Effect of Quickbooks Systems on Financial Performance among the Small and Medium Enterprises in Bungoma County, Kenya

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Abstract
Quickbooks accounting systems is an important device in today's managers striving and steadily remaining in an aggressive business environment amidst the rapid accounting information systems, improved cognizance and tough needs from the esteem clients and business enterprise owners. The growth of SMEs with the advancement of new technologies such as Quickbooks accounting systems is very vital. The study aims to carry out a research on Quickbooks accounting systems on SMEs Financial performance in Bungoma. The study specific objective was to find out effects of QuickBooks accounting on Financial performance among SMEs in Bungoma County. The theories supporting the study in understanding the subject under the study included contingency theory, theory of reasoned action and decomposed theory of planned behavior. Based on the empirical review, a good number of researches have been conducted in different places across the globe and even locally. However, there was no research study, which has specifically researched on evaluation of Quickbooks accounting systems and SMEs Financial performance in Bungoma County. Hence, the current study covered the identified knowledge gap by carrying out a research on evaluation of Quickbooks accounting systems and SMEs Financial performance in Bungoma County. The study adopted descriptive research design. The target population was 10,673 SMEs in Bungoma County Revenue Licensing Department (2019). A sample of 99 SMEs was involved in the study, calculated using Taro Yamane sample formula with 10% level of sampling error. The study used purposive in selecting accountants, finance officers, managers and owners as well as simple random sampling in respondent selection. The data was qualitative and quantitative in nature. The data was collected using questionnaires and document review. Questionnaires were developed and distributed to all respondents who were involved in the study. The data was analyzed using regression analysis through SPSS. The inferential statistics thereof were interpreted. The data was given in form of tables, and prose forms. The research findings benefits significantly the SMEs in their enterprise Financial performance. In addition, benefit the Government of Kenya, County Government of Bungoma, regulatory bodies, academicians, other researchers and stakeholders for the betterment of SME, growth and advancement in usage of AIS. The findings showed that QuickBooks ($r = 0.620$, $p = 0.000$). Therefore, the study noted that Quickbooks accounting explains 62.0% of variations in Financial performance as compared with other accounting systems among the SMEs. The study concluded that Quickbooks accounting influences Financial performance among the SMEs in Bungoma County.

I. Study Background Information.

The dynamic changing and ever-growing need for successful business enterprises ventures, business expansions and growth, in today's contemporary business enterprises Financial performance, has obliged business enterprises managers to rethink and reconsider more advanced management-oriented strategies. These strategies are targeted and directed towards improvement of enterprises' Financial performance. In most occasions, these targeted-strategies are suited and geared towards stabilizing and retaining as well as sustenance of businesses in the era of speedy and rapidly AIS inventions and innovations, greater improved cognizance and challenging demands. Therefore, amongst management-oriented strategies adopts AIS use by SMEs business enterprises for sound effective financial management and performance (Davoren, 2019).

The invention of Abacus systems, wayback was used to record and performing business transactions accounting calculations. Notably, before invention of calculators, adding machine was being used to get accurate financial information. As AIS advances, the proficiency and speed of the accountant's job, also increases tremendously. However, usage of calculators and adding machines, accountants were still had to be done with paper-work entry in recording accounting data. The process of identification, measurement and communicating

of processed financial information was still being documented in paper records entries, columns numbers or hand-written financial statements (Agnes, 2009). Thus, Accountants had to be highly accurate while doing these repetitious, tiresome methodical processes and at the same time, being detail-driven personnel. The job was very tedious with many marginal errors as a result of data paperwork entries.

In the late twentieth century, accounting profession took a new picture. AIS such as Computers and accounting soft wares have positively changed and shaped financial industry extensively. Thus, the urge for calculators, ledgers, adding machines, and pencils eliminated. The ease of job working become less tedious with minimal errors committed (Agnes, 2009). Therefore, the outcome of AIS system inclusion of Financial performances reports required by management and the stakeholders, are made available. The typical problems faced by SMEs especially in young and developing countries for instance in Kenya in the usage of AIS are lack of capital, lack of accounting knowledge and information systems obsolete, limited or unavailable financial resources, little management-support, insufficient human resources, and management IT-oriented attitude as well as insufficient funds to improve and equipped skills (Yetton & Francalanci, 2011).

In Bangladesh, Mohammad (2014) carried out an assessment of AIS software practices in SMEs in Dhaka City. The findings noted that SMEs uses accounting software systems to cut down on operating cost and increase its profitability. The findings further showed that accounting information systems such as QuickBooks are used accounting softwares among the SMEs. The results further showed that 6% used Quick Books accounting systems.

In India, Aradhana (2013), studied on the E-Accounting Practices on SMEs and noted that SMEs used accounting softwares such as quickbooks to facilitate generation of their financial data. This is in congruence with study done by Velankar (2013), explored AIS systems among SMEs in Madhya Pradesh, India. The study found that most SMEs use AIS softwares satisfactorily such as quickbooks. They adopted using to minimise on paperwork, clerical-works and manual recording as well as bookkeeping records at ease. In addition, maintaining receivables, trade creditors, stocks control, payrol accounting, and management of fixed-asset register, bank statements and cashbook management functions done effectively and efficiently. This is also, in agreement as expounded by Saeidi (2014), that AIS positively influence Financial performance among the SMEs.

In Ghana, Amidu M. et.al. (2011) explored e-accounting practices on SMEs. The findings showed that SMEs use accounting softwares such as quick-books accounting systems in generating their financial data. In another study by Amoah (2014), studied on accounting practices among SMEs in Sunyani, Ghana. The researcher noted that the most SMEs do not keep business records as well as maintaining a complete set of financial records due to poor understanding of AIS systems.

In Kenya, Ng'eno et.al.. (2019) studied effects of computerized accounting system on SMEs performance in Bomet County. The study noted that SMEs owners were hugely aware of the AIS systems available such as QuickBooks accounting system. The researcher concluded that quick-books accounting greatly influenced SMEs' Financial performance in Bomet. Therefore, accounting information systems plays a very crucial role in Financial performance of SMEs. Hence, accounting information systems significantly help to assist management at various cadres with timely and reliable financial information. This aid for decision-making on Financial performance of their business enterprises (Birasnav 2014).

1.2 Problem Statement

Nowadays, accounting information systems softwares has renowned as vital and key component resource to any business enterprise success. The business owners and managers of business enterprises recounted that managing enterprise's finances manually would not help them attain and achieve the expected results on Financial performance (Maurice, 2017). In most cases, financial management has become one of the reasons for financial losses leading to negative Financial performance reporting among the SMEs. Therefore, the appearance of globalization has brought about expanded and stiff competition among industry players. This has compelled business owners and managers alike to increasingly seek and find alternative ways and practicable mechanisms with view of achieving, improving, and sustaining of Financial performance (Maurice, 2017). This intense and competitiveness led to adoption of quickbooks systems to improve Financial performance among SMEs in order to keep up their business operations scaling up. In spite of a good number of research studies conducted in line with quickbooks systems and Financial performance, none specifically geared on Quickbooks accounting systems soft wares on Financial performance among SMEs in Bungoma County. However, those research studies that had focused on Quickbooks accounting systems, lack sufficient accounting information soft wares on SMEs' Financial performance. In view of this, it has consequentially led to many serious and systematic challenges concerning SMEs' Financial performances, (Beal, 2000). Therefore, little and or not much is known about AIS systems and SMEs Financial performance in Bungoma County. As such, there is the need to evaluate Quickbooks accounting systems on SMEs' Financial performance in Bungoma County. The current research covered the gaps identified through evaluation of AIS systems on SMEs Financial performance in Bungoma County.

