



Jumuga Journal of Education,
Oral Studies, and Human Sciences (JJEOSHS)
editor@jumugajournal.org
<http://www.jumugajournal.org>
Volume 7, Issue 2, 2024
DOI: <https://doi.org/10.35544/jjeoshs.v7i2.100>

Communication Strategies & Mobile Banking Adoption: Showcasing Absa Bank Kakamega Branch, Kakamega County, Kenya

Donnah Mudeizi Mulindi

<https://orcid.org/0000-0003-4948-4037>

Masinde Muliro University of Science and Technology
&

Prof. Egara Kabaji, PhD

<https://orcid.org/0009-0008-9000-9549>

Masinde Muliro University of Science and Technology
&

Lydia Anyonje, PhD

<https://orcid.org/0000-0002-1487-7191>

Masinde Muliro University of Science and Technology

Abstract

This article, as research study, employed a mixed method research approach; which utilized both qualitative and quantitative methods of data collection and analysis. The utilised tools were an interview schedule and questionnaires. A target population of 3000 customers and 17 staff members from whom the sample of 353 respondents among the bank customers all 17 staff members purposively were selected. Simple stratified random sampling and purposive sampling were applied in selecting customers and staff members for the study respectively. Quantitative data collected was analysed using descriptive statistics and presented in form of tables, graphs and charts. The qualitative statistics were analysed thematically. Its findings revealed that good communication strategies influenced mobile banking adoption by enhancing the good corporate relationship with customers through word of mouth rated at 84.4 %, social media at 71.8% and mass media communication at 68.9%. It recommends creating awareness and elevating customers' attitude by making the mobile banking platform affordable, easy and accessible to customers of all segments, easing the customers into the technology rather than forcing it on them while being innovative to stay competitive in the current market.

Key words: *Communication Strategies, Mobile Banking, Corporate communications, Exhibitions, Mass Media*

Introduction

Mobile banking, the latest banking channel, offers many benefits for customers and their banks. The internet has been speeding up development of technology in a lot of sectors in the corporate world as well as the banking industry. Despite the advantages the internet offers, most banks face slow uptake of mobile banking adoption, particularly in Kenya. The study sought to determine the communication strategies employed by Absa bank Kakamega branch to convince their customers to take up mobile banking.

Mobile banking adoption has transformed the financial services industry globally, enabling banks to reduce operational costs while offering convenience to customers (Siano, Raimi, Palazzo & Panait, 2020). Despite this, customer adoption of mobile banking services remains inconsistent, with many still relying on traditional methods. According to the Central Bank of Kenya (CBK), mobile banking penetration in Kenya stood at 89% in 2023, showing a significant rise from

74% in 2019 (Central Bank of Kenya, 2023). However, this growth has not been evenly distributed, with rural areas and older customers still lagging behind in terms of mobile banking usage (Mostafa, 2020).

Absa Bank, has been proactive in deploying mobile banking platforms such as "Hello Money" to provide customers with secure, accessible financial services. Despite these efforts, a study by KPMG (2021) revealed that only 58% of Kenyans fully utilize the available mobile banking services, while the remaining 42% continue to visit physical bank branches for their financial transactions. The report cited a lack of adequate communication on the benefits and functionalities of mobile banking as a primary barrier to adoption, particularly among less technologically savvy customers. Effective communication strategies are therefore critical to improving mobile banking uptake (Saul, 2022).

Mobile banking offers several advantages, including reducing transaction costs by up to 85% compared to traditional in-branch services (Ernst & Young, 2020). For banks, the cost of processing mobile transactions is significantly lower, which translates into increased profitability and enhanced service efficiency. However, for these benefits to be realized, banks must ensure that their customers are aware of and trust these platforms. A survey by McKinsey & Company (2022) found that 67% of respondents in developing markets, including Kenya, had concerns about the security of mobile banking, highlighting the importance of addressing these issues through targeted communication efforts that build customer confidence (Iyelolu, Agu, Idemudia, & Ijomah, 2024).

In terms of customer convenience, mobile banking provides unparalleled access to financial services, allowing users to perform transactions 24/7. According to data from the Kenya Bankers Association (2023), 75% of mobile banking users reported increased satisfaction with their banking experience due to the flexibility mobile banking provides, such as bill payments, balance inquiries, and fund transfers. However, the same survey showed that only 30% of users are aware of all the services offered via mobile banking apps, indicating a communication gap that banks need to address. By implementing more comprehensive communication strategies, banks can better inform their customers about the full range of services available (Ernst & Young, 2020).

