GINUXAI · PROJECT PLAN

Mobile banking adoption among small businesses in Lagos

Department	Business Administration
University	University of Lagos
Level	400 Level
Supervisor	Not shown in this sample
Generated	19 November 2026

CONTENTS

1. Project Overview 1
2. Research Questions and Hypotheses 2
3. Conceptual Framework 3
4. Methodology Recommendations 3
5. Chapter-by-Chapter Guide 6
6. Chapter Dependency Map 9
7. Originality Check 10
8. Risk Assessment 11
9. Research Instrument 13
10. Introduction Options 15
11. Literature Map 17
12. Argument Frameworks 22
13. Position Options 24
14. Research Gaps 25
15. Oral Defense Preparation 27
16. Conclusion Guide 28
17. Citation Guide 29
18. Writing Timeline 30

Sample plan. This plan was generated by Ginuxai for a demo topic, not for a real student. The supervisor section is left out because it uses a real lecturer's research profile. Every reference in the literature map is a real paper you can open.

This plan is a guide for writing your own project. Use it to structure your work and find sources, then write every chapter in your own words.

1. Project Overview

What your project is really about

This project investigates the factors influencing the adoption of mobile banking among small businesses in Lagos, focusing on how technological, social, and organisational variables shape usage behaviour. It aims to understand the extent to which small enterprises integrate mobile banking into their financial operations and the challenges they face.

CORE ACADEMIC DEBATE

What are the key drivers and barriers influencing mobile banking adoption among small businesses in Lagos, and how do these align with established technology adoption models such as the Technology Acceptance Model (TAM) or Theory of Planned Behavior (TPB)?

WHY THIS MATTERS ACADEMICALLY

In the context of Business Administration and Nigerian academia, this study contributes to understanding digital financial inclusion within SMEs, a critical sector for economic growth. It extends existing research such as 'The dynamic capabilities of small and medium-scale enterprises using mobile apps in Lagos, Nigeria' by linking mobile banking adoption to business resilience and digital capability in an urban African setting.

KEY CONCEPTS TO MASTER

Mobile banking adoption | Small and medium enterprises (SMEs) | Technology Acceptance Model (TAM) | Digital financial inclusion | Perceived usefulness | Perceived risk | Dynamic capabilities | Customer support | Subjective norm | Behavioural intention

RECOMMENDED APPROACH

Mixed

2. Research Questions and Hypotheses

Formally structured questions and hypotheses for your supervisor

MIXED A mixed methods approach is appropriate because the study seeks to quantify the level of mobile banking adoption while also exploring the underlying drivers and barriers through small business owners' lived experiences. This allows for triangulation of data to better understand both statistical patterns and contextual nuances in Lagos.

RQ1. To what extent do perceived ease of use and perceived usefulness influence mobile banking adoption among small businesses in Lagos? RELATIONSHIP

Objective: To examine the influence of perceived ease of use and perceived usefulness on mobile banking adoption among small businesses in Lagos.

Null hypothesis: H01: There is no significant relationship between perceived ease of use, perceived usefulness, and mobile banking adoption among small businesses in Lagos.

Alternative hypothesis: H11: There is a significant positive relationship between perceived ease of use, perceived usefulness, and mobile banking adoption among small businesses in Lagos.

RQ2. How does perceived security risk affect the willingness of small business owners in Lagos to adopt mobile banking services? CAUSAL

Objective: To investigate the impact of perceived security risks on the adoption of mobile banking by small businesses in Lagos.

Null hypothesis: H02: There is no significant negative effect of perceived security risk on mobile banking adoption among small businesses in Lagos.

Alternative hypothesis: H12: There is a significant negative effect of perceived security risk on mobile banking adoption among small businesses in Lagos.

RQ3. What factors—technological, social, and organisational—influence the decision-making process of small businesses in Lagos regarding mobile banking adoption? DESCRIPTIVE

Objective: To determine the key technological, social, and organisational factors shaping mobile banking adoption decisions among small businesses in Lagos.

No formal hypothesis (qualitative or exploratory question)

RQ4. How do peer influence and social norms shape the adoption behaviour of small business owners toward mobile banking in Lagos? DESCRIPTIVE

Objective: To assess the role of peer influence and social norms in shaping mobile banking adoption among small businesses in Lagos.

No formal hypothesis (qualitative or exploratory question)

Note: Questions 3 and 4 are exploratory and context-driven, aiming to uncover emergent themes through qualitative inquiry; thus, they do not require formal hypotheses. Questions 1 and 2 test relationships grounded in the Technology Acceptance Model (TAM) and are therefore hypothesis-driven.

YOUR TASK: SUPERVISOR SUBMISSION

When presenting to your supervisor, clearly group the research questions by methodological intent—quantitative (testable) vs. qualitative (exploratory)—and explain how each aligns with either TAM or TPB to demonstrate theoretical coherence.

3. Conceptual Framework

Variables, how they relate, and the theory behind them. Use this in your literature review chapter.

Mobile Banking Adoption in Lagos SMEs

The Technology Acceptance Model (TAM) explains perceived usefulness and ease of use as key drivers of technology adoption, making it suitable for understanding mobile banking uptake among small businesses.

Variable	Type	Description
Perceived Usefulness	Independent	The extent to which small business owners believe mobile banking improves their operations.
Ease of Use	Independent	How easy small business owners find it to use mobile banking platforms.
Digital Literacy	Independent	The level of skill small business owners have in using digital financial tools.
Security Perception	Independent	Business owners' belief in the safety of mobile banking transactions.
Adoption Level	Dependent	The degree to which small businesses in Lagos actively use mobile banking services.

RELATIONSHIPS

- Perceived Usefulness → Adoption Level: influences (positive)
- Ease of Use → Adoption Level: affects (positive)
- Digital Literacy → Adoption Level: impacts (positive)
- Security Perception → Adoption Level: influences (positive)

4. Methodology Recommendations

Research design, sample, data collection and analysis

RESEARCH DESIGN: DESCRIPTIVE SURVEY DESIGN

This design is appropriate because it enables the systematic collection of data on the current status of mobile banking adoption among small businesses in Lagos, allowing for the measurement of key influencing factors. It supports the use of structured instruments to quantify behavioural patterns and perceptions across a diverse population of small business owners.

Population	Description: Registered small business owners operating in Lagos State, including sole proprietors, micro-enterprises, and small partnerships in sectors such as retail, services, and trading, who manage their own financial transactions.; Estimated size: 120000; Scope: Lagos Mainland, Surulere, and Ikeja Local Government Areas of Lagos State, which host high concentrations of small businesses
Sample	Recommended size: 384; Formula used: Taro Yamane (1967); Formula expression: n = 120000 / (1 + 120000(0.05)²) ≈ 384; Confidence level: 95%; Margin of error: 5%
Sampling technique	Primary: Stratified Random Sampling; Rationale: This technique ensures representation across different types of small businesses, reducing sampling bias and improving generalizability.; Strata: ['Retail businesses', 'Service providers', 'Trading enterprises', 'Creative and artisanal businesses']

Data collection: Structured Questionnaire

A structured questionnaire allows for standardized data collection from a large sample, enabling efficient measurement of technological, social, and organisational variables influencing mobile banking adoption.