1.3 Research Study Objectives
1.3.1 General Research Study Objective.
The general research study objective was to evaluate accounting information systems on Financial performance among Small and Medium Enterprises in Bungoma County.
1.3.2 The Specific Research Objectives
i. To find out the effect of quick books AIS on SMEs' Financial performance in Bungoma county
1.4 Research Questions
i. What is the effect of quick books AIS on SMEs' Financial performance in Bungoma county?

1.5 Justification for the study
         With regards to SMEs, accounting and financial data is very crucial. It helps and enabled firm's managers and business owners to make sound financial decisions. This is in regards to significant areas such as costing accounting, financial management, control of expenditure and cash flows management by providing relevant financial information in effectively and efficiently control and supportive monitoring (Mitchell et.al., 2017). The implementation of Quickbooks accounting systems among the SMEs is enabler of management and the business owners in forming better decision-making towards financial matters. This also facilitation of financial reporting and timely reports.

1.6 The Study Scope.
This research study was only focus on SMEs operating in Bungoma County. All the registered SMEs in the Ministry of Trade and Industrialization, Bungoma County Revenue Licensing Department as of 2019 were included.
1.7 The Study Limitations
During the research period, the researcher faced with unresponsive SMEs participants, busy scheduled business owners and timing, financial constraints and short period of conducting the research due to university academic calendar.
1.8 Conceptual Framework
According to Mugenda (2008), described as a concise description of phenomenon under examination with the aid of visual or graphical depiction of study main parameters. Therefore, it helps the researcher significantly to organize their thinking and complete an investigation successfully. The independent variable of this study consisted of QuickBooks accounting information systems while dependent variable was Financial performance as described below.
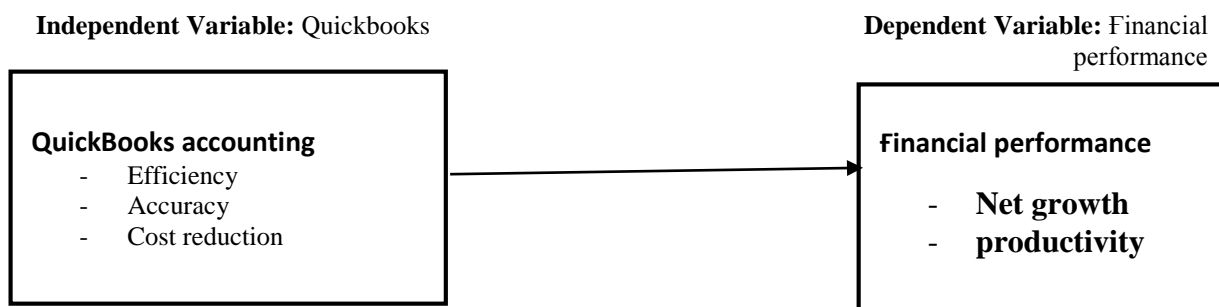
Independent Variable: Quickbooks   **Dependent Variable:** Financial performance

QuickBooks accounting
- Efficiency
- Accuracy
- Cost reduction

Financial performance

- **Net growth**
- **productivity**

Figure 1. 1: Conceptual Framework

Source: Author (**2023**)

II. LITERATURE REVIEW
2.1 Theoretical Framework
2.1.1 Contingency Theory
         The first proponent of this theory was Fiedler in 1964. The theory was popularly known as managerial leadership theory. Fiedler (1964), the theory suggested that there is no such one best and ideal manner of leading others. He further explained that any leadership styles that is very effective and efficient in one situational scenario may not be the same. It may be successful in one environment and not applicable in another situation. However, Gordon and Miller (1976), noted and laid out the basic frameworks of AIS consideration in a contingency perspective. They asserted, that the AIS systems need to be adaptive and responsive to specific set of management related decisions being considered within the adopted framework of engagement. Therefore, contingency theory recommends, that AIS system needs to be dynamic and adapting to the precise favored-tailored decisions and simultaneously taking concerns into the surroundings as well as the organizational structure confronting the organization (Dandago & Rufai, 2014). In making use of this theory to the research, it shows to enhance Financial performance of a business enterprise, the managers of the enterprise should always dedicate their close attention

and interest to adopt the AIS systems that are best suited and tailored and suited to the business operation effectively and efficiently with high optimal performance.

However, there are a few critiques of contingency theory. Notably, one principal critique is shortfall of flexibility (Mitchell et.al. 2017). According to Fiedler (1964), he holds that, the natural fashion or style of leadership is static or fixed. He proposes that the excellent manner to deal with such conditions is to change the leaders. As a result, the contingency principle does not permit flexibility change in leadership (Mind Tools, 2018). Thus, in relating to research problem under review, indicated that business owners and managers incur many expenditure costs in changing AIS systems unsuited or unfit to the required business needs for sound business wise decisions needed rather than carry out system modifications and enhancements.

2.1.2 The Decomposed Theory of Planned Behavior.

The first proponents of this theory were Davis, Bagozzi and Warshaw in 1989. The theory was formulated through combination of technology acceptance model and Planned Behavior theory. Ajzen was the first proponent of theory of Planned Behavior in 1988. These two theories formulated to offer or giving a behavioral intentions clear understanding exhibited by AIS users. This is by focusing on the factors likely to impact AIS systems firms' usage.

The initial TAM, first adopted by Davis in 1989. Technology Acceptance Model (TAM) is an IS theory model which shows how the information system clients, come to accept and adopt usage a given accounting system in their business operations. The TAM model, therefore, suggested that when AIS system users are introduced with a new technological innovation, several influential factors affects their decisions about when, and how they will use such accounting systems. Particularly, these may include: Perceived usefulness, (contend that adoption and continued usage of particular information system, would significantly boost and enhanced performance of the job) and the perceived ease of usage of accounting system (belief that adoption of a particular information system, would be free of efforts involved). According to Davis (1989), argued PEOU and PU more importantly influences broadly by the individual attitudes in two ways. These are; self-efficacy and instrumentality or facilitating.

