
John Gakuu Karanja 1* Eva Nyambura Ng’ang’a 2

1. Lecturer, Kenya Institute of Management and Kenya Prisons Service, Meru, Kenya
2. Barclays Bank of Kenya and Meru University of Science and Technology, Meru, Kenya

*Email of corresponding author: karanjajo2011@gmail.com

Abstract

The main purpose of the study was to establish factors influencing implementation of integrated financial management information system in Kenya government ministries. Establishment of an IFMIS has become an important benchmark for the country’s budget reform agenda often regarded as a precondition for achieving effective management of budgetary resources. The study was carried out in Ministry of Finance, Meru County. It covered all the management employees’ cadres. There are 24 management levels employees in the whole county who includes the district accountants, the internal auditors, and the vote book controllers. The study adopted descriptive research design. The researcher applied correlation analysis to analyze the collected data generated by using SPSS, which provided a correlation coefficient between the variables. Inadequate funding was highlighted as challenge that is impeding the implementation of IFMIS. The study found that the cost of implementation was a challenge. It is therefore recommended that the ministry of finance should increase the budget for IFMIS implementation in order to roll out the program in all government ministries.

Keywords: Integrated financial management information system, Implementation Cost, Organization Commitment, Management Support, Technology.

1. Introduction

Western countries are convinced that the information society will result in economic and social benefits (Audenhove, 2008). The author quoting organization for economic cooperation and development notes that information infrastructures are expected to stimulate economic growth, increase productivity, create jobs and improve the quality of life. The establishment of an IFMIS has become an important benchmark for the country’s budget reform agenda often regarded as a precondition for achieving effective management of budgetary resources (Diamond et al, 2005). Integrated Financial Management System (IFMIS) is an information system that tracks financial events and summarizes financial information. In its basic form, an IFMIS is little more than accounting system configured to operate according to the needs and specifications of the environment in which it is installed. Generally IFMIS refers to the use of information and communications technology in financial operations to support management and budget decisions, fiduciary responsibilities, and the preparation of financial reports and statements. In the government realm, IFMIS refers more specifically to the computerization of the public financial management processes, from budget preparation and execution to accounting and reporting, with the help of an integrated system for financial management of line ministries, spending agencies and other public sector operations.

1.1 Statement of the Problem

There is a broad agreement that a fully functioning IFMIS can improve governance by providing real-time financial information that managers can use to administer programs effectively, formulate budgets, and manage resources. The Ministry of Finance is charged with the responsibility of providing proper budgetary and expenditure management of government financial resources. In this regard, the ministry has been continually striving to improve financial management systems through various public financial sector reform programmes, aimed at increasing transparency, accountability, as well as responsiveness of public financial resources to enhance the quantity and quality of public service delivery to meet its developing priorities. The GoK has for a long time been much concerned over the persistent poor performance in financial management due to lack of reliable and timely information for decision making. A review by the department of Accountant General at treasury - financial management, accounting systems and role of audits (KPMG/ Accountants General report; June 1997), revealed weaknesses in the management of financial information. It reviewed how timeliness of financial information if improved could form the basis for improving control of expenditure against budget. Kenya being a developing country, has since 2008 been implementing a project for the “strengthening of government finance and accounting functions”. This is for the purpose of improving management, accountability, and transparency of public funds. During the first two phases over the first three years, a number of diagnostic reviews were conducted and a financial management system was developed. The implementation phase has raised a number of issues but the system has been implemented
and is being used in some ministries. On the other hand, the government has over the years introduced and implemented reforms in all the ministries through the ministry of finance in order to increase the accountability and transparency in the use of government funds. The government has also come up with programs that will institutionalize a culture of accountability, transparency and a measure of achievement. The government of Kenya introduced the IFMIS system in the year 2008. This program was to be rolled out in all the government ministries within a period of five years (Ministry of Finance strategic Plan 2008-2012).

