α Correlation and ANOVA for Employee Incompetence ...................... 48
Table 4.9: Cronbach’s α Correlation and ANOVA for Multiple Mobile Platform .................... 50
Table 4.10: Mean differences (Age/Position) on Multiple Mobile Platforms ............................ 50
Table 4.11: Cronbach’s α Correlation and ANOVA for Insufficient Infrastructure ................... 52
Table 4.12: Cronbach’s α Correlation and ANOVA for Data Synchronization ......................... 54
Table 4.13: Cronbach’s α Correlation and ANOVA for Strategic Alignment ............................ 57
Table 4.14: Cronbach’s α Correlation and ANOVA for Reshaping Customer Value ................. 59
Table 4.15: Cronbach’s α Correlation and ANOVA for Reshaping Operational Model ............. 61
Table 4.16: Cronbach’s α Correlation and ANOVA for Other Strategies ................................. 63
CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Problem

Much attention has been given over the years to the successful adoption and use of information and communication technologies (ICT) by organizations. It is commonly accepted that ICT provides many potential benefits to organizations so as to make them more efficient, effective and competitive (Fink and Disterer, 2006).

Information communication technology can be seen as an integrated system that incorporates the technology and infrastructure required to store, manipulate, deliver and transmit information, the legal and economic institutions required to regulate ICT access and usage, and the social and inter-personal structures which allow information to be shared, facilitate access to the ICT infrastructure, and through which innovation takes place (Wangwe, 2007).

Researchers have drawn on a variety of theoretical perspectives to explain the wide range of ICT impacts on business processes and on the organization as a whole. The economic theory of production and the resource-based view (RBV) have been the most common approaches used (Bayo-Moriones, Billion and Lora-Lopez, 2013). According to the RBV, firm performance is based on its specific resources and capabilities, which are difficult to imitate and create a sustained competitive advantage. Differences in ICT resource endowment, such as higher investments in ICT and their combination by firms, may enhance organizational capabilities (human resources skills, experience and other intangible capabilities) and eventually lead to superior firm performance (Bayo-Moriones et al., 2013).

The complementarities perspective highlights the fact that ICT investment and use is necessary but not sufficient conditions for improving performance. The existences of complementarities across firm resources can increase their joint impact on business value because it is more difficult for competitors to imitate the total effect. According to Bayo-Moriones et al. (2013), prior research has demonstrated that the level of ICT use by both
employees and managers, as well as the skills and abilities of human capital, rather than ICT investment, strengthens the ICT effect: the greater the use of these technologies among employees, the higher the impact on labor productivity. They posit that the type of technology is also a significant factor in any account of ICT impact. Different technologies may demand, for example, different IT skills to be implemented by the firm.

It was predicted that 25 billion devices will be connected to the Internet by 2015 and that this number will be doubled by 2020 (Cisco Internet Business Solutions Group (IBSG), 2011, in Evan, 2011). Similarly, there are currently billions of mobile phones in use across the Globe and its use crosses geographical, social, religious and income barriers. Recently, mobile connectivity was enhanced through further new technological portable mobile smart devices, such as smart phones and tablets, to serve a range of purposes offering fast Internet access, instant connectivity between people or granting access to information services and other machine-to-machine connection-related services, which allow shifting activities geographically (Al-Htaybat and von Albrecht, 2013).

A variety of companies’ worldwide have modified their business processes to take advantage of such powerful new technologies and mobility (Kryvinska, Strauss, Collini-Nocker and Zinterhof, 2011). Organizations have rapidly adopted a range of mobile- and ubiquitous information technologies to support instant connectivity, access to corporate infrastructures and for a range of other purposes. These includes, fast Internet access; tracking objects, vehicles, and people. A great variety of portable- and embedded devices beyond the ordinary mobile phone serve a range of purposes. These arrangements move far beyond establishing connectivity between people or granting access to information services. The technology also serves a variety of purposes implemented through machine-to-machine (M2M) connections (Sørensen, 2011).

It is thus not strange that a significant research effort has been put into understanding the role of one single technology – the mobile phone – in society. While significant and important, it is essential to note that this research field is mainly interested in studying social phenomena and seems less interested in understanding technological diversity (Al-Htaybat et al., 2013).
Adoptions of ICT and mobility have had their own share of challenges. Basole (2008) notes that, even though the logic for enterprise adoption and use of mobile information and communication technologies (ICT), such as laptops, smart phones and other handheld devices, is well recognized, the benefits of enterprise mobility which include higher levels of end-user convenience, efficiency, productivity, decision-speed, and process improvement has not always been the case. He points to the earlier challenges such as immature technology enablers which often failed to deliver on the expected benefits; enterprises not being adequately “ready” to embrace mobile ICT; lack of technological infrastructure, business processes, human resources, leadership, and organizational culture that could facilitate and accelerate enterprise mobility implementations.

However basing his arguments on the United States of America, Basole (2008) posit that today things have changed and the underlying technology has improved significantly. The central pieces of the mobile data equation, which are referred to as the mobile DNA (devices, networks and infrastructure, and applications), are all falling into place: devices are becoming more suited for mobile data use, wireless networks are maturing and becoming increasingly ubiquitous and capable of handling higher data throughput, and value-added mobile applications are rapidly emerging.

Likewise, enterprises are realizing the long-term, strategic benefits that enterprise mobility can deliver: efficiencies, cost savings, new competitive advantages and core competencies – all capable of fundamentally transforming existing organizational, business model and strategy paradigms (Rouse, 2007). With these opportunities in mind, many enterprises are preparing for a mobile future.

Mobility is one important component of a new master IT architecture – social, mobile, analytics and cloud that is emerging to help organizations shift from old-world industrial models to more digitally powered ways of working (Wallace, 2012). Mobility is providing reach, ubiquitous connectivity and new ways of interacting – with employees, partners, customers, consumers and prospects. Innovative mobile solutions can radically increase convenience and productivity for various constituencies and provide them with a superior experience.
Apart from just looking at enterprise mobility as a wireless enablement of website, intranet and related business processes, Wallace (2012) posit that it’s about leveraging smart devices and tablets to spur technological innovations that power disruptive change. To make this leap, enterprises must overcome a host of organizational and technological challenges, preparing for the operational benefits that can be achieved along the way.

Despite the benefits enterprise mobility and ICT in general, Tan, Chong, Lin and Eze (2010) posit that not all SMEs need to adopt ICT tools to the same degree of sophistication and that there is no “one-size-fits-all” ICT policy across different industries and countries as different sectors use ICT differently and thus will adopt them at a different pace. This calls for a holistic examination of ICT adoption intention among the developing countries and SMEs by looking at the influences of ICT benefits and barriers, and their interrelationships with demographic characteristics of the SMEs.

In Kenya SMEs comprise about 75% of all businesses, employ 4.6 million people (30%), accounts for 87% of new jobs created and contributes 18.4% of the GDP (Kiveu and Ofafa, 2013). This is critical in generating employment opportunities, providing goods and services and steering competition and innovation (are perceived as the engine of growth in Kenya because of their key role in economic development.

The Economic strategy for wealth and employment creation 2003 – 2007 (GoK, 2007), indicates that about 25% of all households engage in some form of small business activity with the majority depending on their business for all household income. The Kenyan government considers the sector the center of industrial development and has hinged several development strategies on it (GOK, 2007:2009).

Developing countries and SMEs have always been presented with unique challenges in the adoption of ICT. Tan et al (2010) note that while SMEs are flocking towards the adoption of ICT due to many potential benefits they face major constraints such as poor telecommunications infrastructure, limited ICT literacy, inability to integrate ICT into business processes, high costs of ICT equipment, incomplete government regulations for e-commerce, and poor understanding of the dynamics of the knowledge-economy. They posit that technology constraints faced due to lack of education and technical skills, as well as
ignorance on the usefulness of technology, have been determined as prime factors leading to lower rate of technology adoption.

Other barriers include government support, expensive initiative, risk, complex procedure, managerial leadership, costs and benefits, security, legal issues, business complexity, human capital deficiency, turnover of technical staff, and customer services (Tan et al, 2010).

1.2 Statement of the Problem

The role of enterprise mobility in the SME segment and how it’s transforming the business environment is critical. Therefore evaluating the extent of its adoption, the factors that influence it and how enterprise mobility can be leveraged constitutes a key concern for companies in managing their ICT strategies.

However, according to Bayo-Moriones et al (2013), the majority of research on information communication technology effects relate to large firms and the evidence is far from conclusive. They note that what appears to be generally lacking from the literature on information communication technology payoff in SMEs are studies exploring how different types of ICT adopted by SMEs impact on different areas of performance. Likewise, Khaldoon et al, (2013) state that research in the mobility field is mainly interested in studying social phenomena and seems less interested in understanding technological diversity. These thus presented a knowledge gap.

It was therefore imperative to explore the extent to which enterprise mobility is infused into business to customer operations of Small and Medium Sized Insurance and Banking Companies; the factors influencing enterprise mobility in business to customer operations of Small and medium Sized Insurance and Banking Companies in; and how enterprise mobility is leverage by Small and Medium Sized Insurance and Banking Companies.

1.3 Purpose of the Study

The purpose of this study was to investigate the impact of enterprise mobility on organizational performance among the small and medium sized insurance and banking companies in Nairobi.
1.4  Research Questions

The study was be guided by the following research questions;

1.4.1 To what extent is enterprise mobility infused into business-to-customer operations?

1.4.2 What are the factors influencing enterprise mobility in business-to-customer operations?

1.4.3 How is enterprise mobility leveraged by the Small and Medium Sized Insurance and Banking Companies in Nairobi?

1.5  Justification of the Study

The findings of this study will be beneficial to the following stakeholders;

1.5.1 Managers of Small and Medium Sized Insurance and Banking Firms in Nairobi

The findings sheds more light to the managers of the small and medium sized insurance and Banking firms in Nairobi by showing the position of these firms with regard to enterprise mobility, the factors that affect enterprise mobility and how enterprise mobility can be leveraged by these firms. The information will specifically be important in developing strategic directions.

1.5.2 The Government

The findings are intended to highlight specific policy areas that may be considered by the government for effective legislation and policy directions as concerns the enterprise mobility among the Kenyan SMEs.

1.5.3 Mobile Service Providers

The information will be critical for the mobile service providers as it will offer information on the extent and how mobile ICT targets are adopted. This will be critical in developing appropriate products for these industries.
1.5.4 Academicians and researchers

The study will contribute to the body of knowledge by offering insights into the level of enterprise mobility and its adoption among the Kenyan SMEs. It will therefore be of interest to both researchers and academicians who seek to explore or investigate further the unique characteristics of the Kenyan SMES with respect to enterprise mobility.

1.6 Scope of the Study

The total population for this study was the customer’s relations managers or their equivalents from the 41 insurance firms registered by the Association of Kenya insurers (AKI, 2014) and are not listed at the Nairobi Securities Exchange (NSE, 2014) and the 33 banks registered by the Kenya Bankers Association (KBA, 2014) and are not listed at the Nairobi Securities Exchange (NSE, 2014). The participating firms were selected from firms with offices within the Nairobi Central Business District (NCBD) due to ease of accessibility. The data collection was conducted over a period of one week from March 10, 2014 to March 17, 2014.

The findings of the study depended on the integrity of the respondents and to ensure limit chances of the respondents concealing information, they were assured of anonymity through an introductory letter. The data collection was also limited to only one week to limit the time based variations.

1.7 Definition of Terms

1.7.1 Information Communication Technology (ICT)

An integrated system that incorporates the technology and infrastructure required to store, manipulate, deliver and transmit information, the legal and economic institutions required to regulate ICT access and usage, and the social and inter-personal structures which allow information to be shared, facilitate access to the ICT infrastructure, and through which innovation takes place (Wangwe, 2007).
1.7.2 Small and Medium Enterprises (SME’s)

An entity that does not have public accountability and whose debt and equity instruments are not traded in the public market either in the domestic or foreign stock exchange or over the counter market (ICPAK, 2013).

1.7.3 Enterprise Mobility

The phenomenon of being able to connect and communicate with colleagues, customers/clients, superiors anytime, anywhere (Sørensen, 2011).

1.8 Chapter Summary

Chapter one presented the background information on the SMEs and information communication technology. The chapter identified the knowledge gap and highlighted the significance of the study.

The chapter has also provided the definitions of the terminologies and concepts in the context of this study. Chapter two of this study explores the literature landscape of this subject matter. Chapter three of this study focuses on research methodology adopted for this study i.e. the research design, population of study, data collection and data analysis methods used. Chapter four captures the findings of the study while chapter five presents a discussion in a manner such as to answer the research questions raised in chapter one.
CHAPTER 2

2.0 LITERATURE REVIEW

2.1 Introduction

The chapter presents the literature review on the subject of enterprise mobility. The chapter is organized in four main parts. The sections are arranged in line with the research questions. Section 2.2 covers the extent to which enterprise mobility can be infused into the business to customer operations. Section 2.3 the factors that influence enterprise mobility in business to customer operations. Section 2.4 how to leverage enterprise mobility and finally section 2.5 presents the chapter summary.

2.2 The Extent of Enterprise Mobility Infusion in Business to Customer Operations

Dai (2009) while acknowledging that ICT is increasing having impacts on business activities and offer unprecedented opportunities for business success, he notes that different size companies and structures are taking up the opportunities offered by ICT at different speeds. SMEs in particular do not take advantage of ICT and e-Business solutions in the way that large companies do. These sentiments are further asserted by Tan et al (2010) who note that while SMEs are flocking towards the adoption of ICT due to many potential benefits, they face major constraints such as poor telecommunications infrastructure, limited ICT literacy, inability to integrate ICT into business processes, high costs of ICT equipment, incomplete government regulations for e-commerce, and poor understanding of the dynamics of the knowledge-economy which hamper their full adoption of ICT.

The nature of the SMEs is that they do not usually commit financial and human resources for ICT investments to gain competitiveness and productivity. Most of the SMEs consider ICT as a set of tools for solving short term operating problems instead of long term strategic goals (Dai, 2009). Even though SMEs are still slow in accepting e-business as the foundation of business communication and transactions, it is also clear that SMES are switching to the internet to explore potential business opportunities.

Despite various studies having investigated technology infusion among SME’s, very little research exist on the level of mobile technology infusion in the small and medium sized banking and insurance companies in Nairobi.
Wallace (2012) posits that organizations adopt mobility at different levels resulting in different level of accrued benefits to the organization. The most basic level is where the companies seek to mobile enable or mobile optimize their existing data to the most advanced level where the organization uses mobility to transform the course of the entire industry.

This study seeks to investigate the levels to which the industry players in the small and medium insurance and banking industries in Nairobi adopt the concept of enterprise mobility.

2.2.1 Mobile Optimization of Organization Data

Data mobilization refers to the process of making current enterprise data, processes, and applications available for use on mobile and wireless devices. It aims to provide end-users with a new level of convenience by enabling access to context-relevant information anywhere and anytime (Harris and Patten, 2014). In the context of the banking industry, mobilization can be in the form of generating bank statements, sending alerts on account activity, accessing statements for loans and credit cards, locating ATMs or the nearest bank branches, verifying account balances (Tata, 2011) and accessing any other enterprise data which ordinarily could only be physically accessed from the bank branches or through fixed communication Channels.