Banks need to consider customer segmentation when designing their communication strategies. A study by Deloitte (2021) found that younger customers (aged 18–35) are more likely to adopt mobile banking, with 85% of this demographic in Kenya actively using mobile platforms. In contrast, only 47% of customers aged 50 and above reported using mobile banking services. This suggests that banks should tailor their communication to address the unique needs of different age groups, emphasizing ease of use and security features for older customers while promoting convenience and digital integration to younger customers (Chawla & Joshi, 2021).

To remain competitive, banks must continuously innovate their communication strategies to promote mobile banking effectively. For instance, Safaricom's M-Pesa success in Kenya, with over 70% of adult Kenyans using the service (Communications Authority of Kenya, 2023), demonstrates how targeted, clear communication about mobile financial services can lead to widespread adoption. Banks, therefore, must adopt similar approaches, focusing on trust-building, simplicity, and demonstrating the tangible benefits of mobile banking to encourage more customers to transition to digital banking platforms (Osei et al., 2021).

Statement of the Problem

The banking sector continues to encounter numerous challenges, including cybercrime, fraud, and a slow uptake of mobile banking services. Despite the introduction of mobile banking platforms to streamline operations and enhance customer convenience, many clients still opt for traditional, time-consuming methods such as queuing in banking halls. This not only strains bank employees but also hinders operational efficiency. While banks have invested in technological advancements to remain competitive, the adoption of mobile banking remains limited. One critical factor influencing this is the effectiveness of communication strategies used by banks to encourage customers to adopt mobile banking. This study seeks to determine the communication strategies employed by banks, specifically at Absa Bank Kakamega Branch, to improve mobile banking adoption and foster better customer engagement.

Communication Strategies on Mobile Banking Adoption

The Central Bank of Kenya (CBK) and the Communications Authority of Kenya (CAK) have been instrumental in promoting mobile banking by fostering competition and allowing various service providers to enter the market. This regulatory support has led to the emergence of new systems, such as M-Pesa, that facilitate transactions across all mobile networks, revolutionizing how people access financial services. According to the Kenya Bankers Association, mobile banking penetration in Kenya grew from 74% in 2019 to 89% in 2023, attributed to the availability of these services and the broader communication efforts of banks to enhance customer awareness (Central Bank of Kenya, 2023). Effective communication strategies, including awareness campaigns and user education, have played a critical role in this growth.

In recent years, customer preferences for bank services have undergone significant shifts. A survey by the Kenya Bankers Association (2022) revealed that despite the growing automation of services during the COVID-19 pandemic, there has been a resurgence in the desire for human interaction in banking. In 2022, 15% of bank customers expressed a preference for speaking to bank representatives, reversing the trend toward automation that began in 2020 (Kenya Bankers Association, 2023). This shift suggests that while digital platforms are essential for routine transactions, customers still value personalized service for more complex needs, highlighting the importance of a hybrid communication strategy that balances digital and human interaction.

Despite this renewed interest in human interaction, the use of automated banking channels continues to rise. The Kenya Bankers Association survey (2023) reported that 67% of customers used automated channels in 2022, up from 58% in 2021. This indicates that while customers may prefer human interaction for problem-solving, they favor self-service options like mobile apps and online platforms for routine transactions. Banks must therefore implement multi-channel communication strategies to cater to these varying customer needs. This includes educating customers about the ease and security of mobile banking while maintaining accessible customer service channels for support.

Furthermore, the survey noted an increase in customers visiting physical bank branches, from 7% in 2021 to 17.6% in 2022 (Kenya Bankers Association, 2023). The increase may reflect a segment of customers still hesitant to fully embrace mobile banking, underscoring the need for targeted communication strategies that build trust and educate these users on the benefits and safety of mobile banking. Additionally, the survey revealed that 48.2% of customers hold two or more bank accounts, suggesting that multi-banking behaviour requires clear communication from banks to ensure customers can easily manage multiple accounts across different platforms.