However, in spite of all these government efforts to modernize and develop financial frameworks in the public financial management through the ministry of finance, the implementation of IFMIS which was to increase efficiency and effectiveness in service delivery remains a pipe dream.

1.1.1 Research Objectives
i) To determine if organizational commitment influences IFMIS implementation in Kenya government Ministries.
ii) To establish how management support influences IFMIS implementation in Kenya government Ministries.
iii) To determine how implementation cost influences IFMIS implementation in Kenya government Ministries.

1.1.2 Research Hypothesis
Ho: There is no significant relationship between organizational commitment and IFMIS implementation in Kenya government ministries.
Ho: There is no significant relationship between management support and IFMIS implementation in Kenya government ministries.
Ho: There is no significant relationship between implementation cost and IFMIS implementation in Kenya government ministries.

1.1.3 Scope of the study
The study was carried out in Ministry of Finance, Meru County. It covered all the management employees. There are 24 management level employees from District treasuries in Meru County who includes the district accountants, the internal auditors, and the vote book controllers.

2. Literature Review
2.1 Introduction
This chapter has started with an introduction to IFMIS followed by the underlying theoretical framework behind IFMIS. The manner into which this system came into being has also been looked at including the system from which it was coined. The empirical evidence of the system has followed suit. The conclusion of the chapter has also been given.

2.1.1 Theoretical Framework
2.1.2 Meta Theory Model
According to Ruchala and Mauldin (1999), research on accounting information systems has been sourced from various disciplines, basically computer science, cognitive psychology and organizational theory. In this regard, it has been asserted that previous applications of information technology in accounting systems were mainly processes of transactions that would reciprocate the manual processes. This has led to the need of incorporating various accounting sub disciplines into more research on accounting information systems.

With increased focus on the design of these systems, practicing professionals will add more value to the field and thus redefine the scope of accounting information system. The changing nature of the information systems has brought about the need for an organized way of doing things. Meta theory is the integration and the synthesis of technical orientations, cognitive as well as the overarching model into the research on AIS. The Meta theory has helped in addressing the IT limitations that are imminent and addressed in previous researches such as the failure to recognize the task to which IT is being applied, the failure to recognize the adaptive nature of the artificial phenomena, the failure to account for the design science in the actual field research and the failure to direct the act of making or choosing the necessary decisions and treating all the transactions in an equal manner (Gorry and Scott-Morton, 1971).

According to Reneau and Grabski (1987) information systems in accounting are used by accountants and other key decision makers that employ the accounting information or make use of the accounting data. The Meta theory model is built on past frameworks on the management information systems. Technology is very pervasive and an essential component in accounting tasks and changes work processes very efficiently. This is well recognized in the accounting theory. There are many research methods that are being employed to look into the problems inherent in Accounting information systems and accounting problems. This is evident in managerial accounting where field work, experimental work and analytical works address the relationships that exist between management information systems and accounting.

The Meta theory model starts with a task focus and also suggests a process that matches between task and the alternatives for system design and various levels of analysis. It also suggests contingency factors, organizational factors and technological factors have an influence on the aspect of task performance.
2.1.3 Contingency Theory
There are various alternative theories that have been put forward for the purposes of accounting on information systems. According to Macintosh (1981), there is a new IT theory that embraces the concept of macro organizations, technology and the human information processing systems. Earlier on, the contingency theory and possible relationship of the context control of the organization and structures of accounting. Widener (2004) and Gerdin and Greve (2004) looked into the various forms of contingency. Traditionally, accounting has served as the major supplier of information for decision-making. Bedford (1961), Simon (1954) and Sathe (1978), in their study of centralization versus decentralization discussed the need for an accounting system to consider the decision making process. Caplan (1966) and several other authors have discussed the need to consider the relationship between the decision making process and accounting system. Caplan (1966) defined the management accounting process as an information system whose major purposes are (i) to provide the various levels of management with data which will facilitate the decision-making function of planning and control and (ii) to serve as communication medium within the organization.