Scale: 5-point Likert Scale

- Section A: Demographic and Business Characteristics
- Section B: Technological Readiness and Perceived Usefulness
- Section C: Social Influence and Trust in Mobile Banking
- Section D: Organisational Constraints and Usage Frequency
- Section E: Challenges and Barriers to Adoption

Data analysis

Tools: SPSS v26, Microsoft Excel

Techniques: Descriptive Statistics, Factor Analysis, Binary Logistic Regression, Chi-Square Test of Independence

Binary Logistic Regression is appropriate because it enables the prediction of mobile banking adoption (a dichotomous dependent variable) based on multiple independent variables across technological, social, and organisational domains.

Validity	Content validity will be ensured through expert review by two faculty members in Business Administration at the University of Lagos, and adjustments made to item clarity and relevance.
Reliability	Cronbach Alpha coefficient ≥ 0.7 will be used to assess internal consistency of the Likert-scale items during a pilot study with 30 small business owners.

ETHICAL CONSIDERATIONS

- Obtain informed consent from all participants before administering the questionnaire, explaining the purpose, voluntary nature, and confidentiality measures.
- Ensure anonymity by assigning unique identification codes to questionnaires and omitting names or business identifiers in data analysis.
- Secure data storage using password-protected devices and encrypted files to protect sensitive financial and operational information.

- Obtain ethical clearance from the Department of Business Administration, University of Lagos, before fieldwork commences.

YOUR TASK: WRITING THE METHODOLOGY CHAPTER

Clearly justify the choice of Taro Yamane over Krejcie & Morgan for sample size determination, emphasizing its suitability for large populations and alignment with prior studies in Nigerian business contexts, to strengthen methodological rigor in your Chapter 3.

5. Chapter-by-Chapter Guide

What each chapter must accomplish

Structure note (Business Administration): This scaffold uses the Quantitative/Qualitative/Mixed methodology structure standard for Business Administration projects in Nigerian universities. Chapters: Introduction → Literature Review → Research Methodology → Data Presentation and Analysis → Summary Conclusion and Recommendations. Citation style: APA. Target length: 15,000 – 20,000.

Check before you cite. Case names, section numbers, reports and statistics mentioned here are AI suggestions. Confirm each one in the official source (for law, the statute itself or NigeriaLII) before you rely on it.

Chapter 1: Introduction

12-16 pages

This chapter introduces the research topic, establishes the context of mobile banking adoption among small businesses in Lagos, and outlines the structure of the study.

MUST COVER

- Background of the study with focus on small businesses and mobile banking in Nigeria
- Statement of the research problem
- Objectives of the study
- Research questions and hypotheses
- Significance of the study to stakeholders
- Scope and limitations of the research
- Definition of key terms

SUGGESTED HEADINGS

```
1.1 Introduction
1.2 Background of the Study
1.3 Statement of the Problem
1.4 Research Objectives
1.5 Research Questions and Hypotheses
1.6 Significance of the Study
1.7 Scope and Limitations
1.8 Definition of Key Terms
```

YOUR TASK FOR THIS CHAPTER

Begin by situating the study within the Nigerian financial landscape, emphasizing the role of small businesses and the rise of mobile banking. Clearly articulate why this research is necessary and what gaps it seeks to fill. Avoid broad generalizations; focus on Lagos as a unique urban economic environment.

Chapter 2: Literature Review

25-30 pages

This chapter critically examines existing scholarly works related to mobile banking adoption, particularly among small businesses, to establish theoretical and empirical foundations for the study.

MUST COVER

- Conceptual review of mobile banking and financial technology
- Theoretical frameworks such as Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT)

- Empirical studies on mobile banking adoption in Nigeria and other developing economies
- Factors influencing adoption: perceived usefulness, security, ease of use, trust, and infrastructure
- Challenges faced by small businesses in adopting digital financial services
- Gaps in existing literature specific to Lagos context
- Summary of reviewed literature and positioning of current study

SUGGESTED HEADINGS

```
2.1 Introduction
2.2 Conceptual Framework: Mobile Banking and Fintech
2.3 Theoretical Frameworks (TAM, UTAUT, etc.)
2.4 Empirical Review of Mobile Banking Adoption
2.5 Adoption Factors in Small Business Context
2.6 Challenges and Barriers to Adoption
2.7 Literature Gap and Research Positioning
2.8 Summary
```

YOUR TASK FOR THIS CHAPTER

Synthesize peer-reviewed journal articles, conference papers, and credible reports published within the last ten years. Compare findings across studies and highlight inconsistencies or unresolved debates. Use this chapter to justify the relevance of your research within existing academic discourse.

Chapter 3: Research Methodology

18-22 pages

This chapter outlines the research design, methods, and procedures used to collect and analyze data on mobile banking adoption among small businesses in Lagos.

MUST COVER

- Research design (e.g., descriptive survey, mixed methods)
- Population and sampling technique (including target small business sectors in Lagos)
- Sample size determination and justification
- Instruments for data collection (e.g., questionnaire, interview guide)
- Validity and reliability of research instruments
- Data collection procedures
- Ethical considerations

SUGGESTED HEADINGS

```
3.1 Introduction
3.2 Research Design
3.3 Population of the Study
3.4 Sampling Technique and Sample Size
3.5 Research Instruments
3.6 Validity and Reliability
3.7 Data Collection Procedure
3.8 Ethical Considerations
```

> **YOUR TASK FOR THIS CHAPTER**
>
> Be precise and detailed in describing your methodology. Justify your choices based on the research objectives and constraints. Ensure that your methods align with standard practices in business administration research at the 400 level. Avoid vague descriptions such as 'questionnaires were distributed'.

Chapter 4: Data Presentation and Analysis

25-30 pages

This chapter presents the collected data in an organized format and applies appropriate analytical techniques to answer the research questions.

MUST COVER

- Demographic and business profile of respondents
- Response rate and data completeness
- Presentation of data using tables, charts, and descriptive statistics
- Analysis of mobile banking usage levels among small businesses
- Testing of hypotheses using inferential statistics (e.g., regression, chi-square)
- Interpretation of findings in relation to research questions
- Discussion of unexpected patterns or anomalies

SUGGESTED HEADINGS

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4.1 Introduction
4.2 Response Rate and Data Overview
4.3 Demographic Characteristics of Respondents
4.4 Business-Related Characteristics
4.5 Level of Mobile Banking Adoption
4.6 Hypothesis Testing
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4.7 Data Interpretation
4.8 Discussion of Key Findings
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YOUR TASK FOR THIS CHAPTER

Use clear visual aids to present data and ensure all tables are properly labeled and referenced. Interpret results objectively, linking them back to the research questions. Avoid introducing new literature here; focus on what the data reveals. Use statistical software (e.g., SPSS, Excel) to support your analysis.

Chapter 5: Summary Conclusion and Recommendations

15-20 pages

This chapter summarizes the key findings, draws conclusions based on the analysis, and offers practical recommendations for stakeholders while suggesting areas for future research.

MUST COVER

- Summary of key findings in relation to each research objective
- Conclusions drawn from the study
- Implications for small business owners, financial institutions, and policymakers
- Recommendations for improving mobile banking adoption
- Suggestions for future research
- Limitations of the current study
- Concluding remarks

SUGGESTED HEADINGS

```
5.1 Introduction
5.2 Summary of Findings
5.3 Conclusions
5.4 Implications of the Study
5.5 Recommendations
5.6 Limitations of the Study
5.7 Suggestions for Future Research
5.8 Concluding Remarks
```

YOUR TASK FOR THIS CHAPTER

Ensure your conclusions are directly tied to the data presented in Chapter Four. Avoid introducing new data or concepts. Make your recommendations actionable and specific to Lagos's small business ecosystem. End with a strong, concise closing statement that reflects the study's contribution.

