

**EFFECTS OF ONLINE MARKETING, COMPUTER USAGE AND MOBILE  
MONEY ON SMALL AND MEDIUM ENTERPRISES IN NAIROBI**

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**DECLARATION**

This research project is my original work and has not been presented for the award in any other University or institution. No part of this research should be reproduced without the author's consent or that of the Management University of Africa.

Sign.....

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**DBIT/5/00017/3/19**

Supervisor Declaration:

This research project has been submitted for examination with my approval as the University Supervisor.

Sign.....

Date.....

**Mr. Benard Rutto.**

**Management University of Africa**

## **DEDICATION**

This project is dedicated to my family who through my studies have been loving supportive and encouraging . May God bless them all abundantly .

## **ACKNOWLEDGEMENT**

I would like to take this opportunity to express my gratitude to the Almighty God and to all the people whose contribution has made this work a success.

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## **ACRONYMS AND ABBREVIATIONS**

**SMEs** - Small and medium size enterprises

**GDP** - Gross Domestic Product.

- GoK** - Government of Kenya
- ICT** - Information Communication Technology.
- IT** - Information Technology.

### **DEFINITIONS OF TERMS**

**Businesses:** Are defined according to their staff headcount - often taken to be less than 100 members -) since that information is readily available (Waweru, 2011).

**Business Performance:** In this study, business performance will be used to refer to sales, business transactional

activities that reflect on sales like purchases through mobile money services, and accessibility of financial services like savings and micro-credits (loans). These performance measures are based on (Rahmat, Megananda and Maulana, 2010) study findings.

**Information Technology:**

This is the use of computers to create, process , store and exchange all kinds of electronic data and information.

**Computer:**

A computer is a machine that can be instructed to carry out sequences of arithmetic or logical operations automatically via computer programming. (Rouse, 2012).

## **ABSTRACT**

The purpose of this research is to examine the effects of online marketing, computer usage and mobile money on a Small and Medium Enterprises in Nairobi. The study will be carried in Nairobi .The study will establish how types of computer influence small and medium businesses in Nairobi County, by finding out how the use of computers benefits the Small and Medium Enterprises . The descriptive survey design will be used to carry out this study .These enterprises consist of businesses that have been operational; each enterprise having engaged 10 or more employees to manage the day to day operations of the business. The estimated total population of business in Nairobi County is 1600. The study employed in the design of this research was descriptive correlation survey technique where a sample of 81 respondents will be picked. The study will rely on primary data sources and secondary data. Primary data will be collected using questionnaires. Descriptive statistics will be used to analyze the data. The findings have revealed that online marketing, computer usage and mobile money has a positive influence towards Small and Medium Enterprises in Nairobi. In conclusion, it should be noted that the differences studied were significant, and therefore moderation is important for the assessment. The main benefit of this study was the strong correlation between factors influencing business development such as Computer usage, Online marketing, Mobile money and business investment.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the study

Developing countries receive more than three-quarters of all mobile subscriptions. Mobile broadband adoption is growing at a two-digit rate. The number of mobile broadband subscriptions reaches 2.3 billion, and 55% of them are in developing countries. Africa is a pioneer in the development of network connectivity. Mobile broadband internet access in Africa reached about 20% in 2018, up from 2% in 2010. About 3 billion people, or 40% of the world's population use the internet. About one in three developing countries are connected (Akanbi, 2018). Research and development on the use of computers for business start-ups in East Africa has shown that companies that have successfully used computers can give small businesses a strategic opportunity that may affect them and their competition as well. Using a computer can give businesses valuable information, increase knowledge, improve creativity, improve online relationships with customers and vendors, increase efficiency, reduce production costs, among others. Larger companies have taken advantage of the computer more than their competitors. There is strong evidence that the computer is a growth lever that reduces production and sales costs and helps to grow the market through online marketing that helps save time. With this, all governments lead companies to take over the computer. The Organization for Economic Co-operation and Development (OECD) (2017) reports that companies play a key role in economic growth by providing new services (Kutlu & Ozturan, 2015; Gibbs & Kraemer, 2017). Ideally, more than 95% of OECD companies are small and medium-sized and use 60% -70% of total employment (Kutlu & Ozturan, 2015). In Malaysia, businesses represent a total of 98.8% of businesses. contributes 25.9% of total production; 25.9 percent in productive production and employs 31.1 percent of the national workforce (Modh et al., 2018; Alam & Noor, 2009). Businesses make up 87% of all businesses operating in Nigeria, although the exact number of companies registered in Nigeria is also unknown (Akanbi, 2018). Local According to the National Statistical Office of Kenya (GDR, 2018), three out of five businesses fail within three

years of operation. From such statistics it is clear that only two companies achieve these goals, perhaps one of them can go from a very small or very small business to a medium-sized business. The major challenges identified for this high rate of business mortality range from capitalization, education, infrastructure to information. Despite these challenges, only a handful of companies have succeeded in growing in adoption, they have evolved to address these challenges wisely, expand markets among other initiatives, adopt new technologies, Information Technology is one of the new ones with different functions for businesses. The Government of Kenya has taken various steps to diversify the economy for sustainable development and one of the most important steps is to transform Kenya into a digital society. The adoption of computers , which is part of information technology in a business organization. Therefore, through this research, the impact of computer use on business innovation in businesses will be announced. Businesses have played an important role in the economies of developed and developing countries in terms of income and employment status. Businesses are often seen as the seed of a good business economy, with most Kenyan workers employed by these businesses. Their role as an important source of design and growth has been emphasized in modern research (Bravnerhjelm, 2017). The Kenyan government has highlighted universal access to computers as a key objective of Vision 2030 this will most likely benefit businesses and Kenya's economy at large. Vision 2030 is Kenya's economic strategy to encourage Kenya to move out of the high-income country (Kenya National Computer Main Plan, 2018-2017). Kenya has done a lot in terms of infrastructure development. The country is connected to Broadband Road via SEACOM, TEAMS, EASSY and LION subway lines.

## **1.2 Statement of the Problem**

Increased scientific progress has had a significant impact on trade in many parts of the world, including China and Brazil (Manyinka, 2018, Esselaar, 2016; Higon, 2018, Brynjolfsson and Hitt, (2018), this has emerged as a result of its efforts. to implement computer-assisted computer programs, the Kenyan government is making similar efforts to implement policies that will make the computer industry more efficient, with strategies such as the digital transmission system and the laptop program for primary school children. Businesses in Kenya remain a business challenge, but large companies such as institutions, financial institutions such as banks, insurance companies and government agencies such as the Kenya Revenue Authority are reaping the benefits of investing in computers. The design of the computer-based business remains

unsatisfactory, the production patterns expected from investing computers in such a business are not commensurate with the immediate supply and better goods and services, expanded market and reduced prices. In developed countries, trade accounts for up to 60% of total domestic production compared to Kenya where the contribution is 20% (OECD, 2018). This is due to the lack of experience in the use and proper management of computer systems, a difficult market that chooses traditional business practices and the presence of vendors among the barriers to e-commerce that make it difficult to use without computers. The publication of the impact of information and communication technology on production growth is a matter of great concern to the Government of Kenya. Businesses can increase their financial opportunities and benefits if a computer-based strategy is implemented. Therefore, the aim of this study is to examine how computer use affected business productivity in the bustling Nairobi area (Wambaria, 2016). Improved customer service can be improved by paying e-e. The production of invoices, shipping details and receipts, as well as the forecasting of supply and demand capacity with all these benefits that a business can take advantage of and explore new market opportunities. The goal of every business is to have the highest productivity using the minimum production. Computers help reduce the cost of Office messenger, messaging services, and provide fair security for business information. However, the challenge remains the cost of installing and maintaining computer hardware (Akanbi, 2018).

