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Factors Influencing the Acceptance of Mobile Banking among Small and Medium Scale Enterprises in Jigawa State

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Abstract- ***The primary aim of this study is to examine the acceptance of mobile banking among small and medium scale enterprises in Nigeria. In achieving this, the Theory of Technology Acceptance Model (TAM) was employed with the extension of compatibility and trust. The study applied a survey method in which data were collected through a questionnaire administered to 331 small and medium scale enterprises in Jigawa State Nigeria. Special Package for Social Science (SPSS) version 22.00 was applied in analyzing the data. The result from the analysis showed that Perceived ease of use, perceived usefulness and compatibility have a positive and significant impact on the acceptance of mobile banking. Conversely, trust has no significant effect on acceptance of mobile banking, indicating that security and reliability concerns still hinder adoption. The model explained 72.6% of the variation in mobile banking acceptance, signifying strong explanatory power. Its suggested that banks should invest in advanced fraud detection, encryption, and multi-factor authentication to build user confidence. However, banking sector should organize sensitization workshops among small and medium enterprises to demonstrate the ease and usefulness of mobile banking. Lastly, it is hoped that the findings of this study will provide insights for future research in this vital area.***

Keywords: TAM, Mobile Banking, SMEs, Compatibility and Trust

I. INTRODUCTION

The Nigerian banking sector has a rich history, dating back to the colonial era when the first banks were established in the country. The first commercial bank in Nigeria, the Bank of British West Africa (now part of Standard Chartered Bank), was established in 1892. However, it was not until the 1990s that the sector began to experience significant growth and expansion.

Over the years, the sector has witnessed significant growth and development, with the emergence of new players and innovations that have transformed the industry.

Availability of Mobile phones creates opportunities for banking institutions to introduce new services. Among the latest services in banking institutions in Nigeria is mobile money. Mobile money is one of the financial services offers through mobile phones.

The invention of mobile technology and related devices has resulted in increased efficiency in the way commercial and business tasks are carried out (Tiwari and Buse, 2007; UNCTAD, 2007). Mobile phones are now capable of functioning as stand-alone personal computers. Mobile banking, often known as m-banking, is gaining popularity around the world as a result of globalization. Mobile banking (m-banking) is a mobile commerce application that allows clients to bank virtually at anytime and anywhere (Suoranta, 2003). It involves the provision of banking and related financial services on mobile devices, such as savings, money transfers, and stock market transactions, among others (Tiwari and Buse, 2007).

The first online banking platform was launched by Guaranty Trust Bank (GTBank) in 2006, with other banks quickly following suit. Today, almost every bank in Nigeria has an online banking platform. Online banking has evolved to become a fully-fledged banking service, offering a wide range of financial products and services, including loans, investments, and insurance.

The regulatory framework for online banking in Nigeria is governed by the Central Bank of Nigeria (CBN), which sets the guidelines and regulations for banks to follow in order to provide online banking services. The CBN has issued several circulars and guidelines to promote the growth of online banking in Nigeria, including the Guidelines on Electronic Banking in Nigeria (2010), and the Guidelines on Mobile Money Services in Nigeria (2015).

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Mobile banking is the application of mobile phones to banking transactions like bank enquiry, payment of bills, short messages (SMS), among others (Anene, I. A. 2021). Mobile banking makes banking transaction possible at any time and in any place provided the customer has his/her mobile phone. The mobile banking offers the potential for safe, convenient new ways to shop for financial services and products any day, anytime. With mobile banking, the customer may be sitting in any part of the world (anytime, anywhere banking) and hence banks need to ensure that the systems are up and running in a true 24 x 7 fashion (Ikpefan et al 2018).

II. LITERATURE REVIEW

Mobile banking refers to the use of mobile devices such as smartphones and tablets to perform banking transactions, including fund transfers, bill payments, account monitoring, and savings management (Aboelmaged & Gebba, 2013). It allows users to access financial services anytime and anywhere, thereby increasing convenience and efficiency. For small and medium scale enterprises (SMEs), mobile banking provides opportunities to enhance cash management, reduce transaction costs, and improve operational efficiency.