6. Chapter Dependency Map

Which chapters must be done before others, and why

Order	Why	Critical
Ch. 1 → Ch. 2	The Literature Review builds upon the research problem and objectives established in the Introduction.	Yes
Ch. 1 → Ch. 3	The Research Methodology depends on the research questions and objectives defined in the Introduction.	Yes
Ch. 2 → Ch. 3	The Literature Review informs the choice of methodology by identifying gaps and justifying the approach.	Yes

Ch. 1 → Ch. 4	Data Presentation and Analysis must align with the research objectives set in the Introduction.	Yes
Ch. 2 → Ch. 4	The analysis framework is shaped by the theoretical and empirical foundations established in the Literature Review.	Yes
Ch. 3 → Ch. 4	Data Presentation and Analysis relies on the methodology designed in Chapter 3 for consistency and validity.	Yes
Ch. 1 → Ch. 5	The Conclusion must address the original research objectives stated in the Introduction.	Yes
Ch. 2 → Ch. 5	The conclusion interprets findings in light of existing literature reviewed in Chapter 2.	Yes
Ch. 3 → Ch. 5	The Summary and Recommendations must reflect the methodological choices made in Chapter 3.	Yes
Ch. 4 → Ch. 5	The conclusions and recommendations are drawn directly from the data analysis in Chapter 4.	Yes

7. Originality Check

How close existing work is to your topic, before you write

Several existing works cover very similar ground. Narrow or shift your angle.

35 / 100 (higher means more original) **HIGH OVERLAP RISK**

13 similar works found among 31 we compared.

OVERLAP AREAS TO AVOID

- Mobile banking adoption among SMEs
- Factors influencing mobile banking usage in Nigeria
- Financial technology usage by small businesses in Lagos
- Role of demographic or behavioral factors in technology adoption

HOW TO STAND OUT

- Focus on a specific sector of small businesses in Lagos (e.g., retail traders, artisans, or transport operators) to narrow the scope and provide industry-specific insights.
- Investigate the impact of recent regulatory changes or banking policies on mobile banking adoption since 2020.
- Compare adoption levels across different mobile banking platforms (e.g., bank-owned apps, USSD services, fintech apps) used by small businesses.
- Incorporate an analysis of cybersecurity concerns or fraud experiences as barriers to sustained mobile banking use among small business owners.
- Use a mixed-methods approach combining surveys with in-depth interviews to capture nuanced behavioral motivations not covered in prior quantitative studies.

RELATED WORK FOUND DURING RESEARCH

- Determinants of mobile banking adoption: case study of Ecobank Togo **90% SIMILAR** Published research · SU+ Digital Repository (Strathmore University) · 2021
  This study examines mobile banking adoption determinants in a West African context, overlapping with the focus on drivers of usage but in a different country.
- Enhancing small business through mobile apps: a case study from Lagos, Nigeria **89% SIMILAR**
  Published research · Unisa Institutional Repository (University of South Africa) · 2018

This case study explores mobile app use for small business enhancement in Lagos, overlapping in geography and technological focus.

- Mobile Banking: An Innovative Solution for Increasing Financial Inclusion in Sub-Saharan African Countries: Evidence from Nigeria **89% SIMILAR** Published research · Sustainability · 2020
  The work discusses mobile banking for financial inclusion in Nigeria, sharing the theme of mobile banking adoption in a similar economic context.
- The Effect of Social Media on Mobile Banking Adoption in Nigeria Banking Sector **88% SIMILAR**
  Published research · Journal of Banking and Finance Research · 2025
  It analyzes social media's influence on mobile banking adoption in Nigeria, overlapping in the technological behavior domain but with a different independent variable.
- Effects of Demographic Factors on Customers' Mobile Banking Services Adoption in Nigeria
  88% SIMILAR Published research · International Journal of Business and Social Science · 2019
  This study assesses how demographic factors affect mobile banking adoption among Nigerian customers, overlapping in the analysis of user characteristics.

8. Risk Assessment

Feasibility risks to check before you commit to this topic

Data Access — HIGH

The student may face difficulty accessing small business owners in Lagos who actively use or are willing to discuss mobile banking, as participation could be limited by time constraints, distrust, or lack of awareness. While 'Enhancing small business through mobile apps: a case study from Lagos, Nigeria' (2018) studied SMEs in Lagos, it focused on mobile apps generally, not specifically mobile banking adoption, which may limit direct comparability and access precedents.

- Identify and contact local business associations or chambers of commerce in Lagos to facilitate introductions to small business owners.
- Pilot the survey with a small group of accessible SMEs to refine questions and build initial participation.

Supervisor Rejection — MEDIUM

The topic appears broad and could be seen as overlapping with existing studies such as 'The dynamic capabilities of small and medium-scale enterprises using mobile apps in Lagos, Nigeria' (2018), which may prompt the supervisor to request a narrower focus, such as specific mobile banking features or a particular SME sector. Without clear differentiation, the methodology or scope may be challenged.

- Refine the research question to focus on a specific aspect of mobile banking, such as transaction security or ease of use among Lagos SMEs.
- Present a preliminary literature map showing gaps not covered by studies like 'Determinants of mobile banking adoption: case study of Ecobank Togo' (2021) or 'Effects of Demographic Factors on Customers' Mobile Banking Services Adoption in Nigeria' (2019).

Literature Availability

LOW

There is sufficient published literature on mobile banking adoption in Nigeria and similar contexts, including studies like 'The Effect of Social Media on Mobile Banking Adoption in Nigeria Banking Sector' (2025) and 'Mobile Banking Adoption: An Examination of Technology Acceptance Model and Theory of Planned Behavior' (2013), which provide theoretical and empirical grounding. The topic is well-covered, especially using models like TAM.

- Conduct a systematic search using university databases focusing on mobile banking, SMEs, and Lagos or Nigeria-specific studies.
- Use citation chaining from relevant papers such as 'Extending the Technology Acceptance Model to Mobile Banking Adoption in Rural Zimbabwe' (2013) to identify foundational and recent sources.

Ethical Approval

MEDIUM

The University of Lagos ethics committee may require detailed justification for data collection from small business owners, particularly regarding informed consent, data confidentiality, and potential economic sensitivity of financial practices. Although no prior study mentioned explicitly reports ethical hurdles, studies involving human participants in financial behavior typically trigger scrutiny.

- Prepare a detailed ethics proposal outlining voluntary participation, anonymity, and secure data handling procedures.
- Review past theses like 'Perceptions on the Use, Adoption, and Value of Information and Communication Technologies among Small and Medium-sized Enterprises in Lagos and Neighboring States in Nigeria' (2015) to model compliant ethical protocols.

9. Research Questionnaire

32 items · about 12 minutes · Small business owners or managers operating in Lagos who make financial decisions for their businesses.

Mobile Banking Adoption Among Small Businesses in Lagos: A Survey of Technological, Social, and Organisational Influences

> Please take a few minutes to complete this questionnaire. Your responses will help in understanding the factors influencing mobile banking adoption among small businesses in Lagos. All responses are anonymous and will be used solely for academic purposes.

