

Virtual



African International Business and Management Conference

AIBUMA Conference

University of Nairobi

Faculty of Business and Management Sciences



14TH AFRICAN INTERNATIONAL BUSINESS AND MANAGEMENT CONFERENCE

Theme:

**Harnessing Recent Innovations, Research, Technologies &
Developments in Business and Management for Resilience-
and-Sustainability**

Date: 2th – 2th October, 2023

Participants Registration Link:

<https://researchweek.uonbi.ac.ke/index.php/14th-africa-international-business-management-conference-aibuma-2/>

Conference Program

Day I: Thursday October 26th 2023		
TIME	SESSION	Moderators
8:00 –8:45 am	Registration	Organizing Committee
8:45–9:30 am	Opening Ceremony	
9.30 – 10.00 am	Business Conference Speaker#1: <i>Prof. XN Iraki,</i> University of Nairobi	Prof. Maalu
10:15 – 11:00 am	Business Conference Speaker#2: <i>Dr. James Mwangi, CBS</i> CEO of Equity Bank <i>Brian Osero Ndege and Mercy Kihiu,</i> KRA / Strategy, Innovation & Risk Management Department	Prof. Zack Bolo
11.10 -11.30 am	Health Break	
11.30 am - 12.00pm	Business Conference Speaker#3: <i>Mr. Geoffrey Monari</i> Chief Executive Officer and Secretary to the Board of Trustees, Universities Fund Kenya	Prof. Gakuu
12.00 -12.30pm	Business Conference Speaker#4: Mac Zolvr “Industry Linkages Advancement” Engineering	Prof. Kidombo
12.30 -1.00pm	Business Conference Speaker#5: John Paul Okwiri CEO Konza Technopolis	Prof. W. Nyamute
1.00 – 2.00 pm	Lunch Break	
2.00 – 2.30 pm	Business Conference Speaker#6: Darren Brown CEO Winfreys	Prof. Iraya
2.30 – 3.30 pm	Business Conference Speaker#7: Prof. Chika NIU	Prof. XN Iraki
3.30 – 4.00 pm	Business Conference Speaker#8: Reuben Kimani CEO username investment Ltd	Prof. Wanjare
	End-of-DayI Business Conference	

Day 2:		
Friday October 27th 2023		
8:00 –8:45 am	Registration	Organizing Committee
8:45–9:00 am	Welcoming remarks by Dean – Faculty of Business and Management Sciences	
9:00 – 11:00am	Paper Presentations/Concurrent Sessions.	Chair of Session
11:00 – 11:30 am	Health Break	All
11:30 – 1:00 pm	Paper Presentations/Concurrent Sessions	Chair of Session
1.00 – 2.00 pm	Lunch Break	
2:00 – 3:30 pm	Paper Presentations/Concurrent Sessions	Chair of Session
3:30 – 4:00 pm	Closing Session	Conference Chair

DETAILED CONFERENCE PROGRAM

DAY ONE:

Thursday, October 26th 2023

PLENARY: OFFICIAL OPENING SESSION I	
8:00 – 8:45 am	Registration
8:45–9:30 am	<p>OPENING CEREMONY</p> <p>Prof Jackson Maalu Coordinator, Research, Conferences and Publications, Faculty of Business and Management Sciences,</p> <p>Dr. Peterson Magutu AIBUMA 2023 Conference Chair,</p> <p>Prof. James Njihia Dean, Faculty of Business and Management Sciences,</p> <p>Prof. M. Jesang Hutchinson Associate Vice Chancellor, Research, Innovation and Enterprise</p> <p>Prof Stephen Kiama Gitahi Vice Chief Guest Vice Chancellor, UoN</p>
PLENARY: BUSINESS CONFERENCE STREAM SESSION II:	
9.30 – 10.00 am	<p>Business Conference Speaker#1: <i>Prof. XN Iraki,</i> University of Nairobi</p>
10:15 – 11:00 am	<p>Business Conference Speaker#2: <i>Dr. James Mwangi, CBS</i> CEO of Equity Bank</p>
11.10 -11.30 am	Health Break
11.30 am - 12.00pm	<p>Business Conference Speaker#3: <i>Mr. Geoffrey Monari</i> Chief Executive Officer and Secretary to the Board of Trustees, Universities Fund Kenya</p>
12.00 -12.30pm	<p>Business Conference Speaker#4: Mac Zolvr “Industry Linkages Advancement” Engineering</p>
12.30 -1.00pm	<p>Business Conference Speaker#5: John Paul Okwiri CEO Konza Technopolis</p>
1.00 – 2.00 pm	Lunch Break

2.00 – 2.30 pm	Business Conference Speaker#6: Darren Brown CEO Winfreys
2.30 – 3.30 pm	Business Conference Speaker#7: Prof. Chika NIU
3.30 – 4.00 pm	Business Conference Speaker#8: Reuben Kimani CEO username investment Ltd

DAY TWO:		
Friday, October 27th 2023		
PARALLEL PAPER PRESENTATIONS A, SESSION I:		
Session Chair: Dr. Thomas Ombati Moderator: Nancy Marika		
TIME	PAPER TITLE	PRESENTER
9.00 – 9.20am	Paper # 001: <i>A framework for Electronic Payment System, Service Quality, and Customer Satisfaction with the NWSC E-Water Payment Project in Developing Nations</i>	<i>Dr. Sumaya. M Kagoya, Kabaale Edward, Patience Naasasira and Jamie Caine</i>
9.20 – 9.30am	Q & A	
9.30 – 9.50am	Paper # 002: <i>Examining the Relationship Between Online E- Self Service Platforms and Customer Satisfaction. A Case Study of Patents and Companies Registration Agency (PACRA).</i>	<i>Sikombe, Shem and Chitalu Mwaba</i>
9.50 – 10.00 am	Q & A	
10.00 – 10.20am pm	Paper # 003: <i>Internal Capabilities on Loan Recovery: Evidence from Selected Savings and Credit Cooperative Societies in Dar es Salaam</i>	<i>Gatty Lucas and Severine S. A. Kessy</i>
10.20 – 10.30am	Q & A	
10.30 – 10.50am	Paper # 004: <i>Strategic Capabilities and Entrepreneurial Orientation as Drivers of Small and Medium Enterprises Competitive Performance: The Moderation Role of the Business Environment</i>	<i>Elohor Katherine, Sunday Abayomi, ADEBISI and Simeon, E. IFERE</i>
10.50 – 11.00 am	Q & A	
11:00 – 11:30 am	Health Break	

DAY TWO:

Friday, October 27th 2023

PARALLEL PAPER PRESENTATIONS A, SESSION II:

Session Chair: Dr. Stephen Odock

Moderator: Lazarus Mulwa

TIME	PAPER TITLE	PRESENTER
11.30 11.50am	Paper # 005: <i>Going Green: A Solution to Free and Fair Elections in Kenya</i>	<i>Gitau Paul Mucai</i>
11.50am-12.00 pm	Q & A	
12.00 12.20pm	Paper # 006: <i>Arbitrage Process Under Imperfections: Literature Review</i>	<i>Dr. Dennis Nyamasege</i>
12.20 12.30pm	Q & A	
12.30 12.50pm	Paper # 007: <i>Assessing the Impact of Processing and Non-Processing Domain Activities on Ground Based Airport Services. Does Brand Experience Matter?</i>	<i>Simon Peter Njoroge</i>
12.50 1.00pm	Q & A	
1.10 – 2.00 PM	LUNCH BREAK	

DAY TWO:

Friday, October 27th 2023

PARALLEL PAPER PRESENTATIONS A, SESSION III:

