

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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Corporate behaviour and sustainable development Haiyue Liu,Xiaoyu Wang,Yuli Shan,Shiyang Hu,Rui Xue,2023-05-09 *Impact Investing* Wolfgang Spiess-Knafl,Barbara Scheck,2023-06-27 Impact investing is a dynamic field that has been recently been discussed as a supplemental funding source for addressing societal problems The topic has generated significant interest and is presumed to achieve significant growth rates for the coming years This book provides a refreshed yet comprehensive overview about the market financial instruments and the associated impact assessment Specifically it covers the concept of impact investing within the broader field of social finance as well as the relevant and new actors presents current financing instruments and the various tools to assess the impact of the investing strategy and introduces valuation and fund modelling techniques which impact the investment decision of fund managers This useful reference tool will be of interest to academics and researchers in the field of impact investing alongside students and practitioners in the space

Public Investment Management Reference Guide Jay-Hyung Kim,Jonas Arp Fallov,Simon Groom,2020-03-03 The Public Investment Management PIM Reference Guide aims to convey country experiences and good international practices as a basis for decisions on how to address a country specific PIM reform agenda The country

references are drawn largely from previous diagnostics and technical assistance reports of the World Bank The application of country diagnostics and assessments has revealed a need to address the following issues when undertaking a country reform in PIM Clarification of the definition and scope of public investment and public investment management Establishment of a sound legal regulatory and institutional setting for PIM making sure it is linked to the budget process Allocation of roles and responsibilities for key players in PIM across government Strengthening of guidance on project preappraisal appraisal and selection prioritization procedures and deepening of project appraisal methodologies Integration of strategic planning project appraisal selection and capital budgeting Management of multiyear capital budget allocations and commitments Efforts to address effective implementation procurement and monitoring of projects Strengthening of asset management and ex post evaluation Integration of PIM and public private partnership PPP in a unified framework Rationalization and prioritization of the existing PIM project portfolio Development of a PIM database and information technology in the form of a PIM information system The PIM Reference Guide does not seek to provide definitive answers or standard guidance for the common PIM issues facing countries Nor does it seek to provide a detailed template for replication across countries this would be impossible given the diversity of country situations Instead each chapter begins with an overview of the specific reform issue lists approaches and experiences from different countries and summarizes the references and good practices to be considered in designing country specific reform actions

The Nineteenth International Conference on Management Science and Engineering Management Jiuping Xu, Sophie Dabo-Niang, Noor Azina Binti Ismail, Ning Gao, 2025-10-29 This is the proceedings of the Nineteenth International Conference on Management Science and Engineering Management ICMSEM 2025 The Program Committee Chairs which are famous scientists in the area of management science and engineering management and Program Committee Members which are active scholars from all over the world will review the submissions and select high quality papers to be published in the proceedings ICMSEM provides a platform for researchers and practitioners of Management Science Engineering Management and Engineering Science to share ideas exchange experiences ICMSEM encourages papers that have following five elements 1 strong background of practical management problem found in engineering practice 2 clear problem description and abstract it as a class of problem in Management Science and Engineering Management topics such as decision analysis manufacturing management engineering project management knowledge management logistics supply chain management service innovation and management as well as a variety of multi class interdisciplinary research 3 effective mathematical engineering modelling for example creating engineering mathematical model and conducting abstract engineering mathematical analysis by using statistical mechanics operations research systems science differential equations variational inequalities control theory econometrics 4 algorithm framework design namely designing of algorithm model for solving engineering problems successfully 5 successful application or case study in Engineering Management to show its scientificity and effectiveness The

proceedings of the Nineteenth ICMSEM cover a wide range of areas including hot management issues in Engineering Science It provides newest and frontier ideas and research achievements in the area of Management Science and Engineering Management to researchers and practitioners The work contains both theoretical and practical studies of Management Science in the Computing Methodology showing the advanced management concepts computing technologies for decision making problems with large uncertain and unstructured data Research in this proceeding will show the new changes and challenges in the decision making procedure as we have entered the big data era Theoretical studies of this proceedings will present the new technologies of analysis capture search sharing storage transfer visualization and privacy violations as well as advances in integration of optimization statistics and data mining This proceeding also contains practical studies in the real decision making scenarios when facing large uncertain or unstructured data The readers who are interested in related fields of can benefit from the proceedings for the new ideas and research direction

Identity and Diversity on the International Bench Freya Baetens, 2020-12-10 International courts and tribunals hold the power to decide on questions involving sovereignty over territory grave human rights violations international crimes or millions of euros worth of economic interests Judges and arbitrators are the faces and arguably the drivers of international adjudication Yet certain groups tend to be overrepresented on international benches while others remain underrepresented Although international courts and tribunals differ in their institutional make up and functions they all rely in essence on the judgement of a group of individuals each with their own background and experience Even if adjudicators identity is not the only and may not be the decisive influence on their decision making the relative lack of diversity has an effect on the judicial process and its outcomes which in turn entails broader implications for the legitimacy of international law This book analyses the implications of identity and diversity across numerous international adjudicatory bodies focusing on a wide range of factors Lack of diversity within the judiciary has been identified as a legitimacy concern in domestic settings and the last few years have seen increasing attention to this question at the international level as well making the book both timely and topical

Complexity in Economic and Social Systems Stanisław Drożdż, Jarosław Kwapien, 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 **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 **The Investment Opportunity and its Proxy Variables: Theory and Evidence** Tim Adam and Widhan K. Goyal,2000 *United States Investor* ,1900 **Mining Science** ,1912 *Mining and Industrial Reporter* ,1912 **Mining Industry and Review** ,1912 Mining American ,1913 United States Investor and Promoter of American Enterprises ,1899 **The Journal of the Chemical, Metallurgical & Mining Society of South Africa** ,1913 **Journal of the South African Institute of Mining and Metallurgy** South African Institute of Mining and Metallurgy,1913 **The Investment Management Institute** ,2009 **Ticker and Investment Digest** ,1924

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Table of Contents Concept Paper Sample For Investor

1. Understanding the eBook Concept Paper Sample For Investor
 - The Rise of Digital Reading Concept Paper Sample For Investor
 - Advantages of eBooks Over Traditional Books
2. Identifying Concept Paper Sample For Investor
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Concept Paper Sample For Investor
 - User-Friendly Interface
4. Exploring eBook Recommendations from Concept Paper Sample For Investor
 - Personalized Recommendations
 - Concept Paper Sample For Investor User Reviews and Ratings
 - Concept Paper Sample For Investor and Bestseller Lists
5. Accessing Concept Paper Sample For Investor Free and Paid eBooks
 - Concept Paper Sample For Investor Public Domain eBooks
 - Concept Paper Sample For Investor eBook Subscription Services
 - Concept Paper Sample For Investor Budget-Friendly Options

6. Navigating Concept Paper Sample For Investor eBook Formats
 - ePub, PDF, MOBI, and More
 - Concept Paper Sample For Investor Compatibility with Devices
 - Concept Paper Sample For Investor Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Concept Paper Sample For Investor
 - Highlighting and Note-Taking Concept Paper Sample For Investor
 - Interactive Elements Concept Paper Sample For Investor
8. Staying Engaged with Concept Paper Sample For Investor
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Concept Paper Sample For Investor
9. Balancing eBooks and Physical Books Concept Paper Sample For Investor
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Concept Paper Sample For Investor
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Concept Paper Sample For Investor
 - Setting Reading Goals Concept Paper Sample For Investor
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Concept Paper Sample For Investor
 - Fact-Checking eBook Content of Concept Paper Sample For Investor
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

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