

User Satisfaction and Acceptance of Web Based Marketing Information System among Microfinance Institutions in Nairobi Region, Kenya

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Abstract

Acceptance of web based marketing information system has remained a topic of interest for a last few decades. Several theories, specifically over the conceptualisation of the technology acceptance model (TAM) have emerged and they have been applied in different contexts to investigate new insights into the acceptance behaviour at individual and organisational levels. The purpose of this paper is to determine whether a relationship exist between user satisfaction and acceptance of web based marketing information system (MKIs) among microfinance institutions in Nairobi Region, Kenya. Anonymous and self-administered questionnaires were distributed to 383 respondents. A total of 370 usable responses were received, resulting in a response rate of 96.6% which was considered satisfactory for subsequent analysis. Due to the quantitative nature of the study, the results are analysed with statistical measures. The results indicated that Satisfaction was influential determinant of acceptance with $t= 5.1568$, $p\text{-value}= 0.005$ at 1% significant level. Theoretical contributions and practical implications of the findings are discussed and suggestions for future research are presented

Keywords: User satisfaction, Acceptance, Web based Marketing Information System, Microfinance Institutions

Introduction

Acceptance of web based marketing information system has remained a topic of interest for a last few decades (Lai and Li, 2004). Several theories, specifically over the conceptualisation of the technology acceptance model (TAM) have emerged and they have been applied in different contexts to investigate new insights into the acceptance behaviour at individual and organisational levels.

Web based Marketing information systems (MKIS) enable marketing and sales managers to identify, interpret, and react to competitive signals (Montgomery and Weinberg, 2002; Prabhu and Stewart, 2005) and are key elements leading to efficient marketing strategies and sales promotion strategies. As a global concept, marketing information can best be understood by its

categorization into marketing research and marketing intelligence. Both activities aim at collecting and providing information to management for the purpose of better and timelier decision-making. The marketing information system is a set of procedures and sources used to obtain everyday information about pertinent developments in the marketing environment (Kotler, 2002). Therefore, marketing information systems provide a continuous flow of information about very diverse market events that might affect the company's competitive position.

Marketing information is important particularly as the economy continues to emphasize services as a primary source of value. Services are heavily information dependent. Information is rapidly becoming a service in its own right. Indeed, the revolution in information technology (IT) has propelled "information" to the position of the most critical factor in wealth creation (Braun and Holick, 2006). However, it is the advent of the Internet, and especially the browser-based World Wide Web, which has ignited a revolution in Marketing Information Systems (MkISs) (Harmon, 2003).

Furthermore, in today's knowledge-based society, development of good information can provide a company with a jump on its competitors, provided that it is able to develop, deploy, and manage powerful new marketing information systems that are capable of converting knowledge rapidly into customer value (Lagoutte, 2006). This can only be achieved when the marketing function is developed and scaled up on "Internet time" with best-of-class decision support solutions for sales force automation, marketing intelligence, marketing research, logistics, communications, and product development.

Indeed, the acceptance of web based MKIs have prompted many microfinance institutions to rethink their IT strategies in order to stay competitive. Customers today are demanding much more from microfinance services. They want new levels of convenience and flexibility (Birch and Young, 2007; Lagoutte, 2006) on top of powerful and easy to use marketing management tools and products and services that traditional marketing system could not offer.

In Kenya, Web based marketing has been in practice from last decades, but the phase of acceptance has not been as fast as it was perceived. Lack of knowledge, inertia, inaccessibility, human touch, pricing and IT fatigue were found to be few of reasons in early 21st century (Philip et, al. 2006). According to report from Association of Microfinance in Kenya AMFIK (2012), it is observed that there is laxity in acceptance of new web based technology among microfinance institutions yet the new technologies of which web based MKIs is one of them brings a lot of benefits to microfinance in terms of time saving, reduction of marketing/operations cost, improved customer relationships and even security to the data from natural disaster.

Web based Marketing Information System remains the most popular tool for marketing microfinance products and services in developed countries. However, Microfinance institutions in Nairobi, Kenya are slow to accept it in spite of its many advantages; it is suspected that they

are skeptical about accepting it perhaps maybe because of the doubtful levels of satisfaction derived as a result of the system’s acceptance. It is against this background that this study will be conducted to determine the nature of relationship that exists between satisfaction and acceptance of Web- based marketing information systems among micro- finance institutions in Nairobi Region, Kenya. The study will also assess the levels of user satisfaction and acceptance of Web based MKIs.