Session Chair: Dr. J.T Kariuki

Moderator: Angela Kagura

TIME	PAPER TITLE	PRESENTER
2.00 – 2.20pm	Paper # 008: <i>Academic Staff's Intention to Adopt Sustainable Workplace Practices: The Mediating Role of HRM Practices: A Case of National Institute of Transport</i>	<i>Ambali Kitalima</i>
2.20 – 2.30pm	Q & A	
2.30 – 2.50pm	<i>Going Green for Sustainability of Future Generations and Society</i>	<i>Elias Odula Barasa</i>
2.50 – 3.00pm	Q & A	
3.00 – 3.20pm	Paper # 0010: <i>Njuri Ncheke, Bride Price Economics and Sustainable Growth in Meru and Chuka Counties</i>	<i>Ndirangu Ngunjiri</i>
3.20 – 3.30pm	Q & A	
3.30 – 4.00 pm	CLOSING CEREMONY	

DAY TWO:

Friday, October 27th 2023

PARALLEL PAPER PRESENTATIONS B, SESSION I:

Session Chair: Dr. Githii Wainaina Moderator: Joel Lelei

TIME	PAPER TITLE	PRESENTER
9.00 – 9.20am	Paper # 0011: <i>Strategic planning systems and sustainable urban road infrastructure development among Town councils in Uganda</i>	Paul Wanume I , Vincent Machuki , James Njihia , and Joseph Owino
9.20 – 9.30am	Q & A	
9.30 – 9.50am	Paper # 0012: <i>A model for ICT Usage and Stakeholders Roles in Postgraduate Studies Completion at Higher Learning Institutions in Developing Countries: A Study of University of Dar es Salaam Business School- Tanzania</i>	Dr. Sumaya. M Kagoya
9.50 –10.00 am	Q & A	
10.00 – 10.20am pm	Paper # 0013: <i>Influence of Lending Ethics on Loan Performance of Commercial Banks Branches in Kenya</i>	Godfrey M. Thuranira, Prof Cyrus Iraya, Prof. Winnie Nyamute, Dr Onesmus Mutunga (PhD)
10.20 –10.30am	Q & A	
10.30 – 10.50am	Paper # 0014: <i>The Effect of Information Quality on the Relationship between Corporate Information Technology Strategy and Service Delivery of State Corporations in Kenya</i>	Kepha Nyakora Getembe, Peterson Obara Magutu, Kate O. Litondo
10.50 –11.00 am	Q & A	
11:00 – 11:30 am	Health Break	

DAY TWO:

Friday, October 27th 2023

PARALLEL PAPER PRESENTATIONS B, SESSION II:

Session Chair: Dr. Joab Mwanyota Moderator: Michael Chirchir

TIME	PAPER TITLE	PRESENTER
11.30 11.50am	Paper # 0015: <i>Checking the Prevalence of Individualism in An Organization by Balancing the Individuality of Employees Through Teamwork Mechanism</i>	Sadeeq Garba Abubakar And Yusuf Ova Mutalib
11.50am –	Q & A	

12.00 pm		
12.00 – 12.20pm	Paper # 0016: <i>Effect of Financial Technology and Firms Performance in Nigeria: A literature review</i>	Umar Ngubdo Mohammed
12.20 – 12.30pm	Q & A	
12.30 – 12.50pm	Paper # 0017: <i>Influence of people’s culture on performance of insurance firms in Uasin Gishu County, Kenya</i>	Joyce Chemutai Kitala
12.50 – 1.00pm	Q & A	
1.10 – 2.00 PM	LUNCH BREAK	
<p>DAY TWO:</p> <p>Friday, October 27th 2023</p> <p>PARALLEL PAPER PRESENTATIONS B, SESSION III:</p> <p>Session Chair: Dr. Salome Richu Moderator: Zipporah Kiruthu</p>		
TIME	PAPER TITLE	PRESENTER
2.00 – 2.20pm	Paper # 0018: <i>The Determinants of Use Behavioral of e-Procurement System: Mediating Effect of Buyers’ and Suppliers’ Attitude from Tanzania</i>	Deus N. Shatta, Bahati K. Mabina, Ibrahim M. Issa and Gisela S. Kihega
2.20 – 2.30pm	Q & A	
2.30 – 2.50pm	Paper # 0019: <i>The Influence of Digital Marketing Platforms on The Performance of Small and Medium Business Retailers in Kamukunji market, Nairobi, Kenya</i>	Keziah Doris Mwanja and Justus M Munyoki
2.50 – 3.00pm	Q & A	
3.00 – 3.20pm	Paper # 0020: <i>LGBTQI Policy, Investor Trading Behavior, and Return on Investment in Africa’s Firms.</i>	Ndirangu Ngunjiri (NN)
3.20 – 3.30pm	Q & A	
3.30 – 4.00 pm	CLOSING CEREMONY	

DAY TWO:

Friday, October 27th 2023

PARALLEL PAPER PRESENTATIONS C, SESSION I:

Session Chair: Dr. Kingsford Rucha Moderator: Stephen Nyamwange

TIME	PAPER TITLE	PRESENTER
9.00 – 9.20am	Paper # 0021: <i>Business Continuity Practices and Performance of Commercial Banks in Kenya: A Post Covid-19 Review</i>	Penina Mwangi and Justus M Munyoki
9.20 – 9.30am	Q & A	
9.30 – 9.50am	Paper # 0022: <i>Strategic Capabilities and Entrepreneurial Orientation as Drivers of Small and Medium Enterprises Competitive Performance: The Moderating Role of Dynamic Business Environment</i>	Elohor Idolor
9.50 – 10.00 am	Q & A	
10.00 – 10.20am pm	Paper # 0023: <i>The Drivers of Student Loyalty in Universities: The Role of Service Quality At KSUC</i>	Prof. Josephat Lishenga
10.20 – 10.30am	Q & A	
10.30 – 10.50am	Paper # 0024: <i>Logistics Management Practices and Supply Chain Performance of Pharmaceutical Manufacturing Companies in Kenya</i>	Patricia Iminza Musalagani, Angela Kaguara and Onserio Nyamwange
10.50 – 11.00 am	Q & A	
11:00 – 11:30 am	Health Break	

DAY TWO:

Friday, October 27th 2023

PARALLEL PAPER PRESENTATIONS A, SESSION II:

Session Chair: Dr. Stephen Odock Moderator: Lazarus Mulwa

TIME	PAPER TITLE	PRESENTER
11.30 – 11.50am	Paper # 0025: <i>Organizational capabilities for use of Big Data Analytics in Kenya: A Grounded Theory Approach.</i>	Vera Pauline Aluso Imende, Prof. Njihia and Prof. Iraki.

11.50am – 12.00 pm	Q & A	
12.00 – 12.20pm	Paper # 0026: <i>Leveraging on Technology Innovations to Equalize Rural -Urban Basic Education In Kenya: A Model Proposal</i>	Dr. Mary Kibuine and Dr. Peterson Magutu
12.20 – 12.30pm	Q & A	
12.30 – 12.40pm	Paper # 0027: <i>The Need for Smart Cities with smart citizens for Smart-government Implementation in Developing Countries: Literature Review Approach</i>	Sumaya, M.Kagoya and Jamie Caine
12.40 – 12.50pm	Q & A	
12.50 – 1.00pm	Paper # 0028: <i>Effect of Technological Innovations on Financial Performance of Banking Industry in Kenya</i>	Mputhia Kioni Caston and Dominic Murage
1.00 – 1.10pm	Q & A	
1.10 – 2.00 PM	LUNCH BREAK	

Message from the Vice Chancellor



I am pleased to welcome all of you to the University of Nairobi during this occasion of Research Week which runs from Monday 23rd to Friday 27th October, 2023. This Conference is one of a set of four being conducted by the Faculty of Business and Management Sciences as follows: The 14th Africa International Business Management Conference (AIBUMA) which runs from 26th -27th October, 2023.

We deeply value the collaborative efforts of our academic partners, branding and marketing, and entrepreneurs who collectively contribute to shaping our graduates with the tools for job creation, sustainable development, and economic growth, especially within the context of African developing countries.

14TH AIBUMA 2023 Conference is hosted by the Faculty of Business and Management Sciences. The conference aims at providing interdisciplinary communications, where researchers, intellectuals, policy/decision makers and consultants share the results of their research studies and thoughts. The conference seeks to showcase research, provide a forum for collaboration and fusion with business leadership practice as we continuously seek to enhance University- Industry linkages. The conference will be in two streams: (i) Business Conference Stream and (ii) Research Papers Stream. The overarching theme of this year's conference is "Harnessing Recent Innovations, Research, Technologies & Developments in Business and Management for Resilience-and-Sustainability".

