

Author: Dr. Bernard Lango

Original source: [How to write a concept paper with practical sample by Dr Lango](#)

Modified for educational purposes only

Title: Leveraging on Mobile Payment Methods to gain Competitive Advantage by Locally-based Businesses

Introduction:

Mobile payment methods have popularity with big businesses operating in large towns and cities across the world. These payment methods enable 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 locally 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.

Purpose of the 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 immediate 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 a 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 mobile payment methods to gain competitive advantage.

Preliminary Literature Review:

Several studies have concluded that mobile payment methods are one of the major factors put in place by businesses in gaining a 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 a competitive advantage, Porter (2011) advises that the strategy implemented should be geared towards achieving full potential competitively.

Many scholars also agree that there is a significant relationship between mobile payment methods and gaining a competitive advantage to sustain improved performance. Most also argue that the mobile payment method of use will be dependent on the location and nature of the need. The handbook by Namada (2018) notes that the concept of organizational learning must be down-trotted to the local businesses to learn which mobile technology suits their operations and how this technology can be leveraged to achieve competitive advantage. The literature and conclusions from the scholars, however, fail to answer specific questions related to leveraging mobile payment methods to gain a competitive advantage for locally-based businesses. Most of the studies were focused on businesses and companies in towns and cities with the area of interest majoring on performance whether competitively or not. This study will

therefore be focused on the factors of consideration for leveraging on mobile payment methods to gain competitive advantage by locally based businesses.

Objectives of the Study:

The research paper seeks to achieve its general objective of leveraging on mobile payment methods to gain a competitive advantage by focusing on the following specific objectives:

1. To determine the influence of perceived risks on the use of mobile payment methods to gain competitive advantage by locally based businesses.
2. To determine the influence of M-Payment characteristics (mobility, reachability, convenience, and compatibility) on the use of mobile payment methods to gain competitive advantage by locally based businesses.
3. To assess the influence of personal innovativeness on the use of mobile payment methods to gain competitive advantage by locally based businesses.

Research questions and hypotheses:

1. Do perceived risks influence the use of mobile payment methods to gain competitive advantage by local-based businesses?
2. Do M-Payment characteristics (mobility, reachability, convenience, and compatibility) influence the use of mobile payment methods to gain competitive advantage by locally-based businesses?
3. Does personal innovativeness influence the use of mobile payment methods to gain competitive advantage by locally-based businesses?

Proposed Methodology:

The study intends to use a cross-sectional survey design in determining the leverage on mobile payment methods to gain competitive advantage by locally-based businesses. The study will sample 478 locally-based businesses registered in Kenya out of a population of 4 thousand

which are mainly registered and operated in village area settings. The study will collect both primary and secondary data, and the quantitative data generated will be analyzed using descriptive statistics which will include percentage distribution, mean, and frequency counts. The qualitative data from the study will undergo transcription and reported in themes and sub-themes. The relationship between the independent and dependent variables will be explained through multiple regression.

Proposed Research Timeline:

The project is expected to be completed in 17 weeks with the following indicated as the activity’s durations for every section of the research project:

Research Section	Duration
1. Title	1 week
2. Introduction	1 week
3. Purpose of the study	2 weeks
4. Preliminary Literature Review	3 weeks
5. Objectives of the Study	1 week
6. Research Questions and Hypotheses	1 week
7. Methodology	2 weeks
8. Data analysis, interpretations, and discussions	3 weeks
9. Summary, conclusion, and recommendations	2 weeks
10. Reviewing work for final submission	1 weeks

References:

Porter, M. E. (2011). *Competitive advantage of nations: creating and sustaining superior performance.* simon and schuster.

Namada, J. M. (2018). *Organizational learning and competitive advantage*. In *Handbook of Research on Knowledge Management for Contemporary Business Environments* (pp. 86-104). IGI Global.

Budree, A., & Williams, K. H. (2013, September). *Factors influencing the uptake of mobile banking in developing countries: A case study of M-Pesa in South Africa*. In *Proceedings of 22nd International Business Research Conference* (pp. 9-10).

Onyango, R. A., Ongus, R. W., Awuor, F. M., & Nyamboga, C. (2014). *Impact of adoption and use of mobile phone technology on the performance of micro and small enterprises in Kisii Municipality Kenya*. *World Journal of Computer Application and Technology*, 2(2), 34-42.

Modified for educational purposes only

Author: Dr. Bernard Lango

Original source: [How to write a concept paper with practical sample by Dr Lango](#)