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Examining the Application of Mobile Phone in Business Practice among Small Scale Businesses in Tamale Metropolis

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ABSTRACT

This research examined the application of mobile phone in business practice among small scale businesses in Tamale metropolis. A quantitative research approach was adopted and the target population was users of mobile money application among Small Scale Businesses in Tamale Metropolis. The general objective of the study is to examining the application of mobile phones in business practice among Small Scale Businesses in Tamale metropolis. It is found out by the researcher that usually people use it to transact business that is making and receiving money as payment. Hence, it is established that mobile phone gives them opportunity to keep records as evidence. The research revealed that, mobile money is noted to facilitate and speed up transaction of businesses. Also, it is found out that, it enhances convenience of handling resources effectively. It is established that, monies in the mobile phone are safer and remain safe even if the mobile device is lost. It is clearly indicated that many people lose their monies every now and then from fraudsters through the introduction of mobile money. The study shows that technological changes are some of the factors Small Scale Businesses faced. To optimize the benefits to be realized from mobile money application in businesses, there is the need to overcome the challenges of the application among small scale businesses.

Key Words: Mobile phone, Mobile Phone Application, Small Scale Businesses

1 Background of the study

Brazil, Australia, Japan, Canada, European and Germany have taken the lead in the application of mobile money in business practice and they are reaping significant benefit for that (Wan, et al., 2015.Heng et al., 2015; Jill Suttie 2015,&Negishi 2015). These generate high level of income, boost economic growth and service as employment opportunity to the citizens. Many (applications) have been developed to keep prospective customer intact which will lead to economic growth and development of both nations and the global level. Utilizing a mobile phone will allow all business partners to remain in contact with each other at all times, whether in or out of the market. William Hanz (2017), phones connect the various members of business on all levels, allowing them to always be focused, reachable, organized, and up-to-date on business operations.

Africa is now the world's biggest growing mobile telephone market after China. Mobile penetration is growing at an amazing rate across the continent, (Tchamyou, 2016). Countries such as Nigeria, South Africa, Angola, Burkina Faso, and Ethopia have adopted mobile money business which serve as income

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generation, economic growth, employment for the better development of Africa which Ghana is not exceptional, (Kohlbacher, et al., 2015,Jeong, et al 2015). Mobile hardware and accessories, installation of telecom infrastructure, maintenance, services and repairs are a few of the avenues small businesses are exploiting to make money in this market, (Kohlbacher, et al., 2015,Jeong, et al., 2015). It can potentially play a significant role in assisting marketers in many ways, especially in terms of maintaining social relationship, providing sense of safety and accessibility. By allowing instant access to anybody across the globe, mobile phones have changed the landscape of communication (Penard et al., 2012; Asongu, 2015). Access to a wide range of information has been made so easy and possible with the use of cell phones. Among marketers, the use of cell phones, no doubt, minimizes cost of transport. Business men and women no longer have to travel from their homes to market merely to receive information or purchase goods and services. A mere dial enables marketers to get information as to when new products will be available in the market, how much is the cost of the product, and obtain relevant information on the market. The results showed that entrepreneur characteristics and business profile significantly predicts the growth in gross profits of the (Small Scale Businesses), (Mulloth, et al.,2016). It is for this reason that it is necessary to examining the application of mobile phone in business practice among Small Scale Businesses in Tamale Metropolis.

1.1 The Problem Statement

In earlier times just as in today, communication was one of the most important aspects of marketing (buying and selling). Communication was basically done through face to face interactions, letters and telegraphs. Hence marketers could only trade from their participation at market, doing barter trade and physical meetings with their colleagues to have discussions on issues that bordered them (Penard et al., 2012; Asongu, 2015). As the world is gradually becoming a global village with its attendant technological needs, mobile phones are increasingly becoming the ever-present penetration and transformation of everyday social practices and space (Jeong&Yoom, 2015). Mobile phones has made away for business men and women to travel all a long from Tamale to Togo, Accra, United State of America and any part of the world to transact business without caring money in their pockets. Through the use of mobile phone developments and new capabilities has integrated and changed both the trading and the business environment of marketers at the Tamale Metropolis. This raises the question: To what extend do mobile phones impact on Small Scale businesses? The purpose of the study is to examine the application of mobile phones influence on business, whether they are useful or failure of Small Scale Businesses.

To Kohlbacher, et al., (2015) mobile phone has made it roughly for the marketers in the sense that, their phones has made it at least somewhat harder to forget about work in the business environment, their phone costs them time because they are constantly distracted, or interrupted but yet no proper research has been done to that effect. (Penard,et al., 2012), it has been specified that, the effects of mobile phone application on small scale businesses has not been discussed. It is against this background that this research is conducted, to examine the application of mobile phone in business practice among small scale businesses in Tamale Metropolis.