The growth in mobile banking is also driven by the increasing use of mobile and wireless devices globally. Studies from the early 2000s highlighted that European nations such as the UK, France, and Germany, along with countries like Japan, were early adopters of mobile banking, while regions such as Sub-Saharan Africa, including Kenya, have shown rapid adoption in recent years (International Telecommunications Union, 2005). By 2022, Kenya had become a global leader in mobile banking, with M-Pesa having over 70% penetration among the adult population (Communications Authority of Kenya, 2023). This rapid uptake demonstrates the effectiveness of mobile banking as a financial inclusion tool, especially when supported by robust communication strategies that address both accessibility and convenience.

In developed countries, mobile banking adoption was initially driven by convenience, offering users alternatives to ATMs and bank branches (Karjaluoto, 2002). In contrast, in developing countries like Kenya, mobile banking adoption has been driven more by the need for accessible and affordable financial services. Banks and mobile service providers have leveraged communication strategies to highlight these benefits, ensuring customers understand how mobile banking can meet their needs, whether through simple money transfers or managing stored value accounts.

Mobile banking models vary, with some banks partnering with non-bank agents to extend their reach. Joint venture models, such as Mobi-Bank from Kenya Commercial Bank (KCB) and Hello Money from Absa Bank, allow customers to perform financial transactions through non-traditional channels. These partnerships expand the banks' market reach by offering affordable alternatives to traditional banking (Deloitte, 2021). Banks adopting such models must effectively communicate the role of these non-bank agents in ensuring secure and reliable services, enhancing customer trust in the mobile platforms.

Non-bank-led models, where telecommunications companies like Safaricom lead the charge, have further expanded financial access. Safaricom's M-Pesa allows customers to manage their accounts through mobile platforms and withdraw funds at ATMs, demonstrating the integration of non-bank-led mobile banking into traditional banking systems (Communications Authority of Kenya, 2023). These non-bank models require clear and consistent communication strategies to reassure customers about the security and reliability of their mobile banking services, which is critical for continued adoption and usage.

Materials and Methods

The study was conducted at Absa Bank, Kakamega branch, which serves approximately 3,000 customers and has 17 staff members. The target population included internal and external customers, alongside bank staff. A mixed-method approach was utilized, combining both quantitative and qualitative methods. This approach was suitable for answering questions about the current state of the phenomenon being studied and providing comprehensive insights (Sugandha, 2017). A simple random sampling technique was used to select customers, ensuring equal chances of selection. All 17 staff members were interviewed. Using Slovin's formula, a sample size of 353 customers was determined, bringing the total sample size to 353 respondents (336 customers and 17 staff members). Self-administered questionnaires were distributed to both

customers and staff to gather primary data. In-depth interviews were conducted with staff members to gain deeper insights into the research problem.

Reliability of the quantitative data was ascertained through a pilot study conducted at KCB Bungoma branch and Cronbach's alpha coefficient was calculated which scored 0.80 to confirm reliability. Trustworthiness was applied in qualifying qualitative data. The two sets of data collected were analysed separately whereby quantitative data was analyzed using descriptive statistics, with results presented in frequencies, percentages, and tables. SPSS version 23.0 was used for data analysis. Qualitative data was transcribed, coded, and analysed thematically, revealing recurring themes and key insights relevant to the research objectives.

Results and Discussion

Communication Strategies on Mobile Banking Adoption

The researcher sought to determine the strategies being used to enhance mobile banking platform subscription by customers of Absa bank – Kakamega branch. Key in any banking organization is communication where it enhances connection with the customers and visitors to the bank. Descriptive statistics of percentages were utilized to describe respondents on Communication Strategies on Mobile Banking Adoption.

Table 1 Descriptive Statistics on Communication Strategies on Mobile Banking Adoption

Strategies in Adoption	Agree or Strongly Agree	Disagree or Strongly Disagree
The bank communicated M-Banking platform through social media such as Twitter, Facebook and WhatsApp	71.8%	28.2%
We learnt of M-Banking through a word of mouth from the bank's staff	84.4%	15.6%
M-Banking services were communicated to us through mass media platform (print and electronic media)	68.9%	31.1%
M-Banking platform was communicated through product publicity marketed by the bank	74.1%	25.9%
It was through a sponsorship program initiated by Absa Bank	37.8%	62.2%
We got in touch with M-Banking through Public Relations (PR) tours initiated by Absa Bank	30.3%	69.7%

N=341

The results revealed that major respondents were in agreement with the four main strategies used for mobile banking adoption facilitated adoption: word of mouth 84.4%, (288) marketing 74.1% (253), social media (Twitter, Facebook and WhatsApp) 71.8% (245) and mass media (print and electronic) 68.9% (235). However, the sponsorship program 37.8% (126) and public relation 30.3% (103) by Absa bank were the least favourable methods. The researcher calculated the Kruskal-Wallis H test to determine differences between communication strategies in use to promote mobile banking technology adoption regarding membership to the bank. Table 2 illustrated the inferential statistics.