Literature Review

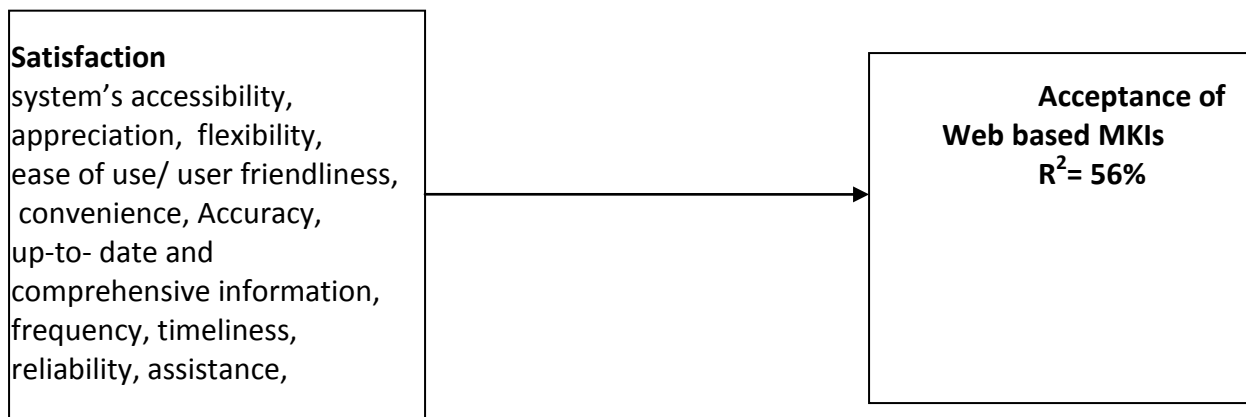
In this section after summarizing the theoretical background, empirical studies are reviewed.

Theoretical Background

Since its introduction, web based marketing information system (MKIs) has gain much importance and priority as well as highlight special attention towards the customers and employees that increases the usage of these services. Researchers have applied TAM theory to identify how satisfaction influence the people to accept web based MKIs.

As (Davis, 1989; Sadeghi and Farokhian, 2011), The Technology acceptance model (TAM) has been adapted from the TRA. TAM is the multivariable model that predicts the user’s intention on the basis of their perception, which includes five main conception; perceived usefulness and ease of use, intention to use, actual use and attitude to accept web based MKIs. The research model can be hypothesize on consumer behavior factors which are: service quality, relative advantage, convenience, compatibility, complexity, trialability, privacy, trust, security, attitude and belief, risks, habit, familiarity, lack of awareness, adaptability, consumer, organization, confidence, technology and computer, channels characteristics. These all factors can be summarized as satisfaction which can directly influence the customers to accept the web based MKIs.

Figure1. Proposed Research model



User satisfaction is generally regarded as one of the most important measures of Information Systems success. There has been considerable research devoted to establishing a standard user

satisfaction instrument since the 1990s (Ives et al., 2001; Bailey and Pearson, 2008), when data computing in organizations moved from data processing to end-user computing (EUC) (Doll and Torzadeh, 1988).

Satisfaction level determines how acceptable the Marketing Information System will be to the users; users approve the acceptance of the system by displaying high levels of satisfaction in its gathering of market intelligence.

Many of previous studies suggested that user satisfaction can be a viable variable measuring the system effectiveness and further acceptance (Baroudi et al., 2002; Conrath and Mignen, 2009). In other words, one can conclude that if the users are well satisfied with the system as they use it, then the system will be working fine and hence its acceptance. Other behavioral measures often used include system usage as a quantitative measure. In this case, information systems are developed after all to be used; therefore, frequent usages would indicate the information system's success. DeLone and McLean (2002) reported that user satisfaction has been widely employed in practice as a surrogate measure of information systems effectiveness.