However, the TAM has been heavily criticized as it does not account influence or personal controllable factors on behaviors'. There are many other influential factors for consideration. This may have comprised but not limited to economic factors and external influence from user customers, suppliers, and competitors (Van Akkeren & Harker, 2003). Thus, in relation to the research indicated that managers who do not find AIS easy to use (usability) and individual's attitude towards the usage, consequently led to poor AIS usage. Hence, leading to poor SMEs Financial performance. The theory diagrammatically illustrated as shown below.
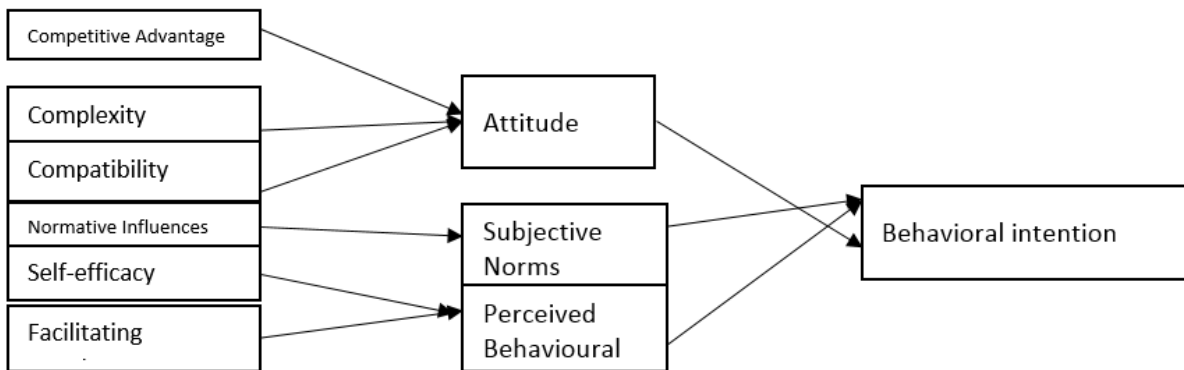

Figure 2. 1: Illustration simplification of the Decomposed Theory

2.1.3 Reasoned Action Theory

The proponents of the Reasoned Action theory were Fischbein and Ajzen in 1975. Ajzen and Fischbein (1980), noted that the theory majorly focuses on person's intentions to behave or act in a particular way. Thus, TRA suggests individuals' behavior are set on by their intentions to perform the behavior. These intentions, which are in turn, an element of their attitudes toward the behavior as well as the subject norms (Fischbein & Ajzen, 1975). The behavior majorly pointed out by the intention or instrumentality. This is the belief that the behavior will lead to the expected outcome. The three key things that determine instrumentality aspect. These includes; One, the attitude toward specific behaviors. Two, the subjective norms and practices. Three, perceived behavioural controls.

The more ideal, the attitude, the subjective norms and the more prominent the perceived control are, the stronger the person's intentions to exhibits the behaviors. The attitude conditioned or shaped up by whether or not the management, or employees, think that the implementation of AIS likely to be relevant to their line of work

(that is the outcome of the behaviors). The attitude would also, be shaped, if they think that the new accounting system is relevant to their work. In addition, more importantly, if beneficial to them and to the business enterprise at large concerning Financial performance.
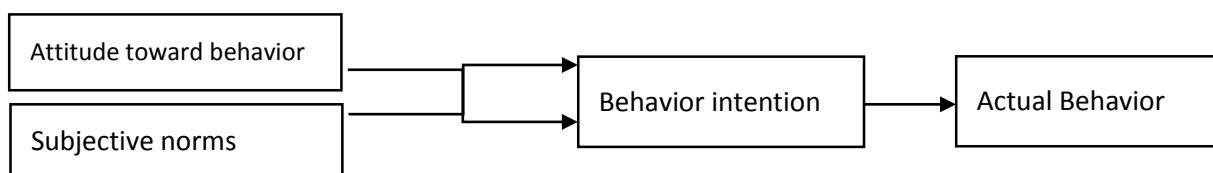
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┌─────────────────────────┐
│ Attitude toward behavior │────┐      ┌──────────────────┐      ┌──────────────────┐
├─────────────────────────┤    ├────▶ │ Behavior intention │────▶ │  Actual Behavior  │
│     Subjective norms     │────┘      └──────────────────┘      └──────────────────┘
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Figure 2. 2: The theory conceptual Illustration.

The current research study examined evaluation of AIS systems on SMEs' Financial performance in Bungoma county. The elementary purpose of any business enterprise is profit maximization. This exclusively lays on the arms of the business owners and the management staff of a business enterprise. Therefore, the usage of AIS by managers to enhance Financial performance is necessitating business owners and managers to have positive attitude and willingness to use relevant AIS systems. This leads to increased efficiency and optimal productivity maximization business enterprise performance.

2.2 Effects of QuickBooks on SMEs' Financial performance.

Quick-Books is an online-based accounting software, which come with simple to utilize interface and tools. QuickBooks Online Accounting Software from Intuit Incorporation is majorly cloud-based accounting software readily and available in SAAS model. QuickBooks are offered as in a SAAS models via the cloud storage (Intuit, 2008). Therefore, no software is required for installation. The accounting data of the company financial statements can be accessed from any internet connected computers. The accounting data of the business enterprise is stored online, thus, multiple users from multiple locations can access and work on files on the same accounting files while staying synchronized. The quick-books soft wares created and sold by Intuit Inc. is the most commonly used AIS software.

According to Intuit (2008), showed that more than 3.7 million business enterprises used quick-books accounting systems. It further held that retail units own 94.2% of the market share in business accounting arena. In Kenya, Ng'eno et.al. (2019), noted that 65% of the SMEs in Bomet Business Community had quick books accounting aware while 35% expressed partial awareness of quick books systems.

According to Sharad (2019), Intuit Company launched QuickBooks 2020 with the objective of improving reliability and experience of QuickBooks accounting software usage among business enterprises. The desk-top versions of QuickBooks accounting software like Premier software, Accountant Pro and Enterprise quick books are fully packed with new system features. These features added which included ability of customer purchase order number addition in the email subject lines, automatic payment reminders, sending batch invoices to customers, collapsing and expanding columns as well as easy quick books version updates and enhancements. As a result, huge and sizeable amounts of accounting data are created, edited, and stored digitally using quick books accounting system with greater ease, blazing speed and precise high level of accuracy. Hence, saving the business on cost reduction. Therefore, with these new add-ons sophisticated and functional features, majority of the business enterprises would rarely have their financial data or internal controls audited. This may be attributed to accuracy of high level on financial data entered from source documents into the database system. Hence, greater improvement in the Financial performances of the business enterprise.

Nevertheless, the security and accuracy of the information is paramount. There are journals written by other authors enlightening on importance of accounting soft wares functional features in quick books systems. These are focus in enhancing effective ICs systems as well as crucial procedures on Financial performance. DiVito (2008) discussed essential control features for combating fraud occurrences. More importantly, Nagayama (2008), also discussed significance of usernames and passwords for business data protection. This aid in restricting unauthorized employee and limit their capabilities on system access to crucial and highly sensitive data. Majority of the business enterprises may fail to utilize or take cognizant of internal controls related system features within the Quick Books software. This may be attributed to low uptake of quick book systems. Thus, it leads to unappreciated risks associated with the fraudulent practices occurrence or regulatory requirements compliance. In addition, underestimating the potential influenced of sound accounting data. This eventually, results to ineffective Financial performance of businesses.