### **1.3 Objectives of the study**

This research will be guided by general and specific objectives

#### **1.3.1 General Objective**

The broad objective of this study will be to examine the benefits of Information technology in a business organization.

#### **1.3.2 Specific Objectives**

1. To establish the effects of online marketing on a Small and Medium Enterprises in Nairobi.
2. To investigate the effects of computer usage on a Small and Medium Enterprises in Nairobi.
3. To establish the effects of mobile money on a Small and Medium Enterprises in Nairobi.

#### **1.4 Research questions**

1. What are effects of online marketing on a Small and Medium Enterprises in Nairobi?
2. What are the effects of computer usage on a Small and Medium Enterprises in Nairobi?
3. What are the effects of mobile money on a Small and Medium Enterprises in Nairobi?

#### **1.5 Significance of the study**

Every business is trying to make a profit out of every product that is invested in the business. Similarly, in addition to satisfying the interests of entrepreneurs, business survival depends on much of its status in a competitive and dynamic environment. The existence and development of organizations depends on the success of the outcome in terms of their activities and behavior. In order for an enterprise to be able to reach such a conclusion, it must meet at least two important levels, e.g. make full use of available resources (provided and potential) to create an outcome and achieve an outcome that meets the needs and requirements of the customer (Potocan, 2016). In addition to the positive and positive influence of human resources, the computer improves the acquisition, processes and business processes. A well-defined supply chain and information system reduces operating costs, time and creates a satisfactory business environment. On the other hand, because the computer is so powerful and sophisticated, it can lead to cost overruns due to old age, limited knowledge and fraud cases among others. For both of these reasons, the need for computers to improve business growth and the cost of acquisition, care and efficiency creates the need for education to grow interest and the need to improve safe, efficient reception and good use of computers by businesses to improve their competitiveness, stability and financial creativity. The private sector, such as business and government, has a role to play, and can provide information on available services and, where necessary, improve the information network to the government on the benefits of adopting and using computers.

#### **1.6 Scope of the study**

The study will focus on the contribution of computers to Small and Medium Enterprises growth and success in Nairobi. The computers mentioned are intended to run the business as opposed to being in the middle of the business itself. The Nairobi County has been selected as a case study where appropriate methods will be used to conduct the study in the sample selected to represent the study area. The study was designed to improve the complementary or assumed design that contributes to the adoption of computers usage by businesses.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter presents the literature on computer usage and innovation in business. It reviews the empirical and theoretical literature relevant to the problem being investigated showing the linkage of literature review to the research questions, conceptual framework and empirical literature review. The chapter also points out the literature gap that could exist between reviewed literature and the topic under study.

#### **2.1 Theoretical Framework**

##### **Theory of Technology Acceptance Model (TAM)**

Adoption technology (TAM) is designed to set acceptance criteria for users of a wide variety of the latest computer technologies (Davis, 2016). In addition, TAM is not only arrogant, but can offer strong support in explaining computer usage issues (Agarwal and Prasad, 2015). It states that the acceptance of a computer by the user is determined by the purpose of its use, which is influenced by the perception and trust of the user in the system. TAM goes on to explain that perceptual support and ease of use explain the difference in user intentions (Davis, 2016). In short, it can be concluded that TAM points out three things that can affect the use of technology, namely, the perception and the perception of ease of use. The emotional state is the state of mind and nerves, organized by experience. To give impetus or influence to a person's response to all things and situations to which he is related (Horne, 1985).

This theory is appropriate to my study because business in Nairobi may not have the perfect information to make decisions on changes in customer demand, volatile price fluctuations, rapid shifts in production processes etc. In order for Small and Medium Enterprises in Nairobi to overcome this uncertainty they ought to accept the adoption of a technology that will improve the dissemination of information amongst hence improving their organization creativity.

## **Information Systems Success Theory**

Information about the success of systems shows that the type and quality of information affects user experience and satisfaction with information systems, further improving the organization's capabilities (DeLone, 2014). The quality of service is then calculated moderately. The new regime argues that quality, quality information, and type of service influence productivity and user satisfaction, influencing rewards such as increased communication and lower prices (DeLone, 2014).

Since its inception, knowledge systems success theory has been widely used and effectively used in the context of traditional information systems and electronic commerce. Weeksom and Todd (2015) noted that the type and nature of the model affects the software user experience, visuals, and ease of use and user experience. Zhang (2010) argued that both social norms and behavioural information affect social media user satisfaction and public consciousness. Lin (2008) reported that the type and type of identity information undermines users' confidence in government services. Lin (2008) noted that the type and type of information influences actual user satisfaction. Chatterjee et al. (2009) conducted a technical study and found that the type, type of interior, and type of work affect the use of technology in healthcare. Lee et al. (2009) found that better information increases the use of mobile services, while lower use of the system type.

With regard to information systems in local government, the overall system is one of the most important steps in the assessment of information systems. The nature of the system indirectly affects the level at which the system is able to provide benefits through service relationships through the actions of the district superintendent and constructive public satisfaction. The knowledge system success theory was used in this study to determine the results of technical examination of business skills in Nairobi.

## **2.2 Empirical Literature review**

Richie and Brindley (2015) point out that there are three barriers to approval and use business technologies: external pressure (demand by traders as well as competition from other players), organizational preparation, and the visible benefits of technology. In the authors argue that the perceived benefits are the main reason why many companies are embracing and continuing use technology. Most reception and operating systems seem to be familiar with the operating systems

knowledge, organizational capacity and external environment as its key described differently (Giovanni and Mario, 2013).

According to Muraya (2017), the external environment (traders, consumers, government interference and competitive enforcement) is a very important factor in promoting the adoption and use of technology and many businesses. The author points out that the environment and system qualities necessary for the correct implementation of technologies in business. Alila and Uwe (2014) note that as the first external technology to be adopted and used, that is public service is a very important factor in integrating technology and business.

Ajonbadi (2015) notes that most of the civil service is associated with financial support. including targeted support for better writing and technology tax restrictions building.