Similar to other countries, in Nigeria, SMEs have been defined using total numbers of employees or total assets (excluding land and buildings). The clarity of this definition can be better assessed in the below Table:

Category	Number of Employees	Asset Base (excluding land and building)
Micro Enterprises	Less than 10	Less than ₦5 million
Small Enterprises	10 – 49	₦5 million – ₦50 million
Medium Enterprises	50 – 199	₦50 million – ₦500 million

Small and Medium Enterprises in Nigeria are said to make up for about 40 percent of gross domestic product and 70 percent of employment in the industrial sector (Eniola, 2014). Duke (2006), opines that about 87 percent of all enterprises in Nigeria in contextual term are small businesses and contribute an approximate of 61 percent of gross domestic product. Likewise, it is pegged that about 70 percent of all business enterprises in Ghana are classified under SME and almost 40 percent of gross domestic product. Kenyan experience also shows the prevalence close to 1.3 million micro and small enterprises, employing up to 2.3 million people, thus creating job, wealth and export drive. (Dimoji & Onwumere, 2016; Mbogua, 2003). In most of the newly industrialized countries like South Korea, China, India etc about 98 percent of businesses are classified under the SME sector and account for a substantial chunk of the labour force (Sanusi, 2003).

2.1 RESEARCH MODEL

Technology Acceptance Model (TAM) was initially developed by Davis in the year 1989 to explain the factors that lead to acceptance of new technology commodities (Khraim, Shoubaki & Khraim, 2011). The theory outlines two of such factors, namely; ease of use of the technology, and usefulness of the technology. Ease of use refers to whether there are challenges or not in the use of the new technology. Ease of use may relatedto difficulties associated in the use of new technology, learning/training requirement of the new technology and skill set in the use of the technology (Sundara & Perera, 2018). According to the proponents of the theory, a new technology that possess challenge in its use is more likely to be rejected. The proponents add that a new technology that is perceived to be easy in use is more likely to be accepted (Karma, Ibrahim, & Ali, 2014). On the other hand, usefulness of technology refers to the extent in which the new technology meets the needs of the users. If the users of the technology perceive the new technology as useful in meeting their needs, the users may accept to use the technology (Chuchuen, 2015). Concerning the use of mobile banking services to borrow loans from financial institutions, the users may have different perceptions on the usefulness and ease of use of the technology that may determine the convenience of the mobile-based lending. If a loan applicant perceives the mobile-based lending as easy and useful, such applicant was find it convenient to use mobile technology to apply and receive loans (Mostafa & Eneizan, 2018). On the other hand, if the applicant faces challenges in the use of the mobile-based lending, then such applicant will find the use of mobile-based funding inconveniencing. TAM was used to guide in examining the convenience associated with mobile-based lending on the financial performance of microfinance banks (Bakr, Salahuddin, Chowdhury, Mahtab, & Khabir, 2017).

Akeem, Joy and Ugbedeojo (2020) affirmed that the theory can be used to explain the determinants of the Actual ICT Adoption among small and medium enterprises in Kogi State. Alsamydai (2014) apply TAM to study use of mobile banking services. More so, Omol, Abeka and Wauyo (2017) applied this theory to explain acceptance of mobile money application in enterprise management. Najib & Fahma (2020) also used this theory to investigate the adoption of digital payment system. TAM is a well-established and robust model in predicting the factors influencing technology acceptance. Consequently, the Theory of technology acceptance model has penetrated into various fields, including mobile banking. In Malaysi*a*, there are some researches in the field of mobile banking that use the framework of theory of technology acceptance model. Hence, this current study extended the theory of technology acceptance model by incorporating compatibility and trust as independent variables. This is because the above variables been used in the field of mobile banking and found to be robust factors in influencing the acceptance of mobile banking.