According to Jeremy Slaughter (2017), quick books accounting software provides an easy to use interface that allows one to use easily the accountings form such as deposit slips, invoices and checks. This make accounting process more comfortable for the average business owner or manager. Ng'eno et.al. (2019), who found that the most commonly used AIS system by SMEs, in Bomet town was Quick Books supports the study. This is also in tandem with Matt McGew (2017), who noted that QuickBooks enables business enterprises to prepare cash flows statements, printing checks, tracking profits and loses, input debits and

credits, tracking sales tax-receipt as well as payments, creating balance sheets and sale invoices with relevant reports. Therefore, by using the built-in functions that pertain to the business enterprise, the business enterprises are enabled to perform the company accounting services more efficiently by simply recording its vendor activities, customer activities, bank transactions, payroll checks and taxes with simplicity, high accuracy, amazing ease and swift speed.

2.3 SMEs Financial performance.

In general view, financial overall performance, is a blended and mixture of a commercial enterprise's monetary health soundness, its willingness and capacity to satisfy long-term monetary responsibilities and its dedication to always offer services into a foresee-able future (Weber, 2008).

Harash et.al,. (2014) Financial performance explained in many ways and in any businesses enterprises. In addition, related parties involved need good Financial performance in their businesses. According to Thrikawala (2011), Financial performance, refers to the measurement of how best the business enterprise uses its asset resources derived from the business primary role as well as in generating the enterprise revenue. Hence, the wider perspective, Financial performance explained as capacity to which the financial objectives of the enterprise business being undertaken or achievement of business goals specified gauged with the known standards, cost and completeness set by the business enterprise (Ozer, 2012; Thrikawala, 2011). Therefore, Financial performance is the process of measuring enterprise's resources outcome in monetary terms. Additionally, Financial performance, refer to enterprise's monetary status over a positive time that consists of the gathering and use of monetary resources measured via numerous signs inclusive of sales boom, liquidity, leveraged, capital adequacy ratios, solvency, profitability booms and ROE.

Overall, Financial performance is extensive and regarded as the capability and the functionality of the enterprise organization to fulfill its monetary objectives. There are key signs of good Financial performance. These may include; accounting rate returns and investor's rate of return. The return rate for the investor is determined by the business shareholders' standpoint whilst accounting rate of returns is targeted on organizations' incomes respondence to specific management regulations (Ofoegbu, 2003).

In addition, Dess, Brews and Tucci (2014), posit that the objective criteria in measuring the Financial performance of a business enterprise should consists of sales growth.

Accounting plays a significant crucial role towards business enterprise successes or failures. Quickbooks accounting systems significantly aid in recording financial entries, analyzing, monitoring and evaluation of business entity's Financial performance. In addition, preparing financial documents required for taxation purposes as well as providing important information, which supports business. Accounting information systems provides invaluable sources of critical information to the SMEs business owner and the managers operating in any financial industry in measuring Financial performance (Maseko N. & Manyani O., 2011; Uddin R. et.al, 2017). Thus, accounting has become a cornerstone language of business going concern. It records very reliable information, which helps in preparation of financial statement for measuring Financial performance and maintaining high level of accuracy of transactions (Uddin R. et.al, 2017)

The Financial performances of business entities scope to which the financial health over a stretch of time is estimated (Farah, Farrukh & Faizan, 2016). As such, it is a monetary activity utilized to produce better income and networth of an enterprise importance for their investors in dealing with the current assets and non-current assets, operations financing, revenues and costs. The fundamental intention is to avail major data on monetary status to the shareholders of the business enterprise to permit them make business wise investment decisions on profitable projects. It also can be used to assess comparable business enterprise organizations from a comparable enterprise or assessment with the industries in aggregation. According to Rehab (2018), Quickbooks accounting systems AIS usage positively and significantly influence improvement on productivity of the business enterprise performance.

According to Elena et.al.(2011), proper usage of Quickbooks accounting systems results to increased business enterprises' productivity on Financial performance. Thus, AIS positively influence wealth creation and asset growth of the SMEs. However, on the other side, firms, which do not adopt, experienced sluggish productivity growth. This may further decrease due to intense and stiff business competitive nature from their SMEs' counterparts adopting AIS. Therefore, AIS usage among the business enterprises help to reduce labor time hence saves on costs.

According to Badescu and Garces Ayerbe, (2009) analysed impacts of investments on Quickbooks accounting systems AIS and growth in productivity among business enterprises in Spain. The study found out that firms experienced little improvement on productivity. However, noted that the improvement established was not attributed to IT investment (Tally Solutions FZ-LLC, 1988-2006).

2.3.1 Measurement of Financial performance

According to Amos et.al (2019) overall performance measures, parameters may be classified into two. One, people who relate to the outcomes this is outputs or results including competitiveness or Financial

performance. Two, the parameters that centres at the determinants of the outcomes that is inputs including useful resource utilization, quality, flexibility and innovativeness. This indicates that the overall performance dimension framework may be constructed across principles of the outcomes and determinants parameters. Didin et.al. (2018), noted Financial performance as attainment business enterprises' Financial performance for a particular accounting year. This encompasses the collection as well as allocation of financial resources. These are gauged by adequacy of capital, sales growth, solvency, liquidity ratios, efficiency ratios, and leverage as well as profitability growth. This is likewise supported with the aid of using Fiori', Di'Donato, and Izzo, (2009) Financial performance may be gauged primarily contingent on business enterprise's signs including solvency, compensation capacity, profitability, performance and liquidity. According to Dess, Brews and Tucci (2014), posit that the objective criteria in measuring the Financial performance should consist of sales growth. Thus, in this study, sales growth and productivity (profitability growth) was used in measuring SMEs' Financial performance in Bungoma County.

2.4 Empirical Studies
2.4.1 Quickbooks Accounting Information Systems on Financial performance on SMEs

Amos et.al. (2019), executed an evaluation of literature review on Quickbooks AIS and Financial performance amongst business enterprise firms. The standard goal become to check the conceptual and the theoretical foundations in addition to the empirical literature regarding the SMEs' Financial performance. The findings noted that past studies on Quickbooks Accounting information system(AIS) and SMEs' Financial performance is scantily aligned and directed to the AIS costs implication. The study also noted that most of the reviewed studies adopted survey research design in examining between AIS and Financial performance. Moreover, the researcher noted that the several studies examined were done in superior and advanced and developed economies where computerized Quickbooks AIS systems have been prevalent to a bigger magnitude. The study failed to focus on effects of Quickbooks AIS soft wares on SMEs Financial performance and employed survey research design.

