

FACTORS INFLUENCING MOBILE BANKING IN KENYA: A CASE OF KENYA COMMERCIAL BANK IN GARISSA KORIR GEOFFREY

Degree Programme: [MASTER OF ARTS IN PROJECT PLANNING AND MANAGEMENT](#) [1]

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This study sought to establish factors influencing mobile banking in Kenya: a case of Kenya commercial bank in Garissa, it was guided by four objectives that focused on the influence of education, age of the respondents, cost of service and security concerns on mobile banking in Kenya Commercial bank. The study focused on eliciting information from the customers of the KCB bank. The main instrument for data collection was the questionnaire. Data was then analysed using descriptive statistics and presented using frequency tables using SPSS. Through analysis the study established that Majority of respondents were educated up to university and tertiary college levels. However, education did not influence mobile banking. This is because everybody in the sample owned a phone, operated a bank account and had subscribed to mobile banking. However, skills are required to be able to operate effectively on a mobile banking platform. Like education, age did not influence mobile banking. This is because everybody in the sample was found to own a phone, operate a bank account and subscribed to mobile banking. It was found that the cost of mobile banking was not too high and a sizeable number also said it was high. There need for further studies to find out why some feel the cost is high and come up with ways of reducing it down. Majority of respondents said there were losses due to fraudulent access of customers' accounts due to hacking. In order to protect customers' accounts, there is need to employ disciplined, qualified and well remunerated ICT in the bank and at the level of mobile provider. In past there have incidences of bank officials colluding with fraudsters to fleece customers' accounts. This practice should be eliminated with advent of ICT. In order to make mobile banking popular to all, there is need to come up with better ways of protective customer accounts. There is also need for a comprehensive ICT policy that also covers mobile banking.

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