Scale: 5-point Likert Scale

Section A: Demographic Information

This section collects background information about the respondent and their business.

1. What is your age?
   ☐ Under 25 ☐ 25–34 ☐ 35–44 ☐ 45–54 ☐ 55 and above
2. What is your highest level of education?
   ☐ Primary ☐ Secondary ☐ OND/NCE ☐ Bachelor's Degree ☐ Postgraduate Degree
3. What is your gender?
   ☐ Male ☐ Female ☐ Prefer not to say
4. How long has your business been in operation?
   ☐ Less than 1 year ☐ 1–3 years ☐ 4–6 years ☐ 7–10 years ☐ Over 10 years
5. What type of business do you operate?
   ☐ Retail ☐ Wholesale ☐ Food and Beverage ☐ Services (e.g., hairdressing, repairs) ☐ Manufacturing ☐ Other
6. Approximately how many employees work in your business?
   ☐ 1–5 ☐ 6–10 ☐ 11–20 ☐ 21–50 ☐ More than 50

Section B: Perceived Ease of Use and Perceived Usefulness RQ1

This section measures the extent to which perceived ease of use and usefulness influence mobile banking adoption.

7. I find mobile banking apps easy to use.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
8. Learning to use mobile banking services is straightforward for me.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
9. Mobile banking helps me save time in managing my business finances.
   ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
10. I believe mobile banking increases the efficiency of my business operations.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
11. Using mobile banking enables me to access financial services whenever I need them.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
12. I find mobile banking more convenient than visiting a physical bank branch.
    ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section C: Perceived Security Risks RQ2

This section assesses how concerns about security affect willingness to adopt mobile banking.

13. I am concerned about the risk of fraud when using mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

14. I worry that my business financial information may be exposed when using mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

15. I do not trust mobile banking platforms to keep my business data secure.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

16. The fear of unauthorized transactions discourages me from using mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

17. I believe mobile banking is vulnerable to hacking and cyberattacks.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

18. I would use mobile banking more if I were more confident in its security features.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section D: Technological, Social, and Organisational Factors RQ3

This section identifies key factors across technological, social, and organisational domains that influence adoption decisions.

19. The availability of reliable internet connectivity influences my use of mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

20. The cost of data and mobile banking services affects my willingness to use them.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

21. Support from my bank (e.g., customer service, training) encourages my use of mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

22. The size and structure of my business influence how easily I can adopt mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

23. Government policies on digital finance influence my perception of mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

24. The level of digital literacy among me and my staff affects mobile banking adoption.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section E: Peer Influence and Social Norms RQ4

This section evaluates the role of peer influence and societal expectations in adoption behavior.

25. I am more likely to use mobile banking because other business owners in my network use it.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

26. I feel social pressure to adopt mobile banking as it becomes more common among peers.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

27. Recommendations from friends or fellow business owners influence my decision to use mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

28. I view mobile banking as a modern practice that businesses like mine should adopt.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

29. My business associates expect me to use digital financial tools like mobile banking.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

30. I consider mobile banking adoption a sign of business growth and professionalism.
☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Section F: Additional Comments

This section allows you to provide any additional thoughts on mobile banking adoption.

31. What additional challenges do you face in adopting mobile banking that have not been covered in this survey?

_____

32. What suggestions do you have for banks or policymakers to improve mobile banking adoption among small businesses in Lagos?

_____

This instrument has not been validated yet. Ask your supervisor to review it, then run a small pilot test with a few respondents and revise it before you collect data.

10. Introduction Options

Two ways to open your introduction. Pick one and write it in your own words.

Option A PROBLEM-STATEMENT HOOK

HOW TO WRITE IT

1. Start by describing the challenges small businesses in Lagos face in accessing formal financial services.
2. Highlight how these challenges affect their daily operations and growth potential.
3. Introduce mobile banking as a potential solution to these financial inclusion barriers.
4. Narrow down to the focus of the study: the extent and nature of mobile banking adoption among small businesses in Lagos.
5. State why understanding this adoption is critical for economic development and policy.

EVIDENCE TO FIND AND CITE

- Reports from the Central Bank of Nigeria on financial exclusion among small businesses in urban Nigeria.
- Findings from a recent survey or study on operational difficulties faced by small businesses in Lagos due to limited banking access.
- Data from a credible source on the availability of mobile banking services in Lagos.
- A policy document or government statement emphasizing financial inclusion as a development goal.

Why this works: This approach immediately establishes the relevance of the topic by linking mobile banking adoption to real-world business challenges, making it compelling for academic and practical audiences.

How to make it your own: You can personalize this by referencing a local market or business district in Lagos you are familiar with, showing your firsthand awareness of the context.

Option B CONTEXT FIRST

HOW TO WRITE IT

1. Begin by outlining the growth of mobile phone usage and internet penetration in Lagos.
2. Describe the rise of digital financial services in Nigeria’s banking sector over the last decade.
3. Present the role of small businesses in Lagos’ economy to establish their importance.
4. Transition to how these businesses are positioned to benefit from mobile banking.
5. End with a statement on why examining their adoption patterns is timely and significant.

EVIDENCE TO FIND AND CITE

- National or city-level statistics on mobile phone and internet penetration rates in Lagos.
- A publication from a financial regulatory body or telecom provider on the expansion of digital banking platforms.
- An official estimate of the contribution of small businesses to Lagos’ GDP or employment.
- A recent academic or industry report discussing digital finance trends in Nigerian urban centers.

Why this works: This technique builds a strong foundational context, helping readers understand the technological and economic environment that makes mobile banking adoption a logical and urgent area of study.

How to make it your own: You can make this more original by connecting the broader trends to a specific type of small business you have observed using (or not using) mobile banking.

11. Literature Map

9 sources

Every source here is a real record from an academic database, not something the AI wrote. **DOI checked on Crossref** means the DOI was confirmed and matches the title and year. Sources without a DOI are still real, indexed records. Look for them in your library or on the publisher's site.

Digital Banking Adoption, Financial Inclusion, and Economic Development Among Youths and Business Owners in Lagos, Nigeria

JOURNAL

UNACHUKWU Nnamdi Felix and Nwauwa Linus Onyeka Ezealaji · 2026 · International Journal of Social and Economic Development

FOUND IN OPENALEX DOI CHECKED ON CROSSREF NIGERIAN CONTEXT Cited 0 times

DOI: 10.58806/ijsed.2026.v2i8n01

This study examines digital banking adoption among youths and business owners in Lagos, focusing on its impact on financial inclusion and economic development. It identifies barriers such as low digital literacy, poor infrastructure, and cybersecurity concerns.

Supports your project: Provides direct insight into mobile banking adoption among business owners in Lagos, including contextual challenges relevant to small businesses, making it highly relevant for the student's project.

Reference: Unachukwu, N. F., & Ezealaji, N. L. O. (2026). Digital Banking Adoption, Financial Inclusion, and Economic Development Among Youths and Business Owners in Lagos, Nigeria. International Journal of Social and Economic Development, 02(08). https://doi.org/10.58806/ijsed.2026.v2i8n01
In text: (Unachukwu & Ezealaji, 2026)

The Effect of Social Media on Mobile Banking Adoption in Nigeria Banking Sector

JOURNAL

Victor Odumu et al. · 2025 · Journal of Banking and Finance Research

FOUND IN OPENALEX DOI CHECKED ON CROSSREF NIGERIAN CONTEXT Cited 0 times

DOI: 10.67862/jbfr.2025.caslrbqo

This paper explores how social media communication influences mobile banking uptake in Nigeria, using survey data from 164 mobile banking users across deposit money banks. It measures adoption through usage rate, transaction volume, and customer satisfaction.

