

ACADEMIC CONCEPT PAPER - Sample by Dr. Lango

"Leveraging on Mobile Payment Methods to gain Competitive Advantage by local based businesses"

Introduction

Mobile payment methods have popularity with big businesses operating in large towns and cities across the world. These payment methods enable the business customers to access their cash at the point of sale and do not need to have physical money to complete their transactions. This study will therefore help in understanding the mobile payment methods preferences for the local based business and how and why these preferences have failed to prevail. The research will therefore address that gap that is viewed as the low uptake of mobile payment methods by the local based businesses which are essentially operating in remote areas. This concept builds upon the various insights that have been undertaken by various researchers in the business and information technology field to bridge the gap of strategic implementation of information technology systems in business to gain competitive advantage.

Need for this Study

It is estimated that more than 5 billion people have access to mobile phone devices and that out of this figure about a third of the population is based in local areas. Further, the village-based businesses do not have immediately access to the physical money banking system as they are located kilometers away. Porter (2011) notes that in order for businesses to achieve and sustain superior performance, they must be able to implement systems that are competitively superior. Budree and Williams (2013, September) and Namada (2018) established that the areas with large number of low-income earners experienced low uptake technological advancements and businesses in these locations are not keen on leveraging on technology. The concept will therefore be intended to identify the salient factors that local businesses can apply in leveraging on mobile payment methods to gain competitive advantage.

Background

Several studies have concluded that mobile payment methods is one of the major factors put in place by businesses in gaining competitive advantage, however this has also, not been achieved in remote areas. As a result, Onyango et al. (2014) in their study on mobile phone technology and the evident performance of micro and small enterprises, concludes that there is an impact on the use and implementation of mobile phone technology to achieve the full business performance. In order, therefore to achieve competitive advantage, Porter (2011) advises that the strategy implemented should be geared towards achieving full potential competitively.

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Hussin A.Rothana



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Research Handbook on Investment Law and Sustainable Development Marie-Claire Cordonier Segger, Ted Gleason, Sean Stephenson, 2025-04-09 This cutting edge Research Handbook examines how investment law and policy can foster or frustrate sustainable development goals and accords Expert authors explore opportunities for environmental social and economic rules to shape international investment flows advancing global sustainability and justice China, the EU and International Investment Law Yuwen Li, Tong Qi, Cheng Bian, 2019-11-11 This book provides an original and critical analysis of the most contentious subjects being negotiated in the China EU Comprehensive Agreement on Investment CAI It focuses on the pathway of reforming investor state dispute settlement ISDS from both Chinese and European perspectives in the context of the China EU CAI and beyond The book is divided into three parts Part I examines key and controversial issues of the China EU CAI negotiations including market access sustainable development and human rights as well as comparing distinct features between the China EU CAI and the China US BIT Part II concentrates on the institutional reform of investor state arbitration with an extensive analysis of the EU s approach to replacing the private nature of investment arbitration with the public nature of an investment court Part III addresses the core substantive and procedural issues concerning ISDS such as the role of domestic courts in investment dispute settlement the status of state owned enterprises SOEs as investors transparency and the protection of victims in investment dispute resolution This book will be of interest to scholars and practitioners in the field of international investment and trade law particularly investment dispute settlement *Yearbook on International Investment Law & Policy 2019* Lisa E. Sachs, Lise Johnson, Jesse Coleman (Researcher), 2021 **The Right of States to Regulate in International Investment Law** Yulia Levashova, 2019-07-18 Due to the ongoing recent expansion of public interest issues worldwide the state s right to regulate has been recaptured as a prominent concept in international investment law The fair and equitable treatment FET standard provision in the text of an international investment agreement IIA has become a detailed clause clarifying the specific obligations of a state towards an investor under the FET standard However striking the right balance between the interests of host states and investors in these new treaty formulations has proved to be challenging This book greatly clarifies the field by offering the in depth analysis of the application of the state s right to regulate in relation to FET standard provisions in IIAs and to decisions by arbitral tribunals in FET cases Recognising that the role of tribunals is to balance the state s public interests and the interests of the investor when interpreting and applying the FET standard the author pursues such seminal issues and topics as the following the legitimacy of the objective of the state s measure obligations and responsibilities of investors towards a host state the nature and impact of a change to a national regulatory framework special economic and sociopolitical circumstances in a host state and due diligence and risk assessment as a condition for the protection of an investor s legitimate expectations Multiple IIAs concluded by the OECD Member States as well by Russia and China between the developing countries and the prominent investment law cases on

the FET standard are examined in detail The analysis pays particular attention to how investment jurisprudence in FET cases has been reflected in such new IIAs as the Comprehensive Economic and Trade Agreement between the European Union EU and Canada CETA the EU Vietnam FTA and the EU Singapore FTA These case studies demonstrate the evolution of the IIAs FET standard provisions and how they balance the application of the FET standard and the state's right to regulate Suggestions are provided for drafting formulations of the FET standard that can contribute to achieving such a balance In the clear light it sheds on the legal conditions under which states may regulate in the public interest and its contribution to the reforms that are currently taking place in the field of international investment law this book constitutes an exemplary framework to evaluate investment decisions on the FET standard and the right to regulate It is sure to prove extremely useful for practitioners who work on investment cases policymakers involved in negotiating and drafting of IIAs policy advisors of governmental and non governmental organisations and academics in international investment law *ECIW2009-8th European Conference on Information Warfare and Security* Henrique Santos,2009 Corporate behaviour and sustainable development Haiyue Liu,Xiaoyu Wang,Yuli Shan,Shiyang Hu,Rui Xue,2023-05-09 *Complexity in Economic and Social Systems* Stanisław Drożdż,Jarosław Kwapień,Paweł Oświęcimka,2021-05-11 There is no term that better describes the essential features of human society than complexity On various levels from the decision making processes of individuals through to the interactions between individuals leading to the spontaneous formation of groups and social hierarchies up to the collective herding processes that reshape whole societies all these features share the property of irreducibility i e they require a holistic multi level approach formed by researchers from different disciplines This Special Issue aims to collect research studies that by exploiting the latest advances in physics economics complex networks and data science make a step towards understanding these economic and social systems The majority of submissions are devoted to financial market analysis and modeling including the stock and cryptocurrency markets in the COVID 19 pandemic systemic risk quantification and control wealth condensation the innovation related performance of companies and more Looking more at societies there are papers that deal with regional development land speculation and the fake news fighting strategies the issues which are of central interest in contemporary society On top of this one of the contributions proposes a new improved complexity measure **Business Digest and Investment Weekly** Arthur Fremont Rider,1919 *Investment and Production* Vernon L. Smith,1961 The Investor's Quotient Jacob Bernstein,1980-10 Shows how to identify and correct the psychological and emotional stumbling blocks to investment success Based on the author's extensive experience and the premise that self knowledge and self discipline are the keys to successful investing Explains how to determine one's IQ investor's quotient how to maximize one's strengths and minimize one's weaknesses symptoms of positive and negative attitudes the role of fear and greed the client broker relationship etc Includes checklists schedules tables questionnaires and other aids Conference on Life Insurance Company Products ,1997 **United States Investor** ,1900 *The Investor's*

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