Table 2 Kruskal-Wallis H Test for Communication Strategies for the Adoption of Mobile Banking Test Statistics^{a,b}

Variable	Kruskal-Wallis H	Df	Asymp. Sig.
The bank communicated M-Banking platform through social media such as Twitter, Facebook and WhatsApp	.932	1	.334
We learnt of M-Banking through a word of mouth from the bank's staff	24.679	1	.000
M-Banking services were communicated to us through mass media platform (print and electronic media)	3.909	1	.048
M-Banking platform was communicated through product publicity marketed by the bank	.068	1	.794
It was through a sponsorship program initiated by Absa Bank	3.956	1	.047
We got in touch with M-Banking through Public Relations (PR) tours initiated by Absa Bank	4.883	1	.027

a. Kruskal Wallis Test

b. Grouping Variable: Are you a customer of Absa bank

The results statistically revealed there weren't any differences significant between bank communication of mobile banking platform through social media like Twitter, Facebook and WhatsApp and communication through product publicity marketing by the bank according to the bank membership: $H(1) = .93, p = .33, H(1) = .07, p = .80$ respectively. The null hypotheses were therefore retained. However, statistically there were significant differences between learning by word of mouth from the bank's staff, communication through mass media platform (print and electronic media), sponsorship program initiated by the bank and through the public relations tours initiated by the bank; $H(1) = 24.68, p < .001, H(1) = 3.91, p < .05, H(1) = 3.956, p < .05$ and $H(1) = 4.88, p < .05$.

The researcher performed Mann Whitney U post hoc tests to test comparisons for the statistically significant results as illustrated in Figure 1.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of We learnt of M-Banking through a word of mouth from the bank's staff is the same across categories of Are you a customer of barclays bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the null hypothesis.
2	The distribution of M-Banking services were communicated to us through mass media platform (print and electronic media) is the same across categories of Are you a customer of barclays bank.	Independent-Samples Mann-Whitney U Test	.048	Reject the null hypothesis.
3	The distribution of It was through a sponsorship program initiated by Barclays Bank is the same across categories of Are you a customer of barclays bank.	Independent-Samples Mann-Whitney U Test	.047	Reject the null hypothesis.
4	The distribution of We got in touch with M-Banking through Public Relations (PR) tours initiated by Barclays Bank is the same across categories of Are you a customer of barclays bank.	Independent-Samples Mann-Whitney U Test	.027	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Figure 1 Hypothesis Test Summary

The Mann Whitney U post hoc test was computed to compare if there were differences in the distribution of independents variables to the grouping variable. Significance levels were less than .05, therefore, null hypotheses were rejected.

The mobile banking services are purely mobile phone dependent and employ different technologies therein. The study, therefore, determined that the use of word of mouth as a marketing strategy is the most potent. Effortless

dissemination of information with the marketing method that is cost-effective enhances a product or service market strength through word of mouth (Saul, 2022).

Social media networks were some of the strategies the bank (Absa– Kakamega branch) adopted to achieve their objectives. Baabdullah, Alalwan, Rana, Kizgin and Patil (2019) noted in their research that social media was a very strong platform that is critical to passing important information to a larger group of people such as the mobile banking platform. The interviews conducted corroborated the findings, which showed that mass media advertisement was one of the most effective methods of reaching more people and promote the adoption and subscription to the mobile banking platform. An employee of the Absa bank said, "to reach a wider group of customers to subscribe to mobile banking platform, the bank has been advertising on mass media and also through product publicity." In addition, new customers or existing customers wishing to open a new account with the Absa bank are required to fill the mobile banking form so as to be incorporated into the platform. The new strategy is promoting the adoption of mobile banking technology (Quirici, 2020). Mobile banking as a channel for the leveraging mobile network and its reach in delivering consumer bank services is an extension of current infrastructure payment of banks to mobile phones.