A number of conference sessions will be deliberating on these contemporary issues relevant in the domain of business management and innovation, and it is therefore important that through the interaction, there will be positive translation of an increase in hands on experiences in work. Experience in work suggest a growth in productivity, and the concomitant smartness of providing innovative solutions to the business sector. During the Conferences, we hope to share experiences on different innovations in the various thematic areas and scale up our responses to existing needs, making them more relevant, and I am hoping therefore that during the Conferences, this area will be addressed. The rich minds and expertise attending the Conferences, will sharpen the business personnel present on helping them to grow as persons and as entities, to be the best versions of self, in Business and Management for Resilience-and-Sustainability.

Evidently there will be attention paid to how individuals can their personal or career goals, be introduced to new ways of thinking, challenging their limiting assumptions, sharing valuable life lessons, and much more.

As I conclude my remarks, I acknowledge the Keynote speakers, paper presenters, and all the participants for sparing their valuable time to attend these Conferences. Obviously in the current situation you are not physically received at the University, but we know that with time, you will take up our welcome to physically visit. Finally, I wish you all a fruitful participation of the Conferences activities

Thank you and God bless you all.

Prof. Stephen Kiama, BVM, MSc. (Nairobi), PhD (Bern)
Vice-Chancellor - University of Nairobi



Message from DVC - RIE

On behalf of the UoN Research Week organizing committee, I wish to welcome all of you to this year's University of Nairobi Research Week which runs from 23rd to Friday 27th October, 2023. We have organized a variety of conferences based in our various Faculties, including the following three conferences organized by the Faculty of Business and Management Science

The 14th Africa International Business Management Conference (AIBUMA), 7th Annual Development Finance Conference (ADFC), The 5th African International Conference in Project Planning and Management, and the 8th DBA-Africa Management Review International Conference, which is a one-day conference being held on 22nd November 2021. The theme of this conference is 'rethinking research, innovation and technology for business sustainability and growth'.

For the fourth year we are having our AIBUMA conferences on a virtual platform and I therefore wish to thank all the participants for sparing their time to participate in the virtual conferences. You are definitely going to learn a lot through the online interactions and I challenge all the participants to take this opportunity to learn new ideas and experiences being shared by the various paper presents, the business conference fora and from other participants.

I wish to sincerely thank the Dean, Faculty of Business and Management Science, the Organizing Committee, Keynote speakers, paper presenters, and all the participants for making this a really great week for of us all.

Thank you and God bless you all

Prof. M. Jesang Hutchinson
Associate Vice Chancellor,
Research, Innovation and Enterprise

Message from Director - RIE

This week the University of Nairobi is once again hosting series of conferences during the University Research Week 2023. The AIBUMA 2023 conferences has attracted very high quality papers on different topics related to the specific overarching theme of this year's conference is "Harnessing Recent Innovations, Research, Technologies & Developments in Business and Management for Resilience-and-Sustainability". Our Guest Speakers for the business conference are equally quite experienced and knowledgeable in their areas of expertise, and it will be interesting just to listen to their presentations. As was the case last year, this year the conferences are being held virtually using online platforms which has enabled participants join from any part of the world and do not have to travel to Nairobi.



I wish to thank the Dean Faculty of Business and Management Science, all the chairs of Department in the faculty, Faculty members and students and the Faculty planning committee for their support and commitment. In a special way, I wish to thank our Guest speakers for accepting to join us during the conferences. We truly value your time and hope that this is not the last time you are joining us in the conferences. We will continue to collaborate with you and invite you in our future conferences and any other areas where we think your input is needed. Please accept to come back when called upon. I appreciate all our paper presenters for their high quality presentations.

Prof Justus M Munyoki

Professor of Marketing and UoN Director RIE

MESSAGE FROM THE DEAN



Greetings from the Faculty of Business and Management Sciences. I take this opportunity to warmly welcome you all our esteemed participants, guests, and paper presenters who have joined us this week in our various conferences. These conferences are among the many conferences being held during this year's University of Nairobi 2023 Research Week. We appreciate your participation and look forward to identifying opportunities and forming networks that will result in development of mutually beneficial collaboration.

The Faculty of Business and Management Sciences is one of the eleven faculties in the University of Nairobi with main offices located at the serene environs of Lower Kabete Road in Nairobi. Over the years, the faculty has carried out research and produced graduates who have gone to become the captains of industry in Kenya and abroad. The faculty runs highly sought after graduate and postgraduate programmes in finance and accounting, business administration, management science, project planning and management.

This year, the faculty is hosting the 14th Africa International Business Management Conference (AIBUMA) as one of the four of her conferences and allow me in a special way, to welcome our Chief Guests who will be making keynote speeches on various topical issues in line with the specific conference themes into which they have been invited. The themes of the conferences are indeed thought provoking and focus on contemporary issues that I believe are of interest to you our participants. For the second time, we are holding our conferences on the virtual platform and from lessons learned in our previous conferences, we are making every effort to improve the delegates' experiences. We would really have wanted to host all of you physically at our facilities within the University but this will not be possible for now. I however welcome those who are in Kenya and even those participating from abroad to make a visit to our faculty whenever you happen to be in Nairobi.

I wish to thank the 14th AIBUMA Planning Committee led by Dr. Peterson Magutu that has worked tirelessly to make this event a success. Finally, I wish to thank our Vice Chancellor and the entire University management for their vision and commitment to academic excellence.

Message from The AIBUMA 2023 Conference Chair

A very good morning to everyone and thank you for joining us at this second Africa International Business and Management (AIBUMA2023) conference. I am honoured to stand before you virtually to welcome you all to this important activity in the academic calendar of the UoN 2023 Research week.

This is the 14th AIBUMA Annual Conferences following the successful inaugural conference in 2009. In deed it is the hope of the organizing committee, Faculty of Business and Management Sciences University of Nairobi that AIBUMA will continue to grow and attract high quality papers and presentations from academic and business communities across the world.



The theme of this year's conference is "Harnessing Recent Innovations, Research, Technologies & Developments in Business and Management Sciences for Resilience-and-Sustainability in Society". Harnessing is combined or cooperative action or force. It is the interaction of two or more agents or forces so that their combined effect is greater than the sum of their individual. It is the increase in value as a result of combination of *innovations, research, technologies & developments in business and management sciences like drug therapies in medicine*. The business conference addresses and papers presentations to be presented will generally show how organizations improve their Resilience-and-Sustainability in Society.

In the next two do days we have lined up CEOs from some of the top organizations in the country. They will share their experiences and thoughts along the lines of our conference theme. We have also received research papers from a cross spectrum of business areas. I wish to acknowledge the support received from the University of Nairobi fraternity in the preparation of this conference. Let me also thank the members of the organizing committee for accepting to work beyond their call of duty to ensure success of this day.

Ladies and gentlemen, may I once again welcome you to the AIBUMA 2023 conference. Let me encourage all of us to fully participate in the events of the two days of AIBUMA 2023, please play your role, no matter how small beyond the conference by testing the ideas presented, turn them into solutions, into money and help make this small planet a better home. If there is anything we can do to make your experience more enjoyable please let us know. We also encourage participants to give us feedback whether positive of negative.