Hassan et.al. (2018) studied on Quickbooks AIS effects and SMEs Financial performance in Mogadishu, Somalia. The general study objective examined effects of Quickbooks AIS on SMEs' Financial performance in Mogadishu, Somalia. The study specific objectives were to find out effects of MIS system, financial AIS system, cost accounting information system and financial MIS systems on SMEs Financial performances in Mogadishu, Somalia. The research study did not look into the evaluation of AIS softwares and Financial performance in SMEs in Bungoma County. Additionally, the objectives of the research based on, are advanced to already well-established business enterprises.

Ng'eno et.al. (2019), studied effects computerized AIS systems and SMEs Financial performance in Bomet county. The research findings further revealed that Quickbooks AIS soft wares significantly influence SMEs Financial performance. The researcher concluded that QuickBooks has a strong influence on SMEs' Financial performance.

Nwaiwu and Ironkwe, (2018), studied effects of AIS system on business companies' Financial performance. The researcher used both quantitative data and qualitative data sourced from 16 business companies. The research findings indicated that AIS significantly influence companies' financial as well as non-Financial performance trading at the National Stock Exchange (NSE). The study did not focus on effects of AIS system soft wares on SMEs' Financial performance. In addition, the research focused on already well-established business enterprises with advanced usage of AIS in their business operations.

Borhan and Nafees (2018), conducted study on impacts of accounting information systems on Financial performance amongst Jordanians Real Estate companies. The research findings indicated that AIS significantly influence Financial performance of the companies operating in Jordan. The research study did not look into the evaluation AIS soft wares on Financial performance among the SMEs. Nevertheless, focused on business enterprise with more advance usage of AIS. The research study also used survey research design that may not be effective in selecting the sample for the study.

Nizar, Ahmad, and Mohamad, (2016), evaluated Quickbooks AIS systems on Financial performance. The outcomes showed that AIS in United Arab Emirates on selected private hospitals provide key source of financial information in regards to Financial performance.

Esmeray (2016), examined impact of AIS and performance of business firm. The research findings concluded Quickbooks accounting systems usage positively affects managers' education level. The research study did not look on evaluation of AIS on Financial performance among the SME, instead the researcher focuses on the firm performance.

Fagbemi et.al. (2016) studied AIS and performance of SMEs. The research findings revealed that AIS positively affects Financial performance of the SMEs in Nigeria. The research study adopted survey design and did not look into the evaluation of AIS software on Financial performance among the SMEs.

Mehdi et.al. (2015) looked at the effects of AIS implementation on profitability, productivity and efficiency among the SMEs in Iran. The research findings showed that effective usage of AIS among the SMEs

listed on TSE is positively associated with profitability, efficiency and productivity of the enterprise. The research study did not look into the evaluation of AIS softwares on Financial performance among the SMEs.

Amidu M. et.al. (2011), explored on SMEs e-accounting systems practices in Ghana. The research findings showed that many SMEs use AIS softwares in generating their financial information and reports. The accounting information systems softwares used includes quick books accounting systems in accounting for their business enterprise financial resources. The current research studied evaluation of AIS on Financial performance among the SMEs in Bungoma County.

2.5 Research Gap

In regards to the above literature analyzed and reviewed, evident researches have been conducted on AIS on Financial performance among the SMEs with majority of the research studies using survey research designs with different methods of data analysis. In spite of these research studies that have focused in AIS on Financial performance among the SMEs, most of them lack the evaluation of AIS softwares on Financial performance among the SMEs. This has led to many serious problems, in regards to the Financial performance among the SMEs (Beal, 2000). Nonetheless, there was no research study that has examined evaluation of AIS on SME Financial performance in Bungoma County. Hence, the current research findings are of great significance to the advancement of SMEs in using AIS in their financial soundness for better performance.

III. RESEARCH METHODOLOGY

3.0 Research Study Design

According to Ngumi (2014), noted that research designs are very significant structure that guides and direct the systematic research process from formulating research questionnaires to final research stage of reporting the findings of the research. The researcher adopted descriptive research design in guiding the research. The design provides possible solutions to problem under consideration. The research, design adopted because research variables manipulation is limited (Burns & Groves, 2003). According to Namusonge (2010) coined that descriptive research designs are best and suitable for collecting and gathering descriptive data. This is where the study wanted to find out more about respondents' or attitudes in relation to one or more research variables through direct queries on research problem.

3.1 Location

The research carried out in Bungoma County, Western Kenya. The Bungoma has an approximate population of about 1.7 million with land area of 2,069 Km^2 (KNBS Census, 2019). The county borders Trans Nzoia to the North, Busia on the West and Kakamega on the South. The geographical coordinates lying between latitude (00 28') and latitude (10 30') North of Equator. And the longitude 340, 20' East and 350, 15' East of the GMT. The Bungoma County also freely enjoys a vast good agricultural land and shared international border with Uganda. The county, has nine constituencies. These are Kanduyi, Bumula, Webuye West, Webuye East, Kabuchai, Sirisia, Tongaren, Kimilili and Mt. Elgon. The county has significantly benefited in economic growth due to Kenya-Uganda Railway passing through the county. The research was studied in Bungoma County. The researcher chose Bungoma County town to represent other SMEs located within the Bungoma County as well as business enterprises, which are in the same line of business.

3.2 Population, and Target Population
3.2.1 Population

Kothari (2006), asserted that population connotes as a whole set of events, objects, or individuals with common noticeable features. In addition, the term "population" is considered as any group of items, or people under scrutiny by researcher (Kothari, 2008). The term "population" explained as totality of events aggregation, individuals or objects conforming to the set specifications (Polit & Beck, 2004). In scrutinizing AIS on Financial performance among the SMEs enterprises in Bungoma County, a population of 10,673 registered SMEs in Bungoma County Revenue Licensing Department as of 2019 was considered for the study.

3.2.2 Target Population

Lavrakas (2008) defined 'target population' to be enumerated enlisting from which the research sample chosen. Mugenda and Mugenda (2003) stated that "target" is the list that constitutes all elements in a population. According to Polit & Beck (2003), noted that the technical name for list the items or subjects from which the research sample size required and selected from is 'target population'. Thus, the target population was 10,673 registered SMEs in Bungoma County as of 2019 at the County Revenue Licensing Department.

3.3 Sample Frame

According to Adrian (2010), explained sample frame as list of every item in a population study. The researcher further noted that the sampling frame is also the complete list of every subjects to be included in the

research study. According to Saunders et.al., (2012), sample frame has the required features or characteristics that the researcher can spot in every particular element and included in the sample. In this research, the sample frame consisted all the SMEs in Bungoma County.

3.4 Sampling Techniques

According to Ngumi, (2014) posits that studies which collects excessive data is also wasteful. The researcher similarly cited that before data collection, it's paramount in determining sample size. This was in tandem as noted by Polit, and Beck, (2003) asserted that collection of research data from a sample selected is more practicable and inexpensive than from the entire population. Therefore, in this research study, a sample of ninety-nine out of 10,673 SMEs from Bungoma County Revenue Licensing Department as of 2019 selected.