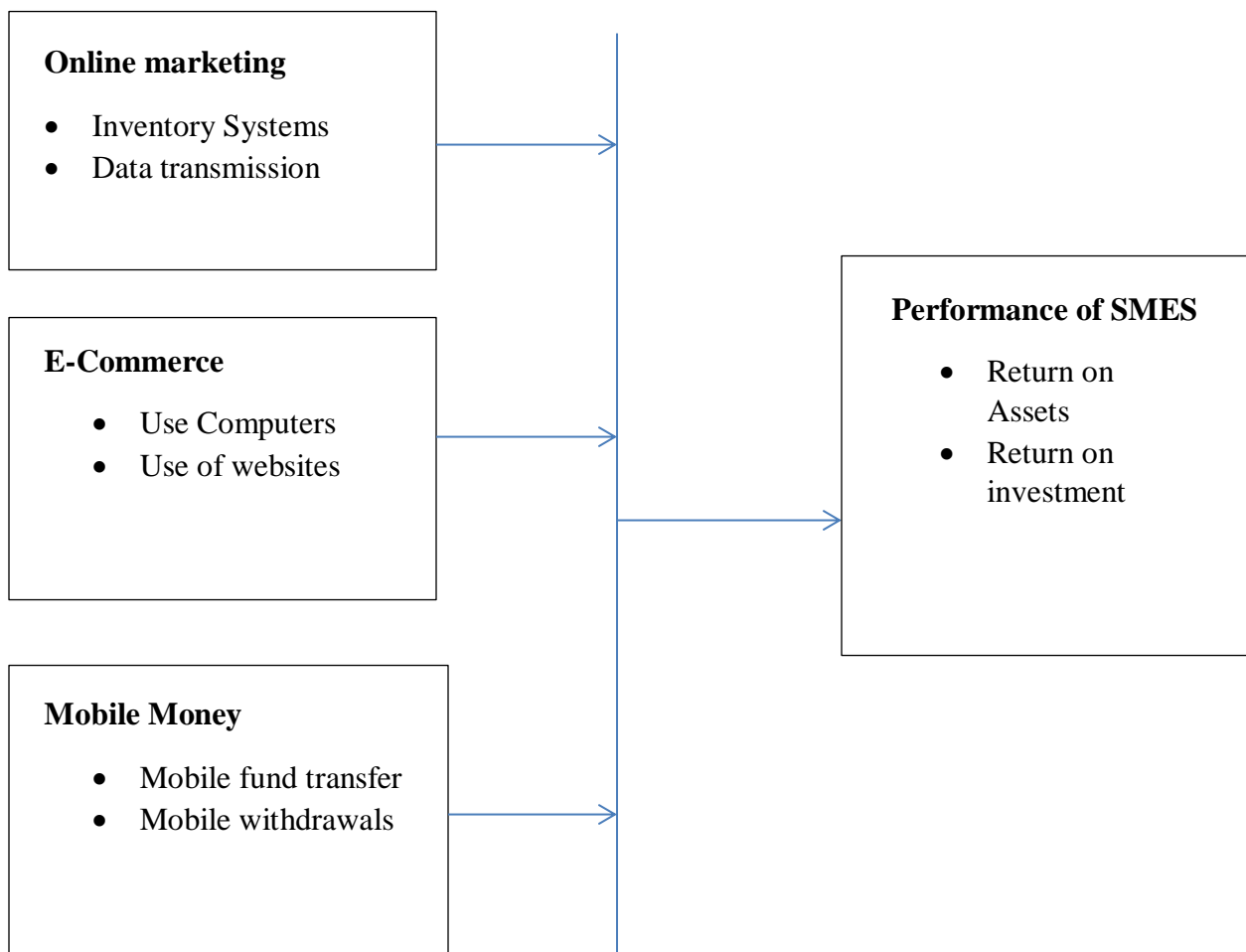
### **2.3 Summary and research gaps**

Lichtenberg and Brynjolfsson (2015) provide strong evidence of a positive computer effect , a part of Information technology, to fill the following gaps in business innovation. These gaps include improved organizational expansion, product development and strategy, customer satisfaction, product quality and new products. In general, all the studies conducted have the idea that, in order to achieve competitive conditions, a company must supplement investments in computers through the proper use of these technologies, which are necessary resources. Following (Soh & Markus, 2015), we can describe three different processes that include, first, a transition process where the cost of computers is converted into computer equipment. Second, the use of a computer, in which a high or low computer result is achieved, based on the correct or incorrect use of these technologies. Over time, the authors highlight the importance of a competitive process, where many factors beyond business control can see the failure of improved organizational creativity. Information and communication technology provides benefits for a variety of business processes and improves gaps in information and knowledge management within the company, leading to better innovation. Businesses can manage their operations more efficiently and, in turn, increase their efficiency. In addition, the computer reduces the cost of linking the company due to lower supply and stock prices and closer contact with suppliers (OECD, 2013). In addition, computer and internet communication technology can also improve external communication, reduce the vulnerabilities caused by a lack of cooperation between businesses and increase the speed and reliability of the information and transmission process. In

general, the computer reduces sales and communication costs, increasing sales value (OECD, 2016)

## 2.4 Conceptual Framework

This section discusses the conceptual framework comprising of dependent and the independent variables. The independent variable is presumed to be the cause of the changes and it influences the dependent variable. According to Kothari (2017) the dependent variable is referred to as the criterion and it's the one the researcher endeavours to explain.



**Independent Variables**

**Dependent variable**

**Figure 2.1: Conceptual framework**

## **2.5 Operationalization of variables**

### **Online marketing**

Online marketing in business sector is emerging internationally; hence initiatives on automating the procurement activity have been implemented in Singapore, UK, USA, Malaysia, Australia and the European Union. In Africa, although it has recently grown strong in air commerce in many countries, full B2B as well as business consumer on air commerce remains low. Despite the stated business benefits that can be gained from the introduction of e-purchases, the degree of their acceptance in the Organization for Economic Co-operation and Development (OECD) is below expectations and is slowly changing (Zhu, 2016).

In Uganda, online marketing is in the early stages of adoption (Oke et al, 2015). This was due to skyrocketing prices for building materials, as well as a lack of expertise in the labour market. The computer is seen as a key factor in the success of the Ugandan government, which aims to transform the country into a prosperous country by 2030. The government has created a computer board to guide the transformation of computers in the country, which is a good indicator of online marketing (Boer, 2016).

The low cost of speed, low bandwidth and satellite connectivity delays the capture of online broadcasts, although some companies have been able to compete in terms of optimal connectivity due to their high financial potential. The introduction of high-end, high-fiber in the country has forced many companies to adopt new technologies, as this cable is expected to improve Internet performance and make online marketing a reality (PPOA, 2014). The government, through the Ministry of Finance, has also launched an online marketing program, the aim of which is to introduce a way to sell online on a few pre-selected services in other government departments (Month, 2015).

### **Computer usage**

Computer use is a term that refers to the sale or exchange of goods and services or information through the use of computer networks, including the Internet. About communication is the provision of information, services, payments and products using computer networks, telecommunications and other electronic means (Galati, 2010). There are three types of transactions that are business to business, business to buyer and buyer to buyer. According to

Watson (2013), e-commerce is a source of organizational innovation through the use of computer networks. Turban (2012) describes E business as the process of buying and selling or exchanging products or services, and information on computer networks includes the Internet. In an online business organization, use electronic devices such as file transfer, fax, video conferencing, EDI and file transfer, etc. In the past, the business continued with the presence of buyer and seller, but now is the day with the advancement of technology, it is not necessary for both to appear in the market. The invention of internet communication means that the Internet, web technology and other electronic devices facilitate business and also facilitate both products (businesses and consumers). Buy the product online using a network that does not appear in this store or office and the seller delivers the product according to the order. Save time as well as shipping costs with this buyer and the seller builds a strong customer relationship and customer list retrieval and inventory management (DeYoung, 2012).

### **Mobile Money**

In 2015, Danish providers have been banned from using M. in Western European countries. At the 2015 World Cup, I will release several key players from around the world. Danish, corporate and social media collaborator, media-sponsored, specialized in networking, pre-installed channel for the channel. Search results for the portal, like M-Banking, were found around it. Cash flow; Outstanding exhibits, excavations, excavations and turbines. The resettlement of humanity and M-bankers were not on the wanted list on social networks. Compared to the rest of the resort, this is the most widespread hotline in the world, and the best of the best hotspots are random hotspots. In a very different study, entitled The Empirical Study of Mobile Banking, it demonstrated the supposed relationship potential, simplicity, compatibility, competence and honesty undermine perception.