Dr. Peterson Magutu
AIBUMA 2023 Conference Chair

The AIBUMA 2023 Book of Abstracts

PAPER TITLE, PRESENTER(S) & ABSTRACT

Paper # 001: *A framework for Electronic Payment System, Service Quality, and Customer Satisfaction with the NWSC E-Water Payment Project in Developing Nations*

Sumaya, M. Kagoya¹, Kabaale Edward², Patience Naasasira³ and Jamie Caine⁴
 Makerere University Business School- Uganda¹, Makerere University Business School- Uganda²,
 National Water and Sewerage Corporation- Uganda³
 and Sheffield Hallam University- UK⁴

This study examined the relationship between e-payment systems, service quality, and customer satisfaction with the NWSC e-water payment system. The main objectives of the study were to establish the relationship between electronic payment system and customer satisfaction; to assess the relationship between service quality and customer satisfaction, and to evaluate the mediating effect of service quality in the relationship between electronic payment system and customer satisfaction of the NWSC e-water payment system. A cross-sectional survey design aided by a structured questionnaire, was used to gather data from 382 customers using simple random sampling. Findings designated positive and significant relationships between the e-payment system, service quality and customer satisfaction with the NWSC e-water payment system. Results from regression analysis divulged that, e-payment system and service quality were significant predictors of customer satisfaction with the NWSC e-water payment system. The study recommends that further studies be carried out comprising of other factors such as customer relationship management, effective communication and customer loyalty, which were not part of the model. The stakeholders in the water sector should develop strategies in line with the study variable relationships to enhance customer satisfaction with the NWSC e-water payment system in Uganda.

Keywords: Electronic Payment System, Service Quality, Customer Satisfaction, NWSC e-water payment system

Paper # 002: *Examining the Relationship Between Online E- Self Service Platforms and Customer Satisfaction. A Case Study of Patents and Companies Registration Agency (PACRA).*

Sikombe, Shem-Lecturer Copperbelt University, School of Business, Kitwe-Zambia. Email: shemsikombe@gmail.com
 Chitalu Mwaba Perry-Graduate, Master of Business Administration, Copperbelt University, School of Graduate Studies-Kitwe-Zambia.

The use of e-self-service platforms has increased, especially in the private sector. Public institutions and Government parastatals have now also introduced E-self-service platforms. This has helped reduce queues and provide a better service, although it has also shown several challenges when it comes to customer satisfaction. This study, therefore, aimed at examining the relationship between online e- self-service platforms and customer satisfaction, using the Patents and Companies Registration Agency (PACRA) as a case study representing a Zambian government Parastatal institution. The objectives of the study were to explore the relationship between the PACRA e-self-service system availability and customer satisfaction, to examine the relationship between the PACRA e-self-service platform efficiency and customer satisfaction, to determine the relationship between the PACRA e-self- service platform efficiency and customer satisfaction and to assess the relationship between the PACRA e e-self-service platform privacy and customer satisfaction. The study used a structured questionnaire to collect data from PACRA customers. A total of 443 respondents were targeted, and 400 valid responses were received through physical and online questionnaire distribution. The study used SPSS to analyze quantitative data. The findings of the research showed that all four variables, that is, fulfillment, privacy, system availability and efficiency, had a positive and significant effect on the overall service satisfaction of customers using the PACRA e-self-service platform. Thus, all four hypotheses were supported. The study recommends that public institutions should enhance system availability, efficiency, fulfillment and privacy to ensure customer satisfaction as customers access online self-services. Furthermore, future studies may consider a comparative study between parastatal and private sector institutions offering e-self-service platforms for customers to investigate if different results can be realized.

Keywords: Online E- Self Service, Platforms, Customer Satisfaction, PACRA

Paper # 003: *Internal Capabilities on Loan Recovery: Evidence from Selected Savings and Credit Cooperative Societies in Dar es Salaam*

Gatty Lucas and Severine S. A. Kessy

Senior Lecturer University of Dar es Salaam Business Scholl

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This paper examined the influence of internal capabilities on loan recovery among Savings and Credit Cooperative Societies (SACCOs) in Tanzania. It particularly focused at assessing the influence of management capabilities, technology capabilities and staff capabilities on loan recovery among SACCOs in Dar es Salaam region. The study adopted explanatory research design aiming at identifying extent and nature of underlying relationship between management capabilities; technology capabilities; staff capabilities and loan recovery. It used primary data which were collected through structured questionnaires from 213 SACCOs which are situated in Dar-es-Salaam region and multiple regression method was adopted for data analysis. The results indicate that management capabilities and technology capabilities positively and significantly affect loan recovery performance among SACCOs. Additionally, it was observed that staff capabilities do not relatively affect loan recovery performance of SACCOs. Furthermore, the findings lead to the conclusion that resource-based theory and early recovery model are appropriate theories when assessing internal capabilities of SACCOs in respect to performance of loan recovery. It is therefore recommended that government may opt to consider ingredients which are found in laws and regulations governing operationalization of commercial banks in order to enhance management and SACCOs performance. The study also recommends for adoption of technology as it greatly increases efficiency of service delivery to members among SACCOs. It also recommends for further researches to cover for more regions other than one region and other determinants not considered in this study.

Paper # 004: *Strategic Capabilities and Entrepreneurial Orientation as Drivers of Small and Medium Enterprises Competitive Performance: The Moderation Role of the Business Environment*

Elohlor Katherine IDOLOR*1, Sunday Abayomi, ADEBISI,2 and Simeon, E. IFERE3

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2 Professor, Entrepreneurship Hub & Strategic Management, Director, African Research Universities Alliance (ARUA) CoE for Employment and Skills Development and Entrepreneurship & Skills Development Centre, University of Lagos, Akoka-Yaba, Lagos State, Nigeria.

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At present majority of firms are operating in an evolving and vibrant environment that threatens their survival in the competitive economies. Also the increasing globalisation of businesses is being accelerated around the world and succeeding within a highly competitive environment calls for aggressive deployment of firms' business strategy, core competences, resources allocation and utilisation, and active entrepreneurial behaviour that result to the firm attaining a comparative advantage over its competitors. The research aimed to study the influence of strategic capabilities and entrepreneurial orientation on manufacturing small and medium enterprises competitive performance. The study also tests the mediation role of the business environment in the relationship. The study adopts a purposive, stratified and simple random sampling technique to select participants for the study. The confirmatory factor analysis (CFA) and structural equation model was used to test the three hypotheses. Also, SPSS statistical package with PROCESS Macro was used to test the moderation role of the business environment on the study constructs. The findings suggest that SMEs firms are able to address business environment challenges when they understand and explore the relevant strategic capabilities that can result to business growth and expansions. As a survival measure managers and SMEs owners must adopt a resilience approach by identifying the pre-eminent capabilities i.e. resources, skills, competencies, knowledge and entrepreneurial behavioural characteristics that can be exercised operationally and utilised to achieve competitiveness and sustainability in the long run. SME are importance for the development of businesses and contributes substantially to the nation gross domestic

products, there is need for SMEs managers to exploit strategic decisions and government parastatals must design policies that can enable firms improve their operational performance, in the long run curb unemployment and mass migration issues. The research reveals the importance of developing strategic capabilities and entrepreneurial orientation behavioural characteristics that can boost the manufacturing SMEs competitive performance.

Keywords: Strategic Capabilities, Dynamic Business Environment, Small and Medium Enterprises, Firm Competitive Performance.

Paper # 005: Going Green: A Solution to Free and Fair Elections in Kenya

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Where it is nobody's business, then it is everybody's business: Every election cycle in our democratic space, we endeavor to hold a free and fair election and more often than not, we dash to the nearest court of law, to illustrate/plead the gross injustice and fraud meted upon our very basic rights. We are specific, as to the constitutional Articles and Sections of the electoral laws and regulations that support our petitions. There is a sad rider to these petitions and responses, documented in tones and tones of paper. Nowhere in the election petitions, is the petitioner honest on the injustice meted by their campaign activities, on the environment, infringing on constitutionally guaranteed right to the current and future generations. What is missing in these contentious election petitions, is a quantification of the extent of environmental pollution by the Petitioners and the Respondents; before, during and after the electoral cycle in terms of the dangerous pollutants in chemicals and heavy metals used in printing the millions of tons of campaign posters and banners. An Environmental Impact Assessment [EIA] report, should be made part of the pleadings in any election petition for there to be a truly free and fair election in Kenya; this is everybody's business.

