

**THE ROLE OF MOBILE TECHNOLOGY IN ENHANCING THE GROWTH OF
SMALL AND MEDIUM ENTERPRISES IN BENIN CITY, EDO STATE**

Jessica Iruaboghene IDODO

MGS2007754

**DEPARTMENT OF ENTREPRENEURSHIP
FACULTY OF MANAGEMENT SCIENCES
UNIVERSITY OF BENIN
BENIN CITY**

APRIL, 2025

**THE ROLE OF MOBILE TECHNOLOGY IN ENHANCING THE GROWTH OF
SMALL AND MEDIUM ENTERPRISES IN BENIN CITY, EDO STATE**

BY

Jessica Iruaboghene IDODO

MGS2007754

**BEING A PROJECT WORK SUBMITTED TO THE DEPARTMENT OF
ENTREPRENEURSHIP, FACULTY OF MANAGEMENT SCIENCES, UNIVERSITY
OF BENIN, BENIN CITY, IN PARTIAL FULFILMENT OF THE REQUIREMENTS
FOR THE AWARD OF DEGREE OF BACHELOR OF SCIENCE (B.SC) DEGREE IN
ENTREPRENEURSHIP**

APRIL 2025.

DECLARATION

I, **Jessica Iruaboghene IDODO**, hereby declare that this project work is based on a study undertaken by me in the Department of Entrepreneurship, University of Benin under the supervision of MR. AARON A. ANAMA. This research work has not been previously submitted for the award of degree elsewhere. All ideas and views are products of my personal research and where the views of others have been used and expressed they were duly acknowledged.

JESSICA IRUABOGHENE IDODO

DATE

CERTIFICATION

We, the undersigned, certify that this project was carried by **JESSICA IRUABOGHENE IDODO** with the matriculation number MGS2007754 and submitted to the Department of Entrepreneurship, Faculty of Management Sciences, University of Benin, Benin City, Nigeria,

MR. AARON A. ANAMA
PROJECT SUPERVISOR

DATE

DR. STEPHEN OBEKI OBEKI
PROJECT COORDINATOR

DATE

DR. OSAHON OKUNBO ASSISTANT
PROJECT COORDINATOR

DATE

DEDICATION

This research project is dedicated to God Almighty. The most sovereign king, my Stone of help my motivator, my strength and my number one inspiration throughout my study period. Also to my ever loving parents Mr and Mrs BELIEVE AIMIENMWONA. May God bless you both.

ACKNOWLEDGEMENT

First and foremost, I give thanks to God Almighty for knowledge and his love which by his grace he has shared with me that has aided the completion of this study and the project successfully.

My deepest gratitude goes to my project supervisor. MR. AARON A. ANAMA whose fatherly love, direction, constructive criticisms, and encouragement proved valuable in making this project work a success. I really appreciate you sir. God bless you.

I also thank the efforts of all my lecturers in making my study of Entrepreneurship memorable and valuable experience. My special thanks, also goes to the non-academic staff in the Department of Entrepreneurship.

My deepest appreciation goes to my ever loving mom and dad Mr and Mrs. Idodo, your support thus far has been one I would never trade for anything and also to my Big Daddy, Mr Felix Aimienmwona, my siblings Idodo Collins, Idodo Raphael, Idodo Benita and Idodo Joyce, I really appreciate your support (spiritually, financially and emotionally), and I love you all.

Special thanks go to my class buddies who are my dearest friends, AJ, Eloho, Mercy, Jessica, Osas, Tochi, Maris, Aghogho and Evidence, and all of my course mates. I say a big thank you for showing me love, support, and also going through the journey with me.

Most Relevantly I would like to appreciate my very special friend Henry Omuu for your support through out my academic journey.

I love you all deeply and say a very big thank you. And all those who were part of my success journey that I didn't mention their names, thank you so much and God bless.

TABLE OF CONTENTS

APPROVAL PAGE	ii
CERTIFICATION	iii
DEDICATION	iv
AKNOWLEDGEMENTS	v
TABLE OF CONTENTS	vi
LIST OF APPENDICES	ix
ABSTRACT	x
CHAPTER ONE	
INTRODUCTION	
1.1 Background of the Study	1
1.2 Statement of the Problem	6
1.3 Objectives of the Study	8
1.4 Research Questions	9
1.5 Significance of the Study	9
1.6 Scope of the Study	10
1.7 Limitations of the Study	11
1.8 Definition of Terms	12
CHAPTER TWO	
LITERATURE REVIEW	

2.0 Introduction	15
2.1 Concept of Small and Medium Enterprises (SMEs)	15
2.2 Concept.of Mobile Technology	21
2.3 The Role of Mobile Technology in SME Growth	24
2.3.1 Mobile Technology as a Catalyst for Operational Efficiency	25
2.3.2 Market Expansion through Mobile Technology	25
2.3.3. Financial Inclusion and Mobile Banking for SMEs:	26
2.3.4. Improved Customer Engagement and Relationship Management:	27
2.4 Adoption of Mobile Technology by SMEs in Nigeria	28
2.5 Benefits of Mobile Technology to SMEs	31
2.6 Challenges of Mobile Technology Adoption for SMEs in Benin City	33
2.7 Theoretical Framework	36
2.7.1Technology Acceptance Model (TAM)	37
2.7.2 Diffusion of Innovation (DOI) Theory	37
2.8 Empirical Review	38
2.9 Identified Gaps in the Literature	41
3.3 Sample Size Determination	44
3.4 Sampling Technique	45
3.5 Research instrument	45
3.6 Validity of the Instrument	46
3.7 Reliability of the Instrument	46
3.8 Instrument of Data Collection	47

3.9 Method of Data Analysis	47
CHAPTER FOUR	
DATA PRESENTATION, ANALYSIS, AND DISCUSSION OF FINDINGS	
4.1 Introduction	49
4.1.2 PRESENTATION OF THE BIO- Data of the Respondents	49
•4.2 Data Presentation	52
4.3 Discussion of Findings	62
CHAPTER FIVE	
SUMMARY, CONCLUSION, AND RECOMMENDATIONS	
5.1 Summary	64
5.2 Conclusion	65
5.3 Recommendations	66
References	67
APPENDIX A	72

LIST OF APPENDICES

PAGES

Appendix A: Letter of Introduction	72
Appendix B: Demographic Information	73

ABSTRACT

This study examined the role of mobile technology in enhancing the growth of Small and Medium Enterprises (SMEs) in Benin City, Edo State. In recent years, mobile technology has emerged as a vital tool for business operations, providing SMEs with improved access to information, communication, financial services, and market opportunities. The study adopted a descriptive survey design, and data were collected using structured questionnaires administered to a sample of SME operators across various sectors in Benin City. The findings revealed that mobile technology significantly contributes to the operational efficiency, customer engagement, and financial management of SMEs. It also facilitates seamless communication, mobile banking, digital marketing, and e-commerce, all of which are crucial for business growth. However, challenges such as poor internet connectivity, high data costs, and low digital literacy were identified as constraints to optimal utilization. The study recommends that government and stakeholders invest in digital infrastructure, provide training programs for SME owners, and create policies that promote affordable access to mobile services. The study concludes that mobile technology is a transformative tool that, if effectively harnessed, can drive sustainable growth and competitiveness of SMEs in Benin City and beyond.