In the insurance industry, mobilization has seen the creation of business to customer applications such as tools that provide mobile 24/7 customer service and other informational based business to customer interactions (Tata, 2011). Mobilization in these contexts is primarily mobile extensions of their fixed-wired counter-parts and is often ‘mobilized’ without the mobile end-user and context in mind. Enterprise applications are “transcoded” or “morphed” to fit and be used on mobile devices, and often customized to the end-user target group.

At this level of enterprise mobility companies only seek to mobile enable or mobile optimize their connectivity to the customer without typically looking at transforming their business process via mobility (Wallace, 2012).
2.2.2 Enhancement of Business Processes Through Enterprise Mobility

Apart from merely connecting business to their customers, mobile technology presents lucrative business opportunities for firms and their clients. Enhancement shifts focus from mobilizing existing data and applications to initially existing and then enhancing and creating new business processes that leverage the unique functionalities and capabilities of mobile technologies. In the case of the banking industry, the mobile banking platform combines payments, banking, and real-time, two-way data transmission for on-the-move, ubiquitous access to financial information and services (Goswami and Raghavendran, 2009). No other payment system—credit cards, contactless cards, or checks—offers these capabilities or conveniences. Players who are able to introduce services that take advantage of a mobile platform’s unique potential and pay heed to its limitations will be well-positioned to exploit this channel.

The key characteristics of these business processes generally include three elements; mobility (do it anywhere); immediacy (do it now) and the two way data transmission. Enhancement is unique from the mobilization in the sense that while in the mobilization stage the customer can only access existing data in the bank’s data base, with enhancement the customer has the opportunity to initiate and have a two way interaction with the firm (Goswami and Raghavendran, 2009). The customer can initiate transactions remotely anywhere and with the immediacy required.

Enhancements typically appear in the form of value-added services; as end users continue to use mobile applications, new services and flow of information will emerge. These enhanced mobile processes enable end-users to perform their tasks with a higher level of convenience and efficiency. Despite the fact that the enhancement phase may impact working practices and modify business processes it seldom changes the business in a fundamental manner. It only enhances the existing operations.

2.2.3 Creating Innovative Process and Products through Enterprise Mobility

Wallace (2012, page 3), in an attempt to explain how mobility unlocks business value to the customers states that “enterprise mobility is much more than wireless enablement of your
Web site, intranet and related business processes; it’s about leveraging smart devices and tablets to spur technological innovations that power disruptive change.”

Companies in the Philippines, Kenya, Tanzania and South Africa have developed innovative mobile telephone platforms that support a number of e-financial services through the mobile telephone handset (Frempong, 2009). This has reshaped the way businesses are conducted i.e. other than enhancing the existing business to customer operations, the technology has presented business with opportunities of initiating the disrupt change.

Consequently, the technology has become versatile equipment, offering significant business benefits to enterprises. These innovations and their applications are increasingly contributing to business competitiveness, as well as developing new business models whose impacts are enormous (Frempong, 2009). It must be noted that as enterprises transition continues, mobile solutions begin to reshape business models and strategies. The creation of innovative new mobile processes and services provide enterprises with a source of competitive advantage. Here, mobile solutions often enable a business capability and become a critical element in the overall business model. For example, in Kenya the mobile telephony has been used by telecommunication firms to shift from only selling talk time to a business model in which the companies provide both telecommunication and banking services. The telecommunication companies have been able to offer money transfer services as well as in partnership with banking institutions offer loans to their subscribers.

Another example of mobile disruptive change (re-shapement) is the mobile phone based insurance premium payments. In Kenya, customers can completely bypass the process of depositing their premiums in the insurance company bank accounts and directly pay through their mobile phones. The mobility has also seen the possibility of policy holders paying their premiums on a daily basis using their mobile gadgets.

2.2.4 Redefining Business Models through Enterprise Mobility

Whenever a business enterprise is established, it either explicitly or implicitly employs a particular business model that describes the design or architecture of the value creation, delivery, and capture mechanisms it employs. The essence of a business model is in defining the manner by which the enterprise delivers value to customers, entices customers to pay for
value, and converts those payments to profit. It thus reflects management’s hypothesis about what customers want, how they want it, and how the enterprise can organize to best meet those needs, get paid for doing so, and make a profit (Teece, 2010).

Here, mobile solutions create entirely new core enterprise models and competencies. Business models and strategies are based and revolve around enterprise mobility and in turn lead to a redefinition of entire markets and industries. For example even though for-profit oriented companies innovating for social changes may be presented with an economical challenge; how –and whether – it is possible to remain profitable despite serving low-income customers (Linna and Richter, 2011), the duo demonstrate that mobile applications represent a huge market opportunity in Kenya due to the unmet needs of the bottom of the pyramid. They note that local entrepreneurs regard applications for social change as a welcome business opportunity. It is recognized that ICTs, and in particular mobile phone applications are a powerful tool to address social challenges and change the fate of poor people.

This brings a total paradigm shift in the business model. In Kenya smaller enterprises, like Ushahidi and MFIRM were basically established from the beginning around the social challenges faced in developing countries. Ushahidi aims to act as tool for “social activism” and improving people’s access to information which is seen as one of the constraints of poverty while M-FIRM’s purposes is to empower the rural farmers and improve their livelihoods (Linna and Richter, 2011).

Ushindi operates on a platform of developing free and open source software for information collection, visualization and interactive mapping while MFIRM is based on offering rural farmers with information based on the mobile platform. These two firms represent the highest level of infusion of enterprise mobility in the business model (Linna and Richter, 2011). They use the enterprise mobility capabilities to completely go into the new social entrepreneurship business model rather than focusing on the traditional capitalistic nature of for profit organizations.

Section 2.2 explored literature on the levels of mobility adoption in business enterprises. The section highlighted four levels of mobile adoption. Use of mobility technology to enable mobile access of company data; use of mobility to enhance processes; use of mobility to
create innovative process and products; and lastly use of mobility to redefine business models

The reviewed literature shows limited empirical evidence on the level of enterprise mobility in the small and medium enterprises in the insurance and banking industry in Nairobi. Hence In line with research question one; the study seeks to investigate the extent/level of mobility adoption in the small and medium insurance and banking companies in Nairobi.

2.3 Factors that Influence Enterprise Mobility in Business to Customer Operations

Despite the attractive features, the development of new mobile services has been slowed down by a series of obstacles from the ignorance of the new possibilities which mobility could bring, to capacity and external influences (Tolman, Matinmikko, Mo`tto`nen, Tulla and Va`ha`, 2009).

2.3.1 Secure Access to Enterprise Data and Application

Security and counterfeiting are important challenges to the adoption of mobile technology (Tolman et al, 2009). He (2013) reports that the increasing use of mobile devices has attracted the attention of many cyber criminals. The mobile malware and virus are rapidly increasing in frequency and sophistication and have caused a variety of damages such as depletion of battery power, leaking of user privacy, financial loss and information theft.

Studies show that with evolving internet and mobile business technologies, security threats also increase. Earlier research studies documented that SME owners and managers did not understand the security risks when initially adopting computers (Harris and Patten, 2014) nor did they understand the security risks with the adoption of internet-based services such as e-commerce, telecommuting, and multi-media.

Harris and Patten (2014) go on to point out that earlier on the SME owners and managers also were unaware of what precautions should be taken to minimize the risks. They posit that more and more recently, several studies examined the awareness and actions of small business owners and home-based sales representatives concerning hi-speed internet services security risks.
Koch and Johnson (2008) discussed how the use of increasingly complex technologies from simple dial-up internet through more sophisticated hi-speed internet and new Wi-Fi networks increased security risks and vulnerabilities. They concluded that SME owners needed to increase their vigilance and understand the increasing cost of security risks and protection.

Al Bar, Mohamed, Akhtar and Abuhashish (2011), ranks the fear of having an insecure application as one of the top reasons why companies do not deploy mobile applications. They posit that enterprises should establish a mobile device security policy to reduce threats without overly restricting usability.

According to Al Bar et al (2011), an effective mobile security policy may include; firstly enforcing strong passwords for mobile device access and network access (Automatically lock out access to the mobile device after a predetermined number of incorrect passwords). Secondly, performing a remote wipe (e.g., reset the device back to factory defaults) when a mobile device is lost, stolen, sold, or sent to a third party for repair. Thirdly, perform a periodic audit of security configuration and policy adherence (Ensure that mobile device settings have not been accidentally or deliberately modified). Fourth is enforcing the same wireless security policies for laptops and Smartphone’s. Lastly, performing regular backup and recovery of confidential data stored on mobile devices.

From the customer’s point of view, privacy is among the typical concerns. Most business sign confidentiality agreements with their clients as an assurance of data security. Customer trust in the whole concept of mobility is of critical importance to adoption of mobility by enterprises (Alshamaila and Papagiannidis, 2013).

2.3.2 Employee Competencies

Tolman et al (2009) while acknowledging that new information and communication technologies enable diversity, they posit that coping with the human and organizational aspects involved determines their success or failure. Lack of awareness, knowledge and skills within the SME environment makes it difficult for SMEs to select the right mobility technologies as these technologies are changing rapidly, hence SMEs often use the services of external advisors (Dai, 2009).
Resource based view (RBV) theory identifies human resources as one of the capabilities that firms can leverage to enhance their operational performance. The theory premises that performance of a firm is based on its specific resources and capabilities, which are difficult to imitate and create a sustained competitive advantage. Differences in ICT resource endowment, such as higher investments in ICT and their combination by firms, may enhance organizational capabilities (human resources skills, experience and other intangible capabilities) and eventually lead to superior firm performance (Bayo-Moriones et al, 2013).

Yu and Ramathan (2012) while focusing on the resource based view (RBV) theory argue that, human resources are an organization’s most important assets in the quest to achieve competitive advantages. They further state that it is important to conduct a broad strategic audit of the human resource functions prior to developing functional strategies. Within strategic business management, both operations strategy (the competitive priorities of quality, delivery performance, flexibility and cost) and the practices of human resource management need to be observed by the whole organization.

The operations strategy of flexibility requires human-capital-enhancing HR systems that focus on skill acquisition and development in an effort to facilitate adaptability and responsiveness. Employee competencies, a person’s knowledge, skills and abilities, have been considered increasingly important in HR approaches. From the HRM perspective, competencies are viewed as capabilities of people. As with other types of resources and capabilities, employee competencies have the potential to be sources of competitive advantage or failure of business to customer operation based enterprise mobility.

2.3.3 Multiple Types of Mobile Platforms and Application Methods

IBM (2009) notes that deploying enterprise mobility applications across a broad spectrum of devices requires its own management infrastructure of which many SMEs may be lacking. It notes that companies are now seeing rapid growth in the number and types of devices and applications that must be provisioned and managed. While companies can invest in mobile device management tools from a variety of vendors, system managers typically find these tools awkward and complex to implement, even for a single group of users. Scaling out
management tools to many users with many different device types and usage profiles can become incredibly labor intensive and costly.

On the other hand the other challenge when developing mobile applications (for smartphones, tablets or both) is the wide range of different platforms and device types available. There are currently six different mobile platforms, which have a significant market share; Android, iOS, Symbian, BlackBerry, Bada and Windows Phone. Developing applications that can be used on all these platforms is often extremely difficult. All platforms have different Software Development Kits (SDKs) along with different libraries and different ways to design user interfaces. The programming languages of these platforms differ as well (Holzinge, Treitler and Slany, 2012).

Knowledge of the programming languages required for application development is, however, only a small part of the expertise needed. The SDKs, platform standards and best practices should be known to developers as well. On the legal side, the terms of use of the different markets can also vary to a large degree, e.g. both Apple and Microsoft ban software that contains parts licensed under any GNU license (Holzinge et al, 2012). Gaining all this knowledge for a large number of platforms is a very time-consuming task.

In addition to the platforms themselves, developers need to consider the devices available for these platforms. Android, for instance, has many different devices available, including small smartphones and large smartphones and tablets. IOS, likewise, runs on the iPhone and the iPad. These devices have different screen sizes and sometimes different aspect ratios as well, which requires effort to make user interfaces well scalable – or sometimes the design of different user interfaces for different screen sizes altogether.

2.3.4 Insufficient Infrastructure

Basole (2008) identified technological infrastructure, business processes, human resources, leadership, and organizational culture as the critical facilitators which aid accelerate enterprise mobility implementations.

In a more specific way, Redriquez (2012) while analyzing the democratization of enterprise mobility notes that based on the rapid evolution of the mobile technology landscape,
enterprise developers have a very broad spectrum of technology options when it comes to implementing mobile client front end interfaces but the challenge, however, remains in the backend infrastructure.

He points to the aspects such as security, identity management; storage, messaging, media exchange, and content management are among many some of the most important back end capabilities that are required by most enterprise mobile applications. Enabling these and many other backend features represent, by and large, the most important challenge in the current spectrum of enterprise mobile applications.

2.3.5 Data Synchronization Challenges between Legacy Systems and Newer Applications

Legacy systems are those old company systems that have been developed and acquired over the long period of the organization’s life span (Informatica, 2012). Organizations rely on the services provided by these systems and any failure of these services would have a serious effect on the day to day running of business. Chowdhury and Iqbal (2004), posit that legacy systems incorporate a large number of changes continuously to reflect evolving business practices. Hence the repeated modification has a cumulative effect on system complexity. Usually, a legacy system has to pass through many developers evolving over decades to satisfy new requirements. These systems are matured, heavily used, and constitute massive corporate assets.

Scraping these systems and replacing them with more modern software involves significant business risk. Replacing them is a risky business strategy for a number of reasons. Firstly, there is rarely a complete specification of the legacy system. Therefore, there is no straightforward way of specifying a new system, which is functionally identical to the system that is in use. Secondly, business processes and the ways in which legacy systems operate are often inextricably inter-twined. If the system is replaced, these processes will also have to change, with potentially unpredictable costs and consequences.

Third, important business rules may be embedded in the software and may not be documented elsewhere. Fourth, new software development is itself risky because there may be unexpected problems with a new system. Hence today’s, legacy systems must be designed
to be capable of integrating with other applications within the enterprise (Chowdhury and Iqbal, 2004).

Based on evidence in the other parts of the world, section 2.3 has highlighted insecure access to enterprise data and applications; employee incompetence; multiple types of mobile platforms and application methods; insufficient data infrastructure; and data Synchronization challenges between legacy systems and newer applications as some of the threats of adopting enterprise mobility. There is lack of critical mass of evidence that the same applies to the small and medium sized insurance and banking industries in Nairobi.

The study will there for seek to identify specific challenges faced by the small and medium sized insurance and banking companies in adopting enterprise mobility.

2.4 How to Leverage Enterprise Mobility

According to Berman (2011), in the new digital marketplace, consumers are using mobile, interactive tools to become instant experts on product and service offerings and their relative merits as they decide who to trust, where to make their purchases and what to buy. At the same time, businesses are undertaking their own digital transformations, rethinking what customers value most and creating operating models that take advantage of what’s newly possible for competitive differentiation.

Enabling the transformation are the devices for mobile connectivity, such as smart phones and tablets, and the creation of social networks, such as Facebook and Twitter. These developments have ignited an exponential explosion in data, which, in turn, requires powerful business analytics to make sense of the information and take full advantage of it (Berman, 2011). This study will focus on strategic alignment, reshaping customer value and transforming operational models as ways of leveraging enterprise mobility.