Andrew and Malinga (2011) determined the factors that influence consumer acceptance of Web based banking service in Uganda as well as examine the relationship between web based banking service, customer acceptance and customer satisfaction, which they used questionnaire designed on a 5- point Likert scale established that there was significant positive relationship between internet banking and customer satisfaction which was also consistent with a similar research by Al- hawari and Ward (2005). It is against this background that the researcher proposed a hypothesis to be tested;

H1: There is no relationship between satisfaction and acceptance of web based Marketing Information System among microfinance institutions in Nairobi, Kenya.

Methodology

This section provides a detailed description of the research methods that were be used in the study in order to accomplish the research objectives. It gives the plan, structure and strategies that were used to answer the research questions.

Research Population

The researcher targeted staff and customers of microfinance who use web based marketing information system. Anonymous and self-administered questionnaires were distributed to 383 respondents. A total of 370 usable responses were received, resulting in a response rate of 96.6% which was considered satisfactory for subsequent analysis.

Research Instruments

The research method for this study is primarily a quantitative approach, and a survey instrument in the form of questionnaire was developed through data collected from previous studies on TAM, and acceptance of web based marketing information system. The main survey consists of two parts. Part one contains 7 questions on the demographic profile and in part two the Likert 5 scale closed end questions are included for answering questions. The survey questionnaire was accompanied with a covering letter, which explained the purpose of the research study and ensured confidentiality of the data gathered. The participants were explained that the research was being conducted to explore their perception of and/or acceptance of web based marketing information systems, and that the participation in the survey was voluntary. They were further informed that they have the right to withdraw from the survey study at any time and that they must be at least 20 years old to participate in the survey.

The survey questions and their relation to the hypotheses are presented in the table 1 below;

Table 1: Questionnaire questions for hypothesis testing

	Variable	Survey Questions
Satisfaction	STF1	I think I obtain desired information quickly (Efficiency).
	STF2	The Web based Marketing Information System is user friendly. (ease of use)
	STF3	The web based Marketing Information System is very flexible.
	STF4	The Web based Marketing Information System provides up-to-date information.
	STF5	The Web based Marketing Information System provides precise/ accurate information.
	STF6	The Web based Marketing Information System is reliable.
	STF7	The Web based Marketing Information System provides convenient search engines for finding product and service reviews.
	STF8	The Web based Marketing Information System provides for the security of your transaction data and privacy.
	STF9	I am satisfied with the customer support provided by the Web based Marketing Information System.
	STF10	The Web based Marketing Information System responds to your problems and requests promptly. (Timeliness).
	STF11	Overall I'm satisfied with the Web based Marketing Information System.
Acceptance	ACP1	I intend to use web based MKIs in future
	ACP2	I find using web based MKIs very interesting
	ACP3	I find web based MKIs very interactive
	ACP4	Web based MKIs contains help tips and frequently asked questions

	(FAQ)
ACP5	Web based MKIs contains updated information
ACP6	Web based MKIs is visually appealing to the users
ACP7	I feel safe when I release personal information through web marketing
ACP8	Web based MKIs is easy to use
ACP9	I find Web based MKIs very cumbersome to use
ACP10	I feel that I could trust Web based MKIs to give adequate information about microfinance institution

Data Analysis Method

In this study, descriptive statistics including simple frequencies and mean ratings were computed on the respondents' satisfaction level and acceptance level of web based MKIs. The analysis was done with a system designed for statistical analyses (SPSS).

Analysis of Findings

In this study, 380 questionnaires were returned out of 383 distributed, which represented a response rate of 99% of the original sample. However, among those returned questionnaire, 10 responses were discarded because two of them were returned completely blank, three respondents had put the same answers on all the Likert scale items. Two respondents mentioned that they had never used internet before (i.e. not satisfying inclusion criteria) and three questionnaires were partially answered (i.e. some questions and/or some parts such as demographic questions were left blank). Therefore, remaining 370 questionnaires were used for further data analysis. Consequently, the final response rate in this study was 96.6%.

The response rate achieved in this study is reasonably much higher than that of in earlier studies on web based marketing and information systems. For instance, the response rate reported in the study by Cheng et al. (2006) was 20.3 per cent, Wu (2008) received 10.5 per cent, Abeka (2009) had 25% response rate, Laitinen (2002) reported 10.8 per cent, and Podder (2005) had 15.7 per cent of usable responses. Yousafzai (2005) in her research survey of Internet marketing acceptance in the United Kingdom received 21.8 per cent usable responses.