2.2 HYPOTHESIS DEVELOPMEN

2.2.1 Perceived Ease of Use and Mobile Banking Acceptance

Perceived ease of use is the degree to which an individual believes that he/she easily comprehends a technology without showing extra effort (Davis, 1989). According to (Jahangir, 2007). Perceived ease of-use is defined as the level of trust that individuals who use new technology will be free from difficulties (Davis, 1989). This has a strong influence on behavioral intentions on information technology adoption. If a technology is perceived as easy to use, people will choose to implement it. perceived ease of use (PEOU) is a major factor that influences customer attitude towards the use of an information system. Perceived ease of use can be measured by the following indicators: easy to learn, easy for users, and easy to operate. Perceived usefulness significantly influences users' behavioral intention to adopt mobile banking. Studies have shown that when users believe mobile banking will improve efficiency and business outcomes, they are more likely to adopt it (Aboelmaged & Gebba, 2013; Alalwan et al., 2016). SMEs that view mobile banking as beneficial for business transactions tend to adopt it faster.Emprically, perceived ease of use have been expolore in other countries in the context of mobile banking studies. For instance, Alfani, Yuniarto, and Handrito (2023); foud that significant influence of perceived ease of use on behavioral intention. However, Saidu, Kasim, Maharazu, & Isa (2023) conducted a study on user acceptance of mobile money services in Nigeria the result revealed that perceived usefulness and perceived ease of use have significant influence. Faniran and Odumeru (2015) Results show that Perceived ease of use significantly effect on determine Mobile Banking Adoption. Recently, Musa, Jaafar, & Raslim 2023) showed that perceived ease of use was found to have a significant effect on the intention to adopt e-procurement.

Therefore, the following hypothesis has been developed

H1 Perceived ease of use positively influence the acceptance of mobile banking among small and medium scale enterprises in Jigawa State.

2.2.2 Perceived Usefulness and Mobile Banking Acceptance

Perceived usefulness refers to positive or negative thoughts that individuals have about their performance increases due to using technology, depending on their individual differences (Davis, 1989). Rekarti and Hertina (2014) explained that perceived usefulness posits individuals believe that the use of a particular technology will improve their performance. PU is the extent to which a person believes that using a particular technology will enhance his/her job performance (Chuttur, 2009). In the context of mobile banking, items that measure PU includes benefits derived from using m-banking such as comfort and convenience, relatively low transaction cost to the customer and elitisation. Perceived usefulness is the perception defined as a measure where the use of a technology is believed to bring usefulness to those who use it. Previous research has shown that PU significantly determines usage of a new technology (Ki et al, 2007; Crabbe et al, 2007; Chuttur, 2009; etc). Perceived ease of use reflects how effortless users finds the technology. Research consistently shows that if mobile banking systems are simple and user-friendly, SMEs are more likely to adopt them (Kumar et al., 2017). Ease of navigation and clarity of procedures reduce anxiety and encourage adoption.

Several studies have found that perceived usefulness had a significant influence on mobile financial service adoption (Aboelmaged and Gebba 2013;

Chitungo and Munongo 2013; Davis 1989; Li 2010; Sayid et al. 2012).
Based on these studies the following

H2 Perceived Usefulness positively influence the acceptance of mobile banking among small and medium scale enterprises in Jigawa State.

2.2.3 compatibility and Mobile Banking Acceptance
Compatibility is defined as the level to which a service is perceived as consistent with users' existing values, beliefs, habits and present and previous experiences (Chen, 2008). Compatibility, in the context of technology acceptance, refers to the degree to which a new technology aligns with an individual or organizations existing values, needs and practices. Several studies have described that compatibility is a significant antecedent in determining users' attitude towards internet banking adoption (Ndubisi & Sinti, 2006). When mobile banking aligns with existing workflows, adoption likelihood increases (Rogers, 2003; Chong et al., 2010). SMEs that find mobile banking compatible with their daily operations tend to integrate it more readily. Compatibility is the extent to which new product or service is consistent and compatible with consumers' needs, belief, values, experiences, and habits, skills and work practices of the potential adopters (Harrington & Ruppel, 1999). Aligning this to mobile banking services, the concern will be how the services suit the customers banking and financial needs, belief, values, experience and habit. Mobile banking was designed to provide real time on-line banking and financial services using mobile devices. This is considered as compatible with the needs, status, skills, experiences and habits of the targeted population. Individuals tend to aligned themselves to ideas which are in accords with their interests, needs and existing attitudes (Rogers,2003). Chong, Ooi, Lin, and Tan (2010) discovered that compatibility strongly influences the adoption of online and mobile banking services in Malaysia. Yu (2012) similarly found that mobile banking adoption was higher when users perceived the service as consistent with their work patterns and technological preferences. Eze and Nwankwo (2019) provided further empirical support within the Nigerian context, showing that SMEs are more likely to adopt mobile banking when it aligns with their existing accounting systems and business processes. The study emphasized that the integration of mobile banking into daily operations fosters higher acceptance levels. Therefore, compatibility between mobile banking platforms and existing SME practices enhances adoption and continued use.
Base on the above empirical evidence the following hypothesis was formulated
H3 compatibility positively influence the acceptance of mobile banking among small and medium scale enterprises in Jigawa State.

