The Role of Mobile Phone in Enhancing Marketing Performance of Women - *Owned Micro and Small Enterprise in Mbeya Region*

By

Kasena M. Bandoma[1]

Hamisi R. Zahoro[2]

[1]Assistant Lecturer, Tanzania Institute of Accountancy (TIA), Tanzania. Email: Kasena.bandoma@tia.ac.tz/ bandomakasena@gmail.com

[2]Tutorial Assistant, College of Business Education (CBE), Tanzania: Email: h.zahoro@cbe.ac.tz/ hamisizahoro1@gmail.com

Received: July 2021

Reviewed: September 2021

Accepted: October 2021

Published: December 2021

ABSTRACT

Mobile phone is considered as an economic tool that can liberate women entrepreneurs from poverty and empowers them with marketing knowledge. Although mobile phone can accredit women-owned enterprises with business-enhancing information, services and market opportunities to become efficient, innovative and competitive, the gains from mobile phones usage rests on the specific purposes for which business enterprises intend to support, the level of usage and technological advancement of the country. Moreover, the contribution of mobile usage in enterprise marketing performance is yet to be harnessed and little is known on women-owned micro and small enterprises in Mbeya city. As such, the present study was conducted to assess female owned micro and small enterprises performance using mobile phone, and to establish the individual effect of each of the five identified dimensions of mobile phone usage on marketing performance. Data were collected from 90 enterprises using interview schedule

in which cross-sectional survey and stratified random sampling techniques were employed. Ordinal logistic regression analysis at 95 per cent *confidence level was employed to assess the effect of mobile phone usage on marketing performance. The findings indicate that using mobile phone for promotional purposes (p = 0.027), transactional use (p = 0.028), marketing intelligence (p = 0.003), and relationship building (p = 0.045) positively predict marketing performance of an enterprise. This implies that as enterprises embarks more on using mobile phone for promoting their products, transacting with their customers, collecting market intelligence information and building relationship with customers, the more they gain in their marketing performance. The study also found that, the use of mobile phone for operational purposes is statistically insignificant (p = 0.601) in predicting the marketing performance of female micro and small enterprises. As such, there is no relationship between operational use of mobile phone and marketing performance of the women owned enterprises. The study concludes that for mobile phone usage to enhance marketing performance, it depends on the purpose for which it is put. The study therefore, recommends that women owned micro and small enterprises should put more emphasis on mobile phone usage in building promotional capabilities, transactional capabilities, marketing intelligence capabilities and relational building capabilities as these are likely to result in enhanced marketing performance.*

Key words: *Mobile phone usage, marketing performance, women owned enterprises, micro and small enterprises*

1. Introduction

Recent growth in the use of Information and Communication Technologies (ICTs) and mobile phones in particular, in women-owned micro and small-scale enterprises (MSEs) has been the focus of intense research (Msuya, Mjema, and Kundi, 2017). This has been caused by the contributions of women-owned MSEs to economic development and poverty alleviation among citizens of the country, and the roles mobile phone play in enhancing marketing performance. Women-owned MSEs plays a vital role in economic growth, employment creation, reduction of poverty and gender inequality (UNCTAD, 2014; URT, 2003). At the household level, women owned microenterprises and small subsistence businesses contribute to the survival of poor households

and building up women's confidence, skills and economic status (UNCTAD, 2014). Statics indicate that since 2014, mobile operators in low- and middle-income countries (LMICs) have connected 700 million new subscribers and another billion have gained access to the internet through a mobile phone (GSMA, 2019b). In Sub-Saharan Africa, there were 456 million new mobile subscribers with 239 million people using mobile internet by the end of 2018 (GSMA, 2019a)analysis and forecasts, and publisher of authoritative industry reports and research. Our data covers every operator group, network and MVNO in every country worldwide – from Afghanistan to Zimbabwe. It is the most accurate and complete set of industry metrics available, comprising tens of millions of individual data points, updated daily. GSMA Intelligence is relied on by leading operators, vendors, regulators, financial institutions and third-party industry players, to support strategic decision-making and long-term investment planning. The data is used as an industry reference point and is frequently cited by the media and by the industry itself.