The contingency theory has been used for identification, analysis and the evaluation of the factors that affect the design of accounting information systems and financial information systems. The conceptual framework has been coined to explore how management accounting relates with the features of the organization. Since the early days of modern information technology, many people have suggested that IT will have a profound effect on the accounting profession. Elliot (1992), in his article, “Accounting Horizons”, claimed that Information Technology is changing everything. Elliot (1992) uses the third wave imagery to predict the impending and significant changes in accounting practice, education and research.

2.1.4 Review of empirical studies
In a research by Kimwele in 2011, he found out that the level of awareness by employees of the Government ministries was 100%. He also found out that 70% of the departments used IFMIS. 73% of the respondents to the research questions said that there was sabotage of IFMIS. 37% of the respondents said that IFMIS supported proper planning of work. There is a great percentage of abuse of the system but IFMIS offers security to personal data (Kimwele, 2011). In his research, Kimwele put forward several factors which are important in IFMIS implementation.

2.1.5 Capacity and technical skills
In Kenya, the experience of the design, development and pilot implementation of the IFMIS has not been satisfying. In the design of IFMIS, the existing manual budget execution and accountability processes seem to have been automated to a large extent without consideration of whether there was a better and more efficient method of achieving the required results (Kinyek, Mutai and Ngungu, 1996).

The Government of Kenya has experienced problems with the new managers hired by the Government. The overarching concern being local capacity and no how has always been and is still the major issue. A fast review of the system conducted by the AG in Kenya with the help of an outside expert in July 2004, revealed a number of problems with the functionality of the system resulting into the delay of the roll out. In general the implementation phase has not progressed well primarily because of clearly limited involvement and some neglect of the system by the main players including the ministry of finance, accountant general and pilot ministries. There is need that introduction of an IFMIS be accompanied by strong commitments, sufficient manpower and financial resources, widespread internal support and an agenda for effective change management (World Bank, 1994). The conclusion from the World Bank and Department for International Development, indicate that only 21% of IFMIS projects were successful and that out of the 21% successful only 6% of the projects were considered sustainable (Dorotinsky, 2003).

2.1.6 Complexity of the system
In its main report on the 2004 Country Integrated Financial Assessment, The World Bank commented that, “The IFMIS is highly complex, sophisticated and expensive. Having chosen this route, the Government of Kenya must overcome a number of major challenges to fully realize the benefits of the system while ensuring the security is not compromised. From an accounting financial reporting perspective failure to address specific issues relating to the sustainability, functionality and extension of the system are liable to result in higher rather than lower levels of fiduciary risk”. Further the associated country financial accountability assessment reported the following risk: “should the IFMIS fail there is no current back up at the moment other than the continued use of existing systems in parallel” (GAO, 2004).

2.1.7 Motivation of the work force
Diamond and Khemani (1999) in a World Bank study on the introduction of IFMIS in five countries recommended that: “careful evaluation of the salaries and package for the relevant staffing both public and private sector should be done including an assessment of the implications of improved salaries for the broader public sector environment. Such a strategy would aim at striking balance between the need to attract/retain qualified staff”.

In a research conducted by Mobegi 2009, he found out that 61% of the ministry staff believed that
implementation of IFMIS was way behind schedule while 33% believed that it was on course. 3% believed that IFMIS was successful while 11% believed that it was not successful. 52% believed that transparency had been achieved while 62% believe that IFMIS had improved economic governance. 47% believed that it had reduced corruption while 78% believed that IFMIS provided sufficient information for decision making. IFMIS has been implemented in various countries, some of which have failed and others have succeeded. These cases can be used to show what can be changed and manners in how the systems can be improved. This part of the seminar paper will look at various countries as case examples.