2.2.4 Trust and Mobile Banking Acceptance
Trust is defined as a psychological expectation that a trusted party will not behave opportunistically. In the context of mobile banking service, trust represents the belief that various parties involved in providing the service are willing to behave based on a user's expectation and will not behave opportunistically (Kim et al. 2009; Gu et al. 2009). Budiantara et al. (2019) explain that trust is "the willingness of consumers that depend on other parties and be vulnerable to other parties' actions during a certain process, with the hope that the other party will adopt acceptable practices and will be able to provide the products and services that they have promised". Initial trust develops when they start logging in to the mobile banking system for the first time (McKnight, Choudhury, & Kacmar, 2002). Trust is a critical factor in online and mobile financial services. It reflects users' confidence that transactions will be secure and private. Studies (Gefen et al., 2003; Zhou, 2011) indicate that perceived trust influences adoption decisions, particularly where security concerns are high. However, inconsistent findings suggest that trust may play a weaker role when users rely more on usefulness and ease of use.

Previous studies in trust have shown significant influence on Behavioral Intention. As an illustration, Jarvenpaa et al. (1999) in a study on consumer trust in internet store found that the higher the trust, the more favorable attitudes of the consumers toward shopping through the Internet. Similarly, Pavlou, Tan, and Gefen (2003) found that trust was significantly affecting Behavioral Intention in e-commerce and Intention to Use customer website. It agreed the findings by Torkzadeh and Dhillon (2002) who found it as a critical construct for the success of e-commerce. In internet banking studies, trust has been identified as an important construct in its acceptance, as discovered by Suh and Han (2003). However, Lema (2017) in his study revealed that trust was found to have an insignificant influence on the adoption of mobile financial services. Hence, the following hypothesis was formulated.

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H4: Trust positively influence the acceptance of mobile banking among small and medium scale enterprises in Jigawa State.

III. METHODOLOGY

This section presents all methodological aspects of the study. The study covers aspects of research design, location of the study, study population, sampling aspects, instrumentation and data analysis tools. This section explains the techniques and processes on how this study was carried-out. This research is quantitative in nature as it intends to cover the whole small and medium scale enterprises in Jigawa State Nigeria. The study has adopted stratified sampling technique. The purpose for using this instead of purposive random sampling can be justified by the fact that to ensure representation of small and medium scale enterprise from different industries and location. Therefore, survey procedure was applied in which questionnaire was established and distributed to the target respondents. A total number of three hundred and thirty-one (331) questionnaires were distributed to 3 senatorial districts using stratified sampling technique, three hundred and five (305) was completed and returned. Twenty-six (26) questionnaires were returned empty and are not included in the analysis. Both the dependent and independent variables were measured using five-point Likert-scale. This study adapted all the measurement items from previous studies to fit the Nigerian context. Firstly, the measurement items used to measure, Perceived ease of use and perceived usefulness was developed by Davis in the year (1989) Hence, this current study extended the theory of technology acceptance model by incorporating compatibility and trust as independent variables.

IV. DATA ANALYSIS AND RESULT

Analysis of the data collected has been done using Statistical package for social sciences (SPSS) version 22.0. for regression analysis.

4.1 RESPONDENT PROFILE

The examination of the demographic features of the respondents covering gender, age, marital status, qualification, nature of the business, number of employees, as well as use mobile banking for business transaction. The essence is to understand the nature of the respondents before the analyses of the responses as well as to give further analyses and discussion of findings.

TABLE 1: RESPONDENTS' PROFILE

Variable	Category	Frequency	Percentage (%)
Gender	Male	211	69.2
	Female	94	30.8
Age	Below 30 years	187	61.3
	31–40 years	98	32.1
	40 years & above	20	6.6
Marital Status	Single	196	64.3
	Married	101	33.1
	Divorced	8	2.6
Qualification	No Formal Edu	29	9.5
	SCE/GCEN	80	26.2
	ND/NCE	77	25.2
	HND/BSc	119	39.0
Nature of Enterprise	Manufacturing	26	8.5
	Trading	111	36.4
	Services	86	28.2
	Agriculture	31	10.2
	Other	51	16.7
Number of Employees	1–5	238	78.0
	6–20	44	14.4
	21–50	23	7.5
Use of Mobile Banking	Yes	282	92.5

No	23	7.5

From the above table presents the demographic characteristics of the respondents. Out of the 305 respondents, 211 (69.2%) were male, while 94 (30.8%) were female, indicating a male-dominated sample.