Key Words: Going green, heavy metals, Environmental Impact Assessment, free and fair elections, campaign posters and banners

Paper # 006: Arbitrage Process Under Imperfections: Literature Review

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Arbitrage process is a situation where market players take advantage of price differences of securities in different geographical markets in order to generate substantial returns. In this context the market players sell securities either when prices are high and buy the same type of securities in markets where the prices are low to maximize on their wealth. Alternatively the arbitrageurs can buy securities where prices are low and sell them in markets where the prices are high after which reinvest the generated amounts in the earlier markets to expand their wealth. The arbitrage concept is considered to be a riskless venture where the player loses nothing. It manifests itself in the process of speculation based on information at the disposal of the arbitrageur. Literature on the development of arbitrage process was synthesized through document analysis. A matrix was developed to identify the contribution of various scholars in the involvement of arbitrage process concept. The existing literature affirm the value of the concept to speculative investors forming a motivation to them.

Key Words: Arbitrage Process; market players; Securities; Wealth Creation; Investors

Paper # 007: *Assessing the Impact of Processing and Non-Processing Domain Activities on Ground Based Airport Services. Does Brand Experience Matter?*

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The purpose of this study was to assess the impact of customer interactions and brand experience and customer satisfaction among users of airport services. Two levels of customer interactions, namely processing and non-processing domain activities were examined. The four components of brand experience namely; sensory, behavioral, intellectual and affective and two aspects of customer satisfaction namely satisfaction and intention to recommend were the variables of interest. A quantitative cross-sectional research design based on random sampling of respondents was conducted at two international airports in Kenya. Multiple regression analysis was conducted to test the research hypotheses. The study revealed that processing activities have a significant positive influence on satisfaction. On the other hand, non-processing domain activities moderate the relationship between mandatory activities and satisfaction. Further, brand experience was revealed to mediate the relationship between processing activities and satisfaction. The joint effect of processing and non-processing activities, and brand experience on satisfaction was also statistically significant. This study is significant in contributing to the current discourse in the realm of the highly complex and structured ground based airport experience. This study recommends that similar studies be conducted to assess the association between airport related activities on satisfaction and the intention to recommend a destination. This study contributes to ongoing research in the sphere of airport experience and its relationship to outputs such as brand experience and satisfaction which remains underexplored in developing country contexts. Policy implications and managerial recommendations are discussed.

Keywords: Processing domains, non-processing domains, brand experience, satisfaction, airport.

Paper # 008: *Academic Staff's Intention to Adopt Sustainable Workplace Practices: The Mediating Role of HRM Practices: A Case of National Institute of Transport*

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The purpose of this study is to examine the role of Human Resource Management (HRM) practices in academic staff's intention to adopt sustainable workplace practices at the National Institute of Transport (NIT) in Tanzania. The study will adopt a quantitative approach, utilizing a survey questionnaire to collect data from 150 academic staff members at NIT. The study aims to investigate the mediating role of HRM practices in the relationship between TPB constructs (attitude, subjective norm, and perceived behavioural control) and academic staff's intention to adopt sustainable workplace practices. Structural Equation Modelling (SEM) will be used to analyse the quantitative data collected from the survey questionnaire. The implications of the study for research are that it may contribute to the literature on TPB and sustainable workplace practices by providing insights into the role of HRM practices in this context. The study may also suggest that future research should investigate the effectiveness of HRM practices in promoting sustainable workplace practices in higher education institutions. The implications of the study for practice are that the findings may help NIT management and other higher learning institutions to design HRM practices that promote sustainability and encourage academic staff to adopt sustainable workplace practices. The study may also provide guidance for policy makers on the importance of HRM practices in promoting sustainable workplace practices in higher education institutions.

Paper # 009: *Going Green for Sustainability of Future Generations and Society*

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Green Circular Economy, identified as a catalyst in sustainable development and economic growth with potential to move society from traditional linear model of resource consumption in form of take-make-waste to an innovative circular model in form of reduce-reuse-recycle. Transitioning from linear economy to Green Circular Economy requires changes in four areas: material and product design,

business models, global reverse networks and enabling business environments. This research considers the financing needs of Green Circular Economy companies because of business model changes. Green operations relate to all aspects related to product manufacturing, usage, handling, logistics and waste management. Environmental protection and economic burden on industry is leading organizations toward re-evaluation of their corporate strategies including operations and business performance. Environmental operations management is the integration of environmental management principles with the decision making process for converting resources into usable products. The implementation of this management programmes will influence environmental financial and operational performance of firms. The adoption of green operations practices and their influence on financial performance of firms in Kenya; extent to which have adopted green operations practices, to determine the influence of green operations practices on financial performance of firms in Kenya and to explore out challenges firms face in adopting green operations practices. The research paper will adopt a case study of Ragn-Sellsföretagen AB and Inrego AB correlational descriptive design in accordance with Schumpeter's creative destruction model. It will target some firms in Kenya. The analyzed secondary data from firms and primary data collected through semi-structured interviews with the case companies will shed more light on the financing needs of circular economy corporations and how they are financed. Financing needs of circular economy companies depend on the value proposition of the company. In accordance with the pecking order of capital structure, all financing needs of the corporations studied are financed from internal sources, particularly retained earnings before external debt financing is accessed. Findings expected to indicate the willingness of firms to finance circular economy companies, without expecting government support.

Key Words: Green, Circular, Economy, Sustainability, Future Generations, Society

Paper # 0010: *Njuri Ncheke, Bride Price Economics and Sustainable Growth in Meru and Chuka Counties*

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Bride price payments between families at the time of marriage have existed throughout the history of most communities in Kenya. These payments can be substantial enough to affect the welfare of family and a society's distribution of wealth. Recent estimates document transfers per marriage amounting to \$5,000. This is hinged on the fact that there is a persistent escalation of bride price with its associated repercussion on marriages. This paper first establishes some basic facts about the prevalence and magnitude of bride price payments and role of njuri ncheke in economic growth in Meru and Chuka counties. It then discusses how such patterns vary across communities depending upon economic conditions, societal structures, institutions, and family characteristics. Though considerable insight into many of the facts has been gained, many of the existing economic explanations are weakly convincing, and many puzzles remains. Solid data on bride price payments are fairly rare. Because of the culture considerations, individuals are at times hesitant to talk freely on the topic. The findings emphasize the importance of the bride price and njuri ncheke as a driver of economy growth in these counties. We recognize however that payment of bride price multiplies wealth, does not necessarily mean that spouses are happy and content with their marriage. This is a relevant question that our current study did not explore. Thus, we recommend that a future quantitative study examine the relationship between bride price payment and happiness in marriage. The initial processes of development, which primarily increase economic opportunities for men, cause marriage payments to act to the detriment of women. Lastly, the study recommends more systematic data collection is needed for the magnitude of these payments, their direction, their prevalence, and the property rights over them.

Key words: Njuri Ncheke, Bride price, marital stability, economic, family rituals, marriage customs

Paper # 0011: *Strategic planning systems and sustainable urban road infrastructure development among Town councils in Uganda*

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This investigation aimed to explore whether strategic planning systems significantly influence the advancement of sustainable urban road infrastructure within Ugandan Town councils. The strategic planning systems were delineated into six components, encompassing planning tools, planning resources, consideration of internal and external factors, resistance to planning, and functional coverage. Grounded in the socio-technical systems theory, the study adopted a positivist philosophical approach, employing a descriptive cross-sectional survey design. The target population comprised established Town councils in eastern and central Uganda as of July 1, 2022. The results revealed a statistically significant positive correlation between strategic planning systems and sustainable urban road infrastructure development (R-value = 0.589, R-squared = 0.346, F statistic = 14.837, $p < .001$). Encouraging and enhancing the utilization of strategic planning resources and tools during the strategic management process could foster the development of sustainable urban road infrastructure. Further research encompassing diverse urban landscapes, varied performance metrics, and longitudinal designs could contribute to extending the generalizability of these findings.