2.1.8 The case of Slovak Republic

IFMIS has been a success in the Slovak Republic. The main driving force in the success was the political will though it was underpinned by some clearly defined timeframe and strategy. Some clear comprehension of what was required by the government and the other institutions turned out to be clear examples of what was required as well as a clear cut definition of the tools that needed to be made use of. This system was defined, tested, configured and then switched on in a timely manner at the start of the fiscal year. The result of this system in its basic form was enough to pay for the money invested in less than a year of operation. In determining the effectiveness of the system, there was a need to do need assessment. This was important to establish the functions of the new IFMIS for the countries minis try of finance that was also to serve in other organizations that were related to the government in a feasible manner. The requirements of the system included; the system ought to function like a bank for all the destined users, the system should have functionality that manages budgets, records transactions and manages financial resources, the framework of accounting to be used was to be IAS, currently IFRS.

The Slovak IFMIS was a major achievement given the political climate as well. The implementation process endured a change in government, but the process was not derailed because the elected Assembly (Parliament) was committed to a new system and forced the hand of the bureaucracy.

2.1.9. The case of Malawi

There has been a series of reforms in the legal and institutional framework for management of public finances in Malawi. This system has undergone quite some reforms since the first elections in 1994. The process of incorporating a sound system was spearheaded by sound legislations that regulated finances, audits, and procurements which were in time for the Malawi budget process. There are various studies that have indicated that the IFMIS system in Malawi was a success and relatively well designed. In principle, it provides a good starting point for a sound management of public finances (Rakner et al. 2004). For example, the World Bank’s 2003 Country Financial Accountability Assessment for Malawi states: “When compared to most developing countries, Malawi has a good legal and institutional framework for public sector financial management and accountability (World Bank 2003). Therefore, one could expect that the formal legal and institutional PFM framework in Malawi should provide in principle for effective fiscal and expenditure planning, budget preparation, execution, and control in line with the priorities set in the Malawi Poverty Reduction Strategy Paper (MPRSP).

2.1.10. The case of Uganda

Uganda is a successful case of the implementation of the IFMIS system. There was an initial implementation of this system that was never to be. The most recent started in 2002 and was set up with joint World Bank financing. The system, which is based on an Oracle Financials platform, is a good system though it has some design issues that require a system migration. In the Ugandan case, the main problem lies in the Chart of Accounts (CoA). The Government signed off on the CoA and the system was configured, only to discover several months later that there were several deficiencies in the design of the CoA fields—a discovery that led to months of delays and considerable cost overruns. Most CoA’s have this limitation: Once the structure is created, it is very difficult and costly to change.

This problem could have been easily avoided, but once the CoA was approved and the software configured it was too late. The problem was discussed but the cost involved for a rebuild of the system would have added more than US$6 million to the project cost. This would have meant going back to the World Bank to negotiate an increase in funding. Rather than go back to the donor, the system was put into operation with the defects unaltered. The Uganda IFMIS has limped along ever since, underperforming its potential, with patches and workarounds that only serve to decrease the efficiency of what could have been an excellent system. Some of the other problems encountered in Uganda were common to other world systems and included; inadequate planning, poor communication between the implementing parties, the donors and the government, little management capacity and resources, changes in the design documents of the system, poor implementation in trainings and unnecessary budgets.

2.1.11 Summary of Literature Review

A well-Integrated Financial Management Information System will support government wide as well as agency level policy decisions. It will also integrate budget and budget execution data, allowing greater financial control and reducing opportunities for discretion in the use of public funds. This system will provide information for
budget planning, analysis and government wide reporting. It will also facilitate preparation of financial statements and provide a complete audit trail in order to facilitate audits. The above studies provide an important aspect regarding IFMIS and its components. They also provide results and conclusions of research done on IFMIS in different countries and environments. None of the studies have tackled effects of IFMIS on the financial management of the public sector in Kenya. It is against this backdrop that this research will seek to fill the existing gap by seeking to establish the level of success of IFMIS in financial management in the public sector in Kenya.