2.4.1 Strategic Alignment

Increased mobility has enterprises reacting to requests to get mobile devices, such as smart phones or tablets, on the wireless LAN (WLAN), is itself not difficult as all one needs are a WLAN controller and a security product. This is however purely a tactical approach that
addresses only one aspect of mobility and can create system-wide issues such as poor application performance, security breaches, subpar user experiences, and more (Cisco, 2013).

Organizations considering the adoption and implementation of new ICT must evaluate how ICT will impact the overall strategy. Recent studies have shown that an alignment between business strategy and ICT is essential, particularly in times of organizational change and uncertain economic conditions (Basole, 2007). Indeed, strategic alignment of ICT and business is considered a key aspect in information systems planning and has become a central responsibility of the CIO.

Therefore the first challenge is to develop an enterprise mobility strategy. Companies must understand how mobile technologies impact their business models. They must determine where to place initial emphasis (in B2E, B2B or B2C activities). Businesses should then identify a set of strategic initiatives to implement. In doing this, they must understand that m-business is not simply an extension of e-business. Consequently, m-business strategies cannot merely be extensions of e-business strategies (IBM, 2009).

More recently, it has been argued that strategic alignment is particularly important when considering emerging ICT. If the emerging ICT under consideration does not fit with the long-term goals and objectives of the organization, it is likely that the organization will not benefit significantly from adopting it (Basole, 2007).

Also, the adoption and implementation of an ICT that is not aligned with the business strategy will steer organizations away from their intended course. While a justified business value may generate a greater interest, it must be considered in conjunction with the overall strategy of the organization. An organization will not invest in a new technology if it does not align with its fundamental business objectives (Basole, 2007).

2.4.2 Reshaping Customer Value

IBM (2011) presents a matrix for reshaping customer value and operational model. The matrix present a three path approach in reshaping products, services, information and customer engagement using new capabilities for mobility, interactivity and information access.
Figure 2.1: Mobile Transformation of value proposition and the Operating Model

The enhancement entails augmenting traditional products with features and services that differentiate brands on the basis of new types of information and interaction; differentiating with digital connectivity; and enhancing customer experience across multiple touch points.

On the other hand extension entails adding new revenue streams to traditional or mostly physically offerings; creating new revenue streams from stretching the brand; and integrating across touch points to increase sales and transactions. Lastly redefining entails designing new revenue models in which digital elements replace physical ones; recombining or reassembling information elements to create new or additional value; and transforming the customer experience (Berman and Bell, 2011).

2.4.3 Reshaping and the Operational Model

The reshaping of the operational model has captured in the matrix (IBM, 2011) also follows three channels. First is the creation of new digital capabilities. Here the organization typically first creates the basic structures to engage customers through mobile/online channels e.g. using existing brands to create an innovative mobile/online channel, designed for specific customers.
Second is leveraging information to manage across the organization. At the next level of operating transformation, companies leverage information and relationships across channels, business units and supply chain partners. This makes it possible to integrate digital and physical components that provide the most value – to improve speed to market, for example, is to equip employees with information, enabling them to surpass customer expectations.

Lastly, is the integration and optimization of all digital and physical elements, companies focused on fully reshaping the operating model optimize all elements of the value chain around points of customer engagement (IBM, 2011) e.g. Tesco, the third-largest retailer in the world, has long been a leader in innovative uses of technology – from self-service checkouts to the creation of its “Tesco in a box” capability that enables new stores to be set up quickly anywhere in the world with standardized business systems; Customers can use their phones to scan barcodes of products they have right at home – instead of sitting at their computers and scrolling through product lists to make selections. The scanned items are added to customers’ online shopping baskets for home delivery.

Similarly the app also provides an app for tracking loyalty points (customers don’t have to carry a plastic card to the store), as well as apps for finding stores nearby. Once inside, the app can provide aisle numbers for products on customers’ shopping lists (Berman and Bell, 2011)

The literature review in section 2.4 has highlighted strategic alignment, reshaping customer value and reshaping operational models as critical strategies for leveraging enterprise mobility. The review however does not give practical evidence with regard to the small and medium sized insurance and banking industries in Nairobi.

The study will there for seek to identify specific strategies which can be adopted to leverage enterprise mobility in the small and medium enterprises in the banking industries in Nairobi.

2.5. Chapter Summary

The chapter has reviewed the concept of enterprise mobility. It has highlighted the possible levels of enterprise mobility infusion within enterprises. It has also discussed the challenges
that face the adoption of enterprise mobility as well as strategies that can be used to leverage enterprise mobility within an organization.

The literature review has shown lack of empirical evidence in the context of the small and medium enterprises in the banking and insurance industries in Nairobi. The study therefore seeks to fill this knowledge gap by studying the impact of enterprise mobility on business performance in the small and medium insurance and banking companies in Nairobi.

The following chapter will focus on the research methodologies to be adopted in this study.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides a discussion of the research methodology that was used in this study. It starts by addressing the research design of the study. It then goes on to discuss the population and sample design. The research procedure is also discussed. Under the research procedure, it reviews the methods adopted. The chapter further discusses the data collection technique used and data analysis.

3.2 Research Design

Broadly, there are two types of quantitative research methods, surveys and experiments. According to Creswell (2002) a survey design provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population. From sample results, the researcher generalizes or makes claims about the population.

On the other hand in an experiment, investigators may also identify a sample and generalize to a population; however, the basic intent of an experiment is to test the impact of a treatment (or an intervention) on an outcome, controlling for all other factors that might influence that outcome. As one form of control, researchers randomly assign individuals to groups. When one group receives a treatment and the other group does not the experimenter can isolate whether it is the treatment and not the characteristics of individuals in a group (or other factors) that influence the outcome (Creswell, 2002).

This study adopted a descriptive survey approach. The method was critical in gathering of information about prevailing conditions or situations on a sample of the population for the purpose of generalizing on the characteristics of the entire population. This design was appropriate for this study since the study intended to explore the prevailing factors that surround enterprise mobility within SME organizations.
In an attempt to maximize objectivity of the findings, this study adopted the use of structured and standardised survey questionnaire to collect data. This gave a quantitative data used to offer predictions and inferences about the entire population (Harwell, 2011). The dependant variable for this study was the performance while the independent variable was the enterprise mobility.

3.3 Population and Sampling Design

3.3.1 Population

A population is any entire collection of people, animals, plants or things from which we may collect data (Easton and McColl, 2012). To identify the target population the study adopts the ICPAK (2013) definition of SMES as an entity that does not have public accountability and whose debt and equity instruments are not traded in the public market either in the domestic or foreign stock exchange or over the counter market.

Association of Kenya Insures has a 47 membership (AKI, 2014) of which 6 are listed in the NSE. On the other hand, Kenya Bankers Association has a membership of 44 (KBA, 2014) of which 11 are listed in the NSE. Hence the total population for this study was 74 customer’s relations managers or their equivalents from the 41 insurance firms registered by the Association of Kenya insurers (AKI, 2014) and are not listed at the Nairobi Securities Exchange (NSE, 2014) and the 33 banks registered by the Kenya Bankers Association (KBA, 2014) and are not listed at the Nairobi Securities Exchange (NSE, 2014).

The participating firms were selected from firms with offices within the Nairobi due to ease of accessibility.

3.3.2 Sampling Design

3.3.2.1 Sampling Frame

This is a complete listing of all the sampling units i.e. a list of elements from which the sample is drawn i.e. a list of elements that are present in the population from which the sample will be drawn from (Cooper and Schindler, 2006) or a list or other device used to define a researcher’s population of interest and defines a set of elements from which a
researcher can select a sample of the target population. It can be represented by the entire target population or a section of it (Garson, 2012).

In this study, the sample frame was the entire insurance and banking SMEs (ones not listed in the Nairobi Securities Exchange-NSE) and based are in the Nairobi. Since the sample frame is a listing, the actual sample frame was identified by registered members of the Association Kenya Insurers (AKI) and Kenya Bankers Association (KBA).

3.3.2.2 Sampling Technique

A simple random stratified sampling technique was adopted for this study. This method of sampling ensures that each stratum is properly represented so that the sample drawn from it is proportionate to the stratum’s share of the population (Fricker, 2007). The population was be stratified depending on the industry. This is to ensure every element in the population was represented and also to achieve statistical efficiency. The target was the 41 members of the Association Kenya insurers (AKI, 2014) and 33 banks registered by the Kenya Bankers Association (KBA, 2014) and are not listed in the NSE.

3.3.2.3 Sample Size

A sample size represents a subset (any combination of sampling units that does not include the entire set of sampling units that has been defined as the population) of a sampling units from a population (Garson, 2012). This gives the entire number of population elements from which data is to be actually collected.

Blanche and Painter (2008) provided that as a rule of thumb, a sampling ratio (i.e., sampling size/population size multiplied by 100) of about 30% is required for small population of approximately 1000, 10% for 10,000, 1% for 150,000 and 0.025% for large populations such as 10 million.

This therefore means that for a population of 74, a sample size of 23 was required. But due to possibility of no response from some firms within the study’s scope, a response rate of 50% was assumed thus 46 firms were targeted for this study.
Table 3.1: Sampling Size

<table>
<thead>
<tr>
<th>Industry</th>
<th>Total population</th>
<th>Total Population %</th>
<th>Sample Size</th>
<th>Sample Size’s Percentage of Total population (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance</td>
<td>41</td>
<td>55.5%</td>
<td>25</td>
<td>33.8%</td>
</tr>
<tr>
<td>Banking</td>
<td>33</td>
<td>44.5%</td>
<td>21</td>
<td>28.3%</td>
</tr>
<tr>
<td>Total</td>
<td>74</td>
<td>100%</td>
<td>46</td>
<td>62%</td>
</tr>
</tbody>
</table>

3.4 Data Collection Method

The data collection instrument was a self-administered questionnaire that was designed on the basis of the research questions. Use of questionnaires was appropriate because the responses are gathered in a standardised way, so questionnaires were more objective; generally it is relatively quick to collect information using a questionnaire; and potentially information can be collected from a large portion of a group (Harris and Brown, 2010).

The questionnaire consisted of both open-ended and closed questions covering the variables of study. Open-ended questions permitted free responses from the respondents, without providing or suggesting any structure for the replies. The closed ended questions enabled responses of the respondents to be limited to stated alternatives. The use of closed ended questions method was employed because it enabled isolation of the responses from external influences unlike the open ended questions which gave the respondents total freedom to express their views and attitudes in unbiased manner. The questionnaire consisted of four sections. The first section captured the respondents’ general information. The second section dealt with the extent to which enterprise mobility is infused in insurance and banking firms. The thirds section the factors that influence enterprise mobility and the fourth section covered how enterprise mobility is leveraged by these firms.
3.5 Research Procedure

The study followed the academic standard research procedure of literature review to identify the knowledge gaps. This was followed by development of the research proposal and research instruments before data collection process.

The questionnaire was pre-tested with 5 respondents randomly picked (2 from the banking sector and 3 from the insurance sector). The participants who participated in the pre-test did not participate in the actual research. Bryman and Bell (2003) add that it is highly desirable to pilot a research instrument so as to carry out preliminary analysis of issues such as whether respondents tend to answer in identical ways to a question or whether any question was omitted. The purpose of pre-testing therefore was to determine suitability, check understanding and ensure accuracy of the data collection method. The pilot test assisted in identifying vague and unclear questions.

The questionnaire attached to a letter detailing the purpose of the research was sent to the respondents via hard copy by the help of a research assistant. The data after collection was coded before analysis. Statistical Package for Social Sciences (SPSS) and excel programs were used as the analysis tools. On actual collection of data, the research assistant physically distributed the hard copies and gave the respondents about 15 minutes to complete questionnaires before collecting to ensure high response rate. The respondents were also assured of anonymity and confidentiality to ensure high response rate.

3.6 Data Analysis Method

Cooper and Schindler (2006), describe data analysis as the process of editing and reducing accumulated data to a manageable size, developing summaries, seeking for patterns and using statistical methods. To ensure easy analysis, the questionnaires were coded according to each variable of the study to ensure the margin of error is minimized and to assure accuracy during analysis. The quantitative analysis was applied using descriptive statistics such as frequencies and percentages as well as correlations and analysis of variance.

The tools that were used are excel and SPSS (Statistical Package for Social Scientists) programs. Analysis was carried out under different headings grouped according to the
research questions. The analysis employed descriptive evaluation of the data collected. The data analysis involved measures of central tendency and frequencies. The analysis also included bivariate analysis in form of correlations in order to determine the relationship between various factors and draw conclusions. Frequency distributions and percentages were utilized in the descriptive part of this study to draw conclusions. The data was then summarized and interpreted by means of percentages, frequencies, distribution tables, bar graphs, charts, analysis of variance and correlation matrices.

3.7 Chapter Summary

The chapter covered the type of research design. The study adopted a descriptive research design. This design was appropriate for this study because it necessitated drawing conclusions about the entire population. The total population for this study was the 74 customer’s relations managers or their equivalents from the 41 insurance firms registered by the Association of Kenya insurers (AKI, 2014) and are not listed at the Nairobi Securities Exchange (NSE, 2014) and the 33 banks registered by the Kenya Bankers Association (KBA, 2014) and are not listed at the Nairobi Securities Exchange (NSE, 2014). It showed that participating firms were selected from firms with offices within the Nairobi due to ease of accessibility.

The data analysis involved measures of central tendency, frequencies, ANOVA and correlations. The data was presented by bar graphs, pie charts and frequency tables. Lastly, the data analysis tool (Statistical Package for Social Sciences (SPSS) program) has been mentioned as the tools on analysis. Chapter four focused on the findings of the study.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

The purpose of this study was to investigate the impact of enterprise mobility on organizational performance among the small and medium sized insurance and banking companies in Nairobi. The chapter is divided into several sections. Section 4.1 covers the introduction and how the study was carried out. Section 4.2 outlines the demographics of the study population. Section 4.3 shows the results of the extent to which enterprise mobility is infused into business-to-customer operations. Section 4.4 covers the factors influencing enterprise mobility in business-to-customer operations. Section 4.5 shows the results of leveraging enterprise mobility by the Small and Medium Sized Insurance and Banking Companies in Nairobi. Finally section 4.6 presents the chapter summary.

The total population for this study was the customer’s relations managers or their equivalents from the 41 insurance firms registered by the Association of Kenya insurers (AKI, 2014) and are not listed at the Nairobi Securities Exchange (NSE, 2014) and the 33 banks registered by the Kenya Bankers Association (KBA, 2014) and are not listed at the Nairobi Securities Exchange (NSE, 2014). The participating firms were selected from firms with offices within the Nairobi Central Business District (NCBD) due to ease of accessibility. The data collection was conducted over a period of one week from March 10, 2014 to March 17, 2014 by use of a standardized questionnaire. A random stratified sampling technique was adopted to select a sample size of 46 representing 62% of the total population. To ensure that views of at least 46 responses were received, 50 questionnaires were physically distributed by the help of a research assistant. A total of 50 individual responses were received from those whom the questionnaires were sent to translating into 100% response rate.
4.2 Demographics of the Respondents

4.2.1 Type of Organization

The study sought to identify the representation of the population in terms of sector. Figure 4.1 shows that out of the 50 responses received, 44% of the respondents were from the banking sector while 56% were from the insurance sector giving a ratio of 1:1.2 similar to the ratio of the total SME Banks: SME Insurance firms in the population studied (33:41). This showed a fair representation of the two sectors in terms of population percentages.

