Chapter 8
Exploring the Factors Influencing Acceptance of Mobile Phone: A Perspective of SMEs

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ABSTRACT
This chapter describes how the adoption and usage of technologies is influenced by a number of factors. Such factors tend to affect the perception of people to accept or reject a technology in their usage context. Mobile phone technology has gained popularity as a dependable tool in SMEs. In Tanzania, for example, it is used to accomplish activities such as marketing, communication and mobile money transactions. This chapter highlights the key factors which influence the acceptance of mobile phones as they are used by individual peoples in the SMEs. The conceptual model shows that TAM can be extended by factors such as perceived values in explaining the acceptance of mobile phone technology in Tanzanian SMEs.

INTRODUCTION
Mobile phone has been dependable technological innovation to the society of developing countries in business perspectives. This because it has been relatively cheap to acquire, easy to use and there are usage opportunities on the developed apps and availability of infrastructure which is maintained and operated by operators. This tend to fuel the technological leapfrogging where majority of individuals and
small businesses jumps directly from ‘not using technology’ to ‘using mobile phones’
to perform their business obligations while skipping the use of desktop computing
technology.

Small and Medium Enterprises (SMEs) have taken a huge percentage in
Tanzania. Like in many other developing countries, SMEs is a place where majority
of unemployed, low educated, less exposed, retired, retrenched and low-income
people are found. In Tanzania, for example, more than 90% of SMEs have less
than 5 employees. Across the streets of Tanzania, a broad range of SMEs such as
restaurants, bars, taxis, townbuses (daladalas), retail shops, etc., who do not have
financial powers to own desktop computers, taking aside the fact that they are likely
in need of mobile phones as their best alternative due to their nature of activities.

Despite of the popularity and applicability of its usage in the SMEs level,
important factors which influence its uptake are not well exposed. In practical,
involving work performance with the use of mobile phones is exposed to many
factors which influence the usage process. The issues which are involved on using
personal mobile phones for work purposes, knowledge requirement, voluntariness
on using technology, intentions and others need to explicitly be discussed. The
addressed concerns will provide suggestions on how the usage can be optimised
for the benefit of the SMEs under study.

This chapter presents discusses the factors which can be practical in the Tanzanian
context and other similar regions. The contents of this chapter will be beneficial to
stakeholders involved in acceptance of technologies, SMEs managers and employees
as well as mobile network operators. The rest of this article is organised as follows:

**Technology Adoption**

The word adoption is closely related to acceptance in many researches of in information
systems. The Concise Oxford Dictionary defines acceptance as “…consent to receive
or undertake something…” (Oxford, 2009, p.7). It also defines adoption as “…the
act of taking up and treating as one’s own. This shows that adoption is more than just
agreeing to a new idea or method. This happens in the case when there are several
choices to make because it is about choosing a new innovation, taking it up, and
owning it into specific perspective…” Rogers (1995), when proposing the Diffusion
of Innovation (DOI) model, define adoption as the process of communicating
innovation in order to attain the acceptance of intended potential adopters. On the
other hand, Hernandez, Jimenez and Martin (2009) when analysing the key website
features required for e-business activities, consider adoption as the decision to use
something and acceptance as post-adoption perception. Technology adoption can
also be defined as an outcome of result of the users’ comparison of the uncertain
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