As Tanzania Communication Regulatory Authority (TCRA) reports, by June, 2019, there were 43.75 million mobile subscribers with 22.96 million using mobile money and 22.28 million mobile subscribers used mobile internet in 2018 (TCRA, 2019).

In view of the observed growth in mobile phone usages, mobile phone can be considered as an economic tool that liberates women entrepreneurs from poverty and empowers them with marketing knowledge (Komunte, 2015). Mobile phones accredit women-owned enterprises with business-enhancing information, services and market opportunities to become efficient, innovative and competitive (GSMA, 2019b; Msuya , 2017). In harnessing the contribution of mobile usage in enterprises performance, governments and individual firms around the world, have consistently taken initiatives to increase efficiency in the adoption and use of mobile phones in MSEs as a means of achieving economic development (Msuya et al., 2017). The government of Tanzania has promoted the adoption and usage of ICT in the productive sectors including MSEs for increased productivity (National ICT Policy, 2016). However, the gains from mobile phones usages rests on the specific purposes for which the business enterprises intended to support, the level of usage and technological advancement of the country (Karim et al., 2019).

Various usages of mobile phone in enhancing marketing performance has been cited. Ghalandari (2013the purpose of this study is to investigate the effects of information and communication technology in three domains of information search, sales and service activities and communicational development on export performance of Iranian firms in two dimensions of performance in international markets and new market knowledge. Totally, 300 questionnaires were distributed to employees of export firms in Tehran city, that 267 questionnaires were used for the final analysis, which the results from analysis of them based on simple linear regression show that in export firms of Tehran city, ICT has a significant effect on export performance. But this effect varies depending on way of using ICT. Using ICT for searching information only influences dimension of performance in international markets but has no effects on new market knowledge dimension. Also using ICT for sales activities does not influence these two dimensions and finally there is a significant relationship between using ICT for communicational development and both dimensions of export performance i.e. performance in international markets and new market knowledge. Results of present research show that it is better to use ICT as a facilitator in first instance and after creation of face to face contacts, in next step it may be used as a means with high capability to support interactions between parties. Keywords: Export performance, Information and Communication Technology (ICT) identified three usages of mobile phone in enhancing marketing capabilities of enterprises, namely supporting sales and service activities, building customer relationship and information search. In the view of Scotia (2017), enterprises also use mobile phone for improving communication and efficiency and reducing business costs. As Makanyeza and Ndlovu (2015) ascertain, in order for one to understand the influence of the enterprise's mobile activity on market performance, one needs to focus on the mobile capabilities of the organization. Mobile capabilities encompass the firm's capacity to develop and implement particular mobile phone tools in four functional areas namely, informational, transactional, interactive exchanges with customers and in connecting with customers (Makanyeza and Ndlovu (2015). On the basis of this study discussion, mobile phone usage among female owned enterprises in Mbeya city is conceptualized as five-dimensional functions namely, marketing intelligence use (MIU), promotional use (PRU),

transactional use (TRU), operational use (OPU) and relational building use (RBU).

Marketing intelligence use involves the use of mobile phone to gather and analyse information that the firm requires in order to determine strategy in areas of market opportunity, market penetration strategy, and market growth (Osa Igbaekemen, 2014). Promotional use describes the use of mobile phone to enhance the existing communication ability of the enterprise related to advertising, sales promotion and direct marketing and providing new channels for which these tools can be used (Smutkupt, Krairit,and Esichaikul, 2010). Transactional use refers to using mobile phones to support exchange activities related to buying and selling of the company's offer for efficiency purposes (Msuya et al., 2017)the purpose of this study is to investigate the effects of information and communication technology in three domains of information search, sales and service activities and communicational development on export performance of Iranian firms in two dimensions of performance in international markets and new market knowledge. Totally, 300 questionnaires were distributed to employees of export firms in Tehran city, that 267 questionnaires were used for the final analysis, which the results from analysis of them based on simple linear regression show that in export firms of Tehran city, ICT has a significant effect on export performance. But this effect varies depending on way of using ICT. Using ICT for searching information only influences dimension of performance in international markets but has no effects on new market knowledge dimension. Also using ICT for sales activities does not influence these two dimensions and finally there is a significant relationship between using ICT for communicational development and both dimensions of export performance i.e. performance in international markets and new market knowledge. Results of present research show that it is better to use ICT as a facilitator in first instance and after creation of face to face contacts, in next step it may be used as a means with high capability to support interactions between parties. Keywords: Export performance, Information and Communication Technology (ICT. Transactional use enables the firm to press, receive, process and pay orders using the mobile phone tools (Makanyeza and Ndlovu (2015). Operational use refers to the use of mobile to enable the firm to design, produce and market its products more efficiently than its competitors