1.2 The Objective of the study

The general objective of the study is to examine the application of mobile phones in business practice among Small Scale Businesses in Tamale metropolis

1.2.1 Specific Objectives.

To realize the general objective, the following specific research objectives were researched.

i. To examine the nature of mobile money application among Small Scale Business in Tamale Metropolis.
ii. To assess the effects of mobile money application among Small Scale Business in Tamale Metropolis.

1.3 Research Questions

i. What is the nature of mobile money application among Small Scale Businesses in Tamale Metropolis?
ii. What are the effects of mobile money application among Small Scale Businesses in Tamale Metropolis?

1.4 Significance of the Study

This study is to examine the application of mobile phones in business practice among Small Scale Businesses in Tamale Metropolis. This is very relevant and of high importance to the researcher because, the researcher will appreciate the practical realities of mobile phone application on Small Scale Businesses.

According to Asongu and Nwachuwku (2016), through undertaking marketing research on the use of mobile phones in Small Scale Businesses, new potential opportunities could be spotted in supporting business environment, processes and activities on the market. This would help both organization that manufacture or distribute mobile phones, marketers, customers and clients to get a deeper understanding and interest to examine the mobile phone application that help Small Scale Businesses which would be beneficial to the community (Hang et al., 2015; Wan et al., 2015). This study may be of significance to an industry because it may identify a market niche based on product differentiation thus concentrating more on SSBs of Tamale Metropolis than other competitors or rival companies to produce customized mobile phones to suit the needs of marketers. The study would help manufacturers to know the types of phones marketers want so that more order can be place that will boost economy growth and development. These innovations and technological developments in mobile phones are introduced according to consumers' needs indicated through market research, to increase consumer satisfaction, (Hang et al., 2015; Wan et al., 2015). As the mobile phone market is regarded as the fast growing market, mobile phone companies undertake marketing research from time to time to bring new changes and features to attract consumers.

Based on other research studies on mobile trading by (Overholm, 2015); collaborations in research (Mckelveyet al., 2015), the mobile phone capabilities were adopted in supporting and enhancing business activities anytime/anywhere. The managerial board of the association is responsible for making decisions on business services delivery. Undertaking a process of marketing research, (Penard et al., 2012; Asongu, 2015), the association could identify the new opportunities to channel their business services delivery with the support of mobile phones to enhance business activities. The management would decide how mobile business could be implemented on market using mobile phones and the association system to meet the marketer's mobile business objectives.

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Lastly, Small Scale Businesses is preferred to be used as a tool for economic growth and development. This means that the findings of this study will improve Small Scale Businesses owner's knowledge on how mobile phone application contributes to the success or failure of their business. The study will educate Small Scale Businesses owner's on how to go about their work in other to sustain their businesses. The findings can be adopted by the stakeholders and government and merged into policies that will support the Small Scale Businesses in general to enhance economic growth and development to reduced unemployment rate in the country.

1.5 Scope of the Study

The subject matter or focus of the study is application of mobile phone in business practice among Small Scale Businesses in Tamale. The study focuses on the application of mobile phone business practice among small scale businesses in the sense that issues concerning to the subject matter are lose in the literature especially in Tamale Metropolis. As long as information on the application of mobile phone in business practice among small scale businesses in important for decision formulation and implementation that enable small scale businesses contribute significantly to the growth of economy and development as whole.

The unit of analysis comprises of all small scale businesses in Tamale Metropolis. Small Scale Businesses are identified as the unit of analysis because they are people who form large number in entrepreneurs in Tamale Metropolis. Furthermore, Tamale Metropolis was chosen as the study in the sense that, it is one of fastest developing cities in West Africa and also mobile business is growing so fast as well.

2 Conceptual Review

2.1 Mobile Phone

Rouf (2012), argued that mobile is a device which is used in advancing small scale business are the sole way in the attainment of the revenue and in structuring an international financial approach which meeting the wants of the deprived people. Prerna and Preeti (2012) in their study explored the barriers in adoption of Mobile banking services in Indore city. They further focused on preferred services by the Mobile banking customers and influence of demographic variable on Mobile banking service adoption. To World Telecommunication Development Report (2002) technologies of mobile telecommunications and internet are going to set the contours of further technological progress in the current decade. The most recently initiatives aims at convergence of voice and data received from multiple sources both web based and real time video streams in mobile handsets and calling cards have virtual presence possible almost everywhere overcoming the barriers of distance, topography and remoteness, (Husson& Ask 2013).

Phone as a matter of fact is a potential device which plays a significant role in assisting marketers in many ways, especially in terms of maintaining social relationship, providing sense of safety and accessibility. By allowing instant access to anybody across the globe, and have changed the landscape of communication which facilitate transaction among marketers, (Penard et al., 2012; Asongu(2015). A phone is a device which changes the way in which all of this interaction occurs, which makes it sociologically relevant. Santos and Ali (2012) stated that cell phones is a device which make teaching and learning very easy for students and lecturers who used cell phones to access needed information and were able to review the content and the notes, whilst on training. From this a phone is a device or information related technology which

help in reducing of cost of transportation, increase income, create employment, and reduce uncertainty and risk.