The banker interviewed observed that to enhance the adoption of mobile banking platform, customers are being reached by phone (calling or SMS) and educated on the importance of subscribing to the platform. Moreover, it was established that the bank staffs are encouraged to promote the mobile banking platform through a face to face marketing strategy (word of mouth) while transacting with the customers. The banker had this to say:

"The department of sales in the bank could use the services of sales representatives to enhance and encourage customers and potential customers to adopt mobile banking platform outside the banking halls," (Banker).

According to a study done by David-West et al., (2020) on mobile banking service, quality and customer satisfaction responsiveness, tangibility, empathy, and reliability are positively correlated with satisfaction of a customer while there is no relation on assurance. The study focused on satisfaction of customers and mobile banking quality service like previous studies. It was based on factors of service quality while ignoring other factors influencing customer satisfaction. It also ignored expectations created by mobile banking introduction.

The current study determined that the major customers were concerned about mobile banking charges; they were quite steep as compared to normal Automated Teller Machine (ATM) transactions. Therefore, mobile banking technology is making it a little bit harder to have a fast adoption rate. When interviewed about this, one banker said, *"By reducing mobile banking transaction charges - by normalizing it with ATM charges, it might enhance adoption to mobile banking platform"* (Banker).

Therefore, affordability and credibility of the platform is the only alternative to increase the adoption of mobile banking platform.

Siano et al., (2020), who carried out a study on 'An Analysis of Adopting Mobile Banking in Kenya', suggested that because of cost efficiency and ease of use, mobile banking gained more customer recognition. To access banking services, one does not need to walk a long distance or wait with this new mode of banking., Its adoption and diffusion in emerging markets is mainly dependent on consumers' thoughts about benefits of mobile banking, how easy it is to use and expected outcomes. Fast use and penetration of mobile banking will result once countries that are developing can control and manage consistency and efficiency of the service. With reference to the experience it helps in increasing economic positions of rural areas in Africa and where there is need for such services in Kenya. It is a promising and innovative service aiding necessities every day.

The text messaging service has had positive feedback from the customers as the main strategy of easily reaching the customers and enhance information-sharing. The SMS platform has better chances of educating and thus increasing mobile banking adoption platform. This corroborates with a study by Hossain and Alam (2021) on mobile banking and customer satisfaction in Dhaka City, Bangladesh, it was found that responsiveness and reliability are key customer satisfaction determinants. It showed that when a customer buys the service every time, they want the same service and quality.

The Hossain and Alam's (2021) study was limited to Bangladesh's mobile banking sector compared to the current research which focuses on the mobile banking sector in Kenya. The Bangladesh study also failed to produce the comparison between customer loyalty and quality of the service. Another study by Biswas et al., (2024) on E-customer satisfaction in the E-tailing industry, Turkey, it was found out that information quality, e-shopping cost-store design, shipping policy, e-customer service positively influences satisfaction of e-customers.

The results of the current study on communication strategies employed by Absa bank to improve mobile banking adoption concur with Bulama, Akeerebari, Ayilla, Chusi, and Musyoka (2023) prediction that from the telecommunication

industry is where banking industry competition will come from, in the future. Mobile phone banking technology is embraced more by mobile telephone services providers around the world are penetrating the realm of financial services.

Conclusions

In conclusion, communication through the word of mouth as a marketing strategy was the most potent, which promoted the mobile banking adoption platform. In addition to the word of mouth, social media networks also contributed a lot to the adoption to mobile banking, there researcher established that there existed a cordial corporate relationship between the Absa Bank - Kakamega branch - and its customers, thus, promoting the mobile banking adoption platform. Good communication strategies have promoted mobile banking adoption platforms, mobile banking perception by customers is positive and had influenced the majority of customers to subscribe to the platform. The platform was established as being more accessible, flexible, affordable reliable and convenient. The customers had a positive perception on mobile banking technology because of its efficiency and convenience especially with those customers residing in rural to remote areas of Kakamega County.

Recommendations

The research recommended that Banks need to invest in training of their staff regularly to improve employee skills and state of the art technology. Additionally, the bank should always conduct benchmarking on best practice and find out customer requirements.