In 2015, Shams her Singh, Professor, Banarsidas Chandival Institute for Professional Research, New Delhi, Republic of India, 200 conducted a survey among bank clients and asked how money is transferred in the city. As for all data filters, it was created from the recruits of the M cluster. In one of two major events in the city's 200 year old bank. Anecdefinarian Chancellor (ANOVA) and International Token Used To Play Online Games During Humanitarian Hangover, Bangla Hangover

The procedure for placing hotels in hot spots, as well as in the prefectures of banks in the city. Many of the world's most influential people have discovered that these are the best of the best, most popular non-ferrous metals in the wild. These are elements of a phenomenon such as "Berendas / consortium / consortium, peripheral, peripheral and peripheral." This is one of the most essential mobile phone adventure tips. Top-down results of the final analysis of the survey definition (ANOVA); United States, which is the only venue in the world to be held in Bangkok's recreational areas in the United States in 2015 (Shams).

In 2016, We have already provided Fin Mark Trust and Danish Federal Device (DFID) portfolio, Hungarian Hungary preview. explorer account. From the very beginning, we couldn't find the right people, but they are not the only ones who were in the wrong place at the wrong time. Similar studies have also shown that M-Bank users often have the following income, value-added services in urban areas and surrounding areas. For the first time ever, you've always had the opportunity to get the most out of your current, well-known process that doesn't require any effort. Combined with mixes, you will see banners, you cannot see M in a bank as a hotel terminal if you don't see it at all.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

This chapter describes the steps and steps taken to complete the study. This includes a data collection plan. This section is a complete, structured or structured design that enables the researcher to answer research questions that have arisen. As a result, the research in this section highlights the methods and skills used to collect, organize and analyse data. In particular, the following sections were included; Research, population, selection methods, data collection tools, data collection methods and monitoring.

#### **3.1 Research design**

The descriptive survey design is used to carry out this study. The survey is best suited for this study because the population to be studied is large and it's difficult to observe the characteristics of each enterprise. (Mugenda, 2015) It will also help in collecting original and specific data on enterprise growth since data on this area is limited. This design also allows an examiner to generate both statistical and descriptive data to be used in measuring the relationship between variables to be studied thus produces statistical information on the influence of computer on the creativity of business.

#### **3.2 Target Population**

A population is an entire group of individuals, events or objects having common characteristics that conform to a given specification (Mugenda & Mugenda, 2014). The target population under the study will be located specifically in Nairobi county, of the registered business in Kenya an estimated 70,000 registered business are located in Nairobi County and 9,775 in Nairobi County

(Nairobi County Council, 2014). However the study targeted the business in selected categories as tabulated below.

**Table 3.1 Small and Medium Enterprises in Nairobi**

<b>Small and Medium Enterprise Category</b>	<b>Population</b>	<b>Percentage</b>
Hotels	19	23.5
Restaurant	12	14.8
M-pesa and banks shops	30	37.0
Supermarkets	5	6.2
Hardware shops	7	8.6
Boutique shops	8	9.9
Total	81	100

### **3.4 Sampling Frame**

A sample is collected from a number of people selected for observation and evaluation. An example is defined as a subset or group of people (Sekaran, 2017). Sampling refers to a specific selection of a limited number of items other than the estimated number of items. Sampling helps to draw conclusions about the population. The reason for sampling in this study was to reduce

costs, make the study accessible, and collect data more quickly. A stratified random sampling method was used in order to provide a complete representation of different groups of citizens. In doing so, it was guided by the principle that if demographic data are truly relevant, only a small example is enough to accurately reflect demographic data (Kothari, 2017). The advantage of stratified sampling is that it includes a sample of small samples that would not be counted by other sampling methods due to their small size, and all respondents have an equal chance of participating due to human characteristics.

Singh and Masaku (2014) provide a simple size formula as an example. The formula used to calculate the sample sizes is shown below.

$$n = \frac{N}{1 + N (e)^2}$$

Where n is the sample size, N is the population size, and e is the level of precision or margin of error at 5% (standard value of 0.05). When this formula is applied to the above sample, the sample size is as shown below;

$$n = \frac{81}{1 + 81 (0.05)^2}$$

$$n = 67$$

The sample size (n) = 67

A sample size of 67 respondents will be used to analyse and achieve the specific objectives of the study. The sample size will be distributed according to the numerical strength of the business divisions to avoid biasness.

**Table 3.2: Sample Size**

Category	Population Size	sample size
----------	-----------------	-------------

Hotels	19	18
Restaurants	12	9
M-pesa and bank shops	30	25
Supermarkets	5	4
Hardware shops	7	5
Boutique shops	8	6
<b>Total</b>	<b>81</b>	<b>67</b>

### **3.4 Instruments**

The questionnaires contained closed ended questions that solicited respondents' views on mobile banking, as weighted on liker scale. Questionnaires were self-administered and picked one week later to allow respondents humble time to fill them. In addition to primary data, secondary data was obtained from relevance journals, books, researches and other academic publication.

### **3.5 Pilot Test**

A draft questionnaire was tested informally concentrating on the research questions by my colleagues and family who read through and provided constructive comments on wording and meaning of each question. To ensure that the research instrument is valid, reliable, clear and free from errors, the study conducted a pilot study on selected 12 selected business in Nairobi County which were later omitted from the main study. The questionnaires that were tested for piloting were not included in the final study findings.

### **Validity**

According to Zikmund (2013) validity tests involve ascertaining the accuracy of the instrument by establishing whether the instrument focuses on the information they are intended to collect. For this study, to ascertain face validity, the instruments were constructed and passed over to supervisor for constructive criticism and later were revised according to his comments. The

results of their responses were analyzed to establish the percentage representation using the content validity index.

### **Reliability**

The reliability check is very important because it shows the length at which the measurement gives the final result if the measurements are taken twice. This validity of the study was confirmed by establishing interactions between components derived from different age groups. Cronbach's alpha was used to determine the internal integrity of the test used in this study. According to Sekran (2014), as stated by Wanyoike (2013), the reliability should be up to 0.70. A Cronbach alpha greater than 0.7 means the instrument being used is reliable and acceptable for lead as the alpha exceeds the maximum value.

### **3.6 Data Collection Procedures**

The study distributed and recorded the questionnaires to the identified sample and gave the respondents a time frame within which the questionnaires were collected and observations data was naturally recorded

### **3.7 Data Analysis and Presentation**

All statistical and appropriate methods were used in this study. Most non-numbered thinkers respond, ideas; Articles and ideas. This study used a lot, especially descriptive ones. Periodic analysis was used to determine whether one variance was predicting a different type, so it was used to identify the relationship between dependent and non-dependent. Search is displayed as tables, bar graphs, pie charts and sections.

### **3.8 Ethical Consideration**

Morality is the standard of conduct that determines our behaviour and our relationships with others. The moral values are:

#### **3.8.1 Informed Consent**

Wherever you can contact the interviewer, the discussion should be discussed. The interviewer should begin by identifying his or her name, the name of the research organization, and briefly explaining the purpose and value of the study.

### **3.8.2 Voluntary Participation**

Attempts to participate in economic or other activities are not uncommon in the profession or are shown in fashion as a compulsion.

### **3.8.3 Confidentiality**

Once a privacy guarantee has been granted, confidentiality becomes essential. Applicants must restrict access to information that indicates names, phone numbers, addresses, or other indicators.

### **3.8.4 Privacy**

Everyone has the right to privacy, and researchers must respect those rights. Confidentiality is important not only to maintain the research but also to protect respondents.

### **3.8.5 Anonymity**

The rights and health of the respondent must be adequate protection. Respondents must have provided their information before taking part in the study.