Figure 4.1: Type of Organization

4.2.1 Gender of the Respondents

Figure 4.2 indicates that out of the 50 respondents, 42% were males while 58% were females. The result is reasonable in view of the fact that customer relations positions needs soft skills and women are generally seen to be better in this thus most firms tend to higher then in such positions than men.

Figure 4.2: Gender of the Respondents
4.2.3 Age Profile of the Respondents

Figure 4.3 reveals that out of the 50 respondents many of the respondents (80%) were in the age category of 24-33 years, 14% were in the age category of 34-48 years and 6% were less than 24 years. The results of the age distribution show that most of the respondents were in the age category of 24-33 years. This age group is neither too young nor too old and has acquired enough experience to better handle customers from both extremes (young and old).

![Figure 4.3: Age Profile](image)

4.2.4: Education Level

In terms of education level, figure 4.4 shows that out of the 50 respondents 72% of the respondents were degree holders, 16% masters, 6% post graduate diploma, 4% diploma and 2% certificate.

![Figure 4.4: Level of Education](image)
4.2.5 Management Position

Table 4.5 shows that out of the 50 respondents 86% were in the middle level management position and 14% being in the top level management.

![Management Position](image)

Figure 4.5: Management Position

4.2.6 Years Served in the Organization

Out of the 50 respondents, 66% indicated that they had served within their organizations between one and five years while 18% had served for six to ten years and 16% or less than 1 year as indicated by figure 4.6.

![Years of Service](image)

Figure 4.6: Years of Service
4.2.7 Presence of Customer Interactions via the Mobile Business Platform

Figure 4.7 shows that out of the 50 respondents 98% of the respondents indicated that in their organizations, customer interactions occur via mobile business platforms.

![Figure 4.7: Presence of Customer Interactions via the Mobile Business Platform](image)

4.2.8 Type of Customer Interactions Operations via the Mobile Business Platform

Figure 4.8 shows that out of the 50 respondents 92% of the respondents indicated that their organizations use the mobile technology platforms for customer care, 88% use it to carry out payments, 72% for account management and 28% in advertisement.

![Figure 4.8: Type of Customer Interactions Operations via the Mobile Business Platform](image)
4.2.9 Ranking of the Respondents’ ICT skills

Figure 4.9 shows that out of the 50 respondents 80% of the respondents indicated that their ICT skills are good and 20% excellent.

Figure 4.9: Ranking of Respondents’ ICT Skills

4.3 The Extent of Enterprise Mobility in Business-to-Customer Operations

To understand extent to which enterprise mobility is infused into the business to customer operations of the target population, the study categorized the level into four main groups i.e. the enterprise mobility can be used for information access, to enhance business process, to create innovative process and to redefine business models.

The analysis involved a validity and reliability tests using the inter-item correlation and Cronbach’s Alpha. Cronbach’s Alpha ranging from 0.6 to 1 was considered reasonable indicator that the individual variables tested under each sub category are reliable (Makgosa, 2006). Cronbach’s Alpha of less than 0.5 indicates unreliability of the variables hence cannot be used to deduce a summated scale for the sub category.

Means of the degree of agreements were calculated with exclusion of missing values but with the inclusion of scores from highly agree, agree, neutral, disagree and highly disagree. The means range from 1.0 (least) to 5.0 (most).

Analysis of variance was carried out to determine whether there was a relationship between demographic characteristics (sector, gender, age, education and management position) and the individual variables tested. The results are given in form of p-values (at 95% level of
confidence, significant relationship is achieved when p-value is less than 0.05 otherwise the difference is purely by chance).

4.3.1 Information Access

First the validity and reliability of the items used were tested using inter-item correlation and Cronbach’s Alpha. The results of inter-item correlation and reliability analysis presented in table 4.1 revealed an Alpha value of $\alpha=0.817$. Deletion of items did not improve the scale reliability. Makgosa (2006) considers Cronbach’s Alpha ranging from 0.6 to 1 as reasonable thus the various factors used were reliable.

Figure 4.10 presents the means and standard deviation of the ways in which the organizations uses enterprise mobility for information access. From figure 4.10, the top most usage of enterprise mobility for information access is for customers requesting help ($M = 4.22, SD = 0.582$) followed by handling of customers complaints ($M = 4.18, SD = 0.629$), giving customers feedback ($M = 4.16, SD = 0.618$), customer access of product information ($M = 3.98, SD = 0.82$), answering customers’ frequently asked questions ($M = 3.88, SD = 0.872$), sending alerts for customers’ account activity ($M=3.82, SD=.941$), customers locating branches ($M=3.62, SD=.967$) and for customers to receive account statements ($M=3.32, SD=1.168$).

![Figure 4.10: How Enterprise Mobility is used in Information Access by Customers](image-url)
In an overall basis the summated mean for the eight factors tested was 31.18 (or \( M=3.89 \)) out of a possible maximum of 40 (total sum ranges between 5 and 40). This points out that a majority of the respondents either agreed or highly agreed that enterprise mobility is used in their organizations for enhancing information access by their customers.

The study further sought to find out whether there was a significant relationship between the demographic characteristics and the individual variables tested. Analysis of variance (ANOVA) of the first five factors show p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the demographic characteristics and the usage of mobility in making information accessible to the customers. This means that any observed differences in means of the factors is purely by chance and has no significant relation to the demographic variations. Thus we can conclude that in both sectors the enterprise mobility is significantly used for customer information access.

| Table 4.1: Cronbach’s \( \alpha \) Correlation and ANOVA for Information Access |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Factor                   | Cronbach’s \( \alpha \) | .817                      | Sig (p-values)            | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted | \( N=50 \)       |
|                          |                           |                           |                           | Gender                   | Age                       | Educ. level | Management Position | Sector |
| Customers can request for help on a mobile platform (6) | .456                      | .808                      | .502                      | .544                      | .126                      | .311        | .373                |
| Organization handles customer complaints on a mobile platform (7) | .452                      | .808                      | .921                      | .172                      | .133                      | .075        | .380                |
| Customer get feedback on a mobile platform (8) | .467                      | .806                      | .770                      | .129                      | .164                      | .057        | .249                |
| Customers access product information on a mobile platform (5) | .672                      | .777                      | .842                      | .853                      | .486                      | .576        | .622                |
| Customers receive answers to frequently asked questions on their mobile phones (2) | .639                      | .781                      | .257                      | .659                      | .922                      | .941        | .156                |
| Summated scale           | Grand                     | \( M=31.18 \)              | SD=4.4                    |                           |                           |             |                     |

37
4.3.2 Enhanced Business Processes

Validity and reliability of the items used were tested using inter-item correlation and Cronbach’s Alpha. The results of inter-item correlation and reliability analysis presented in table 4.2 revealed an Alpha value of $\alpha=0.871$. Deletion of items did not improve the scale reliability hence the various factors used were reliable.

From figure 4.11, enterprise mobility is used mainly to reach out to clients instantly when the need arise ($M=4.56$, $SD=.501$), to target low income earners ($M=4.53$, $SD=.503$), improve accuracy of operations ($M=4.48$, $SD=.544$), cut cost ($M=4.88$, $SD=0.614$), manage customer numbers ($M=4.48$, $SD=.544$), improve reliability ($M=4.46$, $SD=.542$), improve efficiencies ($M=4.44$, $SD=.541$), improve security ($M=4.26$, $SD=.723$), to reach clients anywhere ($M=4.14$, $SD=.881$) and initiate two way communication ($M=4.10$, $SD=.814$). The summated mean was 43.94 (or $M=4.39$). Hence a majority of the respondents either agreed or highly agreed that enterprise mobility is used for enhancing business process.

![Figure 4.11: How Enterprise Mobility is used in Enhancing Business Processes](image-url)

Figure 4.11: How Enterprise Mobility is used in Enhancing Business Processes
Analysis of variance (ANOVA) of the first five factors show p-values all being greater than 0.05 (95% level of confidence) except for education level against use of enterprise mobility to better manage customer numbers (p value 0.04 hence significant). A look at the means of the individual education levels against use of enterprise mobility to better manage customer numbers shows that those with masters degree indicated that enterprise mobility is being used to better manage customer numbers. Those with masters degree showed higher level of agreement (M=4.88) followed by post graduate diploma (M=4.67), Diploma (M=4.50), Degree (M=4.47) and lastly certificate holders (4.40). This means that even though there was no statistical difference in the means with regard to gender, age, management position and sector, there is statistically significant evidence to show that the more learned respondents felt that enterprise mobility is used to better manage customer number.

On a summated scale we can conclude that in both industries, enterprise mobility is significantly being used for enhancing business process. But as a measure of enhancing business process, more learned respondents felt mobility is used for better manage customer number.

Table 4.2: Cronbach’s α Correlation and ANOVA for Enhancing Business Processes

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach’s α</th>
<th>.871</th>
<th>Sig (p-values)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Inter item statistics (N=50)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Corrected</td>
<td>Cronbach’s Alpha if Item Deleted</td>
<td>Gender</td>
</tr>
<tr>
<td>Use of mobile platform to reach out to clients instantly (1)</td>
<td>.508 .645</td>
<td>.864 .856</td>
<td>.204 .451 .277</td>
</tr>
<tr>
<td>Use of enterprise mobility to target low income earners (10)</td>
<td>.831</td>
<td>.631 .855 .056</td>
<td>.575 .040</td>
</tr>
<tr>
<td>Use of enterprise mobility to improve accuracy of operations (5)</td>
<td>.679 .855</td>
<td>.855 .854 .605</td>
<td>.040</td>
</tr>
<tr>
<td>Uses of mobile platform to cut cost of operations (8)</td>
<td>.679</td>
<td>.853 .777 .040</td>
<td>.192</td>
</tr>
<tr>
<td>Use of enterprise mobility to better manage customer numbers (9)</td>
<td>.648 .855</td>
<td>.575</td>
<td>.040</td>
</tr>
<tr>
<td>Summated scale</td>
<td>M=43.94</td>
<td>SD=4.3</td>
<td></td>
</tr>
</tbody>
</table>
4.3.3 Creating Innovative Process

The results of inter-item correlation and reliability analysis presented in table 4.3 revealed an Alpha value of $\alpha=0.859$. Deletion of items did not improve the scale reliability hence the various factors used were reliable.

From figure 4.12, for creating innovative process, enterprise mobility is mainly used to create internet based transactions ($M = 4.6$, $SD = .782$), to establish mobile payment ($M = 4.58$, $SD = .609$), to develop new innovative products ($M = 4.34$, $SD = .593$), to shift from core business to new innovative ones ($M = 4.32$, $SD = 0.768$) and issue customer statements ($M=4.28$, $SD=0.757$).

The summated mean was 22.1 (or $M=4.42$). Hence a majority of the respondents either agreed or highly agreed that enterprise mobility is used for creating innovative process in their organizations.

![Figure 4.12: Use of Enterprise Mobility Creating Innovative Processes](image-url)
Analysis of variance (ANOVA) show that there is a significant difference in opinion held by different gender and people with different education levels as shown p-values less than 0.05 (95% level of confidence) in table 4.3

**Table 4.3: Cronbach’s α Correlation and ANOVA for Creating Innovative Processes**

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach’s α</th>
<th>Sig (p-values)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inter item statistics (N=50)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrected Item-Total Correlation</td>
<td>.584</td>
<td>.857</td>
</tr>
<tr>
<td>Cronbach’s Alpha if Item Deleted</td>
<td>.014</td>
<td>.393</td>
</tr>
<tr>
<td>Gender</td>
<td>.014</td>
<td>.393</td>
</tr>
<tr>
<td>Age</td>
<td>.393</td>
<td>.855</td>
</tr>
<tr>
<td>Educ. level</td>
<td>.393</td>
<td>.855</td>
</tr>
<tr>
<td>Management Position</td>
<td>.393</td>
<td>.855</td>
</tr>
<tr>
<td>Sector</td>
<td>.393</td>
<td>.855</td>
</tr>
<tr>
<td>Presence of internet based transaction platform</td>
<td>.584</td>
<td>.857</td>
</tr>
<tr>
<td>Use of mobile phones to pay for services</td>
<td>.766</td>
<td>.812</td>
</tr>
<tr>
<td>Use of mobile platform to develop new innovative products</td>
<td>.689</td>
<td>.830</td>
</tr>
<tr>
<td>Use of mobile platform to shift from core business to new innovative businesses</td>
<td>.844</td>
<td>.782</td>
</tr>
<tr>
<td>Use of mobile platform to issue customer statements</td>
<td>.557</td>
<td>.862</td>
</tr>
<tr>
<td>Summated scale</td>
<td>M=22.1</td>
<td>SD=2.826</td>
</tr>
</tbody>
</table>

In comparing the means in table 4.4 of those factors with significant p values, it shows that even though both gender were in agreement that mobility is being used to create innovative process, males were generally of a stronger opinion than female that there is presence of internet based transaction platform, use of mobile phone pay services and use of mobile platform to shift from core business to new innovative businesses.

On the other hand there is a stronger feeling among the post graduate diploma (M=4.67) holders that there is use of mobile platform to issue customer statements followed by diploma holders (M=4.5), degree holders (M=4.33), Masters Holders (M=4.13) and finally certificate holders (M=4.00).

Thus we can conclude that in even though both industries, enterprise mobility is significantly being used for creating innovative process, males have a stronger view that this is more evident than the their female counterparts.
Table 4.4: Mean differences (Gender and Education level) on Creating Innovative Processes

<table>
<thead>
<tr>
<th></th>
<th>Gender (Mean, SD)</th>
<th>Education Level (Mean, SD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Presence of internet based transaction platform</td>
<td>4.29; 1.05</td>
<td>4.83; 0.384</td>
</tr>
<tr>
<td>Use of mobile phones to pay for services</td>
<td>4.38; 0.740</td>
<td>4.72; 0.455</td>
</tr>
<tr>
<td>Use of mobile platform to shift from core business to new innovative businesses</td>
<td>4.05; .921</td>
<td>4.52; 0.574</td>
</tr>
<tr>
<td>Use of mobile platform to issue customer statements</td>
<td>**</td>
<td>**</td>
</tr>
</tbody>
</table>

**Not significant

4.3.4 Redefining Business Models

The results of inter-item correlation and reliability analysis presented in table 4.5 revealed an Alpha value of $\alpha=0.882$. Deletion of items did not improve the scale reliability hence the various factors used were reliable.

From figure 4.13, for redefining business modes, enterprise mobility is mainly used to shift to a more social approach to doing business ($M = 4.34$, $SD = .593$), to venture into new markets ($M = 4.28$, $SD = .607$) and change from niche marketing to mass marketing ($M = 4.28$, $SD = .640$).

The summated mean was 12.9 (or $M=4.3$). Hence a majority of the respondents either agreed or highly agreed that enterprise mobility is used for creating innovative process in their organizations.
Figure 4.13: Use of Enterprise Mobility in Redefining Business Models

Analysis of variance (ANOVA) show p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the demographic variables and the usage of enterprise mobility in redefining business models.