(Sekerene, 2016). Operational use reduce the cost of doing business, increasing the speed of delivery, enhancing the flexibility, and achieving economies of scale in micro and small scale and results into productivity performance, lowering the cost of production, enhance higher quality and better customer service (Sekerene, 2016).

Muriuki, 2014 describes the relational use of mobile phone in an enterprise as using mobile phone to provide customer service cherished by the customers. Relational use leads in the acquisition, retention and extension of customer accounts with the business. Customer acquisition refers to the process of bringing into the business new customers while customer retention refers to the activities of maintaining the acquired business by soliciting repeat business from the customers and customer extension refers to the activities that lead to an increase in the volume of business held by an individual customer.

Gao (2010) describes marketing performance (MP) as the effectiveness and efficiency of an organization's marketing activities with regard to market-related goals such as revenues, growth, market share, customer satisfaction, customer loyalty and brand equity, which in turn lead to financial output. In this view Chris and Gerhard (2016) incorporate both objectives and subjective measures of the organization's marketing performance of internal benchmarking against the company's business plan, external benchmarking against competitors' performance. In this study, we define marketing performance as the effectiveness and efficiency of mobile phone usage among female owned enterprise.

Some of previous studies have focused on the challenges of mobile phone usage among small and medium enterprises. For instance, Mazana and Apolinali (2017), identified network failure, expensive airtime, transactions delivered to a wrong number, delay of clients to respond to calls, some customers lacking mobile phones with modern applications, and customers feeling that the products are not in their taste as challenges facing women-owned MSEs from effective use mobile phones. As Apulu and Latham (2010) revealed, infrastructural facilities and lack of electricity limit micro and small enterprise from using mobile phones. Moreover, Huyer and Sikoska (2003) revealed gender socialization, cultural patterns, unequal access to education

and training and the technical aspects of the mobile phone as constraining women enterprises from using mobile phones. Some of the studies such as Sekerene (2016) analysed the impact of mobile phone usage on enterprise performance and revealed a negative effect on operational cost of the business, and a positive effect on promotional and sales. Similarly, Komunte (2015) found a positive relationship between mobile phone usage and customer relationship, operational processes and profits. With such contradictions, there is no enough empirical evidence to ascertain the usage of mobile phones in enhancing women-owned micro and small enterprises. With this view, the authors saw the need for a study on the effect of mobile phone usage on marketing performance of women-owned MSEs in Mbeya city.

From the reviewed literature, it can be summarized that, previous studies focused on mobile phone usage such as Mazana and Apolinali (2017), Komute, Rwashana and Nabukenya (2012) and Smutkupt, Krairit and Esichaikul (2010) geared to assess the general benefits and challenges of mobile phone usage in enterprises. Some other studies such as Jalagat and Said Al-Habsi (2017)International College of Engineering and Management (ICEM, and Makanyeza and Ndlovu (2015) examined IT usage in general and tried to link it with monetary and export performance respectively. However, among the reviewed literatures, there is no study which tried to link mobile phone usage and marketing performance in relation to promotional, transactional, operational, marketing intelligence, and relationship building as constraints that define marketing performance of an enterprise. As such, the current study aimed at bridging this knowledge gap by assessing the effect of mobile phone usage on marketing performance of women owned enterprises.