Reed (2014) opines that mobile phones is a device which enable effective, efficient and affordable communication, and are thus important to identity friendship and business partners which enable them send instances SMSs that are used to encourage marketers to prepare early for their transaction. Mobile phones have been used as a subject of trading. Also, to Avellis, Scaramuzzi, and Finkelstein (2004), mobile phone is a wireless handheld device that allows users to make and receive calls and to send text messages, among other features. The earliest generation of mobile phones could only make and receive calls. Today's mobile phones, however, are packed with many additional features, such as web browsers, games, cameras, video players and even navigational systems.

According to Gartner (2014), Mobile phone is a device which is accepted globally due to its features which increases the interest in mobile learning day by day. Mobile learning is a new mean of teaching and learning for the education world, it has a brilliant and promising future because mobile learning can engage the learner into the educational process by supplying them with alternative environments. Mobile learning is attractive because it enables the learner to get the information, communicate and socialize while on the go. Moreover, it can improve the higher order of thinking skills by enabling modified learning by inspiring the distance learner. Mobile learning is a kind of learning which offers learners opportunity and chance to get independent of the time and place to do their best as long as learning is concern, (Hidayat&Utomo 2014).

From this mobile phone is seeming to be a device makes it possible to reduce costs and the inconvenience of signal disturbance in some far away-rural areas; this is where products, goods and services should be delivered via the mobile phone. All stakeholders' perspectives were examined for the production of this toolkit including educators, marketers, mentors, researchers and developers.

2.1.1 Mobile Phone and Business

Olasina (2015) ordinarily states that, as business is all about reciprocation, you offer a product; the market opens their wallets with their demand, right? This shows that, as a prospective marketer or small scale business man or woman you have sat down with your employees and tried to nail down the best way to encourage more of this wallet-opening engagement from your customers. You want to increase their interaction with your business to promote sales, of course, but you also want to provide a level of *value* for your customers that they cannot get anywhere else. The more customers interact with your business and product, the more points they collect, which can in turn be used for great deals on the products they already know they want (Pazos, P.et al., 2013).

Soltysiak and Suraj (2014) explained that, one of the most important things a mobile app offers to consumers is awareness of and communication with your brand. And through that regular interaction with your target market, you are fostering trust. The more your audience trusts you, the more likely they will be to listen to later sales pitches and even commit to your brand. To Sreejesh et al., (2016) the more interested and pleased people become with your product and your business, the greater consumer demand will grow. And let me assure you, if you have a product your customers cannot wait to get their hands on, that demand is going to provide you with some serious returns. Sharma et al., (2017) explained that many small scale business are with the 3G internet-capable mobile phones, there are over 60 000 apps (software applications) for 3G mobile phones. These apps are promising to be part of business

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development. Devices like the blackberry for example allow people to text and send e-mails and update a shared location. Marketers have a wide range of demand for self-organization (Veeraraghavan, Yasodhar, & Toyama, 2007). In order to be competitive and win consumer mobile business, small business owners must first start with establishing a web presence.

2.1.2 Small Scale Business

To Adapa, et al., (2013) without delay, Small Scale Businesses (SSBs), which are broadly contributing to economic progress in developing nations through creation of employment and income generating opportunities, are not an exception to these growing SSBs of the transformative power of mobile technology. The usage of mobile technologies can bring transformation to the SSBs' business model such that the SSBs will be able to offer new products and services. In addition, mobile technology usage enables differentiation of products and services by SSBs facilitate mobile financial services, mobile advertising and mobile internet as examples of transformational impact (Boor, Oliveira, &Veloso, 2014).

The mobile phone application has made it easy for the marketers to use m-money services which save money and time on journeys for banking, payments and order processing. The use of mobile money services for ordering and payments shortens the supply chain time between order and delivery thereby improving the small scale businesses liquidity. Through mobile phone application the use of mobile money service reduces risks associated with physical cash handling. Ali and Ismail (2014), rightly point out that mobile money exists in a virtual account and substitute physical cash, which is safer and remains safe even if the mobile device is lost.

Third, the use of mobile money has the potential to increase the SSB sales. This is due to the increased efficiency in order processing and payments. The mobile business has the potential to release entrepreneurship and employment opportunities, in form of direct jobs, indirect jobs and jobs both on the supply and demand.

2.2 Theories of mobile phone effects in business

In an effort to overcome various practical limitations, some scholars suggest the integration of different approaches into a single framework (Wixom & Todd, 2005). Arguably, the integration of acceptance and success theories provides a more comprehensive view and use by combining various quality dimensions, beliefs, attitude, and intentions.