Thus we can conclude that in both industries, enterprise mobility is significantly being used for redefining business models and the results are not related to demographic variables.

Table 4.5: Cronbach’s α Correlation and ANOVA for Redefining Business Models

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach’s α</th>
<th>.882</th>
<th>Sig (p-values)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Inter item statistics (N=50)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Corrected Item-Total Correlation</td>
<td>Cronbach's Alpha if Item Deleted</td>
<td>Gender</td>
</tr>
<tr>
<td>Use of enterprise mobility to shifted to a more social approach</td>
<td>.884</td>
<td>.735</td>
<td>.956</td>
</tr>
<tr>
<td>Use of Enterprise mobility to venture into new markets</td>
<td>.817</td>
<td>.792</td>
<td>.947</td>
</tr>
<tr>
<td>Use of enterprise mobility to change from niche marketing to a mass marketing</td>
<td>.632</td>
<td>.958</td>
<td>.621</td>
</tr>
<tr>
<td>Summated scale</td>
<td>M=12.90</td>
<td>SD=1.657</td>
<td></td>
</tr>
</tbody>
</table>
In summary as indicated by figure 4.14, the findings indicate that enterprise mobility in these two industries is mostly used in creating innovative process ($M=4.42$) such as internet based transactions, mobile pay services, developing new innovative products to shifting from core business to new process.

This is followed by enhancing business process ($M=4.39$) by enabling the firm to reach out to clients instantly when the need arise, target low income earners, improve accuracy of operations, cutting operation cost to managing customer numbers. Enterprise mobility is also being used in redefining business process (4.3) by enabling the firms to shift to a more social approach to doing business, venture into new markets and change from niche marketing to mass marketing.

Lastly enterprise mobility is used to enhance information access by customers (3.89). This is achieved through customers requesting help, handling of customers’ complaints, giving customers feedback, customer access of product information to answering customers’ frequently asked questions.

![Figure 4.14: Extent of Enterprise Mobility](image-url)

**Figure 4.14: Extent of Enterprise Mobility**
4.4 Factors that Influence Enterprise Mobility

With a premise that the development of new mobile services has been slowed down by a series of obstacles, the study sought to find out the factors that influence enterprise mobility within the small and medium banks and insurance companies in Nairobi.

4.4.1 Data Insecurity

The results of inter-item correlation and reliability analysis presented in table 4.6 revealed an Alpha value of $\alpha=0.871$. Deletion of items did not improve the scale reliability except for the challenge of malware and virus hence the various factors used were still reliable.

From figure 4.14, all the means ranked below two. This means that the respondents were in high disagreement that enterprise mobility was affected by data insecurity in their organizations. The least of the challenges in terms of data security is the challenge of fraudulent transactions on their mobile phones ($M = 1.54, SD = .838$), followed by losse of funds through the mobile platform ($M = 1.58, SD = .810$), challenge in customers data confidentiality ($M = 1.74, SD = .944$) and challenge of malware and viruses ($M = 1.92, SD = 1.322$).

![Figure 4.14: Data Insecurity](image-url)
The summated mean was 6.78 (or \( M=1.695 \)). Hence a majority of the respondents either disagreed or highly disagreed that enterprise mobility affected by data insecurity their organizations.

The results of the analysis of variance as shown in table 4.6 indicates that challenges in customer data confidentiality and loss of funds through the mobile platforms is dependent on the age.

**Table 4.6: Cronbach’s \( \alpha \) Correlation and ANOVA for Data Insecurity**

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach’s ( \alpha )</th>
<th>Significance (( p )-values)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Inter item statistics (N=50)</td>
</tr>
<tr>
<td></td>
<td>Cronbach's Alpha if Item Deleted</td>
<td>Gender</td>
</tr>
<tr>
<td>Challenge of malware and viruses</td>
<td>.599</td>
<td>.930</td>
</tr>
<tr>
<td>Challenge in customers data confidentiality</td>
<td>.786</td>
<td>.812</td>
</tr>
<tr>
<td>Lose of funds through the mobile platform</td>
<td>.848</td>
<td>.802</td>
</tr>
<tr>
<td>Challenge of fraudulent transactions on their mobile phones</td>
<td>.814</td>
<td>.810</td>
</tr>
<tr>
<td>Summated Scale</td>
<td>6.78</td>
<td>3.394</td>
</tr>
</tbody>
</table>

Table 4.7 shows that the older managers have higher means compared to the younger ones. This shows a general trend that older managers felt that there are more challenge with data confidentiality and loss of funds through the mobile platforms than the younger managers.

**Table 4.7: Mean differences (Age) on Data Insecurity**

<table>
<thead>
<tr>
<th>Factor</th>
<th>Age (Means; SD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 24 years</td>
</tr>
<tr>
<td>Challenge in customers data confidentiality</td>
<td>4.87; .577</td>
</tr>
<tr>
<td>Lose of funds through the mobile platform</td>
<td>4.67; .577</td>
</tr>
</tbody>
</table>

From the data we can conclude that even in an overall basis the respondents indicated that the data insecurity does not affect enterprise mobility in their organizations, older managers felt that there are more challenge with data confidentiality and loss of funds through the mobile platforms than the younger managers.
4.4.2 Employee Incompetence

The results of inter-item correlation and reliability analysis presented in table 4.8 revealed an Alpha value of $\alpha=0.940$. Deletion of items did not improve the scale reliability hence the various factors used were still reliable.

From figure 4.15, all the means ranked below 1.6. This means that the respondents were in high disagreement that enterprise mobility was affected by staff incompetence in their organizations. The least of the challenges in terms of staff incompetence is the lack of staff awareness of mobile applications ($M = 1.38, SD = .602$), lack of necessary staff skills on the use of mobile technology ($M = 1.38, SD = .602$), lack of necessary staff competencies in implementing or maintaining mobile platforms ($M = 1.50, SD = .863$) and lack of technical expertise for mobility implementation or maintenance ($M = 1.54, SD = 0.930$).

The summated mean was 5.8 (or grand $M=1.45$). Hence a majority of the respondents either disagreed or highly disagreed that enterprise mobility is affected by staff incompetence their organizations.

![Graph showing the means and standard deviations for different aspects of staff incompetence.](image)

**Figure 4.15: Staff Incompetence**

Analysis of variance (ANOVA) show p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the demographic variables and the employee incompetence. This means that any observed
differences in means of the factors is purely by chance and has no significant relation to the demographic variables.

Thus we can conclude that in both industries, staff incompetence does not significantly affect enterprise mobility and are not dependent on any demographic variable evaluated.

**Table 4.8: Cronbach’s α Correlation and ANOVA for Employee Incompetence**

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach's α</th>
<th>Correlation</th>
<th>Cronbach's α if Item Deleted</th>
<th>Gender</th>
<th>Age</th>
<th>Educ. level</th>
<th>Management Position</th>
<th>Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrected Item-Total Correlation</td>
<td>.869</td>
<td>.930</td>
<td>.646</td>
<td>.671</td>
<td>.588</td>
<td>.821</td>
<td>.522</td>
<td></td>
</tr>
<tr>
<td>Lack of technical expertise for mobility implementation or maintenance</td>
<td>.915</td>
<td>.905</td>
<td>.646</td>
<td>.671</td>
<td>.588</td>
<td>.821</td>
<td>.327</td>
<td>.766</td>
</tr>
<tr>
<td>Lack of necessary staff competencies in implementing or maintaining mobile platforms</td>
<td>.881</td>
<td>.925</td>
<td>.684</td>
<td>.166</td>
<td>.784</td>
<td>.336</td>
<td>.766</td>
<td></td>
</tr>
<tr>
<td>Lack of staff awareness of mobile applications</td>
<td>.881</td>
<td>.925</td>
<td>.623</td>
<td>.21</td>
<td>.868</td>
<td>.816</td>
<td>.766</td>
<td></td>
</tr>
<tr>
<td>Lack of necessary staff skills on the use of mobile technology</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summated Scale</td>
<td><strong>5.80</strong></td>
<td><strong>2.814</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**4.4.3 Multiple Types of Mobile Platform**

The results of inter-item correlation and reliability analysis presented in table 4.9 revealed an Alpha value of α=0.662. Deletion of items did not improve the scale reliability except for the presence of wide range of different platforms which make developing applications on all these platforms extremely difficult hence the various factors used were still reliable.

Figure 4.16 shows that all the means ranked below 2.6. This means that the respondents were mainly in disagreement that enterprise mobility was affected by multiple types of mobile platforms their organizations. The least of a challenge in terms of multiple types of mobile platform is the challenge of multiple mobile applications that make it difficult to synchronous with mobile platform applications ($M = 2.22$, $SD = 1.036$), the diversity of mobile platforms make it hard to know everything ($M = 2.22$, $SD = 1.075$), dynamic nature of mobile platforms make it hard to keep up with the technology ($M = 2.22$, $SD = 1.075$) and a wide
range of different platforms which make developing applications on all these platforms extremely difficult ($M = 2.60, SD = 0.3$). The summated mean was 9.26 (or grand $M=2.3$). The grand mean indicate that a majority of the respondents disagreed that enterprise mobility is affected by multiple types of mobile platform their organizations.

![Figure 4.16: Multiple Mobile Platforms](image)

Table 4.13 shows that the results of the analysis of variance (ANOVA) indicates p-values of greater than 0.05 (95% level of confidence) when it comes to the relationship between gender and the impacts of wide range of different platforms, dynamic nature of mobile platforms and diversity of mobile platforms. Likewise it shows statistical significance with the relationship between management position and impacts of multiple mobile applications.
Table 4.9: Cronbach’s α Correlation and ANOVA for Multiple Mobile Platform

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach's α</th>
<th>.662</th>
<th>Sig (p-values)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inter item statistics (N=50)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Corrected Item-Total Correlation</td>
<td>.308</td>
<td>.983</td>
<td></td>
</tr>
<tr>
<td>Cronbach's Alpha if Item Deleted</td>
<td>.708</td>
<td>.518</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>.020</td>
<td>.760</td>
<td>.646</td>
</tr>
<tr>
<td>Age</td>
<td>.646</td>
<td>.864</td>
<td>.631</td>
</tr>
<tr>
<td>Educ. level</td>
<td>.631</td>
<td>.820</td>
<td>.358</td>
</tr>
<tr>
<td>Management Position</td>
<td>.631</td>
<td>.820</td>
<td>.358</td>
</tr>
<tr>
<td>Sector</td>
<td>.631</td>
<td>.820</td>
<td>.358</td>
</tr>
</tbody>
</table>

The mean analysis shows that the means for men are lower than for females in all the cases i.e. even though in general the respondents indicated that multiple mobile platforms don’t affect mobility in their organizations, men had a stronger feeling on these aspects than women. On the other hand with regard to management position, the means show that the middle level managers indicated that they are not affected by multiple mobile platforms but the top level management did indicate to the contrary that they are being affected.

Hence in conclusion, even though the summated scale indicated that multiple mobile platforms do not present a challenge, males had a stronger feeling than males. Also middle the top level managers had a contrary opinion from the middle level managers who indicated that they are not affected by multiple mobile platforms.

Table 4.10: Mean differences (Age/Position) on Multiple Mobile Platforms

<table>
<thead>
<tr>
<th></th>
<th>Gender (Mean: SD)</th>
<th>Management Position (Mean: SD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Wide range of different platforms</td>
<td>1.81: .75</td>
<td>2.52: 1.184</td>
</tr>
<tr>
<td>The dynamic nature of mobile platforms</td>
<td>1.81: .75</td>
<td>2.52: 1.184</td>
</tr>
<tr>
<td>The diversity of mobile platforms</td>
<td>1.90: .768</td>
<td>2.45: 1.152</td>
</tr>
<tr>
<td>There are multiple mobile applications</td>
<td>**</td>
<td>**</td>
</tr>
</tbody>
</table>

**Not significant
4.4.4 Insufficient Infrastructure

The results of inter-item correlation and reliability analysis presented in table 4.11 revealed an Alpha value of $\alpha=0.803$. Deletion of items did not improve the scale reliability in four out of the six variables tested except for the internet unreliability and types of phoned owned by the clients hence the various factors used were still reliable.

Figure 4.17 shows that the means range from a low of 2.20 to 3.08. This means that a majority of the respondents were either in agreement or were generally neutral (not sure) on the subject. The least of a challenge in terms of infrastructure is the limited servers capacity ($M = 2.20, SD = 1.2$), limited data bandwidth ($M = 2.20, SD = 1.2$), high service provider costs ($M = 2.22, SD = 1.2$), content management ($M = 2.26, SD = 1.2$), internet unreliability ($M = 2.4, SD = 1.4$) and lastly types of phones owned by the clients ($M = 3.08, SD = 1.496$).

The summated mean was 14.36 (or grand $M=2.99$). Hence a majority of the respondents were near non committal on the effect of insufficient infrastructure on enterprise mobility.

![Figure 4.17: Insufficient Infrastructure](image-url)
Table 4.11 shows that analysis of variance (ANOVA) show p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the demographic variables the challenge of infrastructure. This means that any observed differences in means of the factors is purely by chance and has no significant relation to the two industries. With a grand mean of 2.99, we can conclude that there isn’t sufficient empirical backing from this study to show how insufficient infrastructure affects enterprise mobility.

**Table 4.11: Cronbach’s α Correlation and ANOVA for Insufficient Infrastructure**

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach’s α</th>
<th>.803</th>
<th>Sig (p-values)</th>
</tr>
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<tbody>
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<td></td>
<td>Inter item statistics (N=50)</td>
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<td></td>
</tr>
<tr>
<td>Corrected Item-Tot Cor</td>
<td>Cronbach's</td>
<td>.145</td>
<td>.949</td>
</tr>
<tr>
<td>Alpha if Item Deleted</td>
<td>Gender</td>
<td>.195</td>
<td>.730</td>
</tr>
<tr>
<td>Limited server capacity</td>
<td>.751</td>
<td>.730</td>
<td>.295</td>
</tr>
<tr>
<td>Content management</td>
<td>.655</td>
<td>.752</td>
<td>.467</td>
</tr>
<tr>
<td>Limited internet bandwidth</td>
<td>.728</td>
<td>.734</td>
<td>.393</td>
</tr>
<tr>
<td>High service provider cost</td>
<td>.745</td>
<td>.732</td>
<td>.625</td>
</tr>
<tr>
<td>Internet unreliability</td>
<td>.271</td>
<td>.840</td>
<td>.607</td>
</tr>
<tr>
<td>Type of phones owned</td>
<td>.348</td>
<td>.827</td>
<td>.803</td>
</tr>
<tr>
<td>Summated Scale</td>
<td>14.36</td>
<td>5.50</td>
<td></td>
</tr>
</tbody>
</table>

**4.4.5 Data Synchronization**

The results of inter-item correlation and reliability analysis presented in table 4.12 revealed an Alpha value of α=0.963 indicating high levels of variable reliability. Deletion of items did not improve the scale reliability except for the high cost of legacy program conversion hence the various factors used were still considered reliable.