2.0. Research Methodology

The area identified for the study was Mbeya City chosen on the ground of being essentially an urban area where majority of micro and small enterprises operate. According to the national baseline survey report for micro, small and medium enterprises (MSMEs) in Tanzania, Mbeya City has the highest density (46%) of MSMEs compared to other regions (Ministry of Industry and Trade, 2012). Descriptive research design was adopted to analyse the effect of mobile phone usages on marketing performance of women owned micro

and small enterprises (MSEs) due to its capability to enable the researcher to describe the situation of mobile phone usages and marketing performance of women-owned MSEs as it prevails in the present scenario (Jalagat and Said Al-Habsi, 2017)International College of Engineering and Management (ICEM. A cross-sectional survey strategy was adopted to provide the researcher with a systematic and structured method for acquiring current information for the study on mobile phone usage in a relatively short amount of time to allow generalization (Kothari, 2011).

A sample of 90 women-owned MSEs chosen based on the rule of thumb in econometric was used in this study. The rule requires that a reliable sample size for a study should be at least 50, and more than 8 times the number of variables in the model (i.e., $n \geq 50+8M$), where n = sample size, M= number of predictors or independent variables (Philemon, 2010). This study has 5 independent variables, thus, the minimum sample size would be (n) greater or equal to 50+ 8*(5) = 90 respondents. Stratified sampling techniques was employed to ensure equal representation of respondents in terms of their age, areas and type of their businesses (Ampomah, 2012). The study employed interview schedule to collect primary data from the sampled respondents in order to enable the researcher clarify issues to the respondents in filling responses in the questionnaire (Kothari, 2011). Descriptive statistical analysis was carried out to obtain frequencies and percentages. Ordinal logistic regression technique was employed to analyse the relationship between mobile phone usages and marketing performance of the chosen women owned enterprises. The choice of the model was based on its capability of predicting the relationship of the two continuous variables: mobile phone usage and marketing performance (Kothari, 2011). Cronbach's alpha test was employed reliability in testing and a mean score 0.81 above the cut point of 0.70 was obtained.

3.0. Results and Discussion

3.1 Socio-economic Characteristics of Respondents

The respondents were categorized by age and found that majority (57.8%) of them were middle-aged adults' women entrepreneurs aged between 36-55 years, followed by young adults' entrepreneurs (35.6%) aged between

18-35years. The rest of the respondents (6.7%) were older adults' women entrepreneurs. Education level categorization of respondents revealed that majority (49.4%) of the respondents were primary school leavers, and 35% were secondary school leavers. Technical College and University graduates formed 13.3 and 2.2 per cent respectively. Business age classification indicated that, among the surveyed respondents, majority (44.4%) of them operate enterprises aged between 4-6 and 37.2 per cent of the respondents operate businesses aged up to 3 years. About 13.3 per cent of the respondents have survived in business operations for 7-9 years and only 5 per cent of them have remained in business for 10 years and above. Classification of the respondents based on the type of business operations undertaken revealed that 34.4 per cent of the respondents engage in manufacturing sector, 32.2 per cent in the restaurant businesses, 25.6 per cent in retailing and wholesaling trade and the rest (7.8%) engage in other businesses. The surveyed respondents were also categorized into the number of employees engaged in the business. The study found that 56.7 per cent of the enterprises engaged up to 4 employees and the rest of the enterprises employed between 5-20 workers. This implies that majority of the women owned enterprises were micro enterprises and the rest were small ones.

3.2. Ordinal Logistic Regression Results

Ordinal logistic regression analysis at 95 per cent confidence level was carried out to test the effect of mobile usage and on marketing performance of the enterprise. Before establishing the relationship between mobile phone usage and marketing performance, the model was tested for goodness of fit and its explanatory power; the results obtained were recorded in Table 3.1. The results revealed that model fitting information had p-value less than 0.05 ($p = 0.000$) indicating that there is the relationship between the baseline model to the final model. Furthermore, the Pearson value for goodness of fit was found to have p-value greater than 0.05 ($p= 0.164$) implying that the observed data have goodness of fit with the fitted model. Moreover, the Pseudo R-Square was found to have the Nagelkerke value of 0.894 greater than the cut point of 0.7. This implies that, the proportional variance explained by the independent variable on the dependent variable in the regression model is only 89.4

percent. The remaining proportion could be explained by other factors not captured in the model.