2.2.1 Innovations Diffusion Theory (IDT)

IDT is concerned with how innovations spread and consists of two interlinked processes notably the diffusion and the adoption process. IDT gradually evolved towards a polished innovation-decision process introduced by Rogers (Rogers, 1962, 1983, 1995; Rogers & Shoemaker1971). The innovation-decision process is one through which an individual or other decision-making entity passes through the critical stages of knowledge of an innovation; forming an attitude toward the innovation; making a decision to adopt or reject; implementation of the new idea and confirmation of this decision (Rogers, 1995). Using IDT as a baseline theory, Al-Jabri and Sohail (2012) investigated the factors that may help bankers to design mobile services, which are suitable for and adoptable by bank customers. Data obtained from 330 actual mobile banking users revealed that relative advantage, compatibility, a1and observe ability have

positive impact on adoption. Contrary to the findings in extant literature, trial ability and complexity appeared to have no significant effect on adoption.

2.2.2 Social Cognitive Theory (SCT)

The Social Cognitive Theory emanated from the work of Bandura (1986) titled Social foundations of thought and action: a social cognitive theory. The theoretical perspective of SCT suggests that human functioning should be viewed as the product of a dynamic interplay of personal factors, behavior, and environmental influences. According to SCT, the manner in which people interpret the results of their own behavior informs and alters their environments and the personal factors they possess which in turn, inform and alter subsequent behavior. Bandura revised his theory from social learning to social 'cognitive' both to distance it from prevalent social learning theories of the day and to emphasize that cognition plays a critical role in people's capability to construct reality, self-regulate, encode information, and perform behaviors. Ratten (2011) used social cognitive theory to examine the behavior of Australian youths toward mobile banking. The conceptual model included five constructs namely media, modeling, outcome expectancy, learning orientation and entrepreneurial orientation, which are proposed to influence an individual's intention to adopt mobile banking. Study findings supported the link between the media and individual's intention to adopt mobile banking

2.2.3 Theory of Reasoned Action (TRA)

This theory was developed by Ajzen and Fishbein (1980) and forms the backbone of studies associated with attitude-behavior relationships. The model contends that an individual's actual behavior is determined by the person's intention to perform the behavior. TRA postulates that beliefs influence attitude and social norms which in turn shape a behavioral intention that ultimately guides or even dictates an individual's behavior.Intention is the cognitive representation of a person's inclination towards a particular conduct and is considered to be the immediate antecedent of behavior. Wan et al., (2005) used TRA to investigate the factors that influence Hong Kong bank customers to adopt banking oriented services. Study results showed that TRA was less applicable for habitual behavior. Thus, an integrated approach which blends elements from different methods and models better offers more reliable insights to the fundamental question of why mobile commerce would succeed or fail.

2.3 Empirical review of mobile phone effects in business

2.3.1 Mobile marketing

Alhazmi et al., (2012), did a survey on small businesses in the United States in March 2013 to find out how consumers use mobile phone in marketing which was revealed that, the biggest use for the mobile device centered on social media (such as Facebook, whatssap, twitter, Skype etc) and direct email marketing. SSB operators use texting and cell phones in general as powerful and effective professional as marketing tools to advertise their products. The consumer's assessment dates, reminders, and marketing information of the day are easily shared through the use of texting by the use the mobile phone. Let us take for example, Twitter (www.twitter.com) as a service which is a great tool through which a marketer provides and shares relevant information with the consumers, suppliers and customers. It's provides advantage such as bringing customer and suppliers with common ideas who operates across different systems in participation in selling and buying (Husson& Ask 2013). As more and more consumers begin using and relying on mobile smart phones for activities such as purchasing decisions, it is critically

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important for small businesses to stay competitive with their larger counterparts. In order to be competitive and win consumer mobile business, small business owners must first start with establishing a web presence. The literature in the area of mobile marketing can be broken out into two distinct groups: Studies that focus on how consumers use mobile devices and studies that focus on how businesses use mobile devices (Yu, 2013). This review first explores the literature related to how consumers use mobile devices; then, the literature addresses how marketers uses mobile phone application on small business, to study consumer behavior towards products and goods in the market as long as competition is concerned.

Shaw (2014) postulated that Consumers are increasingly using mobile devices, such as smart phones and tablets, for buying goods and services. Previous surveys reveal by Shaw et al., (2014), that consumers are using these devices to research goods and services, make purchases (mobile commerce/m-commerce), and verify competitors' prices, often while in the retail environment. This study investigates if and how small businesses use the new technology, the impact that the technology has on revenues, and how satisfied the business owner is with these activities. To Sharma et al., (2017) in essence, the location of our market represents one of the geographical areas where opportunities of getting transaction through our mobile phones are possible as mobile phones are spread more widely. Reed (2014) opines that mobile phones enable effective, efficient and affordable communication, among marketers. In most instances SMSs are used to encourage marketers to prepare early for their transaction. Mobile phones have been used as a subject of trading. They are used to encourage the marketer's creativity in business activities. The research and development findings state that traditional marketing are less interesting than mobile trading practice for traders. Mobile phones make it possible to reduce costs and the inconvenience of signal disturbance in some far away-rural areas; this is where products, goods and services should be delivered via the mobile phone. All stakeholders' perspectives were examined for the production of this toolkit including educators, marketers, mentors, researchers and developers (Reed, 2014).