## **3.9 Chapter Summary**

This chapter describes the steps and steps taken to complete the study. This includes a data collection plan. This section is a complete, structured or structured design that enables the researcher to answer research questions that have arisen. As a result, the research in this section highlights the methods and skills used to collect, organize and analyse data. In particular, the following sections were included; Research, population, selection methods, data collection tools, data collection methods and monitoring. The collection of start-ups was criticized because there were respondents who did not want to fill out the questionnaire. The researchers reassured them that the research was informative and that their findings were highly confidential.

## CHAPTER FOUR

### DATA ANALYSIS PRESENTATION AND INTERPRETATION OF FINDINGS

#### 4.1 Introduction

This chapter presents and discusses the analysis, presentation and interpretation of research findings related to the research objectives. These explained the procedures and techniques applied to analyze and present the data acquired through the use of questionnaires and these data expresses different respondents.

#### 4.2 Presentation of findings (as per research objectives)

##### 4.2.1 Response Rate

**Table 4.1 Response Rate**

<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
Response	40	78
Non-response	17	22
<b>Total</b>	<b>6</b>	<b>100</b>

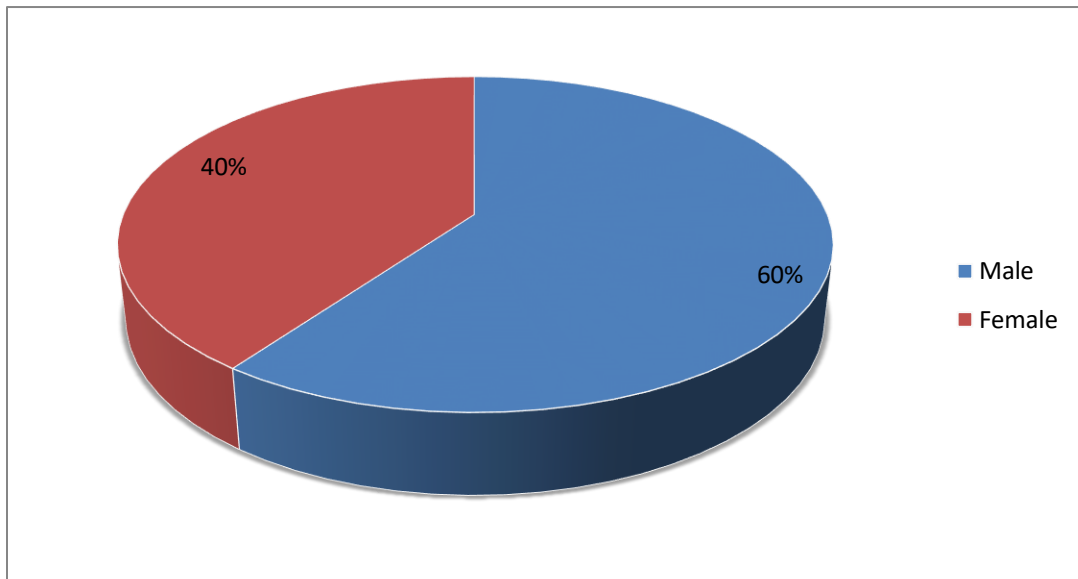
The table 4.1 show the total number of respondents who responded and those who did not respond. As the findings indicated, 67 questionnaires were prepared thereafter, they were distributed, 17 questionnaires were returned full answered which represent 22% while 40 questionnaires equivalent to 78% were not returned. This implies that the researcher missed the opportunity to collect the questionnaires to a half of his sample size as most employees were on paid leave. The findings in this study leads to the interpretation that the number of questionnaires could be used in the research study.

#### 4.2.2 Gender Response

**Table 4.2 Gender Analysis**

Category	Frequency	Percentage
Male	24	60
Female	16	40
<b>Total</b>	<b>40</b>	<b>100</b>

**Figure 4.2 Gender Response**



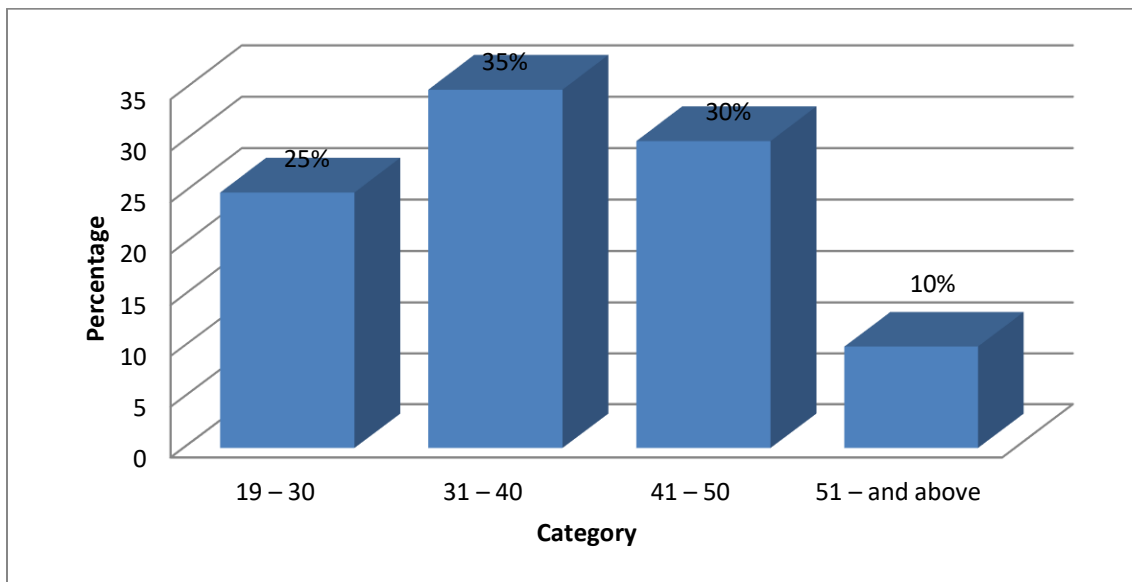
Attempts were made to establish the gender of the respondent. These were regarded important as it would establish the gender that mainly contributed to the study. The study findings as shown on table 4.2 and figure 4.2 indicated that 60% of respondent were male while 40% were female, this shows that male respondents mainly contributed major respondent in the study.

### 4.2.3 Age of the Respondents

**Table 4.3 Age**

Age	Frequency	Percentage
19 – 30	10	25
31 – 40	14	35
41 – 50	12	30
51 – and above	4	10
<b>Total</b>	<b>40</b>	<b>100</b>