Table 4.1: Goodness of fit of the model

Model fitting information					**Goodness of fit**				**Pseudo R-Square**	
Model	2Log likelihood	Chi-Square	df	Sig.		Chi-Square	df	Sig.	Cox and Snell	.820
Intercept only	227.549				Pearson	9.351	115	.164	Nagelkerke	.894
Final	.000	227.549	5	.000	Deviance	14.463	115	.164	McFadden	.874

The ordinal logistic regression analysis at 95 per cent confidence level was then carried out to test the effect of mobile phone usage on marketing performance of women micro and small enterprises and the resulting estimates were recorded in Table 4.2. The use of mobile were for promotional purposes ($p = 0.027$), transactional use ($p = 0.028$), marketing intelligence (0.003), and relationship building ($p = 0.045$) with a p value ≤ 0.05 and hence were statistically significant and positively predicted marketing performance of an enterprise. This implies that as enterprises embark more on using mobile phone for promoting their products, transacting with their customers, collecting market intelligence information and for relationship building with customers, the more they gain in their marketing performance. However, the use of mobile for operational purposes is statistically insignificant ($p = 0.601$) to predict the marketing performance of women micro and small enterprises and as such, the third hypothesis was not supported. This implies that, using mobile phone for operational purposes does not result into enhanced marketing performance.

Table 4.2: Parameter estimates on the effect of mobile usage and marketing performance.

	Estimate	**Std. Error**	**Wald**	**df**	**P**	**Decision on hypothesis**
PRU ---- > MP	3.501	1.585	4.879	1	.027	H1 supported
TRU --- > MP	2.072	.945	4.814	1	.028	H2 supported
OPU --- > MP	.307	.586	.274	1	.601	H3 not supported
MIU ---> MP	4.062	1.371	8.776	1	.003	H4 supported
RBU --- > MP	2.750	1.371	4.024	1	.045	H5 supported

Overall, the study found that mobile phone usage for promotional, transactional, marketing intelligence and relational purposes, positively predict marketing performance of women enterprises. This implies that mobile phone usage enhances promotional, transactional, marketing intelligence and relationship building purposes with the target market, increase effectiveness and efficiency of an organization's marketing activities with regard to market-related goals, such as revenues, growth, market share, customer satisfaction, customer loyalty and brand equity, which in turn lead to financial output. These findings are in line with the findings in a study by Komute (2015) and Mazana and Apolinali (2017). The study has also found that, the use of mobile phone for operational purposes is statistically insignificant in predict marketing performance of women owned micro and small enterprises. This finding is in contrast with findings in other studies (i.e., Sekerene, 2016; Makanyeza and Ndlovu, 2015). The contrast with this finding is drawn from Makanyeza and Ndlovu (2015) and Ghalandari (2013the purpose of this study is to investigate the effects of information and communication technology in three domains of information search, sales and service activities and communicational development on export performance of Iranian firms in two dimensions of performance in international markets and new market knowledge. Totally, 300 questionnaires were distributed to employees of export firms in Tehran city, that 267 questionnaires were used for the final analysis, which the results from analysis of them based on simple linear regression show that in export firms of Tehran city, ICT has a significant effect on export performance. But this effect varies depending on way of using ICT. Using ICT for searching information only influences dimension of performance in international markets but has no effects on new market knowledge dimension. Also using ICT for sales activities does not influence these two dimensions and finally there is a significant relationship between using ICT for communicational development and both dimensions of export performance i.e. performance in international markets and new market knowledge. Results of present research show that it is better to use ICT as a facilitator in first instance and after creation of face to face contacts, in next step it may be used as a means with high capability to support interactions between parties. Keywords: Export performance, Information and Communication Technology (ICT) that mobile phone usage is dimensionally specific and to the level of usage and technological acumen of the enterprise

(Karim et al., 2019). Thus, there is a need of categorizing mobile phone usage if one is to harness the benefits of mobile marketing to achieve market and organizational goals.