3 Methodology

A descriptive quantitative research design was adopted and the use of survey affords a sample which gave true representation of the population researched. The study profiled the nature of application of mobile services among the small scale businesses. The target population was the SMEs in Tamale metropolis which are into mobile phone business or use mobile phone to facilitate their business transactions. There are 1318 SMEs in Tamale (Northern Regional Office of the Ghana Revenue Authority). Both formal and the informal businesses were purposively sampled and the sample elements were drawn from four hundred SMEs which are in mobile phone vending or apply mobile phone in their businesses. As the population size is definite, the Yamane formular was used in determining the sample size. Once the population size is definite, the Yamane formula is used in determine the sample size. Formula: $n=N/(1+Ne^2)$.

Where N=Population size,e=alpha level (margin of error). Assuming a 95% level of confidence and a P-value of 0.05. The sample size will then calculate as n;

$$n=1318/(1+1318)(0.05)^2=399.5 \text{ or } 400$$

The sample size (n) therefore is 400.

4 Analysis and Discussion

The researcher administered 400 questionnaires and retrieved 347. This represented 86% of the questionnaires administered. This means that 14% were not able to be retrieved which is quite reasonable because it can not affect the data. . In analyzing the nature of mobile money application on small scale business tables and figures were combined with percentages and frequency was used to make interpretations of findings. In analyzing the effects of mobile phone application on businesses, the mean and standard deviations was calculated to determine whether the selected sample affirms or challenge whether the selected contributing factors positively affect their mobile vendors.

4.1 Personal Profile of Respondents

Of the 400 respondents who used mobile money in their business operations in Tamale Metropolis 65.4% were males and 34.6% were females as shown on Table 1. This indicates that those who are predominant of mobile phone users in their businesses in the Metropolis were males. Notably, males are more into mobile money business than females.

From the total number of respondents, 223 persons representing 64.3% were age between 20-40 years and 26.2% were between the ages of 41-50 years whiles the remaining 9.5% were aged 51 years and above respectively. This means that, the most active mobile phone users in their businesses were from twenties through to their forties. The respondents' ages were ranged from 20 to above 51, with the majority being between 20-40 years.

Out of the total number of respondents gathered from the research, 143 respondents representing 41.2% had tertiary education and 28.5% were college graduates whiles 30.3% had High School education. This implies that majority of mobile money users in these businesses have completed tertiary education.

Of the total number of 347, 105 respondents representing 30.3% of the distribution stated they were in business between 3-5 years and the respondents in business between 1-2 years comprise of 14.9% of the total population and 28.5% were in business between 3-5 years, whiles the remaining respondents representing 26.3% were in business for more than six years.

This implies that, people who were into business between 3-5 years are the majority and this represents 105 respondents out of the total of 347.

Table 1: Personal Profile of Respondents

Sex	**Frequency**	**Percentage (%)**
Male	227	65.4
Female	120	34.6
Total	347	100
Age	**Frequency**	**Percent (%)**
20-40	223	64.3
41-50	91	26.2
51 and Above	33	9.5
Total	347	100.0
Educational Status	**Frequency**	**Percentage (%)**

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Tertiary	143	41.2
College	99	28.5
Senior High	105	30.3
Total	347	100.0
How long you have been in business operation?	**Frequency**	**Percentage (%)**
Under 1 year	52	14.9
1-2 years	99	28.5
3-5 years	105	30.3
6 years & above	91	26.3
Total	347	100.0

Source: Field survey, May 2020

4.2 The Nature of Mobile Money Application among Small Scale Business

This section presents the nature of mobile money application among small scale business. Mobile money vendors were asked to indicate their level of agreement to the questionnaires.

The best data one can get from using mobile money in making payment is 85.6% and the one that cannot be over looked is 2.4%. The use of mobile money services for ordering and payments shortens the supply chain time between order and delivery thereby improving the small scale businesses liquidity. The best benefit one may get from customers in using mobile phone in receiving money as payment is 92.8% and the other one that cannot be overlooked is1.7%. Majority of SSBs in Tamale Metropolis used mobile phones as devices to receive monies as payment in their business transactions which soften and make the business moves smoothly for them.

From the same Table 2, 301 representing 86.8% agree to the issue that mobile phone is use to transact business and 4.6% were not supposed to be undermined. Shaw (2014) postulated that mobile phone is a device which enable consumers increasingly using, such devices, for easy buying of goods and services. Reed (2014) opines that mobile phones is a device which enable effective, efficient and affordable communication, and are thus important to identity friendship and business partners which enable them send instances SMSs that are used to encourage marketers to prepare early for their transaction. Mobile phones have been used as a subject of trading. Also, majority of respondents representing 86.2% agree that mobile phone facilitate transactions, whiles 6.0% disagree. It is a device used in the SSBs to facilitate mobile financial services, mobile advertising and mobile internet.This implies that, the researcher findings are in agreement with Shaw and Reed (2014) but in disagreement with Rouf, K.A (2012).