Supports your project: Offers understanding of external digital platforms' influence on mobile banking adoption, which may help explain adoption trends among tech-savvy small business owners in Lagos.

Reference: Odumu, V., Umeh, U. J., & Unaji, C. R. (2025). The Effect of Social Media on Mobile Banking Adoption in Nigeria Banking Sector. Journal of Banking and Finance Research, 1(1), 57–68. https://doi.org/10.67862/jbfr.2025.caslrbqo
In text: (Odumu et al., 2025)

Enhancing small business through mobile apps: a case study from Lagos, Nigeria

REPORT

Adebowale Owoseni · 2018 · Unisa Institutional Repository (University of South Africa)

FOUND IN OPENALEX NIGERIAN CONTEXT Cited 1 times

http://hdl.handle.net/10500/25269

This thesis uses the dynamic capabilities framework to analyze how SMEs in Lagos use mobile apps for survival and competitiveness in a developing economy. It highlights the importance of mobile app utilization in small firms despite limited research in this area.

Supports your project: Directly addresses mobile app use by SMEs in Lagos, offering theoretical and practical insights applicable to mobile banking adoption among small businesses.

Reference: Owoseni, A. (2018). Enhancing small business through mobile apps: a case study from Lagos, Nigeria. Unisa Institutional Repository (University of South Africa). http://hdl.handle.net/10500/25269
In text: (Owoseni, 2018)

Consumer trust and adoption of Point Of Sales of selected business organisations in Lagos State Nigeria

JOURNAL

Williams Olasojumi Akerejola et al. · 2018 · International Journal of Applied Science - Research and Review

FOUND IN OPENALEX DOI CHECKED ON CROSSREF NIGERIAN CONTEXT Cited 13 times

DOI: 10.21767/2394-9988.100069

This study investigates consumer trust and adoption of Point of Sale (POS) systems among selected business organizations in Lagos, highlighting trust and security as key challenges in a cash-driven economy.

Supports your project: Sheds light on trust and security issues affecting digital financial technology adoption in Lagos businesses, which are also critical factors in mobile banking acceptance.

Reference: Akerejola, W. O., Asihkia, O. U., & Soetan, T. A. (2018). Consumer trust and adoption of Point Of Sales of selected business organisations in Lagos State Nigeria. International Journal of Applied Science - Research and Review, 05(02). https://doi.org/10.21767/2394-9988.100069
In text: (Akerejola et al., 2018)

Availability of Infrastructure and Adoption of Point of Sales of Selected Small and Medium Enterprises (SMEs) in Lagos State, Nigeria

JOURNAL

Williams Olasojumi Akerejola et al. · 2019 · International Journal of Academic Research in Business and Social Sciences

FOUND IN OPENALEX DOI CHECKED ON CROSSREF NIGERIAN CONTEXT Cited 27 times

DOI: 10.6007/ijarbss/v9-i1/5370

This paper examines the relationship between infrastructure availability and POS adoption among SMEs in Lagos State, Nigeria. It identifies infrastructure deficits as a barrier to digital payment system adoption.

> **Supports your project:** Highlights infrastructural challenges affecting digital financial service adoption among SMEs in Lagos, a key consideration for mobile banking uptake in the same context.

Reference: Akerejola, W. O., Okpara, E. U., Ohikhena, P. S., & Emenike, P. O. (2019). Availability of Infrastructure and Adoption of Point of Sales of Selected Small and Medium Enterprises (SMEs) in Lagos State, Nigeria. International Journal of Academic Research in Business and Social Sciences, 9(1). https://doi.org/10.6007/ijarbss/v9-i1/5370
In text: (Akerejola et al., 2019)

Cybersecurity awareness and business sustainability among small and medium enterprises in Lagos State, Nigeria

JOURNAL

Hajarah Aramide Abdulrauf et al. · 2026 · World Journal of Advanced Research and Reviews

FOUND IN OPENALEX DOI CHECKED ON CROSSREF NIGERIAN CONTEXT Cited 0 times

DOI: 10.30574/wjarr.2026.31.1.1860

This research assesses the relationship between cybersecurity awareness and business sustainability in SMEs in Lagos State, Nigeria. It notes increasing use of online and mobile banking services alongside growing cyber threats.

> **Supports your project:** Provides insight into cybersecurity concerns related to mobile banking use by SMEs, an important barrier or facilitator to adoption in the Lagos small business context.

Reference: Abdulrauf, H. A., Christopher, U. O., Bolorunduro, D. D., Ugba, N. E., Adeyanju, A.-A. O., & Awaogu, S. U. (2026). Cybersecurity awareness and business sustainability among small and medium enterprises in Lagos State, Nigeria. World Journal of Advanced Research and Reviews, 31(1), 422–427. https://doi.org/10.30574/wjarr.2026.31.1.1860
In text: (Abdulrauf et al., 2026)

Determinants of Adoption of Digital Marketing among Selected Small and Medium Scale Enterprises in Lagos State, Nigeria

JOURNAL

Adeyemi Adepoju et al. · 2025 · African Journal of Science Policy and Innovation Management

FOUND IN OPENALEX DOI CHECKED ON CROSSREF NIGERIAN CONTEXT Cited 1 times

DOI: 10.69798/72252586

This study explores the determinants of digital marketing adoption among SMEs in Lagos State using the Technology-Organization-Environment (TOE) framework. It emphasizes the importance of understanding adoption drivers in developing country contexts.

Supports your project: Offers a relevant analytical framework (TOE) and context-specific insights on technology adoption in Lagos SMEs, which can be applied to mobile banking adoption analysis.

Reference: Adepoju, A., Adeniyi, C., Kolawole, R. J., & Adebambo, H. O. (2025). Determinants of Adoption of Digital Marketing among Selected Small and Medium Scale Enterprises in Lagos State, Nigeria. African Journal of Science Policy and Innovation Management, 5(1), 7–25. https://doi.org/10.69798/72252586
In text: (Adepoju et al., 2025)

The dynamic capabilities of small and medium-scale enterprises using mobile apps in Lagos, Nigeria

JOURNAL

Adebowale Owoseni and Hossana Twinomurinzi · 2018 · The Electronic Journal of Information Systems in Developing Countries

FOUND IN OPENALEX DOI CHECKED ON CROSSREF NIGERIAN CONTEXT Cited 35 times

DOI: 10.1002/isd2.12061

This paper applies the dynamic capabilities framework to understand how SMEs in Lagos use mobile apps for survival in a developing economy. It emphasizes how organizations develop unique capabilities to adapt through mobile technology.

Supports your project: Directly analyzes mobile app use by SMEs in Lagos, providing theoretical grounding and empirical context useful for understanding mobile banking adoption mechanisms.