Figure 4.18 shows that all the means for the individual variable ranges from 1.86 to 2.18. This means that majority of the respondents were either in disagreement or high disagreed that enterprise mobility was affected by data synchronization in their organizations. The least of a challenge in terms of data synchronization was lack of sufficient backup ($M = 1.86, SD =$
1.11), insufficient human resource skills on data synchronization ($M = 1.92$, $SD = 1.158$), data recovery strategy which affects data synchronization between legacy programs and newer applications ($M = 1.92$, $SD = 1.158$), new risky software development which may unexpected cause problems with a new system ($M = 2.04$, $SD = 1.16$) and High cost of legacy program conversion ($M = 2.18$, $SD = 1.19$).

The summated mean was 9.92 (or grand $M=2.48$). Hence a majority of the respondents either disagreed or highly disagreed that enterprise mobility was not affected by data synchronization issues in their organizations.

![Chart: Impact of Data Synchronization on Enterprise Mobility]

**Figure 4.18: Impact of Data Synchronization on Enterprise Mobility**

Analysis of variance (ANOVA) show p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the
demographic characteristics and the challenge of data synchronization. This means that any observed differences in means of the factors are purely by chance and has no significant relation to the demographic characteristics tested.

Thus we can conclude that in both industries, data synchronization does not significantly affect enterprise mobility and is not dependent on the demographic characteristics tested.

Table 4.12: Cronbach’s α Correlation and ANOVA for Data Synchronization

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach's α</th>
<th>.963</th>
<th>Sig (p-values)</th>
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<tbody>
<tr>
<td></td>
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<td>Corrected Item-Totals Correlation</td>
<td></td>
<td>.937</td>
<td></td>
</tr>
<tr>
<td>Cronbach's Alpha if Item Deleted</td>
<td></td>
<td>.957</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>.838</td>
<td>.737</td>
<td>.484</td>
</tr>
<tr>
<td>Age</td>
<td>.551</td>
<td>.449</td>
<td></td>
</tr>
<tr>
<td>Educ. level</td>
<td></td>
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<td></td>
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<tr>
<td>Management Position</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sector</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New software development is risky because there may be unexpected</td>
<td>.848</td>
<td>.971</td>
<td></td>
</tr>
<tr>
<td>problems with a new system</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High cost of legacy program conversion</td>
<td>.928</td>
<td>.958</td>
<td>.958</td>
</tr>
<tr>
<td>Insufficient human resource skills on data synchronization</td>
<td></td>
<td></td>
<td>.809</td>
</tr>
<tr>
<td>Lack of sufficient backup which affects data synchronization between</td>
<td>.938</td>
<td>.957</td>
<td></td>
</tr>
<tr>
<td>legacy programs and newer applications</td>
<td></td>
<td></td>
<td>.988</td>
</tr>
<tr>
<td>Data recovery strategy which affects data synchronization between</td>
<td>.902</td>
<td>.962</td>
<td></td>
</tr>
<tr>
<td>legacy programs and newer applications</td>
<td></td>
<td></td>
<td>.938</td>
</tr>
<tr>
<td>Summated Scale</td>
<td>9.92</td>
<td>5.44</td>
<td></td>
</tr>
</tbody>
</table>

4.4.6 Other challenges to adoption of enterprise mobility

This section was addressed by use of an open ended question. The open ended questions were first studied and classified into six categories of challenges. Literacy level of consumers, internal bureaucracy, fraud, fear of risks associated with technology implementation and lack of mobile service penetration. The results were then coded for analysis. Forty four respondents gave their opinions on the other challenges affecting the adoption of enterprise mobility. Figure 4.19 shows that out of the 44 responses, 45% felt that enterprise mobility was affected by low ICT literacy levels among the clients especially among the low income earners. Eleven percent felt that enterprise mobility is affected by
internal organization bureaucracy. The other 11%, resistance to change, fraud (11%), fear of not fully achieving customer satisfaction based on the new technology (11%) and lack of mobile penetration in some population (11%).

![Chart showing percentages of challenges to adoption of enterprise mobility.]

**Figure 4.19: Other Challenges to Adoption of Enterprise Mobility**

In conclusion from the current study, data insecurity, staff incompetence, multiple types of mobile platforms and data synchronization issues do not adversely affect enterprise mobility in the small and medium banking and insurance companies in Nairobi.

However the study lacks sufficient empirical evidence to show how insufficient infrastructure affects enterprise mobility both in the small and medium insurance and banking companies in Nairobi as most respondents were non committal (not sure) whether it does affect or not.

Meanwhile the study identifies low ICT literacy levels among the clients especially among the low income earners, fraud and lack of mobile penetration in some population as some of the external factors that influence enterprise mobility. Similarly the study identifies bureaucracy, resistance to change and fear of not fully achieving customer satisfaction based on the new technology as some of the internal factors that influence enterprise mobility in the small and medium banking and insurance companies in Nairobi.
Leveraging Enterprise Mobility

This section sought to find out how enterprise mobility is leveraged in the Small and Medium sized insurance and banking companies in Nairobi. The respondents were asked to indicate their level of agreement to which they thought that strategic alignment, reshaping of customer care and reshaping of operational model can significantly help leverage enterprise mobility. The results are as below.

4.5.1 Strategic Alignment

The results of inter-item correlation and reliability analysis presented in table 4.13 revealed an Alpha value of $\alpha = 0.951$ indicating high levels of variable reliability. Deletion of items did not improve the scale reliability except from having a separate m-business from e-business the high cost of legacy program conversion hence the various factors used were still considered reliable. Table 4.15 shows that incorporation of ICT into the organizations objectives ($M = 4.25, SD = .565$) was ranked as the most important strategies for strategic alignment of enterprise mobility. This was followed by having distinct enterprise mobility
strategy in place ($M = 4.19$, $SD = .641$) and aligning enterprise mobility to fit into the business strategy ($M = 4.19$, $SD = .641$). Having a separate m-business from e-business ($M = 4.15$, $SD = .583$) ranked fourth. The summated mean was 16.77 (or grand $M=4.19$). Hence a majority of the respondents were in agreement that enterprise mobility can be leveraged through strategic alignment.

![Graph showing strategic alignment](figure421.png)

**Figure 4.21: Strategic Alignment**

Table 4.15 shows that the analysis of variance (ANOVA) revealed p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the demographic variable tested and strategic alignment strategies. This means that any observed differences in means of the factors is purely by chance and has no significant relation to the demographic variables.

Thus we can conclude that in both industries, the respondents believed that enterprise mobility can be leveraged through the strategic alignment with the organizations core objectives.
Table 4.13: Cronbach’s α Correlation and ANOVA for Strategic Alignment

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach's α</th>
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<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Corrected Item-Total Correlation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Having distinct enterprise mobility strategy in place</td>
<td>.934</td>
<td>.918</td>
<td>.478</td>
</tr>
<tr>
<td>Aligning enterprise mobility to fit into the business strategy</td>
<td>.934</td>
<td>.918</td>
<td>.478</td>
</tr>
<tr>
<td>Having a separate m-business from e-business</td>
<td>.765</td>
<td>.968</td>
<td>.701</td>
</tr>
<tr>
<td>Incorporation ICT into the organizations objectives</td>
<td>.898</td>
<td>.931</td>
<td>.700</td>
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<tr>
<td><strong>Summated Scale</strong></td>
<td>16.77</td>
<td>2.271</td>
<td></td>
</tr>
</tbody>
</table>

4.5.2 Reshaping Customer Value

The results of inter-item correlation and reliability analysis presented in table 4.14 revealed an Alpha value of α=0.968 indicating high levels of variable reliability. Table 4.16 shows that all the means for the individual variable are greater than 4.28. This shows high levels of agreement. The greatest agreement is with leveraging of the enterprise mobility through transforming customer experience (M = 4.49, SD = .61) followed by integrating across touch points to increase sales and transactions (M = 4.45, SD = .619), designing new revenue models in which digital elements replace physical ones (M = 4.40, SD = .648), recombining or reassembling information elements to create new or additional value (M = 4.38, SD = .644), augmenting traditional products with mobile features and services that differentiate brands on the basis of new types of information and interaction (M = 4.34, SD = .600), creating new revenue streams from stretching the brand (M = 4.34, SD = .600), enhancing customer experience across multiple touch points (M = 4.30, SD = .623), adding new revenue streams to traditional or mostly physically offerings (M = 4.30, SD = .587) and differentiating with digital connectivity (M = 4.28, SD = .579).

The summated mean was 39.28 (or grand M=4.36). Hence a majority of the respondents were in agreement that enterprise mobility can be leverage through reshaping customer value.
Table 4.15 shows analysis of variance (ANOVA) which reveals all p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the demographic variables tested and the strategies for reshaping customer value. This means that any observed differences in means of the factors is purely by chance and has no significant relation to the demographic variables.

Thus we can conclude that in both industries, the respondents believed that enterprise mobility can be leveraged through reshaping customer value.

**Table 4.14: Cronbach’s α Correlation and ANOVA for Reshaping Customer Value**

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach’s α</th>
<th>.968</th>
<th>Sig (p-values)</th>
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<td>Corrected Item-Total Correlation</td>
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<td>.963</td>
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<tr>
<td>Cronbach's Alpha if Item Deleted</td>
<td>.252</td>
<td>.975</td>
<td>.765</td>
</tr>
<tr>
<td>Gender</td>
<td>.274</td>
<td>.816</td>
<td>.948</td>
</tr>
<tr>
<td>Age</td>
<td>.467</td>
<td>.409</td>
<td>.822</td>
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<td>Educ. level</td>
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<td>.709</td>
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<td>Management Position</td>
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<tr>
<td>Sector</td>
<td>.822</td>
<td>.739</td>
<td>.822</td>
</tr>
<tr>
<td>Adding new revenue streams to traditional or mostly physically offerings</td>
<td>.869</td>
<td>.964</td>
<td>.252</td>
</tr>
<tr>
<td>Creating new revenue streams from stretching the brand</td>
<td>.866</td>
<td>.964</td>
<td>.252</td>
</tr>
<tr>
<td>Integrating across touch points to increase sales and transactions</td>
<td>.863</td>
<td>.964</td>
<td>.113</td>
</tr>
<tr>
<td>Designing new revenue models in which digital elements replace physical ones</td>
<td>.867</td>
<td>.964</td>
<td>.492</td>
</tr>
<tr>
<td>Recombining or re assembling information elements to create new or additional value</td>
<td>.841</td>
<td>.965</td>
<td>.332</td>
</tr>
<tr>
<td>Transforming the customer experience</td>
<td>.871</td>
<td>.963</td>
<td>.115</td>
</tr>
<tr>
<td><strong>Summated Scale</strong></td>
<td>39.28</td>
<td>4.924</td>
<td></td>
</tr>
</tbody>
</table>
4.5.3 Reshaping Operational Model

The results of inter-item correlation and reliability analysis presented in table 4.15 revealed an Alpha value of $\alpha=0.902$ indicating high levels of variable reliability.

Figure 4.22 shows that all the means for the individual variable ranges from 4.30 to 4.49. This means that majority of the respondents were either in agreement or highly agreed that enterprise mobility can be leveraged by reshaping operational models. The respondents had more confident in equipping employees with information, enabling them to surpass customer expectations ($M=4.49, SD=.505$). This was followed by standardization of business systems ($M=4.43, SD=0.500$), using existing brands to create an innovative mobile/online channel ($M = 4.38, SD = .534$) and use of applications that track and reward customer loyalty ($M = 4.30, SD = .582$). The summated mean was 17.6 (or grand $M=4.4$). Hence a majority of the respondents either agreed or highly agreed that enterprise mobility can be leveraged by reshaping operational model.
Table 4.15 shows that the analysis of variance (ANOVA) gives p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the demographic variables tested and the strategies of reshaping the operational model.

Thus we can conclude that in both industries, enterprise mobility can be leveraged by reshaping operational models within an organization.

**Table 4.15: Cronbach’s α Correlation and ANOVA for Reshaping Operational Model**

<table>
<thead>
<tr>
<th>Factor</th>
<th>Cronbach's α</th>
<th>.902</th>
<th>Sig (p-values)</th>
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<tbody>
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<td></td>
</tr>
<tr>
<td></td>
<td>Corrected Item-Tot.</td>
<td>Cronbach's Alpha if Item Deleted</td>
<td>Gender</td>
</tr>
<tr>
<td>Using existing brands to create an innovative mobile/online channel</td>
<td>.775</td>
<td>.876</td>
<td>.067</td>
</tr>
<tr>
<td>To equip employees with information, enabling them to surpass customer expectations</td>
<td>.751</td>
<td>.884</td>
<td>.070</td>
</tr>
<tr>
<td>Standardization of business systems</td>
<td>.877</td>
<td>.841</td>
<td>.050</td>
</tr>
<tr>
<td>Use of applications that track and reward customer loyalty</td>
<td>.738</td>
<td>.893</td>
<td>.074</td>
</tr>
<tr>
<td><strong>Summated Scale</strong></td>
<td><strong>M=4.4</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In summary, table 4.23 indicates that the summated or grand means for the three enterprise mobility leveraging strategies. The table indicates that reshaping operational model ranks highest at M=4.4 followed by reshaping customer value at M=4.36 and lastly strategic alignment at M=4.19.
The results of inter-item correlation and reliability analysis presented in table 4.16 revealed an Alpha value of $\alpha=0.911$ indicating high levels of variable reliability. Deletion of items did not improve the scale reliability except for improving data security hence the various factors used were still considered reliable. Means for the individual variables ranges from 4.44 to 4.68. The respondents highly agreed that creating adaptable applications ($M = 4.68, SD = .471$) and investing in the infrastructure of enterprise mobility ($M = 4.68, SD = .471$) can be used to leverage enterprise mobility. They also indicated that improving enterprise mobility literacy skills within the organization and its customers ($M = 4.64, SD = .485$), enhancing customer awareness on the use mobile platforms ($M = 4.62, SD = .490$) and improving data security ($M = 4.44, SD = .644$) are equally significant in leveraging enterprise mobility.

The summated mean was 23.06 (or grand $M=4.61$). Hence a majority of the respondents highly agreed that enterprise mobility can be leveraged by creating adaptable applications; investing in the infrastructure of enterprise mobility; improving enterprise mobility literacy.
skills within the organization and its customers; enhancing customer awareness on the use mobile platforms; and improving data security.

Table 4.16 shows that the analysis of variance (ANOVA) gave p-values all being greater than 0.05 (95% level of confidence) indicating that there is no statistically significant relationship between the demographic characteristics tested and the other strategies for leveraging enterprise mobility. This means that the any observed differences in means of the factors are purely by chance.

Thus we can conclude that in both industries, enterprise mobility can also be leveraged by creating adaptable applications; investing in the infrastructure of enterprise mobility; improving enterprise mobility literacy skills within the organization and its customers; enhancing customer awareness on the use mobile platforms; and improving data security.