Again from Table 2, 88.8% agree to the fact that, mobile phone save money and time, keeps records as evidence and serve as a research tool, 5.2 of the respondents were not sure of the fact. The mobile phone application has made it easy for the marketers to use m-money services which save money and time on journeys for banking, payments and order processing. Business men and women no longer have to travel from their homes to market merely to receive information or purchase goods and services. A mere dial

enables marketers to get information as to when new products will be available in the market, how much is the cost of the product, and obtain relevant information on the market. Mobile money vendors keeps records of all the transactions made which could be traced at anytime as an evidence incase customers complains or trying to cheat.

Further, from Table 2, 75.8% of the total respondents agree to the believe that mobile phone is a research tool and employment creation for marketers to use to search for all their marketing needs, whiles 5.5% doesn't know what to say. This indicates that mobile phone is a device that consumers are using these devices to research goods and services, make purchases (mobile commerce/m-commerce), and verify competitors' prices, often while in the retail environment. The topic of the impact of mobile money on MSEs in small scale business has drawn remarkable research attention. The general review of the abovementioned literature shows a number of benefits that comes with the use of mobile phone application on m-money on SSBs. Majority of people had job through mobile money transfers, sale of phone recharge cards, credit sales etc.

Moreover, from Table 2, 80.4% agree to the assertion that mobile phone serve as cash deposit and withdrawal to/from account, whiles 2.6% were not sure of that assertion. The new technology has made banking transaction easier for customers. Many people sit in the comfort oftheir offices and homes sent money to their accounts without travelling to banks for cueing which saves time and money as well. Similar to the first, a lot of customers withdraw money at

anytime from their accounts through the use of mobile money such as MTN mobile money, Vodaphone cash, and Tigo&Aitel cash.

Table 2: The Nature of Mobile Money Application among Small Scale Business

S/N	Statement	Strongly agree	Agree	Not sure	Disagree	Strongly disagree
1	To make payment.	91(26.2%)	206(59.4%)	8(2.4%)	20(5.7%)	22(6.3%)
2	To receive money as payment.	90(25.9%)	232(66.9%)	10(2.8%)	9(2.6%)	6(1.7%)
3	To transact business.	88(25.4%)	213(61.4%)	16(4.6%)	21(6.1%)	9(2.5%)
4	To facilitate transactions.	69(19.9%)	230(66.3%)	27(7.8%)	9(2.6%)	12(3.4%)
5	To save money and time.	103(29.7 %)	205(59.1%)	18(5.2%)	9(2.6%)	12(3.4%)
6	To keep records.	127(36.6 %)	152(43.8%)	21(6.1%)	35(10.0%)	12(3.5%)
7	It is a research tool.	94(27.1%)	169(48.7%)	19(5.5%)	28(8.1%)	37(10.6%)
8	It creates employments.	65(18.7%)	200(57.6%)	42(12.1%)	19(5.5%)	21(6.1%)
9	Cash deposits to/from account	44(12.7%)	228(65.7%)	17(4.9%)	18(5.2%)	40(11.5%)
10	Cash withdrawal to/from accounts.	63(18.2%)	216(62.2%)	9(2.6%)	41(11.8%)	18(5.2%)

Source: Field survey, May 2020

4.3 The Effects of Mobile Phone Application among Small Scale Business

This section presents the effects of mobile money application among small scale business. This part of the chapter used descriptive analysis to analyze how mobile money effect Small Scale Businesses. In using estimated mean for comparing with each indicator to average mean level of 3 as a benchmark, to determine whether there is agreement or disagreement when the estimated mean is less than or greater

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than the average mean respectively. The following analysis and discussions are presented on the effect of mobile money application on small scale businesses.

From Table 3, 269 mobile money vendors agree to the fact that, mobile phone is use in handling of customers effectively, whiles 22 representing 6.3% mobile money vendors were not sure that mobile phone is used in handling of their customers effectively. It was also found out that mobile phone is use in providing and sharing of relevant information with the consumers, suppliers and customers which does not have any effects on their business performance. Hence, it can be deduced that, mobile money vendors drive a whole lot of benefits from mobile application than bad. From Table 3, 240 representing 69.2% agree to the case that mobile phone provides and shares relevant information with the consumers, suppliers and customers, 11% disagree to the case that mobile phone provides and shares relevant information with the consumers, suppliers and customers. Hence, it can be deduced that using mobile phone for providing and sharing of information does not affect mobile money servicing.