3.4.1 Purposive Sampling

According to Creswell (2002), noted that in purposive sampling, the researcher deliberately handpicks respondents and sites for data collection to acquire data, analyze or recognize the phenomenona beneath studies under consideration. Thus, purposive sampling technique employed in selecting respondents. The study purposively chose accountants, finance assistants and finance officers as well as business owners and managers with knowledge in AIS from the SMEs business in Bungoma County. Thus, purposive sampling enabled the researcher to selectively hand-pick participants for sample inclusion. This wan on the basis of the judgment and typical nature in giving accurate and credible information for the study. The participants were selected from SMEs registered in Bungoma County.

3.4.2 Simple Random Sampling

Mlyuka (2011), explained that simple random sampling as a sampling type which gives equal chance to every respondent to be selected for the research study. The research study adopted simple random sampling after which purposive sampling was done. Hence, each and every SME in Bungoma County had equal opportunity for selection and consequently included in the research study.

3.5 Sample Size

According to Polit et.al.(2001), sample size is a representative of a population selected. Taro Yamane formula (1967:886) adopted in determination of the sample size using with 90% level of confidence. The formula stated below.

$$n = \frac{N}{1+N(e)2}$$ Where; n= sample size required

N= population total.

e = sampling error
1 = constant
The researcher assumed 10% sampling error accepted. Hence, the sample was computed as follows;

$$n = \frac{10,673}{1+10,673(0.1)2} \qquad n = \frac{10,673}{1+\ 106.73} \qquad n = \frac{10,673}{107.73} \qquad n = 99$$

Therefore, a total of 99 SMEs were sampled for the research. This was because of nature of research, which requires knowledgeable information out of the population of SMEs in Bungoma County selected in giving credible and reliable information on AIS on Financial performance. Therefore, the sample size was moderately appropriate in including the business owners and the managers as they are directly involved in the firm operations.

3.8 Pilot Test

According to Nunes, et.al., (2010), piloting researches are significantly instrumental and fundamental in coming up and framing research questionnaires, background information of study, subsequent fine tuning of research approaches in meeting the requirements. According to Simon (2011), suggested that a sample size between 10% and 20% of the actual population is sufficient and representative constitutes pilot study requirements. This is also in tandem with Cooper & Schindler, (2011) who suggested that sample ranging from 5% to 10% constitutes a pilot test. Thus, reliability of pilot test was based on 10 questionnaires. These were piloted with 10 randomly selected SMEs in Kakamega County. They were excluded in the final sample of the population for the main research. This was meant to evade biasness in the respondents' responses given incase, they complete, similar questionnaires for the actual research.

3.9 Validity of Research Instruments

Kothari (2004) alluded that validity is the notch to which research study precisely measures or replicates the definite thoughts, which the researcher is endeavoring to measure. Macmillan & Schumacher (2010), noted validity, as degree of consonance between explanations of phenomenon and the realities. According to Saunders

et.al., (2009) stated that construct validity connotes level to which research questionnaires actually measures presence of those constructs the researcher purpose to determine. The research questions for the study were categorized into several sections for purposes of construct validity. This was to ensure and facilitate that each evaluated information to each study specific objectives were made. Further to ensure that similar case, is closely tied, to the study conceptual framework anchoring the entire research.

Therefore, the validity of research questionnaires was also guaranteed by inclusion of sufficient queries. This helped in collecting obligatory facts. It was also acquiring research letter from Kibabii University and NACOSTI to reinstate self-assurance amongst the participants to give reliable and precise data that is resourceful to the research for making findings and conclusions.

3.10 Reliability of the Research Instruments

Joppe (2000) stated that reliability is the level to which the findings or results remain unchanged and consistent and over time with accurate representations of the population under consideration. According to Cronbach (1971) explained reliability as consistency to which parameter yield the similar results on repetitive tests. Therefore, the reliability of instruments in repeatability, stability, or internal consistencies of research questionnaires (Cooper & Schindler, 2011).

The reliability of the research instruments ensured through pilot research study. The study considered a Cronbach alpha above 0.7, for research to proceed. This was in line with Nunnally (1978), who noted that a Cronbach alpha be 0.7 and above. At the same time, Gliem & Gliem, (2003) recommended that Cronbach Alpha exceeding 0.7 was acceptable for the study to proceed.

The pilot research was carried out among the SMEs in Kakamega County. The research questionnaires of pilot study were coded into SPSS version 26. The closer Cronbach Alpha coefficient to one, the better and higher the internal consistency on research instruments reliability.

3.11 Data Analysis

According to Hair et.al., (2010), expounded that data analyses as a process, that involves making explanations of research findings and drawing conclusions. Therefore, data analysis in this research was involved in assembling or reconstructing the data in a meaningful or comprehensive interpretation.

The summary of the data findings was processed by using SPSS. The research findings were orderly arranged, sequentially organized and presented nicely in numbers, percentages, tables' formats, pie charts, and bar graphs where required.

Regression Model

The research questionnaires developed by the researcher on a one-five were rated on Linkert scale system. The SMEs involved in the study were requested to rate each research question from 1 (strongly disagreed) to 5 (strongly agreed). Therefore, from this basis, a multiple regression model was used where QuickBooks accounting explained Financial performance among SMEs.

The model derived below;

$$\Upsilon = \beta_o + \beta_1 X_1$$

Where;

Υ =Financial performance

β_o -Constant,

X_1 –QuickBooks Accounting system

β_1- β_5- Coefficients

IV. RESULTS, AND RESEARCH DISCUSSIONS

4.6 Descriptive Research Statistics

The research descriptive analyses for independent variables and dependent variable presented in this section using Linkert scale. The research findings expressed in form of mean, standard deviation as well as percentages. The results are presented below.

4.6.1 QuickBooks accounting on Financial performance

The research objective was to determine impacts of QuickBooks system on SMEs' Financial performance in Bungoma County. The results data tabulated below.

Table 4.11: QuickBooks accounting on Financial performance

S/No	Statements	Strongly Disagree.	Disagree	Neither, nor Disagree	Agree	Strongly Agree	Mean	St.Dev.
1	QuickBooks helps cuts cost and save on time in data entry	5.6	14.4	36.7	32.2	11.1	3.29	1.030
2	Quick Books helps in Cash and inventory Management efficiently	6.7	10.0	35.6	34.4	13.3	3.38	1.056
3	QuickBooks Facilitates efficient and error free entry of financial data	16.7	12.2	28.9	31.1	11.1	3.08	1.247
4	QuickBooks reduces material error misstatement and fraud	11.1	10.0	21.1	34.4	23.3	3.49	1.265
5	QuickBooks provides accuracy and speed of processing information	5.6	7.8	23.3	48.9	14.4	3.59	1.016

The findings as showed in table 4.11 showed most respondents 48.90%, with mean 3.59 and standard deviation 1.016, agreed that QuickBooks provides accuracy and speed of processing financial information. These research findings were consistent with that of Sharad (2019) who found that QuickBooks accounting provide greater ease, blazing speed and precise high level of accuracy.