4.0 Conclusions and Recommendations

The study sought to predict female owned micro and small enterprises marketing performance using mobile phone usage, and to establish the individual effect of each of the five dimensions of mobile usage on marketing performance of women owned MSEs. The study established that overall, mobile phone usage positively predicts the marketing performance of women owned MSEs. The study also establishes that only one of the five identified dimensions of mobile usages, namely operational usage, is statistically insignificant in predicting the marketing performance of female owned MSEs. u. The present findings thus, make significant contribution to the current body of knowledge by providing empirical evidence on this phenomenon especially in developing countries such as Tanzania.

It is recommended that enterprises need to pay particular attention to the specific use of mobile phones. As such, the study recommends that more emphasis should be placed on the use of mobile phones to build promotional capabilities, transactional capabilities, marketing intelligence capabilities and relational building capabilities as these are likely to result in enhanced marketing performance. Policy makers should continue to avail the necessary information communication technology (ICTs) infrastructures necessary to enable women enterprises improve their performance. Future studies can also investigate on how mobile phones can be used to gain and maintain customers for the business enterprise.

Reference

Ajzen, I. (1991). The Theory of Planned Behaviour. Organizational Behaviour and Human Decision Processes, 50, 179-211.

Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behaviour.* Englewood Cliffs, NJ: Prentice-Hall.

Alharthi, M., & Islam, Md. M (2020). How can mobile phone usage affect micro and small enterprises' performance in Saudi Arabia? Electron j inf syst dev ctries. 2021;87: e12157. Accessed from https://doi.org/10.1002/isd2.12157 on 5th September, 2021.

Apulu, I., & Latham, A. (2010). Benefits of information and communication technology in small and medium sized enterprises: a case study of a Nigerian SME. Proceedings of the 15th Annual Conference on UK Academy for Information Systems, 1, 23–24. https://doi.org/10.5539/ijbm.v6n5p51

Chris, B., & Gerhard, van W. (2016). An investigation of the marketing performance measurement practices in Hatfield Volkswagen group. African Journal of Business Management, 10(6), 131–139. https://doi.org/10.5897/ajbm2015.7772

Daisy ChelangatRono, L. (2018). The Use of Mobile Phone Technology andthe Performance ofAgro Based Small and Medium Enterprises: A Review of Literature. 20(4), 56–63. https://doi.org/10.9790/487X-2004045663

Gao, Y. (2010). Measuring marketing performance: a review and a framework. The Marketing Review, 10(1), 25–40. https://doi.org/10.1362/146934710x488924

Ghalandari, K. (2013). The Effect of Information and Communication Technology on Export Performance of Iranian Firms. R*esearch Journal of Applied Sciences*, Engineering and Technology, 17(5), 4367–4376. https://doi.org/10.1097/NXN.0b013e3182842103

GSMA. (2019a). The Mobile Economy. Sub-Saharan Africa. GSMA Intelligence, 1–35. Retrieved from https://www.gsmaintelligence.com/research/2019/02/the-mobile-economy-2019/731/

GSMA. (2019b). The Mobile Gender Gap report 2019. 1–55. Retrieved from https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/04/GSMA_The_Mobile_Gender_Gap_Report_2018_32pp_WEBv7.pdf

Huyer, S., & Sikoska, T. (2003). Overcoming the Gender Digital Divide: Understanding ICTs and their Potential for the Empowerment of Women. (1), 34.