2.1.12 Conceptual Framework

![Conceptual Framework Diagram]

**Independent variables**

- Organizational commitment
- Management support
- Implementation cost

**Dependent variable**

IFMIS Implementation

*Source; Author (2014)*

3. Research Methodology

3.1.1 Research Design

The study adopted descriptive research design. According to Kothari (2004), descriptive research is used when the problem has been well designed. This is the research design that was used to establish the IFMIS implementation in Kenya government ministries.

3.1.2 Target Population

The target population was 24 management staff from the ministry of finance - district treasury, in Meru County. This is the ministry that is mandated to supervises the implementation and use IFMIS in Kenya. They included the district accountants, head internal auditors and vote book controllers.

3.1.3 Sampling Method and Sample Size

The study used stratified sampling method, where each cadre of management was treated as a stratum. Since the population was not large, and there are well organized structures where the respondents can be found easily, the researcher conducted a census of all the respondents from the district treasury, Meru County. According to Kothari (2004), a complete enumeration of all items in the population is known as a census inquiry. It can be presumed that in such an inquiry, when all items are covered, no element of chance is left and highest accuracy is obtained and especially when the population is small hence there is no need for further sampling and 24 management level employees were used as the sample size.

3.1.4 Data Collection Instruments and Procedure

The questionnaire was used to collect the data from the sample. Primary data was collected by use of structured questionnaires, designed to gather information regarding the issues addressed in the study.

3.1.5 Data Analysis and Presentation

The researcher applied correlation analysis to analyze the collected data. The SPSS tool was used by the researcher to facilitate interpretation of the data. Quantitative data was represented using tables, charts, and graphs.

4. Analysis, Results, and Discussion

The extent to which Ministry of finance through district treasury effectively implement the IFMIS in the government ministries is a function of various factors including but not limited to their level of management support, organizational commitment, and the cost involved in the implementing the new system, assuming the other factors are held constant. These factors call for following implementation mathematical model:

\[ Di = \beta_0 + Mi + Oi + Ci \]

Where:

- \( Di \) = Implementation of the IFMIS
- \( \beta_0 \) = Constant, the value of Di when all other variables are zero.
- \( Mi \) = Management support in the implementation of IFMIS
The null hypothesis one (Ho1) stated that there is no significant relationship between organizational commitment and IFMIS implementation in government ministries. Since information required for implementing IFMIS differs from one managerial level to another. The researcher tested the null hypothesis using the coefficient correlation which researcher generated by using SPSS, and provided a correlation coefficient between the two variables namely, organizational commitment and IFMIS implementation in government ministries. Anderson, et al. (2002) define the correlation coefficient as a descriptive measure of the strength of the linear association between two variables, x and y. They explain that values of the correlation coefficient are always between -1 and +1. A value of +1 indicates that the two variables x and y are perfectly related in a positive linear sense. A value of -1 indicates that x and y are perfectly related in a negative linear sense. Values of the correlation coefficient close to zero indicate that x and y are not linearly related. Back to the hypothesis testing, the correlation coefficient is 0.871. It is closer to 1.

With reference to the above discussion, this correlation coefficient indicated that there was a strong relationship or association between the two variables, i.e. organizational commitment and the implementation of IFMIS hence the null hypothesis was rejected.

4.1.2 Discussion of Hypothesis Two (Ho2) - There is no significant relationship between Management support and IFMIS implementation in government ministries in Kenya