The results further revealed that 23.30% of respondents strongly agreed, and 34.4% agreed that QuickBooks accounting reduces material error misstatement and fraud. These findings agree with that of Sharad (2019) who noted that business enterprises would rarely have financial statements or internal control procedures audited. This due to the accuracies of financial data entered at source documents into the AIS system. This results to a greater improvement on Financial performance of the business enterprise.

The results further revealed that 34.40% agreed that QuickBooks helps in Cash and inventory Management efficiently. These findings agree with that of Matt McGew (2017), who noted that QuickBooks accounting allows business enterprises to input debits, and credits, preparation of cashflows statements, inventory management, print checks, tracking profits and loses, tracking sale tax-receipts as well as payments, creating balance sheets and sales invoices with insightful reports thereof for decision making. Therefore, by using the built-in functions that pertain to the business enterprise, the business enterprises enabled to perform the company accounting service more efficiently by simply recording its vendor activities, customer activities, bank transactions, payroll checks and taxes with simplicity, high accuracy, amazing ease and swift speed.

Overall descriptive statistics

Table 4.18 Descriptive statistic.

	Mean	Std. Error of Mean	SD	Min	Max
QuickBooks Accounting	90	4.23	.110	1	5
Financial performance	90	4.62	.078	1	5

4.7 Diagnostic Tests
4.7.1 Reliability test

Table 4.19 Reliability tests

Variables	Pilot test (n=10)		Final test (n=90)	
	No. of Items	Alpha value	No. of Items	Alpha value
QuickBooks accounting	5	.763	5	.785
Financial performance	4	.719	4	.748
Average		**.765**		**.785**

The findings of the research in table 4.19 showed that QuickBooks accounting had coefficients of 0.785. Financial performance had 0.748. The research variables had an average Cronbach Alpha of 0.785, which was above endorsement threshold. All the research study variables had Cronbach Alpha values above 0.7. This led to the conclusion that the questionnaire and its factors have been dependable in data collections for the foregoing study. Thus, the collection data instrument was dependable as mentioned (Castillio & Rojas, 2009; Ruth & Odipo, 2017). The reliability check was .795 and was deemed dependable for the research study to proceed.

4.7.2 Validity test

<p align="center">Table 4.26 Validity Test of Sphericity</p>

K.M.O and Bartlett's Test		Pilot test (n=10)	Final test (n=90)
KMO of Sampling Adequacy.		.700	.785
Bartlett's Test of Sphericity	Approx. Chi-Square	43.685	228.899
	Df.	10	15
	Sig.	.000	.000

The KMO tests commonly measures factor analysis appropriateness. A Kaiser-Meyer-Olkin value of 0.5 to at least one, suggested that validity test was appropriate. Thus, if K.M.O become greater than 0.5 whereas Bartlett's test value is much less than 0.05. The KMO for pilot study was .700 while for final test was .785. This indicated that the factor analysis was appropriate.

4.7.3 Collinearity Test

William et.al.(2013), connoted that the presence of correlations among the predictor studies variables. Therefore, it inflates and exaggerates confidence interval and standard errors. This has led to risky coefficients estimates for each research predictor variables (Belsley, Kuh &Welsch, 1980). Thus, the presence of multicollinearity tests were assessed based on VIF. Field, (2009), the VIF values more than ten shows multicollinearity existence.

Model	Collinearity Statistic	
	Tolerance	VIF
1 QuickBooks Accounting	.524	1.908

a. Dependent Variable: FP

The findings displayed above, show VIF indicators. All the variables had VIF not more than 10. Thus, according to Field (2009), the above variables indicate that there was no multicollinearity presence.

4.7.4 Correlation Analysis

Correlations							
X_1	Pearson Correlations	1					
	Sig. (2-tailed)		.000				
FP	Pearson Correlations	.620	.520	.496	.665	.646	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	

The data results indicated on table 4.15 revealed positive relationships. QuickBooks and Financial performance had (r=0.620, p_0.000).

4.7.5 Normality test

	Kolmogorov-Smirnov Test			Shapiro-Wilk Test		
	Statistics	Df	Sig. level	Statistics	Df	Sig. level
QuickBooks accounting	.069	90	.200	.962	90	.091
Financial performance	.065	90	.200	.990	90	.762

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

The data analyses displayed above, showed that K-S test and Shapiro-Wilk had significance value above 0.05. Therefore, the null hypothesis rejected when P_value is less than 0.05. Hence, the data assumed to be not normally distributed. In the above data, shapiro_wilk test, P_value is greater than .05 (Shapiro& Wilk, 1965; Razali &Wah, 2011) and K-S test were P>.05. Thus, the study concluded that the data were normally distributed.

4.8 Simple Regression equation for each variable
4.8.1 QuickBooks accounting and Financial performance Simple Regression.

In table 4.25, the findings display model fitness. As the results obtained, QuickBooks accounting was concluded as satisfactory variable that explains Financial performance among SMEs. Determination Coefficient or R_square of 38.4%, supported the study findings. This approached that QuickBooks accounting explain 38.4% variations in Financial performance.

Table 4.25: Model Fitness

Model Summary

Model	R	R^2	Adjusted R^2	Std. Error.	R^2 Change	Change Statistic F Change	Df1	Df2	Sig. F Change
1	.620	.384	.377	.7296995	.384	54.848	1	88	.000

a. Predictors: (Ćonstant), X1

Table 4.26: Analysis of variance (ANOVA)

Model		S um of S quares	Df	Mean Square.	F-statistics	Sig.
1	R̃egression.	29.204	1	29.204	54.848	.000[b]
	Residual,	46.857	88	.532		
	Total	**76.061**	**89**			

a. Dependent variable: Financial performance
b. Predictors: (Ćonstant), X1

In table 4.26, analysis of variance indicated that the model was significant. Thus, implying that independent research variables were good indicators or excellent predicting factor of Financial performance among SMEs. F-statistic 54.848, support this and P_value of 0.000 is less than 0.05.

Table4.27: Ćoefficients

Model		Unstandardised Coefficient B	Std. Errors	Standardiźed Coefficient Beta	t	Sig.
1	(Ćonstant)	.209	.079		2.643	.010
	X1	.591	.080	.620	7.406	.000

a. Đependent Variable: Financial performance

The QuickBooks accounting and Financial performance showed a positive relationship as indicated by regression coefficients (r =0.620, P_value = 0.000). The simple regression equation was as follows;
Y = 0.209 + 0. 591X₁
When QuickBooks systems change by .591, Financial performance changes by 0.209. Thus, QuickBooks accounting and Financial performance have positive relationship. These outcomes are concurrent Ng'eno et.al, (2019), agreed that QuickBooks systems has a strong effect on SMEs' Financial performance. Therefore, the study came to conclusion that, QuickBooks systems positively and significantly influence SMEs Financial performance.