Jalagat, R., & Said Al-Habsi, N. A. (2017). Evaluating the Impacts of IT Usage on Organizational Performance. European Academic Research EAR ; International Multidisciplinary Research Journal., 9(5), 5111–5164. Retrieved from https://www.researchgate.net/publication/322087198_Evaluating_the_Impacts_of_IT_Usage_on_Organizational_Performance

Karim, N. A.-H. A., Jalil, N. A., Ramli, N. R. @, Zulkifli, N., Aziz, S. N. A., & Zakariya, Z. (2019). ICT Usage Performance of Small and Medium Enterprises and Their Exporting Activity in Malaysia. International *Journal of Academic Research in Business and Social* Sciences, 8(12), 2335–2346. https://doi.org/10.6007/ijarbss/v8-i12/5444

Komunte, M, Rwashana, A. S., & Nabukenya, J. (2012). Comparative Analysis of Mobile Phone Usage among Women Entrepreneurs in Uganda and Kenya. *African Journal of Computing & ICT*, 5(5), 74–86.

Komunte, Mary -. (2015). Usage of Mobile Technology in Women Entrepreneurs: A case Study of Uganda. *The African Journal of Information System*s, 7(3), 3.

Makanyeza, C., & Ndlovu, A. (2015). ICT and export performance : Empirical evidence from small and medium enterprises in the manufacturing sector of Zimbabwe. International Conference on Transforming and Growing Economies through Sustainable Business Innovation, (October).

Makanyeza, C., & Ndlovu, A. (2015). ICT and export performance : Empirical evidence from small and medium enterprises in the manufacturing sector of Zimbabwe. International Conference on Transforming and Growing Economies through Sustainable Business Innovation, (October).

Mazana, Y. M., & Apolinali, M. P. (2017). Mobile phone usage a mong women traders i n tanzania: a case of women traders at kariakoo area, da r-es-salaam. I(Iii), 1–10.

Ministry of Trade and Indusry (2012). National Baseline Survey Report for Micro, Small, and Medium Enterprise in Tanzania.

Msuya, C. A., Mjema, E. A. M., & Kundi, B. A. T. (2017). ICT adoption and use in Tanzania SMEs. Tanzania Journal of Engineering and Technology, 36(1), 23–34.

Muriuki, N. G. (2014). the Role of Mobile Phone Use in the Success of Small and Medium Sized Enterprises : a Case of Smes Providing Financial Services in the Kiambu Sub County a Research Project Submitted in Partial Fulfilment of the Requirement for the Award of Msc . Informati. (October).

National ICT Policy. (2016). National ICT Policy 2016. (May), 1–63. Retrieved from https://tanzict.files.wordpress.com/2016/05/national-ict-policy-proofed-final-nic-review-2.pdf

Osa Igbaekemen, G. (2014). Marketing Intelligence As a Strategic Tool for Competitive Edge. British Journal of Marketing Studies, 2(5), 17–34. Retrieved from www.eajournals.org

Scotia, N. (2017). Advent of mobile telecommunications in Ghana : Their role and contribution to the business activities of small and medium-scale enterprises. Journal of African Political Economy and Development Vol, 2(December), 26–52.

Sekerene, E. K. (2016). Impact of Mobile Phone Communication on SME Perfomance; A Case of Selected Units. (June).

Smutkupt, P., Krairit, D., & Esichaikul, V. (2010). Mobile Marketing : Implications for Marketing Strategies. International Journal of Mobile Marketing, 5(2), 126–139. Retrieved from http://web.efzg.hr/dok/MAR/vskare/kolegiji/im/materijali/Mobile_Marketing-Implications_for_Marketing_Strategies.pdf%5Cnhttp://search.ebscohost.com/login.aspx?direct=true&db=bth&AN=61262769&site=ehost-live

TCRA. (2019). *Quartery Communications Statics*: April-June 2019 Operators' Submissions. (March), 1–18. Retrieved from https://www.tcra.go.tz/images/headlines/TelCom_Statistics_March_2019.pdf

Trade, M. of I. and. (2012). National Baseline Survey Report for Micro, Small & Medium Enterprises in Tanzania.

URT. (2003). United Republic of Tanzania Ministry of Industry and Trade Small and Medium Enterprise Development Policy.