The null hypothesis two, (Ho2) stated that there is no significant relationship between Management support and IFMIS implementation in government ministries in Kenya. The intention was to find out whether the ministry of finance -treasury management employees supports the IFMIS implementation. The objective was to find out the extent to which treasury managers have supported IFMS implementation in government ministries, Kenya. In mathematical context, 69.3% representing the support by district treasury financial managers on implementation of IFMIS correspond to a 100% of the treasury manager’s routine tasks that contributes to support of the IFMIS implementation. Among those routine tasks that treasury managers perform to support the IFMIS implementation, treasury managers could perform 55.5% percent of activity that support IFMIS implementation. This percentage represents [(0.555/0.693)*100]= 80.09% of their routine tasks that support IFMIS implementation. Therefore, it was concluded that treasury managers support IFMIS implementation at 80.09% percent in performing their financial tasks, (or 0.8009, closer to 1) especially in generating financial planning reports. This percentage did not support the null hypothesis hence it was rejected and the alternative hypothesis (H1) was accepted which stated that there is significant relationship between Management support and IFMIS implementation in government ministries in Kenya. Therefore, given that IFMIS is fully implemented, it will provide with financial managers’ with timely, accurate and required information for decision making.

4.1.3 Hypothesis Three (Ho3): There is no significant relationship between Cost of implementation and IFMIS implementation in public sector

The third null hypothesis (Ho3) stated that there is no significant relationship between Cost of implementation and IFMIS implementation in Kenyan government ministries. Research findings showed that, on average, the cost of IFMIS implementation was rated 69.1% as being a challenge to the implementation as they were listed on the research questionnaire, but financial managers argued that only an average of 38.7% of the cost was available to implement IFMIS.

As highlighted above, the researcher found that in terms of common financial tasks, IFMIS was not funded at 69.1% of them which represented 100% of IFMIS ability to function fully in the context of the study scope. Only 38.7% of total cost was available for the implementation of IFMIS which lead to the system being stalled program which represent [(0.387/0.691)*100]= 56.01% of the cost needed for implementation of IFMIS program. With reference to the null hypothesis, Ho3, which stated that there is no significant relationship between Cost and IFMIS implementation in public government ministries, the above statistics show that IFMIS was not fully funded at great extent nor at little extent. The statistical value 56.01% is almost half a way, showing that financial managers could have stated the implementation of the IFMIS if not completing full implementation. Thus, based on these results the researcher rejected the null hypothesis stating that there is no significant relationship between Cost and IFMIS implementation in the government ministries. Rather, financial managers were not fully funded to implement the IFMIS tools at satisfactory level, rather than at great extent, to roll out the program in all government ministries. The researcher, hence, accepted the alternative hypothesis which stated that there is significant relationship between Cost and IFMIS implementation in Kenya government ministries.

5. Conclusions and Recommendations
The study sought to find out the factors influencing IFMIS implementation in government ministries in Kenya
and especially the extent to which financial managers were implementing and using available technology, to enhance their financial decision making. In testing hypothesis Ho1, the correlation coefficient between the two variables, x and y, was 0.871. This correlation coefficient indicates that there was a strong relationship or association between the two variables, i.e. organizational commitment and IFMIS implementation in government ministries in Kenya.

Concerning Ho2, it was found out that that treasury managers support IFMIS implementation at 80.09% percent in performing their financial tasks, (or 0.8009, closer to 1) especially in generating financial planning reports. This percentage did not support the null hypothesis hence it was rejected and the alternative hypothesis (H1) was accepted which stated that there is significant relationship between Management support and IFMIS implementation in government ministries in Kenya. Therefore, given that IFMIS is fully implemented, it will provide with financial managers’ with timely, accurate and required information for decision making.

With reference to the null hypothesis, Ho3, stated above statistics showed that Research findings showed that, on average, the cost of IFMIS implementation was rated 69.1% as being a challenge to the implementation as they were listed on the research questionnaire, but financial managers argued that only an average of 38.7% of the cost was available to implement and supported IFMIS.

As highlighted above, the researcher found that in terms of cost needed to fully implement the system, among the common financial tasks, IFMIS was not able to be funded at 69.1% of them which represented 100% of IFMIS ability to function fully in the context of the study scope. Only 38.7% of total cost was available for the implementation of IFMIS which lead to the system being stalled program which represent\[(0.387/0.691)*100\]= 56.01% of the cost needed for implementation of IFMIS program. With reference to the null hypothesis, Ho3, which stated that there is no significant relationship between Cost and IFMIS implementation in the above statistics show that IFMIS was not fully funded at great extent or at little extent. The statistical value 56.01% is almost half a way, showing that financial managers could have stated the implementation of the IFMIS if not completing full implementation.