Therefore, the final response rate in this study can be considered relatively better than the previous studies mentioned above.

Table 2 presents the Cronbach's alpha coefficients for all constructs obtained in the pretest stage. All of the measures used in the testing stage showed an adequate reliability with Cronbach's alpha values, which ranged between 0.805 and 0.937 that are considered to be good and acceptable except a one item (i.e., one item from satisfaction (STF3construct), which were dropped in the final survey instrument.

Table 2. Cronbach's Alpha Coefficients for all Constructs in Pretest Study

Items/ Construct	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
Satisfaction (STF)	.937	.927	11
Acceptance (ACP)	.805	.796	11

Data normality for individual measured items was checked by determining the skewness and kurtosis statistics, which are shown in tables 4 and 5. The skewness and kurtosis statistics were found less than ± 1 , which indicated no deviation from data normality.

Demographic Characteristics of Participants

Table 3 shows that the respondents were well represented between males and females. Males accounted for 51% of total respondents whilst females accounted for 49%. Gender Ratio of 1:1.05. The results of participants' demographic characteristics revealed that the majority of the respondents were male (51%). This was not surprising because looking at the latest gender statistics of Kenya prepared by the Kenya National Bureau of Statistics for the year 2009, it can be seen the total number of male population exceeds slightly the number of females (KNBS, 2009). This difference in the ratio between the male and female categories therefore may explain the high percentage of male responses obtained in this survey. In addition, this finding suggests that there are more male web based marketing information users than female in Nairobi Region, Kenya.

The age distribution of respondents ranged between 20 to 60+ years of age. Results (Table 3) revealed that the majority i.e. 52% of respondents were aged between 20-39 years. The second highest number (29%) of respondents was of those aged between 40-59 years old and finally, 19% of respondents of ages 60 and above. This finding suggests that the majority (about 52 per cent) of the web based marketing information users in Nairobi are adults in their early adult hood of working age, who might be using the Internet mostly to do their businesses on internet. This is always the stage were most people are techno savvy.

Most of the participants in this survey reported highest level of education as a Bachelor degree (40%) followed by masters qualifications (30%). Respondent with diploma qualification constituted 20% of the total percentage of all respondents, a paltry 5% were PhD holders and another 5% for the rest whose qualification were not among the categories given. (see table 3).

The findings also revealed that the level of education of the most (about 95 per cent) of the participants was minimum a diploma qualification, which was higher compared to an average citizen in Kenya where the literacy rate is i.e. 87.01 per cent in 2009, (World Bank, 2010). These findings suggest that the web based marketing information system users in Nairobi generally have higher education level. It can possibly be explained that educated respondents have benefited from more awareness and greater exposure to information technology as a part of their education. Therefore, they are better able to use computers and the Internet.

From the table 3, single respondents were 54% hence 46% were married. Only two categories of marital status were provided; single and married. The researcher deliberately did not include divorced or separated due to their stigmatization and the societal expectations.

Four categories of job designation were presented to respondents to choose the one which best reflects their occupational status. Evident from table 3; 5% of the respondents were branch Managers, 20% were Officers from ICT departments, 40% were Customers and 35% were Sales and marketing officers.

Table 3: Demographic Characteristics of The Marketing Information Systems' Users of The Existing Marketing Information System N= 370

Category	Frequency	Percentage (%)
Gender		
Male	188	51
Female	182	49
Age		
20-39 (Early adult hood)	192.4	52
40-59 (Middle adult hood)	109.3	29
60 and above (Late adult hood)	70.3	19
Educational Qualifications		
Others	74	20
Diploma	148	40
Bachelors	111	30
Masters	18.5	5
PhD		
Marital Status		
Single	199.8	54
Married	170.2	46
Designation		
Branch Managers	18.5	5
Information Communication Technology (ICT)	74	20
Customers	148	40

Sales and marketing officers	129.5	35
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Users' Satisfaction Level of Web Based MKIS

Eleven-items were used to measure this construct on a Likert scale ranging from one to five points. Table 4 presents the means and standard deviations of the items measuring the satisfaction level construct. The low mean rating observed was 3.53 (± 0.776) for item STF9 (i.e. Satisfaction with technical support of Web based marketing information) and the highest mean rating of 3.77 (± 0.774) was reported for STF2 (i.e. Web based marketing information system is user friendly- ease of use).

