

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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