4.8.6 AIS Systems and Financial performance Multiple Regression Analysis
In table 4.40, it shows model fitness. The AIS system was a satisfactory variable in explaining variations on Financial performance among SMEs. The R square of 0.840 supports the study. This means that Accounting Information System explains about 84.0% variations on Financial performance among the SMEs.

Table 4.40: Model Fitness

Model	R	R^2	Adjusted R^2	Std. Error Estimate	Change Statistics R Square Change	F Change	Df1	Df2	Sig. F Change
1	.840	.705	.687	.5168965	.705	40.136	5	84	.000

a. Predictors: (Ćonstant) X₁

Table 4.41: ANOVA

Model		S um of S quares	Df	Mean Square	F	Sig.
1	Regression,	53.618	5	10.724	40.136	.000[b]
	Residual	22.443	84	.267		
	Total	76.061	89			

a. Dependent variable: Financial performance
b. Predictors: (Ćonstant), X₁

The findings tabulated in table 4.41. It gives the results on analysis of variance. The findings showed overall model was statistically significant (r=0.840, p .000). Additionally, the findings suggested that independent variables were good predictor of Financial performance among the SMEs. F statistics 40.136, and p< 0.05 supported the conclusion.

Table 4.42: Coefficients

Model		Unstandardized Coefficient		Standardized Coefficient		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.178	.058		3.059	.003
	X 1	.213	.078	.223	2.728	.008

a. Dependent variable: Financial performance

The analyses in table 4.42 showed that QuickBooks positively relates with Financial performance among SMEs (β=0.213, p=.003). Therefore, the study concluded that Quickbooks accounting significantly influences Financial performance among SMEs in Bungoma County.

5.3 Research Study Conclusions
As per the research findings above, accounting systems positively and significantly affect Financial performance among the SMEs.
The 1st objective; to establish effects of QuickBooks on SMEs Financial performance in Bungoma County. The respondents indicated that QuickBooks accounting influence Financial performance as 51.1% majority agreed. The Regression Analysis results showed that QuickBooks is a satisfactory variable in explaining Financial performance. R-square 0.384, support conclusion. Thus, showed QuickBooks explains 38.4% variations in SMEs Financial performance. Therefore, concluded that QuickBooks accounting significantly influences Financial performance among SMEs.

5.4 Study Recommendations.
The research recommended that SMEs should embrace use of technological accounting soft wares for effective Financial performance and management.
The study recommended SMEs to adopt QuickBooks accounting with add-ons sophisticated functional features, would rarely, have financial statements or internal control procedures audited. This attributed to the high level of accuracy of financial or accounting data entered at source documents into the accounting information system. Hence, greater improvement in the Financial performances of the business enterprise.

5.5 Study Areas for Further Research
Carry out a similar study countrywide on various counties to compare the research findings of this study. This would enable diverse and multi choice information for thriving SMEs Financial performance.
The R_squared, was not 100%. Thus, other factors were not address fully by the current study. The study further recommended a study in establishing effects of other variables affecting SMEs Financial performance. These other variables may encompass software cost, technicians, and availability. Other important external variables such as the legal system and necessary framework as well as county's financial system on Financial performance of SME

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Appendix 6.0: List of SMEs
1.   Kenya Women Finance Trust.
2.   Khamulati Rural Sacco
3.   Geminia Insurance Company
4.   Pan African Insurance Company
5.   Blue Shield Insurance Company
6.   Amaco Insurance Company
7.   County Site Cyber Cafe
8.   Jining Addforce Machine Co. Limited
9.   Zillah Technologies 1930
10.   Mwireri Mbao Store
11.   Urban Success Funding Group Kenya, Bungoma
12.   Hamerkop Safaris and Tours
13.   Modern Tailors Ltd
14.   Retail Billing Software Africa, Bungoma
15.   Robanneenergy
16.   Bungoma Chemists
17.   Kampala Coach Ltd Bungoma Shoppig Mall Khalaba Rd, Bungoma
18.   Were & Co Advocates C.F.O
19.   Khalaba Medical Services
20.   Hetpur Bungoma (Bookshop No. 1)
21.   Easy Coach Bus Services Ltd
22.   The Guardian Angel Couch Ltd
23.   Wembuye Sacco Investment
24.   Lina General Contractor and Works
25.   Lyimo Engineering & Construction Company
26.   Masyod General Agencies Limited
27.   Vinma Private Company
28.   Wesmer Enterprises
29.   Elyphasras General Supplies
30.   Stairefam Commercial Agencies
31.   Elyphasras General Brockarage
32.   Zakstar Sacco
33.   Amoni Wholesalers
34.   Farmers Centre Shop
35.   Harshnit Wholesalers
36.   Jumba Wholesalers
37.   Kanduyi Wholesalers
38.   Khetia Wholesalers
39.   Lena Wholesaler
40.   Namuma Wholesalers
41.   Tumaini Wholesale
42.   Bungoma Line Shuttle Office
43.   G4s Security Services
44.   Wells Fargo Bungoma
45.   Watu Credit Bungoma
46.   Tourist Hotel
47.   Elegant Hotel
48.   Naivas Supermarket
49.   Ena Coach Bus Ltd
50.   Coast Bus (Msa) Bungoma
51.   New Nyanza Supermarket
52.   Ukwala Supermarket
53.   County Comfort Hotel
54.   Chewa General Shop
55.   Modern Coast
56.   Salama Bakery, Western Toast
57.   Keringet Hotel and Restaurant
58.   Adel Enterprises Ltd
59.   Wings Hotel

60. Bovya Wholesalers
61. Chrisma Wema Suppliers
62. Witima Guest House, Bungoma
63. Ronak Pharmacy
64. Bamboo Village Guest House
65. Home Land Merchant Co. Ltd
66. Budget Driving School
67. Western Icon
68. Hotel Africana
69. Khetia's Warehouse Bungoma
70. Elgon View Medical Cottage
71. Tomwin Supermarket
72. Ovenn Express Bakery
73. Taifa & Sons Multichoice Investments
74. El-Shaddai Supermarket
75. Fortune Credit Ltd
76. Khetia's Oven-Fresh Bakery
77. Honda Tasha Enterprise
78. Khetia's Euro Supermarket
79. New Nyanza Supermarket
80. Buyako General Stores
81. Chicken Palace Hotel
82. Good Times Hotel
83. Royal Mabati Factory Bungoma
84. Rudra Digital Enterprise
85. Amozon Guest House
86. Lisa Guest House
87. Cool Base Guest House
88. Ng'arisha Sacco Society Limited
89. Bucoco Sacco
90. Bungoma County Youth Bunge
91. Webuye Shuttle Sacco
92. Arise & Shine Sacco
93. Lifecare Hospitals Bungoma
94. Bungoma Teachers Sacco Ltd
95. Focus Driving School Bungoma
96. Bungoma Glass Hardware Store
97. Jay Maharaj Hardware
98. Green Hardware Bungoma
99. Jay Vendana Hardware