In terms of age, most respondents (61.3%) fell within the below 30 years category, followed by 32.1% aged 31–40 years, and 6.6% 40 and above years.

With respect to marital status, the majority (64.3%) were single, while 33.1% were married, and 2.6% were divorced or widowed.

Regarding educational qualification, 39% of the respondents held an HND or Bachelor's degree, 26.2% had SSCE/GCEN qualifications, 25.2% had ND/NCE, while only 9.5% had no formal education.

The analysis of the nature of enterprises shows that 36.4% were involved in trading, 28.2% in services, 16.7% were involve other and 8.5% in manufacturing.

In terms of workforce size, 78% of businesses had between 1–5 employees, 14.4% employed 6–20 staff, while another 7.5% had 21- 50 employees.

Finally, the result indicates that a large majority (92.5%) of the respondents reported using mobile banking for their business transactions, while 7.5% of the respondents did not.

TABLE 2:
4.2 DESCRIPTIVE STATISTICS

Variables	N	Min	Max	Mean	Std. Deviation
Intention	305	1.00	5.00	15.43	3.92
Perceived Usefulness	305	1.00	5.00	18.89	4.55
Perceived Ease of Use	305	1.00	5.00	19.60	4.66
Compatibility	305	1.00	5.00	18.66	4.46
Trust	305	1.00	5.00	18.70	4.18

The result of the descriptive analysis shows that three hundred and five 305 participated as respondent in the survey which confirmed the response percentage reported as in the above table. It also revealed that the maximum and minimum values are within the measurement specification for each independent variable under the study. The mean values of the study variables range from 15.43 to 19.60, these are for variables which is measured based on a scale of 1-5. The descriptive results suggest that the majority of respondents perceive mobile banking as useful, easy to use, and compatible with their business operations, although trust remains a critical issue that may limit full acceptance.

Table 3:
4.3 MULTICOLLINEARITY

Variable	Tolerance	VIF
Perceived Usefulness	0.263	3.795
Perceived Ease of Use	0.215	4.658
Compatibility	0.215	4.646
Trust	0.282	3.546

The most common method used to evaluate the multicollinearity is variance inflator factor (VIF) Hair et al (2013). According to Hair et al (2013) a value of tolerance of 0.20 or lower and all VIF values are below 10 and tolerances above 0.2, confirming that multicollinearity is not a concern.

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Table 4:
4.4 REGRESSION ANALYSIS AND HYPOTHESIS TESTING

Hypothesis	Variable Relationship	B	SE	Beta	t-value	Sig. (p)	Decision
H1	Perceived Ease of Use ⇒ Intention	0.258	0.046	0.369	5.665	0.000	Supported
H2	Perceived Usefulness ⇒ Intention	0.289	0.042	0.402	6.824	0.000	Supported
H3	Compatibility ⇒ Intention	0.211	0.047	0.295	4.524	0.000	Supported
H4	Trust ⇒ Intention	-0.156	0.048	-0.185	-3.254	0.001	Not Supported

The objective of this study is to investigate the factors influencing the acceptance of mobile banking among small and medium scale enterprises in Jigawa State Nigeria. As a result, four hypotheses are established to test the impact of perceived ease of use, perceived usefulness, compatibility and trust on intention to accept mobile. The following below are the hypothesis variables.

Firstly, hypothesis H1, this study postulates a positive relationship between Perceived Ease of use and intention to accept mobile banking. The result shows that Perceived Ease of Use has a positive and significant effect on Intention to accept mobile banking (B = 0.258, β = 0.369, p = 0.000). Secondly, this study indicates a positive relationship between Perceived usefulness and intention to accept mobile banking. The result shows that Perceived usefulness a positive influence of intention to accept mobile banking which supported the H2 (B = 0.289, β = 0.402, p = 0.000). This result proves that the usefulness significantly enhances adoption intention. Thirdly, hypothesis H3 state that compatibility affects to accept mobile banking among small and medium enterprises in Jigawa State Nigeria. The finding is in line with the hypothesis (B = 0.211, β = 0.295, p = 0.00). It signified that compatibility also have significant on intention to accept mobile banking and alignment of mobile banking with SMEs' operations increases adoption. Lastly, H4 propose trust affect intention to accept mobile baking among small and medium scale enterprises in Jigawa State Nigeria. However, the result revealed contrary finding (B = -0.156, β = -0.185, p = 0.001). It shows that trus has negative and significant effect on intention to accept mobile banking.