Reference: Owoseni, A., & Twinomurinzi, H. (2018). The dynamic capabilities of small and medium-scale enterprises using mobile apps in Lagos, Nigeria. The Electronic Journal of Information Systems in Developing Countries, 85(1). https://doi.org/10.1002/isd2.12061
In text: (Owoseni & Twinomurinzi, 2018)

The Impact Of Financial Inclusion On The Growth And Development Of Small And Medium-Scale Enterprises In Lagos State Nigeria

JOURNAL

Nwabufo Chike Charles and Uchechukwu Amadi · 2024 · International Journal of Research Publication and Reviews

FOUND IN OPENALEX DOI CHECKED ON CROSSREF NIGERIAN CONTEXT Cited 1 times

DOI: 10.55248/gengpi.5.1224.250126

This study investigates the impact of financial inclusion on SME growth in Lagos State, including access to financial services and adoption of new financial technologies. It focuses on how financial inclusion affects development and technological uptake.

> **Supports your project:** Links financial technology adoption to SME development in Lagos, offering contextual relevance and supporting arguments about the benefits of mobile banking for small businesses.

Reference: Charles, N. C., & Amadi, U. (2024). The Impact Of Financial Inclusion On The Growth And Development Of Small And Medium-Scale Enterprises In Lagos State Nigeria. International Journal of Research Publication and Reviews, 5(12), 3953–3965. https://doi.org/10.55248/gengpi.5.1224.250126
In text: (Charles & Amadi, 2024)

12. Argument Frameworks

Approaches to your topic, each with counterarguments and a defense guide

Check before you cite. Case names, section numbers, reports and statistics mentioned here are AI suggestions. Confirm each one in the official source (for law, the statute itself or NigeriaLII) before you rely on it.

1. Perceived Security and Trust as Key Determinants of Mobile Banking Adoption

STRONG

CORE CLAIM

Small businesses in Lagos are less likely to adopt mobile banking services when they perceive low levels of security and trust in digital financial platforms.

EVIDENCE YOU NEED

- Survey data measuring SME owners' levels of trust in mobile banking platforms
- Incidence rates of fraud or cybercrime reported among small businesses using mobile banking
- Regression analysis linking trust indicators to adoption intensity
- Interviews highlighting specific security concerns influencing non-adoption
- Comparative data on trust levels across different mobile banking providers

COUNTERARGUMENTS TO PREPARE FOR

- Some businesses may adopt mobile banking despite low trust due to peer pressure or necessity
- Security infrastructure may be strong, but perception gaps persist due to poor awareness
- Other factors like cost or usability may outweigh trust in decision-making

DEFENSE GUIDE

In defense, emphasize that perception—not just objective security—drives behavioral intention in technology adoption. Cite established models like the Technology Acceptance Model (TAM) and Protection Motivation Theory to show how perceived risk mediates adoption. Highlight qualitative quotes from respondents that reveal fear of fraud as a deterrent. Acknowledge that trust operates alongside other variables but argue for its moderating role.

HOW AN EXPERT REASONS THROUGH THIS

An experienced Business Administration scholar would not treat trust as a standalone variable but as a mediating construct shaped by institutional, technological, and individual factors. They would situate this argument within broader theories of consumer behavior and digital risk perception, using frameworks like UTAUT or TAM to show how trust interacts with perceived usefulness and ease of use. The scholar would also distinguish between cognitive trust (based on competence) and affective trust (emotional confidence), enriching the analysis. They would triangulate survey data with interview narratives to reveal how trust is socially constructed among business owners in Lagos' informal economy.

SUPPORTING SOURCES FROM YOUR LITERATURE MAP

- Consumer trust and adoption of Point Of Sales of selected business organisations in Lagos State Nigeria
- Cybersecurity awareness and business sustainability among small and medium enterprises in Lagos State, Nigeria
- Digital Banking Adoption, Financial Inclusion, and Economic Development Among Youths and Business Owners in Lagos, Nigeria

2. Dynamic Capabilities Enable Mobile Banking Adoption in Resource-Constrained SMEs

MODERATE

CORE CLAIM

Small businesses in Lagos that demonstrate higher dynamic capabilities—sensing, seizing, and transforming—are more likely to adopt and sustain mobile banking usage despite environmental challenges.

EVIDENCE YOU NEED

- Case study evidence of SMEs adapting mobile banking under changing market conditions
- Interviews assessing owners' strategic awareness and responsiveness to digital trends
- Observational data on organizational learning and adaptation processes
- Identification of routines or practices that support digital agility
- Comparison of adoption rates between firms with varying levels of managerial adaptability

COUNTERARGUMENTS TO PREPARE FOR

- Mobile banking adoption may be driven more by external pressure than internal capability
- Some SMEs may lack formal structures yet still adopt digital tools informally
- Dynamic capabilities may be difficult to measure quantitatively

DEFENSE GUIDE

Defend by clarifying that dynamic capabilities are not about size or formality but about adaptive behavior. Use illustrative examples from fieldwork where SMEs reconfigured resources in response to digital opportunities. Link findings to established organizational theory, particularly Teece’s framework. Emphasize that this perspective explains variation in adoption where technological access is similar, thus adding depth beyond infrastructure-based explanations.

HOW AN EXPERT REASONS THROUGH THIS

A seasoned scholar uses the dynamic capabilities lens to move beyond static models of adoption, focusing instead on how SMEs evolve in turbulent environments. They analyze how entrepreneurial learning, leadership, and network ties enable firms to sense digital trends, seize mobile banking opportunities, and reconfigure operations accordingly. This approach treats adoption not as a one-time event but as an ongoing strategic process. The scholar would critically engage with resource-based view (RBV) limitations, showing how capabilities matter more than resources alone. They would also connect micro-level behaviors to macro-level digital transformation trends in Lagos’ evolving financial ecosystem.

SUPPORTING SOURCES FROM YOUR LITERATURE MAP

- Enhancing small business through mobile apps: a case study from Lagos, Nigeria
- The dynamic capabilities of small and medium-scale enterprises using mobile apps in Lagos, Nigeria

3. Infrastructure and Organizational Readiness Jointly Influence Adoption Patterns

STRONG

CORE CLAIM

Mobile banking adoption among small businesses in Lagos is best explained by the interplay of technological infrastructure availability and organizational readiness, as conceptualized in the Technology-Organization-Environment (TOE) framework.

EVIDENCE YOU NEED

- Data on internet reliability, electricity access, and smartphone penetration in sampled areas

- Survey items measuring organizational size, financial literacy, and management sophistication
- Regression analysis testing interaction effects between infrastructure and readiness variables
- Geospatial mapping of service availability versus actual usage patterns
- Interviews exploring how owners assess readiness to adopt

COUNTERARGUMENTS TO PREPARE FOR

- Some businesses adopt mobile banking even in areas with poor infrastructure
- Organizational readiness may be conflated with owner education level
- TOE framework may overlook cultural or social influences

> **DEFENSE GUIDE**
> In defense, clarify that the TOE framework does not assume determinism but identifies enabling and constraining conditions. Highlight statistical interactions showing how infrastructure and readiness jointly affect outcomes. Use mixed-methods data to show nuance—e.g., some firms overcome infrastructure gaps through mobile data alternatives. Acknowledge limitations but argue that TOE provides a structured way to analyze multi-level influences, which is essential for policy recommendations.

HOW AN EXPERT REASONS THROUGH THIS

An advanced scholar applies the TOE framework not mechanically but critically, interrogating how each dimension—technological, organizational, environmental—interacts in Lagos' unique urban context. They recognize that infrastructure is not just physical but includes regulatory and institutional support. They assess organizational readiness through proxies like managerial training, financial literacy, and firm age, while contextualizing findings within Nigeria's broader digital divide. The scholar avoids reductionism by showing how SMEs navigate constraints through informal workarounds, thus enriching the framework with local insight. They also position this analysis within national financial inclusion strategies, linking micro-level findings to macro policy.