**Table 4.16: Cronbach’s α Correlation and ANOVA for Other Strategies**

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
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<td></td>
<td>.911</td>
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</tbody>
</table>

<table>
<thead>
<tr>
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<th>Corrected Item-Total Correlation</th>
<th>Cronbach's Alpha if Item Deleted</th>
<th>Gender</th>
<th>Age</th>
<th>Educ. level</th>
<th>Management Position</th>
<th>Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improving data security</td>
<td>.492</td>
<td>.966</td>
<td>.058</td>
<td>.400</td>
<td>.250</td>
<td>.800</td>
<td>.310</td>
</tr>
<tr>
<td>Enhancing customer awareness on the use mobile platforms</td>
<td>.876</td>
<td>.870</td>
<td>.17</td>
<td>.953</td>
<td>.787</td>
<td>.270</td>
<td>.714</td>
</tr>
<tr>
<td>Improving enterprise mobility literacy skills within the organization and its customers</td>
<td>.891</td>
<td>.868</td>
<td>.41</td>
<td>.903</td>
<td>.745</td>
<td>.691</td>
<td>.963</td>
</tr>
<tr>
<td>Investing in the infrastructure of enterprise mobility</td>
<td>.871</td>
<td>.873</td>
<td>.168</td>
<td>.979</td>
<td>.646</td>
<td>.838</td>
<td>.981</td>
</tr>
<tr>
<td>Creating adaptable application</td>
<td>23.06</td>
<td>2.217</td>
<td>.168</td>
<td>.979</td>
<td>.646</td>
<td>.838</td>
<td>.981</td>
</tr>
<tr>
<td>Summated Scale</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

Further the study sought to identify from the respondents by use of open ended question the other strategies for leveraging enterprise mobility. The open ended questions were first studied and classified into five categories of strategies. This included, making some operations mandatory and user friendly, doing market research, creating awareness among customers on the usage of enterprise mobility, considering the customer opinion on
enterprise mobility and use of social media. The results were then coded for analysis. Thirty nine respondents gave their opinions on the other strategies that can be adopted to leverage enterprise mobility.

Out of the 39 responses, figure 4.24 shows that 38% indicated that enterprise mobility can also be leveraged by making some operations mandatory and user friendly, 25% by doing market research on the best way of implementing enterprise mobility, 12% by creating awareness among customers on the usage of enterprise mobility, 12% by considering the customer opinion on enterprise mobility and 12% by using of social media.

![Pie chart showing the percentages of strategies for leveraging enterprise mobility](image)

**Figure 4.24: Other Strategies of Leveraging Enterprise Mobility**

In summary the study identified strategic alignment (M=4.19), reshaping of customer value (M=4.36) and reshaping of operational models (M=4.4) in an increasing order as critical in leveraging enterprise mobility. The study also revealed in a decreasing order the significance of creating adaptable applications (M=4.68); investing in the infrastructure of enterprise mobility (M=4.68); improving enterprise mobility literacy skills within the organization and its customers (M=4.64); enhancing customer awareness on the use mobile platforms (M=4.62); and improving data security in leveraging enterprise mobility (M=4.44). Further the study indicated that that enterprise mobility can also be leveraged by making some
operations mandatory and user friendly (38%), doing market research on the best way of implementing enterprise mobility (25%), creating awareness among customers on the usage of enterprise mobility (13%), considering the customer opinion on enterprise mobility (12%) and using of social media (12%).

4.6 Chapter Summary

The chapter presented the results and findings of the study. It gave a brief introduction on how the study was carried out followed by the findings on the extent to which enterprise mobility is infused in the small and medium sized insurance and banking companies based in Nairobi.

The chapter also presented the results on the factors that influence enterprise mobility and how enterprise mobility can be leveraged within an organization.

The following chapter will present the summary of the study, discussions, conclusions and recommendations drawn from the current study.
CHAPTER FIVE

5.0 DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The purpose of this study was to investigate the impact of enterprise mobility on organizational performance among the small and medium sized insurance and banking companies in Nairobi. Chapter four presented the findings of the study. This chapter presents a summary of the findings presented in chapter four in a manner that answers the research questions. The chapter also compares these findings with the previous studies.

5.2 Summary

To identify impact of enterprise mobility on organizational performance among the small and medium sized insurance and banking companies in Nairobi, the study was guided by the following research questions: To what extent is enterprise mobility infused into business-to-customer operations? What are the factors influencing enterprise mobility in business-to-customer operations? How is enterprise mobility leveraged by the Small and Medium Sized Insurance and Banking Companies in Nairobi?

The study adopted a descriptive research design. This design was appropriate for this study because it necessitated conclusion about the entire population. In an attempt to maximize objectivity of the findings, this study adopted the use of structured and standardised survey questionnaire to collect data. This gave quantitative data used to offer predictions and inferences about the entire population. The total population for this study was 74 i.e. the customer’s relations managers or their equivalents from the 41 insurance firms registered by the Association of Kenya insurers (AKI, 2014) and 33 banks registered by the Kenya Bankers Association (KBA, 2014). The firms were not listed at the Nairobi Securities Exchange (NSE, 2014). The participating firms were selected from firms with offices within the Nairobi Central Business District (NCBD) due to ease of accessibility. The data collection was conducted over a period of one week from March 10, 2014 to March 17, 2014.
The study showed that the two sectors were well represented in the study (44% from the banks and 56% from the insurance industry). The female respondents were the majority at 58%. The result is reasonable in view of the fact that customer relations positions needs soft skills and women are generally seen to be better in this thus most firms tend to higher them in such positions than men. The results of the age distribution show that most of the respondents were in the age category of 24-33 years (80%). This age group is neither too young nor too old and has acquired enough experience to better handle customers from both extremes (young and old). In terms of education level, majority at 72% were degree holders. This is a management position with degree being the basic requirement thus the high percentage of degree holders. This is affirmed by the fact that 86% were in the management position and 14% being in the top management. The table also shows that in 98% of the firms, there was some sort of customer care interactions via the mobile platform.

Further 92% of the respondents indicated that their organizations use the mobile technology platforms for customer care, 88% use it to carry out payments, 72% for account management and 28% in advertisement. The low usage of the technology in advertisement may be attributed to the fact that most mobile gargets are personalized equipments which may not favor distribution of unsolicited adverts. Lastly 80% of the respondents indicated that their ICT skills are good and 20% excellent. This was expected as most degree programs nowadays incorporate ICT in as part of the curriculum.

The study showed that enterprise mobility has been infused in the business to customer operations of Small and Medium Sized Insurance and Banking Companies in Nairobi to create innovative process ($M=4.42$), enhance business process ($M=4.39$), redefine business process ($M=4.30$) and enhance information access to customers ($M=3.89$). Hence enterprise mobility has significantly been infused in creating innovative process.

The study identified some of the external factors that influence enterprise mobility as low ICT literacy levels among the clients especially among the low income earners (45%), fraud (11%) and lack of mobile penetration in some population (11%). Similarly the study identifies bureaucracy (11%), resistance to change (11%) and fear of not fully achieving customer satisfaction based on the new technology (11%) as some of the internal factors that
influence enterprise mobility in the small and medium banking and insurance companies in Nairobi. Meanwhile the study also showed that data insecurity \((M=1.695)\), staff incompetence \((M=1.45)\), multiple types of mobile platforms \((M=2.3)\) and data synchronization issues \((M=2.48)\) do not adversely affect enterprise mobility in the small and medium banking and insurance companies in Nairobi. However the study lacks sufficient empirical evidence to show how insufficient infrastructure \((M=2.99-\text{neutral})\) affects enterprise mobility both in the small and medium insurance and banking companies in Nairobi as most respondents were non-committal (not sure). Meanwhile

Lastly the study identified strategic alignment \((M=4.19)\), reshaping of customer value \((M=4.36)\) and reshaping of operational models \((M=4.4)\) as critical in leveraging enterprise mobility. The study also revealed the significance of creating adaptable applications \((M=4.68)\); investing in the infrastructure of enterprise mobility \((M=4.68)\); improving enterprise mobility literacy skills within the organization and its customers \((M=4.64)\); enhancing customer awareness on the use mobile platforms \((M=4.62)\); and improving data security \((M=4.44)\) in leveraging enterprise mobility. Further the study indicated that that enterprise mobility can also be leveraged by making some operations mandatory and user friendly \((38\%)\), doing market research on the best way of implementing enterprise mobility \((25\%)\), creating awareness among customers on the usage of enterprise mobility \((12\%)\), considering the customer opinion on enterprise mobility \((12\%)\) and using of social media \((12\%)\).

5.3 Discussions

5.3.1 Extent of Enterprise Mobility Infusion in the Business to Customer Operations

This section aimed to identify the extent to which enterprise mobility is infused in the business to customer operations of small and medium sized insurance and banking companies in Nairobi. This question was addressed by section 4.3 which showed that enterprise mobility has been infused in the business to customer operations of small and medium sized insurance and banking companies in Nairobi. The infusion is most significant in creating innovative process. This is followed by enhancing business process, redefining business process and lastly enhancing information access to customers. The significant
adoption of enterprise mobility in creating innovative process could be attributed to the stiff competition and customer demand for innovative products.

The study shows that enterprise mobility has been used to create innovative process such as internet based transactions, mobile payment, new innovative products, shifting from core business to new innovative ones and issuance of customer statements. These are in line with Frempong (2009) assertion that companies in the Philippines, Kenya, Tanzania and South Africa have developed innovative mobile telephone platforms that support a number of e-financial services through the mobile telephone handset. He posits that the technology has become versatile hence, offering significant business benefits to enterprises. These innovations and their applications are increasingly contributing to business competitiveness, as well as developing new business models whose impacts are enormous (Frempong, 2009).

Enterprise mobility has been shown to enhance business processes by enhancing instant client reach when the need arise, target low income earners, improve accuracy of operations, cut operational cost, manage customer numbers, improve reliability, improve efficiencies, improve security, reach clients anywhere and initiate two way communication. This is corroborated by the sentiments of Goswami and Raghavendran (2009) that enhancement shifts focus from mobilizing existing data and applications to initially existing and then enhancing and creating new business processes that leverage the unique functionalities and capabilities of mobile technologies. Then he posits that key characteristics of these business processes generally include three elements; mobility (do it anywhere); immediacy (do it now) and the two way data transmission. These may include platforms that combine payments, real-time, two-way data transmission for on-the-move, ubiquitous access to financial information and services.

The study also shows that enterprise mobility is used to redefine business process by shifting to a more social approach to doing business, to venture into new markets and change from niche marketing to mass marketing. Linna and Richter (2011) posit since business models and strategies are based and revolve around enterprise mobility, mobile solutions create entirely new core enterprise models and competencies which lead to a redefinition of entire markets and industries. They note that local entrepreneurs regard applications for social change as a welcome business opportunity. For example they recognized that ICTs, and in
particular mobile phone applications are a powerful tool to address social challenges and change the fate of poor people.

Lastly the study shows that enterprise mobility is used to enhance information access to customers via customers help requests, handling of customers complaints, giving customers feedback, customer access of product information, answering customers’ frequently asked questions, sending alerts for customers’ account activity, customers locating branches and for customers to receive account statements. This is in line with data mobilization premise that aims to provide end-users with a new level of convenience by enabling access to context-relevant information anywhere and anytime (Harris and Patten, 2014).

5.3.2 Factors Influencing Enterprise Mobility in Business-to-Customer Operations

The study indicated that data insecurity, staff incompetence, multiple types of mobile platforms and data synchronization issues do not adversely affect enterprise mobility in the small and medium banking and insurance companies in Nairobi. However the study lacks sufficient empirical evidence to show how insufficient infrastructure affects enterprise mobility both in the small and medium insurance and banking companies in Nairobi as most respondents were non committal (not sure). Even though these findings tend to go against the general trend, it may be an indicator that in these two industries more precautions have been taken to minimize the risks of insecure data access as suggested by Harris and Patten (2014). It is also a pointer that there may be sufficient awareness, knowledge and skills within the staff in the two sectors to limit failures associated with staff in competencies and use the services of external advisors as suggested by Dai (2009).

When IBM (2011) indicated that deploying enterprise mobility applications across a broad spectrum of devices, wide range of different platforms and programming languages poses a challenge to firms adopting enterprise mobility, it envisioned a case of poor management infrastructure within the SMEs. A contrary finding as in this study would point to a sound IT support system for the multiple types of mobile platforms within the small and medium insurance and banking companies in Nairobi.
Finally lack of data synchronization problems is a pointer of sound IT support system for the legacy and the latest institutional knowledge in the small and medium insurance and banking companies in Nairobi.

The study has shown that enterprise mobility in the business to customer operations of the small to medium insurance and banking companies in Nairobi is influenced by low ICT literacy levels among the clients especially among the low income earners, fraud and lack of mobile penetration in some population. Similarly the study identifies bureaucracy, resistance to change and fear of not fully achieving customer satisfaction based on the new technology as some of the internal factors that influence enterprise mobility in the small and medium banking and insurance companies in Nairobi. Good and Qureshi (2009) illustrate how failures to assimilate information due to lack of literacy or connectivity can isolate businesses from the global economy and inhibit growth and development. They posit that a basic problem for global development relates to ‘disconnected’ communities, or communities that for whatever reason, have not been able to adopt technology associated with communication.

5.3.4 Leveraging Enterprise Mobility

Research question three sought to identify how enterprise mobility is leveraged in the small to medium sized insurance and banking companies in Nairobi. The study showed that reshaping of operational model was identified as the most significant in leveraging enterprise mobility. The other strategies identified in order of significance are, reshaping customer value and strategic alignment.

The study reveals that strategic alignment is used as a strategy of leveraging enterprise mobility through incorporation of ICT into the organizations objectives, having distinct enterprise mobility strategy in place, aligning enterprise mobility to fit into the business strategy and having a separate m-business from e-business. Earlier scholars acknowledged the significance of aligning enterprise mobility to the general organization strategy. Basole (2007) posit that an alignment between business strategy and ICT is essential; particularly in times of organizational change and uncertain economic conditions hence organizations considering the adoption and implementation of new ICT must evaluate how ICT will impact the overall strategy. Therefore the first challenge is to develop an enterprise mobility strategy
which is in line with the business strategy. It must be noted that m-business strategies cannot merely be extensions of e-business strategies (IBM, 2009) but part of the wide business objective.

The other strategy identified by the study is reshaping of customer value through transforming customer experience, integrating across touch points to increase sales and transactions, designing new revenue models in which digital elements replace physical ones, recombining or reassembling information elements to create new or additional value, augmenting traditional products with mobile features and services that differentiate brands on the basis of new types of information and interaction, creating new revenue streams from stretching the brand, enhancing customer experience across multiple touch points, adding new revenue streams to traditional or mostly physically offerings and differentiating with digital connectivity. This is in line with IBM (2011) matrix for reshaping customer value and operational model. The matrix present a three path approach in reshaping products, services, information and customer engagement using new capabilities for mobility, interactivity and information access.

The study has also identified reshaping operational model through reshaping of operational models, creating adaptable applications, investing in the infrastructure of enterprise mobility, improving enterprise mobility literacy skills within the organization and its customers, enhancing customer awareness on the use mobile platforms and improving data security as critical in leveraging enterprise mobility. This is in line with the findings of IBM (2011) which indicated that at the next level of operating transformation, companies leverage information and relationships across channels, business units and supply chain partners. This makes it possible to integrate digital and physical components that provide the most value – to improve speed to market, for example, is to equip employees with information, enabling them to surpass customer expectations. The study continues to point out that the integration and optimization of all digital and physical elements, companies focused on fully reshaping the operating model optimize all elements of the value chain around points of customer engagement (IBM, 2011).