4.5 MODEL FIT

The R^2 value of the model is 0.726 the independent variables of this study explain 72.6% of the variance in acceptance of mobile banking. whereas other factors outside the current model explain the remaining of 27.4%. Cohen, (1988) described R^2 values of 0.02, 0.13, 0.26, as weak, moderate, and substantial respectively. Hence, the R^2 of this study can be model fit is strong.

V. CONCLUSION

The current study expands the Technology Acceptance Model in the context of mobile banking to study and explain the intention of small and medium scale enterprises in Jigawa State Nigeria in acceptance of mobile banking. Specifically, the finding of this study revealed that acceptance of mobile banking among the small and medium scale enterprises could be explained in terms of perceived ease of use, perceived usefulness, compatibility and trust. Surprisingly, the influence of trust does not impact the intention to accept mobile banking.

5.1 IMPLICATIONS

The significant contribution of this study is the expansion of TAM model on additional evidence from the context of Nigeria on the effect of perceived ease of use, perceived usefulness, compatibility and trust are significant determinants of mobile banking adoption among SMEs in a developing economy. The results reaffirm the validity of TAM in explaining technology adoption behavior beyond individual consumers, specifically within organizational contexts. The insignificant effect of trust suggests that contextual factors, such as perceived institutional security and cultural norms, may moderate the

relationship between trust and mobile banking acceptance. Specifically, from the small and medium scale enterprises were evidence is still lacking on the acceptance of mobile banking. The inclusion of compatibility and trust as additional predictor variables in the acceptance of mobile banking is a great value contributed to the TAM model. Consequently, for practitioners, particularly banks and financial technology service providers, the findings highlight the need to design and promote mobile banking platforms that are easy to use, compatible with existing business operations, and clearly demonstrate usefulness to SMEs. Training programs and user education campaigns can enhance SMEs' confidence and efficiency in using these platforms. Emphasizing simplicity, reliability, and time-saving features could increase the rate of adoption. Furthermore, since trust had a weaker impact, financial institutions must enhance their security systems, transaction transparency, and customer assurance measures to build stronger confidence in mobile banking usage. policymakers particularly regulators such as the Central Bank of Nigeria (CBN). Policies should encourage the development of secure, accessible, and SME-friendly digital banking systems.

5.2 LIMITATION AND FUTURE RESEARCH DIRECTION

Despite the relevance and contributions of this study to the understanding of mobile banking adoption among small and medium scale enterprises (SMEs) in Jigawa State, certain limitations should be acknowledged.

First, the study was limited geographically to SMEs within Jigawa State. Consequently, the results may not be generalizable to SMEs in other parts of Nigeria, where economic conditions, infrastructure, and technological awareness differ. Future research should consider expanding the study to include other regions or states for broader generalization.

Second, the study employed a cross-sectional survey design, which captures data at a single point in time. This limits the ability to observe changes in SMEs' perceptions and behaviors over time. Future studies could adopt a longitudinal design to examine how the acceptance of mobile banking evolves as technology and awareness improve.

Third, the study examined only four independent variables Perceived Ease of Use, Perceived Usefulness, Compatibility, and Trust based on the Technology Acceptance Model (TAM). Other important factors, include perceived risk, cost, security assurance, and government policy, were not included. Future studies could incorporate these additional variables or use extended models such as the Unified Theory of Acceptance and Use of Technology (UTAUT2) to provide a more comprehensive understanding of mobile banking acceptance among small and medium scale enterprises

Finally, the study's sample consisted solely of SMEs. Future research could examine other business categories, such as microenterprises or large corporations, to determine whether firm size influences mobile banking acceptance.

In conclusion, future research should broaden the geographical coverage, include additional determinants, and adopt mixed or longitudinal methodologies to enhance the validity, reliability, and generalizability of findings related to mobile banking adoption among businesses in developing economies.

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