SUPPORTING SOURCES FROM YOUR LITERATURE MAP

- Availability of Infrastructure and Adoption of Point of Sales of Selected Small and Medium Enterprises (SMEs) in Lagos State, Nigeria
- Determinants of Adoption of Digital Marketing among Selected Small and Medium Scale Enterprises in Lagos State, Nigeria
- Digital Banking Adoption, Financial Inclusion, and Economic Development Among Youths and Business Owners in Lagos, Nigeria

13. Position Options

Stances you could take. Pick the one that fits your evidence and supervisor.

Mobile banking significantly improves financial efficiency for small businesses in Lagos
This position argues that mobile banking adoption leads to measurable improvements in transaction speed, record-keeping, and access to credit for small businesses. It assumes widespread usability and trust in digital platforms.

Trade-off: Overlooks barriers like digital literacy and network issues that limit real-world impact.

Evidence required: Survey data on transaction times, financial records, loan access, and business performance before and after mobile banking use.

Defense difficulty: Challenging

Mobile banking adoption is limited by infrastructural and trust challenges despite its potential benefits RECOMMENDED

This stance recognizes mobile banking's advantages but emphasizes that poor internet, device costs, and fraud fears restrict widespread, effective use among small businesses. Adoption does not equal utilization.

- Balances technological potential with real-world constraints in Lagos
- Most defensible with available evidence from field surveys and reports
- Offers nuanced contribution suitable for 400 Level academic rigor

Evidence required: Interviews on user experiences, reports on network reliability, fraud incidents, and device ownership surveys.

Defense difficulty: Moderate

Mobile banking has minimal impact on small business performance in Lagos

This position claims that despite high adoption rates, mobile banking does not significantly affect business growth or efficiency due to superficial usage and alternative financial practices.

Trade-off: Hard to prove no impact without extensive, hard-to-access performance data.

Evidence required: Longitudinal business performance data, depth-of-use metrics, and comparative analysis with traditional banking users.

Defense difficulty: Challenging

14. Research Gaps

Gaps suggested by recent papers on your topic. Read the papers listed to confirm each one.

The role of mobile banking in enhancing financial resilience of small businesses in Lagos during economic downturns HIGH

While several studies have explored factors influencing mobile banking adoption, none specifically examine how mobile banking contributes to the financial resilience of small businesses in Lagos, especially in times of economic stress such as inflation spikes or currency devaluation. Understanding this can inform policy and business strategies that leverage mobile banking for SME survival and growth.

Based on: Enhancing small business through mobile apps: a case study from Lagos, Nigeria (2018); The dynamic capabilities of small and medium-scale enterprises using mobile apps in Lagos, Nigeria (2018); Perceptions on the Use, Adoption, and Value of Information and Communication Technologies among Small and Medium-sized Enterprises in Lagos and Neighboring States in Nigeria (2015)

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mobile banking AND small businesses AND financial resilience AND Lagos
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Search in: AJOL, Business Source Complete, ScienceDirect, Emerald Insight

Barriers to mobile banking adoption among informal sector small businesses in Lagos despite high mobile phone penetration

CRITICAL

Existing studies focus on general customer adoption or formal banking users, but there is limited insight into why many informal sector small businesses in Lagos, despite owning smartphones, do not adopt mobile banking services. This gap is critical for financial inclusion initiatives and tailored fintech solutions.

Based on: The Effect of Social Media on Mobile Banking Adoption in Nigeria Banking Sector (2025); Effects of Demographic Factors on Customers' Mobile Banking Services Adoption in Nigeria (2019); Mobile Banking Adoption: An Examination of Technology Acceptance Model and Theory of Planned Behavior (2013)

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mobile banking adoption barriers AND informal sector AND small businesses AND Lagos
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Search in: AJOL, ScienceDirect, Business Source Complete, IEEE Xplore

The influence of dynamic capabilities on mobile banking adoption among small businesses in Lagos

MEDIUM

Although the dynamic capabilities framework has been applied to mobile app use in SMEs in Lagos, no study explicitly links these capabilities—such as adaptive or absorptive capacity—to the adoption of mobile banking specifically. This connection could reveal how organizational learning and agility drive digital financial inclusion.

Based on: Enhancing small business through mobile apps: a case study from Lagos, Nigeria (2018); The dynamic capabilities of small and medium-scale enterprises using mobile apps in Lagos, Nigeria (2018)

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dynamic capabilities AND mobile banking adoption AND small businesses AND Lagos
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Search in: Emerald Insight, ScienceDirect, Business Source Complete, AJOL

15. Oral Defense Preparation

Likely questions based on your arguments. Prepare an answer to each before your defense.

Check before you cite. Case names, section numbers, reports and statistics mentioned here are AI suggestions. Confirm each one in the official source (for law, the statute itself or NigeriaLII) before you rely on it.

1. Why did you choose to integrate the Technology-Organization-Environment (TOE) framework instead of relying solely on the Technology Acceptance Model (TAM) in explaining mobile banking adoption?

CH. 2

Why they ask this: Examiners ask this to assess the student's justification for theoretical framework selection and understanding of how different models explain technology adoption in context.

How to answer: You should explain that while TAM focuses on individual perceptions like perceived usefulness and ease of use, the TOE framework better captures the multi-level influences—technological, organizational, and environmental—that shape adoption decisions in small businesses. Highlight that the Lagos context, with infrastructural and institutional challenges, necessitates a broader analytical lens. Emphasize that TOE allows for a more comprehensive analysis by integrating external factors beyond individual attitudes.

2. How does your finding on perceived security and trust challenge or support existing literature on mobile banking adoption in developing economies?

CH. 4

Why they ask this: This question evaluates the student's ability to situate their findings within the broader academic discourse and demonstrate critical engagement with prior research.

How to answer: You should compare your findings with key studies from Nigeria and similar contexts, noting whether they align or diverge. Discuss how small business owners in Lagos exhibit heightened sensitivity to security risks due to past experiences with fraud or lack of regulatory confidence. Conclude by explaining how your study reinforces or extends existing knowledge, particularly in urban African SME contexts.

3. Can you explain how 'dynamic capabilities' were operationalized in your study, and what evidence supports their influence on mobile banking adoption?

CH. 3

Why they ask this: Examiners ask this to determine whether the student properly applied abstract theoretical constructs to empirical data and can defend their measurement approach.

How to answer: You should define sensing, seizing, and transforming capabilities in the context of SMEs and describe how these were measured through survey indicators or interview themes. Provide examples from your data, such as how some businesses adapted to new platforms during disruptions. Link these observations directly to adoption behavior, showing how dynamic capabilities enabled technological responsiveness despite constraints.

4. What practical implications does your research have for mobile money providers and financial regulators in Nigeria? CH. 5

Why they ask this: This question tests the student's ability to translate academic findings into actionable insights for stakeholders beyond academia.

> **How to answer:** You should highlight recommendations such as improving user education on security features, simplifying app interfaces for low-digital-literacy users, and investing in reliable infrastructure. Suggest that regulators promote trust through clearer oversight and dispute resolution mechanisms. Emphasize that understanding organizational readiness can guide targeted interventions for SMEs.