Further the study indicated that that enterprise mobility can also be leveraged by making some operations mandatory and user friendly, doing market research on the best way of
implementing enterprise mobility, creating awareness among customers on the usage of enterprise mobility, considering the customer opinion on enterprise mobility and using of social media.

5.4 Conclusions

5.4.1 Extent of Enterprise Mobility Infusion in the Business to Customer Operations

From the study it is evident that enterprise mobility has been identified to be most significantly infused in creating innovative products. This is followed by enhancing business process, redefining business process and enhancing information access to customers.

It has been used to create innovative process such as internet based transactions, mobile payment, new innovative products, shifting from core business to new innovative ones and issuance of customer statements. It has also been used to enhance instant client reach when the need arise, target low income earners, improve accuracy of operations, cut operational cost, manage customer numbers, improve reliability, improve efficiencies, improve security, reach clients anywhere and initiate two way communication. Similarly, it has been used in redefining business process by shifting to a more social approach to doing business, to venture into new markets and change from niche marketing to mass marketing. Lastly enterprise mobility is used to enhance information access to customers via customers help requests, handling of customers complaints, giving customers feedback, customer access of product information, answering customers’ frequently asked questions, sending alerts for customers’ account activity, customers locating branches and for customers to receive account statements.

5.4.2 Factors Influencing Enterprise Mobility in Business-to-Customer Operations

The study has shown that enterprise mobility in the business to customer operations of the small to medium insurance and banking companies in Nairobi have been significantly affected by low ICT literacy levels among the clients especially among the low income earners. This is followed by, fraud and lack of mobile penetration in some population, bureaucracy, resistance to change and fear of not fully achieving customer satisfaction based on the new technology.
On the contrary the study indicated that data insecurity, staff incompetence, multiple types of mobile platforms and data synchronization issues do not adversely affect enterprise mobility in the small and medium banking and insurance companies in Nairobi.

5.4.4 Leveraging Enterprise Mobility

The study reveals that the most important strategy for leveraging enterprise mobility in the small to medium banking and insurance companies in Nairobi is reshaping of operational model. Strategic alignment and reshaping of customer value are also used as strategies of leveraging enterprise mobility in the small and medium insurance and banking companies in Nairobi.

Further the study indicated that that enterprise mobility can also be leveraged by making some operations mandatory and user friendly, doing market research on the best way of implementing enterprise mobility, creating awareness among customers on the usage of enterprise mobility, considering the customer opinion on enterprise mobility and using of social media.

5.5 Recommendations

5.5.1 Recommendations for Further Improvement

5.5.1.1 Extent of Enterprise Mobility Infusion in the Business to Customer Operations

Even though the enterprise mobility has been used to the most advanced level that is use of enterprise mobility to redefine business process, the role of enterprise mobility in increasing access to information has been ranked very low.

5.5.1.2 Factors Influencing Enterprise Mobility in Business-to-Customer Operations

The study has shown that enterprise mobility in the business to customer operations of the small to medium insurance and banking companies in Nairobi is influenced by low ICT literacy levels among the clients especially among the low income earners, fraud and lack of mobile penetration in some population. These external challenges call for proper industry legislation and government policy directions.
5.5.1.3 Leveraging Enterprise Mobility

The study reveals that strategic alignment, reshaping of customer value and reshaping operational model is being used as strategies of leveraging enterprise mobility in the small and medium insurance and banking companies in Nairobi. Further the study indicated that that enterprise mobility can also be leveraged by making some operations mandatory and user friendly, doing market research on the best way of implementing enterprise mobility, creating awareness among customers on the usage of enterprise mobility, considering the customer opinion on enterprise mobility and using of social media.

It is therefore imperative for the management of these organizations to reevaluate the strategies currently being adopted and co-opt the suggested strategies in the main frame to achieve optimum output from enterprise mobility.

5.5.2 Recommendations for Further Research

The finding of the current study is by no means conclusive on the subject of enterprise mobility. A number of gaps which were outside the scope of this study are evident. This research was carried out only in Nairobi. One would evaluate whether other entities outside this population –outside Nairobi, but within the sectors-would exhibit similar traits.

Again since the research was more exploratory on finding existence, it would add to the body of knowledge if one studied the causes of the divergence within the population. Because technology is dynamic it would be interesting to see how the factors identified in this study vary over time as well.
REFERENCES


76


APPENDICES

Appendix A: Cover Letter

P.O. BOX 14634, 00800.

NAIROBI.

DATE:

Dear Respondent,

I am pleased to inform you that am a graduate student at United States International University pursuing a Master’s degree in Business Administration. As partial fulfillment of the course, I am conducting a research assessment on enterprise mobility in the insurance and banking sector in Kenya.

You have been selected as one of the lucky respondents. The result of this study will provide the management with the necessary information for the adoption and implementation of appropriate policies for effective adoption and management of enterprise mobility.

This is an academic research and confidentiality is strictly emphasized, your name will not appear anywhere in the report. Kindly spare 15 minutes to complete the questionnaire attached.

Thank you in advance,

Yours Faithfully,

Onesmus Mbogo
Appendix B: Questionnaire

This study is a requirement for the partial fulfillment of the Master of Business Administration program at the United States International University. The purpose of this study is to investigate the enterprise mobility in the insurance and banking in Nairobi.

SECTION A: DEMOGRAPHICS

Kindly answer all the questions either by ticking in the boxes or writing in the spaces provided. Note that the evaluation will be considered incomplete if you do not answer all the questions.

1. Gender
   - Male ☐
   - Female ☐

2. Age
   - Less than 24 years ☐
   - 24-33 years ☐
   - 34-48 years ☐
   - 49-67 years ☐
   - More than 68 years ☐

3. What is your education level
   - Certificate ☐
   - Diploma ☐
   - Degree ☐
   - Post graduate diploma ☐
   - Masters ☐
   - PhD ☐

4. What is your managerial position within your organization?
   - Middle level management ☐
   - Top level management ☐

5. How long have you been with the organization?
   - Less than 1 years ☐
   - 1-5 years ☐
   - 6-10 years ☐
   - More than 10 years ☐
6. Does your organization carry out customer interactions via the mobile business platform?

   Yes☐       No☐

7. If yes in six (6) above, which operations?

   Customer care ☐
   Advertisements ☐
   Payments ☐
   Account management ☐

8. How would you rank your ICT skills

   Poor ☐
   Average ☐
   Good ☐
   Excellent ☐
**SECTION B: EXTENT OF ENTERPRISE MOBILITY INFUSION**

On a scale of 1-5 (where 1 is highly Disagree and 5 is highly Agree) please indicate your level of agreement to the following concerning enterprise mobility in your organization?

<table>
<thead>
<tr>
<th>Information Access</th>
<th>Highly disagree</th>
<th>Disagree</th>
<th>Not sure</th>
<th>Agree</th>
<th>Highly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our customers receive their account statements via mobile devices</td>
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<td>Our customers can receive answers to frequently asked questions on their mobile phones</td>
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<td>Our customers can located our branches on a mobile platform</td>
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<td>My organization uses the mobile platform for sending alerts on our customers’ accounts activity.</td>
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<td>Our customers access product information on a mobile platform</td>
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<td>Our customers can request for help on a mobile platform</td>
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<td>My organization handles customer complaints on a mobile platform</td>
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<td>We offer customer feedback on a mobile platform</td>
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<thead>
<tr>
<th>Enhanced Business Processes</th>
<th>Highly disagree</th>
<th>Disagree</th>
<th>Not sure</th>
<th>Agree</th>
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<tbody>
<tr>
<td>My organization uses the mobile platform to reach out to our clients instantly when need arises</td>
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<td>My organization uses the mobile platform to reach out to our clients anywhere in the world</td>
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<td>My organization uses the mobile platform to initiate two way communication with our clients</td>
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<td>The adoption of enterprise mobility in my organization has improved efficiencies of the organization’s operations</td>
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<td>Enterprise mobility has improved accuracy of operations in my organization</td>
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<td>Enterprise mobility has improved reliability of operations in my organization</td>
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<td>Enterprise mobility has improved security of operations in my organization</td>
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<td>My organization uses mobile platform as a measure of cutting cost of operations</td>
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<td>My organization use enterprise mobility to better manage customer numbers</td>
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<td>Enterprise mobility has enabled my organization to target low income earners</td>
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<td><strong>Creating Innovative Process</strong></td>
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<td>My organization has an internet based transaction platform</td>
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<tr>
<td>Our customers use their mobile phones to pay for services</td>
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<td>My organization has used the mobile platform to develop new innovative products</td>
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<tr>
<td>Use of mobile platform has enabled my organization to shift from its core business to new innovative businesses</td>
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<tr>
<td>My organization uses the mobile platform to issue customer statements</td>
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<tr>
<th><strong>Redefining Business Models</strong></th>
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<tbody>
<tr>
<td>Enterprise mobility has been used by my organization to venture into new markets</td>
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<tr>
<td>My organization has shifted to a more social approach due to enterprise mobility</td>
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<tr>
<td>My organization has changed from niche marketing to a mass marketing due to enterprise mobility</td>
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</table>

How else has your organization adopted the concept of enterprise mobility?

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SECTION C: FACTORS THAT INFLUENCE ENTERPRISE MOBILITY

On a scale of 1-5 (where 1-highly disagree and 5 highly agree) rank the following statements concerning your organization

<table>
<thead>
<tr>
<th>Highely disagree</th>
<th>Disagree</th>
<th>Not sure</th>
<th>Agree</th>
<th>Highly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Data Security</strong></td>
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<tr>
<td>Mobile malware and viruses often affect our mobile platforms</td>
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<tr>
<td>We often receive complaints from customers on fraudulent transactions on their mobile phones</td>
<td>☐</td>
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<tr>
<td>Our organization often lose funds through the mobile platform</td>
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<tr>
<td>Customer data confidentiality has changed due to the introduction of mobile platforms in my organization</td>
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<tr>
<td><strong>Employee Competencies</strong></td>
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<tr>
<td>Our staff are not aware of mobile applications</td>
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<tr>
<td>Our staff lack the necessary skills on the use of mobile technology</td>
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<td>My organization often outsource technical expertise when it comes to mobile technology implementation or maintenance</td>
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<tr>
<td>Our staff lack the necessary competencies in implementing or maintaining mobile platforms</td>
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<tr>
<td><strong>Multiple Types of Mobile Platform</strong></td>
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<tr>
<td>The dynamic nature of mobile platforms make it hard to keep up with the technology</td>
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<tr>
<td>The diversity of mobile platforms make it hard to know everything</td>
<td>☐</td>
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<tr>
<td>There are multiple mobile applications that make it difficult to synchronize with our mobile platform applications</td>
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<tr>
<td>There is a wide range of different platforms which make developing applications on all these platforms extremely difficult</td>
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<tr>
<td><strong>Insufficient Infrastructure</strong></td>
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<tr>
<td>Limited server capacity affects the mobile platform in our organization</td>
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<tr>
<td>Content management presents a challenge to enterprise mobility in my organization</td>
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<tr>
<td>Limited internet bandwidth hinders enterprise mobility in my organization</td>
<td>☐</td>
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<td>☐</td>
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<tr>
<td>High service provider cost affects enterprise mobility in my organization</td>
<td>☐</td>
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<tr>
<td>Internet reliability affects enterprise mobility in my organization</td>
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<tr>
<td>Type of phones owned by clients affects enterprise mobility in my organization</td>
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</tr>
<tr>
<td><strong>Data Synchronization</strong></td>
<td>☐</td>
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<tr>
<td>New software development is risky because there may be unexpected problems with a new system</td>
<td>☐</td>
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</tr>
<tr>
<td>High cost of legacy program conversion affects enterprise mobility in my organization</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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</tr>
<tr>
<td>Enterprise mobility in my organization is affected by insufficient human resource skills on data synchronization</td>
<td>☐</td>
<td>☐</td>
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</tr>
<tr>
<td>Lack of sufficient backup in my organization affects data synchronization between legacy programs and newer applications</td>
<td>☐</td>
<td>☐</td>
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<td>☐</td>
</tr>
<tr>
<td>Data recovery strategy in my organization affects data synchronization between legacy programs and newer applications</td>
<td>☐</td>
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</tbody>
</table>

What other challenges would you consider to be of threat to the adoption of enterprise mobility in your organization?

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87
SECTION D: HOW TO LEVERAGE ENTERPRISE MOBILITY

In your opinion, indicate on a scale of 1-5 (where 1-highly disagree and 5 highly agree) the level to which you agree that the following can significantly help leverage enterprise mobility

<table>
<thead>
<tr>
<th>Strategic alignment</th>
<th>Highly disagree</th>
<th>Disagree</th>
<th>Not sure</th>
<th>Agree</th>
<th>Highly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having distinct enterprise mobility strategy in place</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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</tr>
<tr>
<td>Aligning enterprise mobility to fit into the business</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Having a separate m-business from e-business</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Incorporation ICT into the organizations objectives</td>
<td>☐</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Reshaping Customer Value</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Augmenting traditional products with mobile features</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>and services that differentiate brands on the basis of</td>
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<td>new types of information and interaction</td>
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<tr>
<td>Differentiating with digital connectivity</td>
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<td>☐</td>
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<tr>
<td>Enhancing customer experience across multiple touch</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>points</td>
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<tr>
<td>Adding new revenue streams to traditional or mostly</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>physically offerings</td>
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<tr>
<td>Creating new revenue streams from stretching the brand</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Integrating across touch points to increase sales and</td>
<td>☐</td>
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<tr>
<td>transactions</td>
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<tr>
<td>Designing new revenue models in which digital</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>elements replace physical ones</td>
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<tr>
<td>Recombining or re assembing information elements to</td>
<td>☐</td>
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<td>☐</td>
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<tr>
<td>create new or additional value</td>
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<tr>
<td>Transforming the customer experience</td>
<td>☐</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Reshaping Operational Model</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Using existing brands to create an innovative mobile/</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>online channel</td>
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<tr>
<td>To equip employees with information, enabling them to</td>
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<td>☐</td>
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<tr>
<td>surpass customer expectations</td>
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<tr>
<td>Standardization of business systems</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Use of applications that track and reward customer</td>
<td>☐</td>
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<td>☐</td>
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<tr>
<td>loyalty</td>
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</tbody>
</table>
In your opinion, indicate on a scale of 1-5 (where 1-highly disagree and 5 highly agree) the level to which you agree that the following strategies can significantly help leverage enterprise mobility

<table>
<thead>
<tr>
<th></th>
<th>Highly disagree</th>
<th>Disagree</th>
<th>Not sure</th>
<th>Agree</th>
<th>Highly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improving data security</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Enhancing customer awareness on the use mobile platforms</td>
<td>☐</td>
<td>☐</td>
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</tr>
<tr>
<td>Improving enterprise mobility literacy skills within the organization and its customers</td>
<td>☐</td>
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</tr>
<tr>
<td>Investing in the infrastructure of enterprise mobility</td>
<td>☐</td>
<td>☐</td>
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</tr>
<tr>
<td>Creating adaptable application</td>
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</tbody>
</table>

In your opinion, how else can an organization leverage enterprise mobility?

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THANK YOU FOR TAKING YOUR TIME TO COMPLETE THE QUESTIONNAIRE