Key words Strategic planning systems, sustainable urban road infrastructure development, Town Councils, Uganda

Paper # 0012: *A model for ICT Usage and Stakeholders Roles in Postgraduate Studies Completion at Higher Learning Institutions in Developing Countries: A Study of University of Dar es Salaam Business School- Tanzania*

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Given the fact that existing literature University education dwells much on undergraduate studies and a few research conducted on higher education is at PhD level focusing on reasons for rampant dropout. This implies that there is limited research on Postgraduate level (PGDs, Masters plus PhDs) whose completion depends on various stakeholders' roles and ICT usage among others. Therefore, this paper examines the ICT usage and key roles rendered by stakeholders in the completion of postgraduate studies (PGS) in Developing countries like Tanzania. Specifically, it examines the influence of student roles, Supervisors roles, HOD roles, and ICT usage on the completion of PGS at the University of Dar es Salaam Business School (UDBS) - Tanzania. Being a quantitative study, structured questionnaires were circulated to the postgraduate students and panelists at UDBS. Data gathered from 117 respondents were analysed using descriptive statistics and PLS-SEM and aided with SmartPLS 3. Findings revealed that there is a significant relationship between the HOD's role, the Supervisors' role, ICT usage, and the completion of postgraduate studies. The three latent variables were significant at a 10% significance level (HOD's role, $PV=0.097^{**}$; Supervisors' role with $PV=0.081^{**}$; ICT usage significant at a 5% significance level, $PV=0.000^*$). Conversely, the student role was insignificant ($PV=0.929$). This paper has practical implications, recommendations, and limitations.

Keywords: ICT usage, Stakeholders, Postgraduate Studies, Higher Learning Institutions, Developing Countries

Paper # 0013: *Influence of Lending Ethics on Loan Performance of Commercial Banks Branches in Kenya*

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The main objective of this study was to determine the relationship between lending ethics and loan performance in the context of commercial bank branches in Kenya. The study followed a positivist philosophy and a cross-sectional survey research design. The population included 1,384 commercial bank branches in Kenya from the 43 CBK-licensed banks as of July 31, 2018. According to Slovin's (1960) sample size calculation formula, the target sample for that population can be 310. However, the study targeted 30% of the population, which was 415, as suggested by Kothari (2004), to take care of the non-response. Stratified random sampling was done through computer software, ensuring that 30% of each stratum's small, medium, and large bank branches were considered. Lending ethics was measured using Sustainability rating criteria through four constructs; (1) transparency disclosure, (2) policies and principles, (3) management procedures and (4) ethical controversies. Loan performance was measured using the natural logarithm of the percentage of non-performing loans for the sampled branches. A total of 269 completed questionnaires, of which 13% were from small bank branches, while 20.1% and 66.9%

were from medium and large bank branches. Large branches were more because of their extensive network throughout the country's major towns and cities. The study established that the bank branches targeted all client categories: individuals, SMEs, and corporations. Lending ethics was measured using a composite index, an arithmetic mean of the respondent's extent of agreement to various Likert scale questions. Lending ethics was measured using indicators such as transparency disclosure, policies and principles, and management procedures that reduce non-ethical practices. The regression results established that the correlation coefficient was 0.211 while the coefficient of determination was 0.044, implying positive but weak causation. The ANOVA of the model was significant, which means that the variations in results due to the changes in the factor were significant enough to be by chance. The coefficient corresponding to lending ethics, 0.237, was positive, with a t-statistic was 3.525 and a significant value of 0.000, implying a statistically significant relationship. The finding augments the literature on banks' necessity to inculcate ethical lending practices. The benefits include the reduced tendency to increase interest rates, collateral demands, property auctions due to defaults, credit rationing, and other associated financial crises.

Key Terms: Lending Ethics, Loan Performance, Commercial Bank Branches

Paper # 0014: *The Effect of Information Quality on the Relationship between Corporate Information Technology Strategy and Service Delivery of State Corporations in Kenya*

Kepha Nyakora Getembe, Peterson Obara Magutu, Kate O. Litondo

This study endeavored to establish how corporate IT strategy influence service delivery of state corporations in Kenya. State owned entities are formed to meet regulatory objectives and exploit political and social objectives, correct market and economic failures, provide health and education advisory services. There are a number of state corporations existing for various economic reasons however this study focused 178 state corporations that are operationally vibrant. This study was anchored on the Fourth Industrial Revolution Theory which explains how the advent of technological and economic developments is key factors to organizational efficiency and effectiveness. Independent Factual knowledge was obtained using positivism approach through administering of self-designed structured questionnaires to acquire first hand data as well as secondary data on service delivery was collected from annual performance contract reports. Response was rated at 67.4% since out of the 178 questionnaires distributed only 120 were positively filled and returned. Analysis outcome revealed that the effect of corporate IT strategy on service delivery of state corporations in Kenya is a statistically significant. That is 58.7% variations in the service delivery are accounted for by the changes in corporate IT strategy. The findings contributes in the study of corporate IT strategy and service delivery by decomposing corporate IT strategy into indexes of Implementation of Service Delivery Charter, Service Delivery Innovations, Resolution of customer Complaints and Customer satisfaction index which were found to have statistically significant effects. Based on the results of this study, the government through relevant ministries and other stakeholders in the state corporations sector should develop appropriate policies in an attempt to organize the IT applications to enable investors and regulatory bodies get access to information pertaining how to improve their ability to perform as well as give quality services. The study concurred with the fourth industrial revolution theory in that firms need to embrace technological advancements by strategically investing on superior IT strategies, resources and competencies to enable them add value to service delivery processes. The study shall guide managerial practitioners in the state firms to appreciate the integration of the various service delivery factors in the face of a challenging economic environment, and management of core firm processes for valued added customer needs.

Key words: Corporate Information Technology Strategy, Service Delivery, State Corporations, Kenya.

Paper # 0015: *Checking the Prevalence of Individualism in An Organization by Balancing the Individuality of Employees Through Teamwork Mechanism*

Sadeeq Garba Abubakar And Yusuf Ova Mutalib

This is an empirical study that explores the issue of teamwork and individuality within Virgin Atlantic. The paper's aim is to identify how Virgin Atlantic is able to maintain the balance between the individuality of its employees and the necessity of teamwork within the organisation. The objectives are to determine the approaches of Virgin Atlantic to human resources management and to identify how the company makes full use of the employees' individuality for the mutual benefit of the group as a whole. A conceptual analysis was attempted with an emphasis on motivational aspects of work. To make full use

of employees' individuality for the benefit of the organisation, the management were to apply tools that would motivate the workers. The research methodology employed the case study approach using secondary data. The organisation under focus was discussed in relation to its culture, leadership style, communication systems, teams and groups. The central finding is that paying attention to individualism-collectivism domain of the workplace relationship is crucial to the organisation. Successful and efficient work can be determined by numerous skills, including problem solving, collaboration and communication, social and interpersonal skills, and time management. Empirical evidence demonstrated that a successful team was highly motivated to deliver a quality product. Finally, managers need to study all the psychological satisfiers that job holders get from their jobs, and most importantly, managers must contribute in the management of people to achieve satisfied and motivated individuals and teams. This can be achieved by creating a positive influence on people and on the management itself.

Key words: Teamwork, Individuality, leadership, Communication, Motivation. Psychological satisfiers/dissatisfiers, Mutual benefits.

Paper # 0016: *Effect of Financial Technology and Firms Performance in Nigeria: A literature review*
Umar Ngubdo Mohammed (NC)

Paper # 0017: *Influence of people's culture on performance of insurance firms in Uasin Gishu County, Kenya*
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Over the years, there has been little growth in the global penetration of insurance. For over 43 years of existence in Kenya the entrance of insurance has been modest due to factors such as price, lack of understanding of insurance concepts, challenging claim processes, and the reliability of insurers. The objectives of this research was to determine the extent to which people's culture influence the performance of insurance firms in Uasin Gishu County, Kenya. The study was grounded on open system theory. The study adopted descriptive and correlation research designs. The target population was 98 and census approach was adopted. Questionnaires and interviews schedules were used to collect quantitative and qualitative data. People's culture statistics was $r = F(1, 92) = 7.482$ at $p < 0.05$, indicating that regression model was statistically significant in predicting the dependent variable. The $R^2 = 0.495$ indicate that 49.5% in insurance performance was explained by people's culture with 50.5% being variation due to factors not considered in this model. The correlation analysis findings indicated that there was a strong significant correlation between the culture and performance of insurance firms. The regression analysis indicated that there was statistical significant influence of people's culture on the performance of insurance firms. The p-value of the F test was less than 0.05 which led to the rejection of null hypotheses. Hypothesis testing was rejected and it was concluded that people's culture has a significant influence on the performance of insurance firms. The study recommends that insurance firms should involve religious leaders in product sensitization programs. The study recommends that management of the insurance firms should involve religious leaders in their sensitization programs to reduce the negative religious beliefs towards consuming insurance products. The study also suggests that a similar study could be conducted targeting a wider geographical areas.