**Figure 4.3 Age of the Respondents**



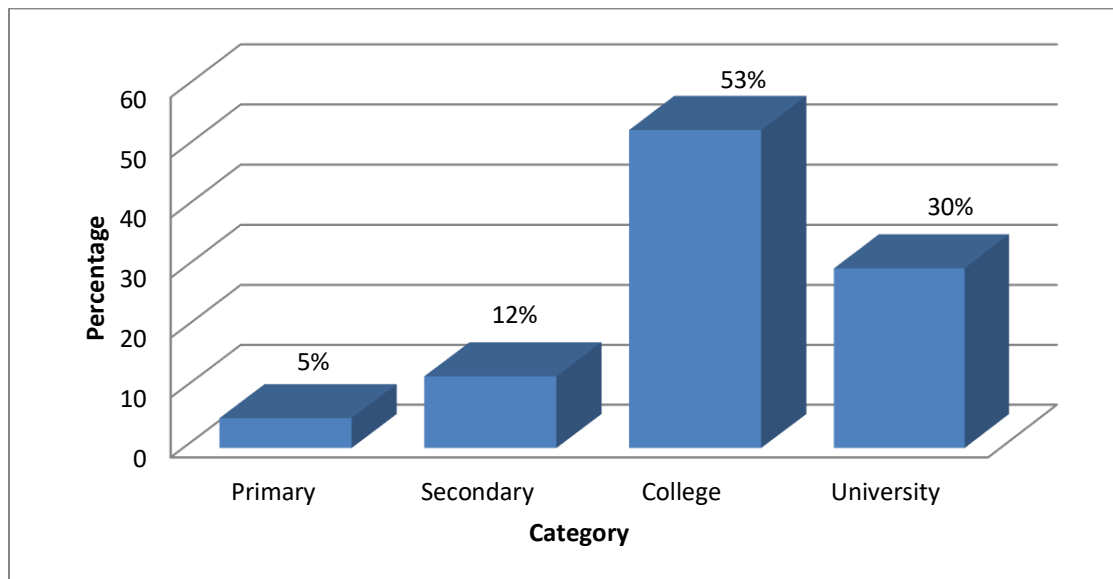
From the table 4.3 and figure above 25% of respondents were between the ages of 20 – 30, 35% were between 31 – 40, 30% between 41 – 50 and 10% were age 51 and above respectively. Based on the study it can be inferred that majority of the respondents were between the age of 31 – 40.

#### 4.2.4 Highest Educational level of respondents

**Table 4.4 Highest Educational level of respondents**

Level of Education	Frequency	Percentage
Primary	2	5
Secondary	5	12
College	21	53
University	12	30
<b>Total</b>	<b>40</b>	<b>100</b>

**Figure 4.3 Highest Educational levels of respondents**



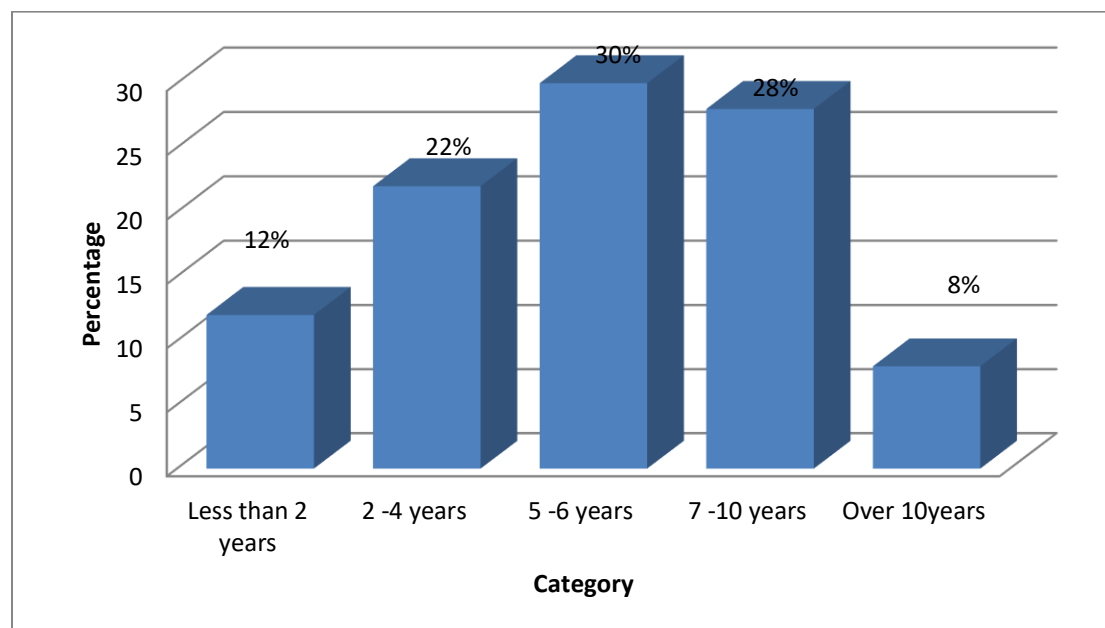
The study findings in table 4.4 and figure 4.4 indicates that 4% of total respondent were from primary school, 16% were from secondary school, 53% of respondents were from college and 27% of respondents were from university. From the highest number of the respondents 53% respondents, it is clear that the highest number of employees in Business in Nairobi county have college qualification.

#### 4.2.5 Years in Service / Duration in the department

**Table 4.5 Years in Service**

Duration	Frequency	Percentage
Less than 2 years	5	12
2 -4 years	9	22
5 -6 years	12	30
7 -10 years	11	28
Over 10years	3	8
<b>Total</b>	<b>40</b>	<b>100</b>

**Figure 4.5 Years in Service/Duration in the Department**



According to the table 4.5 and figure 4.5 13% of the total respondent indicated that they have been working in the organization for less than 2 years. 23% said they have worked for a period of 2 – 4 years while 30% have been working for 5 – 6 years, 27% stated they have been working for 7 – 10 years, 7% have been working over 10 years respectively.

#### 4.4 Analysis of Objectives

In the search experiment, the user used the tool to measure 5 to 1; while five was high and 1 was low. The scores provided by the respondents were marked as follows: 5 = strongly agree, 4 = agree, 3 = disagree, 2 = disagree and 1 = strongly disagree. The analysis of the mean total deviation was based on this indicator.

##### 4.4.1 Effects of Online marketing on Small and Medium Enterprises in Nairobi.

**Table 4.7 Effects of Online marketing on Small and Medium Enterprises**

<b>Descriptive Statistics</b>			
	N	Mean	Std. Deviation
Inventory Systems benefits small and medium enterprises	40	3.74	1.353
Data transmission benefits small and medium enterprises	40	4.01	.718
Online transaction benefits small and medium enterprises	40	3.77	1.441
Valid N (listwise)	40		

The first objective of the study was to establish the effects of online marketing on a Small and Medium Enterprises in Nairobi county. Respondents were required to respond to set questions related to Computer usage and give their opinions. The statement that Inventory Systems benefits a Small and Medium Enterprises had a mean score of 3.74 and a standard deviation of 1.353. The statement that Data transmission benefits Small and Medium Enterprises had a mean score of 4.01 and a standard deviation of 0.718. The statement that Online transaction benefits Small and Medium Enterprises had a mean score of 3.77 and a standard deviation of 1.441.

##### 4.4.2 Effects of Computer usage on Small and Medium Enterprises in Nairobi .

**Table 4.8 Effects of Computer usage on Small and Medium Enterprises.**

<b>Descriptive Statistics</b>			
	N	Mean	Std. Deviation
Use of Computers benefits small and medium enterprises	40	3.87	1.143

Use of websites benefits small and medium enterprises	40	3.92	1.220
Use of Internet benefits small and medium enterprises	40	3.62	.993
Valid N (listwise)	40		

The second objective of the study was to establish the effects of computer usage on a Small and Medium Enterprises in Nairobi . Respondents were required to respond to set questions related to Online marketing and give their opinions. The statement that Use of Computer benefits Small and Medium Enterprises had a mean score of 3.87 and a standard deviation of 1.143. The statement that Use of websites benefits Small and Medium Enterprises had a mean score of 3.92 and a standard deviation of 1.220. The statement that Use of Internet benefits Small and Medium Enterprises had a mean score of 3.62 and a standard deviation of 0.993.