According to Olasina (2015) ordinarily states that, as business is all about reciprocation, you offer a product; the market opens their wallets with their demand, right? This shows that, as a prospective marketer or small scale business man or woman you have sat down with your employees and tried to nail down the best way to encourage more of this wallet-opening engagement from your customers. You want to increase their interaction with your business to promote sales, of course, but you also want to provide a level of *value* for your customers that they can't get anywhere else. The more customers interact with your business and product, the more points they collect, which can in turn be used for great deals on the products they already know they want (Pazos, P.et al., 2013).

The consumer's assessment dates, reminders, and marketing information of the day are easily shared through the use of texting by the use the mobile phone. Let us take for example, Twitter (www.twitter.com) as a service which is a great tool through which a marketer provides and shares relevant information with the consumers, suppliers and customers. It's provides advantage such as bringing customer and suppliers with common ideas who operates across different systems in participation in selling and buying (Husson& Ask 2013).

From Table 3, 75.8% agree to the assertion that, mobile phone are used as transformation of small scale businesses, whiles 39 respondents representing 11.2% disagree with the assertion that mobile phone does not help in transforming of their businesses positively. In view of that, it was shown from Table 4.6 that, 83.5% of the respondents are with the statement that mobile phone is used for differentiation of products and services, whiles 5.5% were not sure of the said statement that mobile phone can be use to differentiate products and services.

This is supported by literature with the case that, the usage of mobile technologies can bring transformation to the SSBs' business model such that the SSBs will be able to offer new products and services. In addition, mobile technology usage enables differentiation of products and services by SSBs facilitate mobile financial services, mobile advertising and mobile internet as examples of transformational impact (Boor, Oliveira, &Veloso, 2014). Hence the findings of the researcher are in agreement with Olasina(2015), Pazos, P.et al.,(2013), Husson& Ask (2013), Boor, Oliveira, &Veloso(2014) but contrary to Ali, and Ismail(2014), andSoltysiak and Suraj(2014).

From Table 3, 81% agree to the issue that mobile phone has the potential to increase the Small Scale Business sales, 21.8% were not sure of the issue that mobile phone has the potential of increasing the sale of small scale businesses. Another, findings revealed that out of 275 respondents representing 79.3% agree to the view that mobile phone reduces risk associated with physical cash handling, 16 respondents representing 4.6% were not sure of what to say about the issues.

These are supported with the literature which states that the use of mobile money has the potential to increase the SSB sales. This is due to the increased efficiency in order processing and payments. The mobile business has the potential to release entrepreneurship and employment opportunities, in form of direct jobs, indirect jobs and jobs both on the supply and demand. Ali, and Ismail (2014), rightly point out that mobile money exists in a virtual account and substitute physical cash, which is safer and remains safe even if the mobile device is lost.Through mobile phone application the use of mobile money service reduces risks associated with physical cash handling.

From Table 3, 71.7 % agree to the statement that consumers are increasingly using mobile devices, for buying goods and services, whiles 15.4% of the respondents disagree to the said statement that consumers doesn't use mobile phone for buying of goods and services. Also from the same Table 4.6, 249 respondents representing percent of the total population agree to the situation that mobile phone is used to create awareness of new brand to both consumers and suppliers, whiles 9.6% were not sure of what to say about the said situation. According to Shaw(2014), mobile is a device which enable consumers increasingly using, such devices, for easy buying of goods and services for revenues or profit. Soltysiak and Suraj (2014) explained that, one of the most important things a mobile app offers to consumers is awareness of and communication with your brand. And through that regular interaction with your target market, you're fostering trust. The more your audience trusts you, the more likely they'll be to listen to later sales pitches and even commit to your brand.

From Table 3, 79.9% agree to the issue that mobile phone contributes to economic progress, whiles 23 respondents representing 6.7% disagree that mobile phone doesn't contribute to economic progress.

According to Adapa, et al., (2013) without delay, Small Scale Businesses (SSBs), which are broadly contributing to economic progress in developing nations through creation of employment and income generating opportunities, are not an exception to these growing SSBs of the transformative power of mobile technology.

Table 3: The Effects of Mobile Phone Application among Small Scale Business

S/N	Statement	Strongly agree	Agree	Not sure	Disagree	Strongly disagree
1	Handling of customers effectively.	51(14.7%)	218(62.8%)	28(8.1%)	28(8.1%)	22(6.3%)
2	Transformation of small scale businesses.	94(27.1%)	169(48.7%)	45(13.0%)	20(5.8%)	19(5.5%)
3	Differentiation of products and services.	105(30.3 %)	185(53.3%)	19(5.5%)	20(5.8%)	18(5.2%)
4	Potential to increase the Small Scale Business sales.	122(35.2 %)	159(45.8%)	28(8.1%)	29(8.4%)	9(2.6%)
5	Monies in the mobile phone are saver and	94(27.1%)	161(46.4%)	47(13.5%)	27(7.8%)	18(5.2%)