Key words: Insurance, firms, performance, people culture.

Paper # 0018: *The Determinants of Use Behavioral of e-Procurement System: Mediating Effect of Buyers' and Suppliers' Attitude from Tanzania*

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Specifically, this article focused on the indirect effects of the determinants of use behavioral of e-procurement system through the suppliers' attitude based in Tanzania. The article used a deductive viewpoint and an explanatory cross-sectional survey research design. A simple random sampling technique was adopted and 383 suppliers who use e-procurement system were selected as respondents. Documentary review and questionnaire were used for data collection. Partial Least Squares Structural

Equation Modeling assisted with SmartPLS 4 software was used for inferential statistics analysis. The findings reveal that performance expectancy, effort expectancy and attitude are determinants of use behavior of e-procurement system (p value <0.05). The article concludes that use behavior of suppliers after adopting e-procurement system is indirectly influenced by the performance expectancy and effort expectancy of the system through their positive mindsets. It is therefore recommended that in developing countries, Tanzania in particular should consider the performance expectancy, effort expectancy and the attitude of suppliers during implementation and innovation of the e-procurement system.

Key Words: Attitude, Effort Expectancy, e-Procurement System, Performance Expectancy, Use Behavior

Paper # 0019: *The Influence of Digital Marketing Platforms on The Performance of Small and Medium Business Retailers in Kamukunji market, Nairobi, Kenya*

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The objective of this study was to examine the Influence of Digital Marketing Platforms on the performance of Small Business Retailers in Kamukunji Market, Nairobi, Kenya. The study was premised on the social network theory, the theory of collective intelligence and the generational theory. The study used descriptive, cross-sectional survey research design. The study population included approximately 7000 Jua kali entrepreneurs in the Kamukunji market in Kenya and used systematic random sampling technique to select a sample of 250 participants for the data collection. Data was collected using questionnaires. The data was analyzed using quantitative analysis techniques comprising of descriptive statistics for the univariate variables and bivariate analysis conducted via Pearson's correlation test and also applied the Kruskal-Wallis's test. The study found that most of the entrepreneurs at Kamukunji market, similarly actively use email marketing despite its relative significance on the growth of the business. All the factors had a significantly positive influence on the sales growth of SMES in Kamukunji while Email Marketing had a beta value of 0.175 which is significant ($p = 0.000 < 0.05$). Secondly, mobile marketing was the second-best used strategy behind social media marketing which was largely used by a larger population in the study. Mobile Marketing had a beta value of 0.241 which is significant ($p = 0.000 < 0.05$). Social media marketing was best preferred because of its affordability and the large number of social media users across the nation. Social Media Marketing had a beta value of 0.029 which is significant ($p = 0.000 < 0.05$).

Key Words: Digital Marketing Platforms, Small Business Retailers, Kamukunji Market, jua kali entrepreneurs

Paper # 0020: *LGBTQI Policy, Investor Trading Behavior, and Return on Investment in Africa's Firms.*

Ndirangu Ngunjiri (NN)

The rights of lesbian, gay, bisexual, ambisexual, queer, and intersex (LGBTQI) people have long been a debatable issue among policymakers around the world. In workplace, regardless of perceptible spots associated with LGBTQI individualities, the corporate operation has precipitously cherished LGBTQI diversity as part of their socially responsible corporate culture. Investors are attentive to the LGBTQI topic and an establishment's relinquishment of LGBTQI-probative policy. Investors are attentive to LGBTQI topic and a firm's adoption of LGBTQI-supportive policy. In this paper, we use the adoption of LGBTQI-supportive corporate policy by African firms to examine whether the non-adoption draws the attention of investors who then trade in accordance with their perceptions about such policy. There are colorful propositions that address the pros and cons of LGBTQI diversity. Proponents argue that diversity can provide a positive effect on a firm's ability to recruit people with different experiences and orientations, who, in turn, contribute to the firm's success with a better working environment, higher productivity, new ideas and ways to satisfactorily serving diverse customers. Using a sample of 230 companies that promote LGBTQI-probative policy during the 2018 - 2023 period, we find significant substantiation suggesting investors are attentive to this event, we show that collective finances with a strong (weak) preference for LGBTQI stocks an increase (decrease) their effects in new LGBTQI adopters and admit further (lower) capital flows when investor sentiment toward LGBTQI is high. We also find significant substantiation that LGBTQI-convinced trading conditioning leads to growth in stock returns and share development. Specifically, LGBTQI adopters witness an increase (decrease) in return growth with a portfolio of (non-) LGBTQI stocks. Our evidence on the consistency between investors' trading

behavior and their LGBTQI preferences suggests that LGBTQI-supportive corporate policy could be a style for investment, which may result in growth in the trading activity and returns of LGBTQI - supportive stocks. Our fresh analyses grounded on an indispensable sample from the Human Rights Campaign yield harmonious results and suggest that investors consider not only the presence or lack of LGBTQI-probative policy in an establishment but also its LGBTQI performance when they make trading opinions. Our research makes an important contribution to the limited LGBTQI-related literature by focusing on the trading behavior of investors, an essential group of the firm's stakeholders. There has been a growing demand from individual capital providers that their investments should have significant impacts on environment and society, including the creation of economic opportunity for LGBTQI individuals. This research contributes to our general understanding of the development of LGBTQI rights over time and their effects on corporate management and performance and performance.

Keywords: LGBTQI, stocks, growth, performance

Paper # 0021: *Business Continuity Practices and Performance of Commercial Banks in Kenya: A Post Covid-19 Review*

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This study sought to examine the effect of business continuity strategies on performance of commercial banks in Kenya. The study was anchored on two theories namely the contingency theory and the institutional theory. The target population for this study was 42 Commercial Banks Kenya. Primary data was collected using self-administered questionnaires. A response of 34 questionnaires were returned yielding a response of 81% The regression analysis findings revealed a statistically significant effect of business continuity on organizational performance of commercial banks as shown by significance level of 0.000 which is <0.05 . This affirms that the model is statistically fit as an estimator of bank performance. The coefficient of determination (R^2) of 0.519 value implied that 51.9 % of performance of commercial banks is attributed to business continuity practices namely management support, organizational preparedness, embeddedness to continuity practices and adaptation to external environment. The study recommends the need for the top management to continue supporting the business continuity plans through adequate resourcing through purchase of sophisticated risk detection systems and inviting professionals to enlighten the staff on matters to business continuity. The study further recommends constant lookout for information to timely predict and respond to global shocks which is achievable by having a competent team that is able to forecast and simulate scenarios for appropriate action,

Key works Business continuity, Embeddedness, Management support, Organizational preparedness

Paper # 0022: *Strategic Capabilities and Entrepreneurial Orientation as Drivers of Small and Medium Enterprises Competitive Performance: The Moderating Role of Dynamic Business Environment*

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At present majority of firms are operating in an evolving and vibrant environment that threatens their survival in the competitive economies. Also the increasing globalisation of businesses is being accelerated around the world and succeeding within a highly competitive environment calls for aggressive deployment of firms' business strategy, core competences, resources allocation and utilisation, and active entrepreneurial behaviour that result to the firm attaining a comparative advantage over its competitors. The research aimed to study the influence of strategic capabilities and entrepreneurial orientation on manufacturing small and medium enterprises competitive performance. The study also tests the mediation role of the business environment in the relationship. The study adopts a purposive, stratified and simple random sampling technique to select participants for the

study. The confirmatory factor analysis (CFA) and structural equation model was used to test the three hypotheses. Also, SPSS statistical package with PROCESS Macro was used to test the moderation role of the business environment on the study constructs. The findings suggest that SMEs firms are able to address business environment challenges when they understand and explore the relevant strategic capabilities that can result to business growth and expansions. As a survival measure managers and SMEs owners must adopt a resilience approach by identifying the pre-eminent capabilities i.e. resources, skills, competencies, knowledge and entrepreneurial behavioural characteristics that can be exercised operationally and utilised to achieve competitiveness and sustainability in the long run. SME are importance for the development of businesses and contributes substantially to the nation gross domestic products, there is need for SMEs managers to exploit strategic decisions and government parastatals must design policies that can enable firms improve their operational performance, in the long run curb unemployment and mass migration issues. The research reveals the importance of developing strategic capabilities and entrepreneurial orientation behavioural characteristics that can boost the manufacturing SMEs competitive performance.