5. How did you ensure the reliability and validity of your data given the challenges of conducting research among small businesses in Lagos? CH. 3

Why they ask this: This question assesses the rigor of the research methodology and the student's awareness of potential biases or limitations in data collection.

> **How to answer:** You should discuss steps taken to enhance credibility, such as using pilot-tested instruments, ensuring respondent anonymity, and applying both quantitative and qualitative methods to triangulate findings. Mention how sampling strategies aimed for diversity across sectors and locations. Acknowledge limitations but explain how they were mitigated through methodological transparency.

6. In your view, which factor—infrastructure availability or organizational readiness—plays a more decisive role in mobile banking adoption, and why? CH. 4

Why they ask this: This question probes the student's interpretive depth and ability to prioritize factors based on empirical evidence rather than theoretical assumptions.

> **How to answer:** You should base your response on patterns observed in your data, such as frequent mentions of network failure or electricity outages versus internal capacity gaps. Explain that while infrastructure is foundational, organizational readiness determines how effectively businesses leverage available technology. Use specific examples from your findings to justify your conclusion.

16. Conclusion Guide

How to build your conclusion, paragraph by paragraph. The words must be your own.

> This is a structural guide only. You must write the conclusion in your own words, based on your actual findings and analysis. Do not copy this format verbatim into your project.

1. Restatement of Research Problem and Objectives

To remind the reader of the central focus of the study and why it matters in the Lagos small business context.

WHAT TO INCLUDE

- Clearly restate the research problem: low or uneven mobile banking adoption among small businesses in Lagos
- Reconnect to your research objectives by listing them explicitly (e.g., to examine determinants, assess influence of trust, evaluate role of dynamic capabilities)
- Link the problem to broader economic or financial inclusion goals in Nigeria
- Briefly reference the significance of mobile banking for SME growth and efficiency

Avoid: Introducing new arguments or findings not discussed in earlier chapters.

2. Summary of Key Findings

To concisely present what the study discovered, aligned with the research questions and key arguments.

WHAT TO INCLUDE

- Summarize findings related to perceived security and trust—state what your data revealed about their influence on adoption
- Highlight how dynamic capabilities (sensing, seizing, transforming) shaped adoption behaviors in resource-constrained firms
- Explain how infrastructure and organizational readiness interacted in influencing adoption, using insights from the TOE framework
- Link each finding back to the corresponding research question and key argument

Avoid: Including raw data, percentages, or statistical outputs without interpretation.

3. Contribution to Knowledge

To articulate how this study advances academic understanding or theoretical frameworks in the field.

WHAT TO INCLUDE

- Explain how your study extends the Technology-Organization-Environment (TOE) framework in the Nigerian SME context
- State how findings on dynamic capabilities contribute to resource-based views of SMEs in emerging economies
- Highlight how insights into trust and security perceptions fill gaps in digital finance literature in Lagos
- Emphasize the empirical and contextual novelty of applying these concepts to small businesses in an urban African setting

Avoid: Overstating the originality of the study or claiming to have solved broader systemic issues.

4. Limitations and Suggestions for Further Research

To acknowledge the study's boundaries and guide future scholars on how to build on this work.

WHAT TO INCLUDE

- Identify methodological limitations such as sample size, geographic focus on Lagos, or reliance on self-reported data
- Acknowledge constraints like limited access to certain SME sectors or time-bound data collection
- Suggest future research on longitudinal adoption trends or comparative studies across Nigerian cities
- Recommend deeper qualitative exploration of security concerns or policy-focused studies on regulatory trust-building

Avoid: Presenting limitations as failures rather than honest reflections that strengthen academic rigor.

Your task: come back here after you finish your last chapter. Write each paragraph using your own findings, arguments and limitations.

17. Citation Guide

Examples built from the publishers' records of sources in your literature map. Check your department's handbook for local rules.

APA 7th edition

Unachukwu, N. F., & Ezealaji, N. L. O. (2026). Digital Banking Adoption, Financial Inclusion, and Economic Development Among Youths and Business Owners in Lagos, Nigeria. International Journal of Social and Economic Development, 02(08). https://doi.org/10.58806/ijsed.2026.v2i8n01

In text: (Unachukwu & Ezealaji, 2026)

APA 7th edition

Owoseni, A. (2018). Enhancing small business through mobile apps: a case study from Lagos, Nigeria. Unisa Institutional Repository (University of South Africa). http://hdl.handle.net/10500/25269

In text: (Owoseni, 2018)

APA 7th edition

Odumu, V., Umeh, U. J., & Unaji, C. R. (2025). The Effect of Social Media on Mobile Banking Adoption in Nigeria Banking Sector. Journal of Banking and Finance Research, 1(1), 57–68. https://doi.org/10.67862/jbfr.2025.caslrbqo

In text: (Odumu et al., 2025)

18. Writing Timeline

A week-by-week plan based on your project scope

Week	Focus	Deliverables	Hours
1	**Project planning and Introduction chapter**	• Finalize project outline with supervisor and obtain approval • Conduct preliminary reading on mobile banking and small businesses in Lagos • Draft background of the study, statement of problem, and research objectives • Write purpose of the study, research questions, and significance of the study • Format all citations and references using APA style Spending too much time on background reading without progressing on the draft; maintain focus on writing the Introduction chapter.	~25
2	**Literature Review chapter**	• Identify and collect at least 25 relevant scholarly sources (journals, books, reports) • Organize literature thematically: technology adoption models, mobile banking trends, SMEs in Nigeria • Draft theoretical and conceptual frameworks with proper APA citations • Synthesize empirical studies on mobile banking adoption in similar contexts • Ensure all references are listed in APA style on a preliminary reference page Risk of excessive note-taking without synthesis; ensure critical analysis and integration of sources, not just summary.	~30

3	**Research Methodology chapter**	• Define research design (e.g., descriptive survey) and justify choice • Detail population and sampling technique for small businesses in Lagos • Design research instrument (e.g., questionnaire) and include in appendix • Explain data collection procedure and ethical considerations • Format all methodological descriptions and citations using APA style Neglecting to align research questions with methodology; ensure all methods directly address the study's objectives.	~28
4	**Data collection and preparation for analysis**	• Obtain necessary approvals (if required) and begin data collection from SMEs • Administer at least 80% of planned surveys or interviews • Clean and code collected data for analysis • Enter data into analysis software (e.g., SPSS or Excel) • Begin organizing tables and figures for Chapter Four Delays in data collection can derail the entire timeline; have a backup plan for low response rates.	~35
5	**Data Presentation and Analysis chapter**	• Generate descriptive statistics (frequencies, means, standard deviations) • Conduct inferential analyses (e.g., regression or chi-square) as needed • Present findings using well-labeled tables and charts • Interpret results in relation to research questions and existing literature • Ensure all data interpretations are supported and cited appropriately in APA style Presenting raw data without interpretation; always link findings back to the research questions and literature.	~32
6	**Summary, Conclusion, and Recommendations chapter; final edits**	• Summarize key findings from data analysis • Draw conclusions aligned with research objectives • Provide practical recommendations for SMEs, banks, and policymakers • Write limitations of the study and suggestions for future research • Compile final reference list and ensure all in-text citations follow APA style Submitting without proofreading; allocate time for grammar checks, formatting, and supervisor feedback review.	~30