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	remain safe even if the mobile device is lost.					
6	It provides and shares relevant information with the consumers, suppliers and customers.	86(24.8%)	154(44.4%)	69(19.9%)	11(3.2%)	27(7.8%)
7	It reduces risk associated with physical cash handling.	104(30.0 %)	171(49.3%)	16(4.6%)	34(9.8%)	22(6.3%)
8	Consumers are increasingly using mobile devices, for buying goods and services.	89(25.6%)	140(40.3%)	65(18.7%)	31(8.9%)	22(6.3%)
9	It creates awareness of new brand.	73(21.0%)	176(50.7%)	33(9.3%)	59(17.0%)	6(1.7%)
10	It contributes to economic progress.	80(23.1%)	197(56.8%)	47(13.5%)	19(5.5%)	4(1.2%)

Source: Field survey, May 2020

5 Findings, Conclusion and Recommendations

5.1 Summary of Finding

5.1.1 The nature of mobile money application among Small Scale Business.

It is mostly pre-dominantly among businesses and Small and Medium Enterprise.

It is found out by the researcher that usually people use it to transact business that is making payment. Hence, it is also revealed by the researcher that people use it to receive money as payment. It is established that mobile phone gives them opportunity to keep records as evidence.

It was also identified that, they use it to save money and time.Business men and women no longer have to travel from their homes to market merely to receive information or purchase goods and services. A mere dial enables them obtain all the relevant information on the market.

It was also revealed that a lot of people had job through mobile money transfers, sale of phone recharge cards and credit sales which serve as employment creation. People use it as a device for cash deposits to/from accounts. It was also disclosed by the researcher that, they use it as cash withdrawal to/from accounts. It is believed that, it use as a research tool for in the marketing environment across the globe.

5.1.2 The effects of mobile money application among Small Scale Business.

Mobile money service has a number of benefits among Small Scale Business. The findings of the researcher show that, mobile money is note to facilitate and speed up transaction of businesses. Also, it is found out that, it enhances convenience of handling resources effectively. The study also shows that, they use it as a means of transformation of small scale businesses. It is established by the researcher that, monies in the mobile phone are saver and remain safe even if the mobile device is lost.

Furthermore, it was established that, mobile phone provides and shares relevant information with the consumers, suppliers and customers. It was generally agree that mobile phone reduces risk associated

with physical cash handling. The study indicates that, mobile phone usage enables differentiation of products and services by Small Scale Businesses facilitate mobile financial services, mobile advertising.

From the study, it is revealed that, mobile phone is a device which enable consumers increasingly using, such devices, for easy buying of goods and services for revenues or profit. Also, it is disclosed by the researcher that it is broadly contributing to economic progress in developing nations through creation of employment and income generating opportunities are not an exception to these growing Small Scale Businesses. It was explained from the findings that, one of the most important things a mobile phone offers to consumers is awareness of and communication with your brand.

5.2 Recommendations

This study offers true evidence of the nature of mobile money application among Small Scale Business. Moreover, the study clearly shows that mobile phone are used for making and receiving money as payment, to transact business, to facilitate transactions, to save money and time, to keep records as evidence, and to serve as cash deposits and withdrawal to/from accounts.

Furthermore, with regards to the effect, it was revealed that mobile money application plays a major role in contributing to business development in the area of research. This includes provision of jobs and funds for government in the form of taxes, transformation of small scale businesses, it has potential to increase small scale business sales, monies in the mobile phone are saver and remain save even if the mobile device is lost, and also contributes to economic progress.

The study revealed that mobile phone enhances convenience and therefore for business of this nature to realized convenience the parties needs to utilized effective usage of mobile money. The study indicate that mobile phone applications has made it easy for business men and women to facilitate business transactions, such as making and receiving money as payment, save monies and time, keep records as evidence, create employments and cash deposits and withdrawal to/from account to boost economic progress of the nation.

Furthermore, there should be periodic lectures organized by the network companies for potential mobile money vendors on the effective use of mobile money applications to encourage more people to joy the venture to absorbed excess labour which will automatically reduce unemployment rate and increased productivity.

So far as there is a lot of fraud in the system of mobile money application on small scale businesses, mobile money vendors need to be well trained and encourage to put up strategic plan in place that will make their businesses remain significant in the economy for a very long period of time even when those indicated are not available to ensure continuity of their business.

Other agencies such as MTN Ghana, Vodafone Ghana, Tigo&Airtel Ghana should be encouraged to helped and support the mobile money vendors and Small Scale Businesses who uses those applications in their businesses to stand on their feet in the business environment in other to improve. Further findings revealed that mobile phone reduces risk associated with physical cash handling which need to be encouraged and take critical looked at to support business development.

Also, it is revealed that, technological advances continue to change business models in all industries, and small business owners need to learn how to adapt and incorporate these changes into their operations in order to stay competitive in their respective markets.

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Further findings shows that, these small scale business owners have insufficient managerial experience and for that matter have less knowledge and most often very little interest in the use of technology prior to,the assertion upheld by majority of growing nations plus that of Ghana is that the SSBs sector in enraged by series of problems and needs to be attended to with all seriousness and financial support.

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