Keywords: Strategic Capabilities, Dynamic Business Environment, Small and Medium Enterprises, Firm Competitive Performance.

Paper # 0023: *The Drivers of Student Loyalty in Universities: The Role of Service Quality At KSUC*

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With the sky rocketing costs of providing university education, the diminishing government capitation, the intense competition in the education market, the questioning scrutiny by discerning students and parents on quality of education delivered, and the oversight gaze of public authorities that insist on standards being maintained, universities have to do all they can to maintain if not grow their share of students. Marketing research shows that one way to achieve the end of attracting new students is by providing quality service to students, which leads to a satisfied student body and which in turn translated into an attachment or commitment to the institutions which can be termed loyalty. A loyal student will seek to complete all his studies at the institution, market the institution through favourable/positive word of mouth, will be inclined to revisit the institutions for additional education needs, and may be willing too donate valuable resources and time serving the institutions as alumni. This study examines the determines of student loyalty at KSUC, the only public university college in Nandi County set up four years ago, and under the tutelage of the University of Nairobi. Using closed-ended questionnaire, administered to all students in session during the Examinations period of May 2023, data was collected on five dimensions of service quality, namely quality of academic staff and teaching, quality of campus physical infrastructure, quality of social life and support systems, quality of the curriculum, and quality administrative staff services. The quality dimensions were related to the overall student satisfaction and student loyalty and life student satisfaction, and student loyalty. The findings illustrated the three top qualitative factors that affect student satisfaction are quality of academic staff and teaching, quality of campus physical infrastructure, and social support system and life. Quality of administrative staff and curriculum received lower ratings. *The findings have implications for the strategies universities may implement for their sustainability.*

Paper # 0024: *Logistics Management Practices and Supply Chain Performance of Pharmaceutical Manufacturing Companies in Kenya*

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The current globalized and interconnected business environment has made organizations to become increasingly dependent on well-organized supply chains, which involve sophisticated logistics, as they develop and expand locally, regionally, or internationally. Manufacturing firms encounter hurdles in today's operating environment, such as increase rivalry among enterprises, and adapting to changing client needs and thus require a supply chain that is effective. The research's main objective was to

determine the influence of logistics management practices (LMPs) on supply chain performance (SCP) of pharmaceutical manufacturing companies in Kenya. The study population was 37 companies engaged in pharmaceutical manufacturing. Primary data acquired through a questionnaire was used in the study. The gathered data was analyzed using regression and descriptive analysis. The research results determined that best practices in inventory management, transportation, logistics automation and packaging were prevalent in the pharmaceutical manufacturing companies.

Keywords: Logistics, supply chain performance.

Paper # 0025: *Organizational capabilities for use of Big Data Analytics in Kenya: A Grounded Theory Approach.*

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Governments are embracing big data analytics to improve decision-making and performance. In Kenya, state corporations have invested in big data analytics solutions to improve operations and service delivery. However, there are delays in implementation due to uncertainty and the significance of organizational capability in influencing use of big data analytics is not well understood. Organizational capabilities and big data analytics in less developed economies like Kenya have received minimal coverage in literature yet successful implementation cannot be undertaken without taking them into account. Grounded theory was used in this study that resulted in four categories that influence use of big data analytics: quality of leadership, data governance, ICT competence and financial resources. This study contributes to empirical literature by investigating the gap between organizational capability and use of big data analytics in Kenya. The use of grounded theory provides practical factors that can be used to increase use.

Paper # 0026: *Leveraging on Technology Innovations to Equalize Rural -Urban Basic Education In Kenya: A Model Proposal*

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Kenya has faced numerous challenges in providing basic education (Primary and Secondary education) where pass rates from one examination level to another has remained low with a high number of young people dropping out of school. This has cascaded to country wide problems such as a high rate of unemployment, crime, drug abuse to name but a few problems that Kenya is grappling with. Teacher shortage, lack of infrastructure, social difficulties and budgetary among other constraints have contributed to this dire situation which require workable solution to prevent future overall retrogression of Kenya as a country and society. The introduction of competence-based curriculum (CBC) brings new and different problems that have already been experienced even before a cycle of education is over. The rapid adoption of information communication technologies (ICT) during the covid-19 lock down period, demonstrates that it is possible to use these technologies to solve information dissemination problems that is core to education sector. This paper therefore proposes, a technology basic education model that can be used to provide affordable education to rural and other marginal areas in Kenya. Methodology entails use of evidence based data from literature review and synthesizing to create a technology school based model contingent to Kenya.

Key Words: leveraging, technology innovations, rural-urban basic education

Paper # 0027: *The Need for Smart Cities with smart citizens for Smart-government Implementation in Developing Countries: Literature Review Approach*

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Globally, there is an escalating urge for utilization of the current smart Information technologies by various nations due to their tremendous paybacks. European countries are at the peak of reaping the said benefits and Africa is leapfrogging as usual. Therefore, the literature reveals that, for developing nations to attain smart cities for smart government implementation success, they need smart citizens. This study aimed at analyzing the need for smart cities with smart citizens in smart-government implementation in developing Countries and Uganda in particular. Specifically, it investigated the benefits of cities with smart citizens.; it examined the barriers to attaining smart cities with smart citizens. This study used a

literature review approach by reviewing current relevant literature using search techniques. This study has implications and limitations as detailed in the full paper.

Paper # 0028: *Effect of Technological Innovations on Financial Performance of Banking Industry in Kenya*

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The purpose of this study was to determine the effect of technological innovations on financial performance of banking industry in Kenya. The study applied the following theories; constraint-induced financial innovation theory, diffusion of innovation theory and Schumpeter theory of innovation. The study applied descriptive research design and the population encompassed the 42 registered commercial banks which were in operation as at 31st December 2019. Secondary data was collected for the period ranging between 2012 to 2019. Quarterly data on net income, Asset quality, and liquidity, was retrieved from the individual commercial banks' annual reports. Data on transactions numbers through the mobile devices, value of bank transactions through the Internet devices in the whole year, and the value of transactions through the ATMs was obtained from the CBK's annual survey report. Diagnostic examinations on normality, linearity, multicollinearity, and autocorrelation were done on the collected data to establish its suitability in the formulation of linear regression model. The study applied descriptive statistics such as median and mode for data analysis. Inferential statistics were used in the study through the multiple regression models so as to find out the link between the explained and explanatory variables. Correlation analysis established ATM banking had a positive correlation with financial performance while internet banking had a positive but insignificant correlation with financial performance of commercial banks. Regression analysis on the other hand revealed that ATM banking and internet banking had a positive and significant relationship with financial performance of commercial banks while mobile banking had negative and insignificant relationship to the financial performance. The study recommended commercial banks to increase their application of such technological innovations as mobile banking, ATM banking and internet banking. The study also recommended the government through the central bank of Kenya to form policies that would encourage the adoption of mobile banking, internet banking and ATM banking in the banking industry in Kenya.

Key Terms: Technological innovations, Financial Performance, Banking Industry