The findings reflected participants' high satisfaction level with the usage of web based marketing information system. Item STF2 stating 'Web based marketing information system is user friendly- ease of use' was rated highly, while item STF9 related to the 'I'm satisfied with the technical support provided on Web based information system' was rated low (see Table 4). Nevertheless, the average mean score of these items was above the neutral point. The high ratings of the items of STF2 construct may suggest that respondents were highly satisfied with the ease of use (user friendliness) of the system. In addition, Cronbach's Alpha coefficient for this constructs was 0.937 (as shown in Table 2). This finding suggests strong internal consistency of the measurement items of STF2 construct.

Table 4: Descriptive statistics of measured items of satisfaction level construct

	Mean Statistics	Std. Deviation Statistics	Variance Statistics	Skewness Statistics	Kurtosis Statistics
STF1	3.70	0.851	2.425	-.761	-.564
STF2	3.77	0.774	2.147	-.694	-.590
STF3	3.73	0.847	2.413	-.178	-.598
STF4	3.72	0.860	2.458	-.644	-.754
STF5	3.57	0.894	2.586	-.547	-.926
STF6	3.68	0.885	2.552	-.610	-.897
STF7	3.65	0.865	2.479	-.595	-.777
STF8	3.63	0.924	2.701	-.545	-.907
STF9	3.53	0.776	2.153	-.509	-.804
STF10	3.69	0.812	2.282	-.594	-.765
STF11	3.67	0.879	2.454	-.607	-.786

Acceptance Level of Web Based Marketing Information System

The respondents were asked to rate the level of acceptance of web based marketing information system is acceptable. Ten- items on a five point Likert scale ranging from strongly disagree (scale 1) to strongly agree (scale 5) were used to measure this construct. The results of the respondents' ratings for each item of this construct are reported in Table 5. The mean scores ranged between 3.78 (± 0.916) and 4.01 (± 0.846). In addition, the construct also showed strong internal consistency of measurement items with .805 reliability statistics, as shown in Table 2.

The average mean score of ten items was 3.937, which was greater than the neutral point, reflected that the level of acceptance was high and the respondents were agreeable to the measured items and they indicated that they intend to use web based MKIs in future.

Table 5: Descriptive statistics of measured items of level of acceptance (ACP) construct

	Mean Statistics	Std. Deviation Statistics	Variance Statistics	Skewness Statistics	Kurtosis Statistics
ACP1	4.01	0.846	2.406	-.825	-.470
ACP2	3.95	0.776	2.154	-.768	-.446
ACP3	3.97	0.838	2.377	-.783	-.523
ACP4	3.78	0.916	2.673	-.727	-.628
ACP5	3.97	0.871	2.172	-.769	-.504
ACP6	3.94	0.840	2.374	-.767	-.596
ACP7	3.96	0.882	2.543	-.710	-.662
ACP8	3.99	0.851	2.307	-.765	-.591
ACP9	3.82	0.855	2.442	-.533	-.910
ACP10	3.98	0.890	2.205	-.500	-.838

Satisfaction and Acceptance of web based MKIs (Hypothesis Testing)

In the proposed model, the researcher hypothesized that there is no relationship between satisfaction and acceptance of web based MKIs and thus satisfaction will not have a positive effect on the user acceptance of web based marketing information system (H1). The parameter estimate results (H1: STF _ ACP; $\beta = 0.543$ t -value = 5.1568, $p = 0.005$) at 1 percent significance level; for the above hypothesis was found both positive and statistically significant. This

suggested existence of a positive effect of the satisfaction beliefs on the acceptance to use web based marketing information system. As such, this hypothesis was rejected. In fact, satisfaction has the strong effect with a path coefficient of 0.54 emphasizing the important role of an individual satisfaction level, in driving intention to accept web based MKIs. This also shows that satisfaction has positive and significant relationship with acceptance of web based MKIs. This would appear to support Igbaria and Nachman (2008) contention that satisfaction has strong effect on acceptance of web based MKIs, but this is inconsistent with the findings of Kolodinsky, 2004, Chau and Lai (2003) and Wang et al (2003), who found that there is no significant relationship between satisfaction and acceptance.