References

- Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model. *International journal of information management*, 44, 38-52.
- Biswas, B., Nur Ullah, M., Rahman, M. M., & Al Masud, A. (2024). Service quality, satisfaction, and intention to use Poursava Digital Center in Bangladesh: The moderating effect of citizen participation. *PloS one*, 19(6), e0304178.
- Bulama, Y. M., Akeerebari, T. J., Ayilla, V. N., Chusi, T., & Musyoka, N. (2023). *Macroeconomic Forces Transforming Economies in Africa*. AJPO Journals USA LLC.
- Central Bank of Kenya. (2023). *Mobile banking statistics*. <https://www.centralbank.go.ke>
- Chawla, D., & Joshi, H. (2021). Segmenting mobile banking users based on the usage of mobile banking services. *Global Business Review*, 22(3), 689-704.
- Communications Authority of Kenya. (2023). *Annual report on telecommunications services*. <https://www.ca.go.ke>
- David-West, O., Iheanachor, N., & Umukoro, I. (2020). Sustainable business models for the creation of mobile financial services in Nigeria. *Journal of Innovation & Knowledge*, 5(2), 105-116.
- Deloitte. (2021). *The impact of mobile banking on financial inclusion: A case study of Kenya*. Deloitte Insights.
- Ernst & Young. (2020). *Banking in the digital age: Trends in mobile banking adoption*. EY Global.
- Hossain, M. N., & Alam, M. I. (2021). Antecedents of Switching Intention of Mobile Phone Subscribers via Mobile Number Portability Service. *Dhaka University Journal of Business Studies*, 203-219.
- International Telecommunications Union. (2005). *The rise of mobile banking: Global trends*. <https://www.itu.int>
- Iyelolu, T. V., Agu, E. E., Idemudia, C., & Ijomah, T. I. (2024). Conceptualizing mobile banking and payment systems: Adoption trends and security considerations in Africa and the US. *International Journal of Science and Technology Research Archive*, 7(1), 001-009.
- Karjaluoto, H. (2002). *Mobile banking: A framework for adoption in developing markets*. *Journal of Financial Services Marketing*, 7(1), 24-32.
- Kenya Bankers Association. (2023). *Banking Industry Customer Satisfaction Survey 2022*. <https://www.kba.co.ke>
- KPMG. (2021). *Customer perceptions of mobile banking in Kenya: A market analysis*. KPMG Kenya.

McKinsey & Company. (2022). *Banking on mobile: Overcoming barriers to digital adoption*. McKinsey Digital.

Mostafa, R. B. (2020). Mobile banking service quality: a new avenue for customer value co-creation. *International Journal of Bank Marketing*, 38(5), 1107-1132.

Osei, F., Ampomah, G., Kankam-Kwarteng, C., Bediako, D. O., & Mensah, R. (2021). Customer satisfaction analysis of banks: the role of market segmentation. *Science Journal of Business and Management*, 9(2), 126-138.

Quirici, M. C. (2020). How mobile banking in the digital era can reshape the banking landscape: A literature review. *Economic and social development: Book of proceedings*, 310-319.

Saul, F. (2022). *Perceptual and commercial benefits of celebrity endorsement* (Doctoral dissertation, Cape Peninsula University of Technology).

Siano, A., Raimi, L., Palazzo, M., & Panait, M. C. (2020). Mobile banking: An innovative solution for increasing financial inclusion in Sub-Saharan African Countries: Evidence from Nigeria. *Sustainability*, 12(23), 10130.

Acknowledgements:

The authors acknowledge the contribution of all customers and staff members during the data collection session.

Ethical pledge:

The researchers confirm that all the collected data was responsibly handled and accurately documented without manipulation of any kind or bias.

Conflict of interest:

The authors declare that this research article was conducted without impartially competing interests of any kind; financial, professional and personal, that may have influenced it, and thereby avoided producing biased results or interpretations.

Author's contribution:

The researchers are the sole authors of this article.

Disclaimer:

The views expressed in this research article are those of the author and do not necessarily reflect the official policy or position of any affiliated agencies of the authors or the journal itself.

Ethical consideration:

Ethical guidelines relating to respect, honesty, anonymity and confidentiality of the participants, where necessary, were strictly observed. The initial proposal was approved by Masinde Muliro University of science and Technology and a research permit issued by NACOSTI.