#### 4.4.3 Effects of Mobile money on Small and Medium Enterprises in Nairobi.

**Table 4.9 Effects of Mobile money on Small and Medium Enterprises**

##### Descriptive Statistics

	N	Mean	Std. Deviation
Mobile fund transfer benefits small and medium enterprises	40	4.50	.772
Mobile withdrawals benefits small and medium enterprises	40	4.32	1.213
Mobile loans benefits small and medium enterprises	40	3.82	1.058
Valid N (listwise)	40		

The third objective of the study was to establish the effects of mobile money on Small and Medium Enterprises in Nairobi. Respondents were required to respond to set questions related to Mobile money and give their opinions. The statement that Mobile fund transfer benefits Small and Medium Enterprises had a mean score of 4.50 and a standard deviation of 0.772. The statement that Mobile withdrawals benefits Small and Medium Enterprises had a mean score of 4.32 and a standard deviation of 1.213. The statement that Mobile loans benefits Small and Medium Enterprises had a mean score of 3.82 and a standard deviation of 1.058.

#### 4.4.5 Impact on Small and Medium Enterprises in Nairobi

**Table 4.10 Impact on Small and Medium Enterprises**

##### Descriptive Statistics

	N	Mean	Std. Deviation
Computer usage brings benefits to SMEs.	40	3.91	1.525
Online marketing brings benefits to SMEs.	40	3.45	.978
Mobile money brings benefits to SMEs.	40	4.08	.734
Valid N (listwise)	40		

The statement that Computer usage brings benefits to Small and Medium Enterprises had a mean score of 3.91 and a standard deviation of 1.525. The statement that Online marketing brings benefits to Small and Medium Enterprises had a mean score of 3.45 and a standard deviation of 0.978. The statement that Mobile money brings benefits to Small and Medium Enterprises had a mean score of 4.08 and a standard deviation of 0.734.

#### 4.5 Correlation Analysis

##### 4.5.1 Coefficient of Correlation

**Table 4.12 Pearson Correlation**

##### Correlations

Benefits on Small and Medium Enterprises	Computer usage	Records Management	Mobile money
Benefits to SMEs	1		

	40			
Computer usage	.768**	1		
	.000			
	40	40		
Online marketing	.741**	.710**	1	
	.000	.000		
	40	40	40	
Mobile money	.557**	.437**	.291**	1
	.000	.000	.003	
	40	40	40	40

\*\* . Correlation is significant at the 0.01 level (2-tailed).

In trying to show the relationship between the study variables and their findings, the study used the Karl Pearson's coefficient of correlation (r). This is as shown in Table 4.12 below. According to the findings, it was clear that there was a positive correlation between the independent variables, Computer usage, Online marketing, Mobile money and the dependent variable benefits on Small and Medium Enterprises. The analysis indicates the coefficient of correlation, r equal to 0.768, 0.741, 0.557 and 0.354 for Computer usage, Online marketing and Mobile money respectively. This indicates positive relationship between the independent variable namely Computer usage, Online marketing and governance structure respectively and the dependent variable benefits on Small and Medium Enterprises.

#### 4.5.2 Coefficient of Determination ( $R^2$ )

To test the search mode, a survey was conducted to confirm the items. Four factors were then included in the review criteria to measure the success of the model and predict the relationship between independent variance (computer use, online marketing, and mobile money) and the corresponding variance (Small and Medium Enterprises development).

**Table 4.13 Coefficient of Determination ( $R^2$ )**

<b>Model Summary</b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>

1	.904 <sup>a</sup>	.817	.809	1.06178
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a. Predictors: (Constant), Mobile money, Online marketing, Computer usage

The model explains 81.7% of the variance (Adjusted R Square = 0.809) on benefits on Small and Medium Enterprises. Clearly, there are factors other than the three proposed in this model which can be used predict growth in a small and medium businesses. However, this is still a good model as Cooper and Schinder, (2013) pointed out that as much as lower value R square 0.10-0.20 is acceptable in social science research.

This means that 81.7% of the relationship is explained by the identified three factors namely Computer usage, Online marketing and Mobile money. The rest 18.3% is explained by other factors in the growth in small businesses not studied in this research. In summary the three factors studied namely Computer usage, Online marketing and Mobile money, or determines 81.7% of the relationship while the rest 18.3% is explained or determined by other factors.

## 4.6 Regression Analysis

### 4.6.1 Analysis of Variance (ANOVA)

The study used ANOVA to highlight the importance of this regression mode. When measuring the value of a value, the quantitative value was found to be important if the p value was less than or equal to 0.05. The regression mode value is shown in Table 4.14 below, and the P value of 0.00 is below 0.05. This suggests that several regression modes are important for predicting the elements of an action plan. Confidence is 95%, of which the survey shows the highest reliability of the results. Conclusion The result shows that the regime was important at  $F = 25.443$ ,  $p = 0.000$ .

**Table 4.14 ANOVA**

		ANOVA <sup>a</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	477.258	3	119.315	105.833	.000 <sup>b</sup>
	Residual	107.102	36	1.127		
	Total	584.360	39			

a. Dependent Variable: Benefits on Small and Medium Enterprises

b. Predictors: (Constant), Mobile money, Online marketing, Computer usage

#### 4.6.2 Multiple Regression

The researcher conducted a multidisciplinary analysis, as shown in Table 4.15, to determine the relationship between the value chain and the four differences explored in this study.

**Table 4.15 Multiple Regression**

		Coefficients <sup>a</sup>					The regression equation was: $Y = 1.464 + 0.455X_1 + 0.914X_2 + 0.266X_3$
		Unstandardized Coefficients		Standardized Coefficients			
Model		B	Std. Error	Beta	t	Sig.	
1	(Constant)	1.464	1.306		3.194	.001	
	Computer usage	.455	.071	.435	6.451	.000	
	Online marketing	.914	.098	.809	9.275	.000	
	Mobile money	.266	.116	.125	2.304	.003	

a. Dependent Variable: Benefits on SMEs

$$Y = 1.464 + 0.455X_1 + 0.914X_2 + 0.266X_3$$

Where;

Y = the dependent variable (Benefits on Small and Medium Enterprises)

X<sub>1</sub> = Computer usage

X<sub>2</sub> = Online marketing

X<sub>3</sub> = Mobile money

The above regression equation made it so that, taking into account all factors (creating a business as a result of using computer tools, Internet marketing and mobile money), it is always zero. Zero business creation will be equal to 1.464. The findings also show that if you take the remainder of the free tier as zero, an increase in the number of computer units results in an increase of 0.455 in the Business Development sections; an increase in the unit in online

marketing leads to an increase in the manufacturing business by 0.914; An additional unit of cost for mobile will increase production units by 0.266. So this means that all three variables that are positively associated with online sales contribute significantly to what corresponds to the difference.

So this means that all three differences are positively associated with business ethics and affiliate programs, which contribute significantly to what is consistent with the differences. From the table, we can see that estimates of computer use, internet advertising, and mobile money showed significant impacts as their p-values are below the normal alpha level of 0.05.

## **CHAPTER FIVE**

### **SUMMARY CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents the summary, conclusion of the study and recommendations for actions and future research directions. It was drawn from the findings and the analysis which were made after conducting the study.

#### **5.2 Summary**

This section provides a summary of the key findings in relation to the study objectives of the study.

##### **5.2.1 Effects of Computer usage on Small and Medium Enterprises in Nairobi.**

The first objective of the study was to set to examine the effect of Computer usage on SMEs in Nairobi. The findings revealed that Computer usage has a positive influence and benefits on small and medium businesses. This finding is supported by the coefficient of determination which shows that the variation benefits to Small and Medium Enterprises are explained by Computer usage. The analysis produced results with an overall mean score of 3.74 which showed that majority of the respondent's concurred that Computer usage benefits a Small and Medium Enterprises had a coefficient of 0.455, meaning that Computer usage influences businesses positively Nairobi by 45%.