This significance of satisfaction in this research suggested that users think that the web based MKI system improves their satisfaction level hence it is more likely to be accepted. These results further suggested that users' satisfaction as a result of ease of use and accessibility are a driving force for the acceptance of an online banking information system. In summary, the result of this hypothesis are in agreement with the prior research indicating that the satisfaction derived from the use of web based MKIs plays an important function in determining and shaping the acceptance level of users to use web based MKI.

Table 6: Result of Hypothesis Test

Hypothesis	Research Path	R ²	Path Coefficient	T- statistics	Remarks
H1	STF — ACP	0.56	0.543	5.1568	Rejected

Table 7 shows that satisfaction was positively related to intention to use at 0.01 significance level ($r = .682$). Taken as a whole, when the independent variable (Satisfaction level) are increased, the dependent variable (Acceptance) is also increased positively

Table 7: Correlations

VARIABLES		SATISFACTION	ACCEPTANCE
SATISFACTION	Pearson Correlation	1	
	Sig. (2 Tailed)		
	N	370	
ACCEPTANCE	Pearson Correlation	0.682**	1
	Sig. (2 Tailed)	.000	
	N	370	370

Note: * $p < 0.05$; ** $p < 0.01$, ^{ns} not significant

Conclusion and Discussion

In this empirical research study, the researcher intended to establish the levels of user satisfaction and acceptance level of web based MKIs. He also wanted to determine if there

exist a relationship between user satisfaction and acceptance of Web based MKIs. Self designed questionnaire was used to collect relevant data from the respondents. Descriptive statistics including simple frequencies and mean ratings were computed on the respondents' satisfaction level and acceptance level of web based MKIs. The analysis was done with a system designed for statistical analyses (SPSS). The mean and frequency results shows that users are highly satisfied with the system and hence it acceptance.

The correlation results revealed that satisfaction was found to have a significant effect on acceptance of Web based MKIs. It had the high influence on acceptance of web based MKIs. It is concluded that the more satisfied the users are, the more likely that web based MKIs will be accepted by the users (Customers and staff) of microfinance institution in Nairobi, Kenya. Satisfaction level was evaluated in terms of ease of use, system accessibility, convinieny, accuracy, up- to- date and timely information marketing to users.

Recommendations & Future Research

This study makes significant contributions to knowledge in relation to determinants of web based marketing acceptance. Furthermore, it also provides an insight into the customers' needs and wants which may be essential for microfinance institutions in order to provide better marketing services to customers. In the light of these findings, several recommendations are made which may be useful for microfinance institutions and other related authorities.

Micro finance institutions should make their customer more aware of the new products or services, in this, web based marketing information system, to encourage higher acceptance rate. They can do so by having seminars, exhibitions or giving free-trial periods to allow customers to evaluate their new inventions. Besides that, education and publicity through mass media will also prove to be effective.

Microfinance institutions should offer both technical and non-technical support to their customers as this is proved to be one of the most essential factor that influences acceptance of web based marketing information system among microfinance customers.

Future Research

This Dissertation has developed an integrated model that provided systematic way to understand acceptance of web based marketing information system by intended users, several beneficial areas for future research, however, remain to be explored. For example, results of current study are limited to web based marketing information system in microfinance institutions; future research may apply or replicate this study in other online domains, such as web based banking or e-commerce environment. This would be valuable in establishing the external validity of model.

In addition, it will be interesting for future research to test and explore the model developed for this study in other cultural settings, like Asian or Western developed countries. This will be

valuable in providing evidence concerning the robustness of research model across different cultural settings. It is understood that the robustness of the model may vary across different cultural settings and thus need to be empirically tested (Mao and Palvia, 2006).

In addition, the data for this study was collected using cross-sectional survey, future research is needed to obtain longitudinal data to investigate what factors will influence individuals' perceptions in continuing to use the web based marketing information system. Prior literature indicates that individuals' perceptions are formed with the passage of time, experience and continuous feedback from surroundings (e.g. Venkatesh and Davis, 2000; Davis et al., 1989). Thus, it is expected that the future research will inspect the findings of this research with more in-depth investigations using longitudinal data.

The future study can also propose the other data collection method such as in depth interview with the end user computing. In this study, questionnaire has been used to collect the data through owing to the fact that financial and time are of the essence. The sample size should also be increased. A larger sample size would be required to enhance generalization ability of research.

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