Thus, based on these results the researcher rejected the null hypothesis stating that there is no significant relationship between Cost and IFMIS implementation in public government ministries. Rather, financial managers were not fully funded to implement the IFMIS tools at satisfactory level, rather than at great extent, to roll out the program in all government ministries. The researcher, hence, accepted the alternative hypothesis which stated that there is significant relationship between Cost and IFMIS implementation in Kenyan government ministries.

In regard to the study, it was recommended that the ministry of finance should fully commit itself to see that the implementation of IFMIS is running smoothly without any challenges from the organization structures. However, it was noted that financial managers at treasury are supporting the implementation of the IFMIS due to the benefit that they may accrue if the system if fully functional.

Inadequate funding was highlighted as a challenge that is impeding the implementation of IFMIS. The study found that the cost of implementation was not fully funded and this led to the stalling of the implementation. It is therefore recommended that the ministry of finance should increase the budget for IFMIS implementation in order to roll out the program. The government of Kenya should ensure that there is staff facilitation and motivation for appropriate capacity building and sustainability of the program. The government of Kenya through ministry of finance should make use of competent firms and consultants to support the implementation and for effective change management.

REFERENCES


Rakner, L. et al. (2004): The budget as theatre – the formal and informal institutional makings of the budget process in Malawi, Final Report, Bergen (Norwegen): Michelsen Institute, Mimeo.

Authors’ bio data
John Gakuu Karanja has a Bachelor of Business Administration (BBA) degree from the Kenya Methodist University, Kenya, a Master of Business Administration (MBA) degree in Finance from Meru University of Science & Technology, Kenya and he is a Certified Public Accountant. He is a Senior Prison Officer in the rank of Inspector of Prisons- Kenya Prisons Service, an Associate Member of the Institute of Human Resource Management of Kenya as well as an Associate Member of Kenya Institute of Management. He is also engaged as a Lecturer of Financial and Cost Accounting, Human Resource Management, Business Law and Research Methods.
His research interests are on Financial Innovations, Financial management Practices, Human resource Management, Corporate Governance and Performance.

Eva Nyambura Ng’ang’a have a B.Com. degree in Marketing from the University of Nairobi, Nairobi, Kenya, a Master of Business administration (MBA) degree in Marketing from Meru University of Science and Technology, Kenya. She is currently working with Barclays Banks of Kenya – Meru, Kenya. At present she is also engaged as lecturer in Marketing, Money and Banking, Public finance and Principles of Management.
Her areas of research interests includes Marketing Management, Banking Innovations, Collaborations and Linkages.
The IISTE is a pioneer in the Open-Access hosting service and academic event management. The aim of the firm is Accelerating Global Knowledge Sharing.

More information about the firm can be found on the homepage: http://www.iiste.org

CALL FOR JOURNAL PAPERS

There are more than 30 peer-reviewed academic journals hosted under the hosting platform.

Prospective authors of journals can find the submission instruction on the following page: http://www.iiste.org/journals/  All the journals articles are available online to the readers all over the world without financial, legal, or technical barriers other than those inseparable from gaining access to the internet itself. Paper version of the journals is also available upon request of readers and authors.

MORE RESOURCES

Book publication information: http://www.iiste.org/book/
Recent conferences: http://www.iiste.org/conference/

IISTE Knowledge Sharing Partners

EBSCO, Index Copernicus, Ulrich's Periodicals Directory, JournalTOCS, PKP Open Archives Harvester, Bielefeld Academic Search Engine, Elektronische Zeitschriftenbibliothek EZB, Open J-Gate, OCLC WorldCat, Universe Digital Library, NewJour, Google Scholar