##### **5.2.2 Effects of Online marketing to Small and Medium Enterprises in Nairobi.**

The second objective of the study was to determine the effect of Online marketing on a Small and Medium Enterprises in Nairobi. The results showed that Online marketing practices have a moderate benefits on Small and Medium Enterprises. The analysis produced results with an overall mean score of 3.92 which showed that majority of the respondents supported positive contribution of Online marketing to Small and Medium Enterprises and had a coefficient of 0.914, meaning that Online marketing influences small and medium businesses positively in Nairobi by 91%.

### **5.2.3 Effects of Mobile money to Small and Medium Enterprises in Nairobi.**

The third objective of the study was to establish effect of Mobile money on Small and Medium Enterprises in Nairobi. Mobile money had an overall mean score of 4.32 meaning that majority of the respondent agreed that Mobile money benefits Small and Medium Enterprises and has a coefficient of 0.266 meaning it influences small and medium businesses positively in Nairobi by 26%.

### **5.3 Conclusions**

In conclusion, it should be noted that the differences studied were significant, and therefore moderation is important for the assessment. The main benefit of this study was the strong correlation between factors Small and Medium Enterprises development such as Computer usage, Internet marketing, and business .

On computer use, the researcher concluded that a successful AIS implementation should enable a business to easily and efficiently complete reading assignments to meet their financial goals. This means that the development of mobile money has greatly improved accounting systems and improved business creation.

On the Internet, advertising has concluded that a records management system facilitates the disclosure, storage, security, and safety of records.

A Mobile Finance study found that financial reporting helps evaluate financial information for users of business products and that the nature of financial reporting reflects the need for management to talk to shareholders to understand their needs and work for them as soon as possible.

Finally, the aim of the study was achieved and a clear relationship between the differences was identified and tested.

### **5.4 Recommendations**

Based on the findings of the study, all firms are encouraged to use enterprise computers to ensure fair communication and managerial management, as businesses that had this system showed an increase in RI over those who had a strategic plan. In fact, this is necessary because public

participation in recording and reporting is limited, which will reduce discrimination and thus ensure the integrity and validity of these reports. Efficiency will be achieved through timely processing of information, streamlining and cost savings, which lead to increased performance. Thanks to computers, robust can increase its event size to a larger enclosure. This saves cost and even simplifies procedures that can be complex or handmade. The integration of one computer platform with another business has prompted many companies to quickly release reports on key assets that can only be obtained manually from another firm.

It is important to develop and use smart training modules for managers and owners to equip them with valuable business ideas. This study found that those responding businesses were more aware of how to detect an increase in RI. Decision-making is essential to the success or failure of any business, and therefore the decision-making process must be based on honesty, and therefore, appropriate skills are required. The training should cover all aspects of the business and refer all participants in the business. Online training should be strongly encouraged as it will be cheaper and easier as employees leave workplaces to go for training.

Any kind of rules in all areas of the event should be encouraged. This is done not only to bring intelligence, but also to create metrics and to ensure that certain information needs are met in line with the nature of revenue generation in order to encourage more entrepreneurs to know about cooking skills. This can even be done on the air, leading to greater acceptance of computer systems. It is important to note that if tax filing, disclosure to the secretary of companies, communities, etc. may involve a portion that requires the release of funds in the prescribed format and online, then many firms will be encouraged to adopt computer systems and systems.

### **5.5. Suggestion for future research**

This study focused on the Information Technology and computer usage on importance levels in a business. This study is reserved to focus on other materials and tools for future learning software development, considering price, processing power, and more.

In future the researcher could also consider using a larger sample in order to achieve a much higher precision.

## **APPENDICES**

### **APPENDIX I: LETTER OF INTRODUCTION**

Management University of Africa

School of Business

Nairobi.

Dear Sir/Madam

#### **RE: PERMISSION TO CONDUCT RESEARCH WORK**

I am a final year student from Management University of Africa currently pursuing Diploma in Business Information Technology. As part of my coursework, I am required to conduct a research survey. The title of my research project is **EFFECTS OF ONLINE MARKETING, COMPUTER USAGE AND MOBILE MONEY ON SMALL AND MEDIUM ENTERPRISES IN NAIROBI** . I would be grateful if you could spend a few minutes of your time to complete the questionnaire. I assure that all information to be collected will be strictly for academic purposes and will be kept confidential. Thank you for your kind assistance.

Thank you so much for participating.

Warm Regards

## APPENDIX II: QUESTIONNAIRE

**Instructions:** Please respond to the following questions and where applicable, mark the relevant box with a tick (✓).

### SECTION A: General Information

1. For how long have you been in the business?
  - a) Less than 2 years ( )
  - b) 3 to 5 years ( )
  - c) 5 to 10 years ( )
  - d) Over 10 years ( )
  
2. Kindly indicate your department
  - a) Information technology ( )
  - b) Finance ( )
  - e) Customer relations ( )
  - f) Operations ( )
  - g) Internal audit ( )
  
3. What is your highest level of education qualification?
  - a) Post graduate level ( )
  - b) University ( )
  - c) College ( )

### Section B: Online marketing

1. To what extent do you believe Online marketing adds any benefits to Small and Medium Enterprises ? (Please tick (√) in the appropriate box) where 5=Great extent, 4= Good extent, 3 = Moderate Extent, 2 = Little extent and 1 = No effect

	5	4	3	2	1
Inventory Systems benefits to Small and Medium Enterprises					
Data transmission benefits Small and Medium Enterprises					
Online transaction benefits Small and Medium Enterprises					

### Section C: Computer usage

1. To what extent do you believe Computer usage adds any benefits to Small and Medium Enterprises? (Please tick (√) in the appropriate box) where 5=Great extent, 4= Good extent, 3 = Moderate Extent, 2 = Little extent and 1 = No effect

	5	4	3	2	1
Use of Computers benefits Small and Medium Enterprises					
Use of internet adds benefits Small and Medium Enterprises					
Use of IT equipment adds benefits to Small and Medium Enterprises					

### Section D: Mobile Money

1. To what extent do you believe use of Mobile Money has benefits Small and Medium Enterprises? (Please tick (√) in the appropriate box) where 5=Great extent, 4= Good extent, 3 = Moderate Extent, 2 = Little extent and 1 = No effect

	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Mobile fund benefits Small and Medium Enterprises					
Mobile withdrawals benefits Small and Medium Enterprises					
Mobile loans have benefit Small and Medium Enterprises					

**Section E: Performance of business**

1. Kindly tick in the appropriate box the level you have invested in the following forms of IT tools in your business. where 5=Great extent, 4= Good extent, 3 = Moderate Extent, 2 = Little extent and 1 = Not at all

	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Customized operation tools					
Printers, scanners and copiers					
Laptops					
Computers					
Mobile phone services					

**APPENDIX III: TIME PLAN**

Activities	Week 1	Week 2	Week 3&4	Week 5,6,7&8	Week 9	Week 10	Week 11	Week 12
Topic								
Project writing/presentation								
Data collection								
Data analysis & report writing								
Project presentation								
Project correction								
Project binding								
Submission								

#### **APPENDIX IV: PROPOSED BUDGET**

<b>ITEM DESCRIPTION</b>	<b>AMOUNT BUDGETED</b>
Stationery and documentation	7,000/-
Transport Expenses	1,000/-
Data processing (typing, printing and binding)	9,000/-
Internet Browsing	5,000/-
Miscellaneous Expenses (Airtime)	5,000/-
<b>Total</b>	<b>27,000/-</b>