Blueprint Academic Publishers

Journal of Business, Economics and Management Research Studies
2(3)
Received: August 18, 2024
Accepted: September 08, 2024
Published: September 14, 2024

The Moderating Role of Technological Efficiency on the Relationship between Mobile Banking Accessibility and Financial Performance of SMEs in Kajiado County, Kenya

Koech Alex and Sogomo Anne

Department of Finance and Accounting, Umma University, P.O. Box 713, Kajiado, Kenya

Abstract

Mobile banking is a financial service offered by banks, enabling customers to access their accounts and carry out various transactions using mobile devices like smartphones and tablets. The extent to which businesses benefit from this service, however, is influenced by several factors. One key factor is technological efficiency, which describes an SME's ability to effectively use mobile banking platforms. SMEs with higher technological efficiency are more likely to fully capitalize on the advantages of mobile banking, while those with lower efficiency may face challenges in tapping into its full potential. Therefore, the study evaluated the moderating role of technological efficiency on the relationship between mobile banking accessibility and the financial performance of SMEs in Kajiado County, Kenya. The study was grounded by Technology Acceptance Model (TAM) developed by Davis in 1986. The study employed descriptive research design. Data was collected using a closed-ended, five-point Likert scale questionnaire, which was self-administered to a sample of 58 respondents, representing the entire population of registered SMEs in Kajiado County, Kenya. The collected data was analyzed both descriptively (using means and standard deviation) and inferentially (through correlation, regression). The results indicated that mobile banking accessibility was positively and significantly linked with financial performance ($r=.751$, $p<.01$). Also, the technological efficiency was also positively and significantly related to the financial performance with ($r= .750$, $p < .01$). Further, the results showed that mobile banking accessibility significantly predicts SME's financial performance ($\beta=0.109$, $p < 0.05$) and this relationship is partially moderated by technological efficiency ($\beta =.2483$, $p < .001$). This indicates that the ability of mobile banking services to improve financial performance is strengthened when SMEs have higher levels of technological efficiency. The study recommends that SMEs in Kajiado County should invest in improving their technological capabilities to attain the benefits of mobile banking. This can be achieved through

capacity-building programs such as training on digital literacy and the use of mobile banking platforms.

Keywords: Mobile banking, technological innovation, technology acceptance model, financial performance

Journal ISSN: 3005-2173

Article DOI: https://doi.org/10.69897/jobemrs.v2i3.143

Issue DOI: https://doi.org/10.69897/jobemrs.v2i3

Correspondence: drfernando173@gmail.com

Funding: The author received no financial support for the research, authorship and/or publication of this article

Data Availability Statement: The authors confirm that the data supporting the findings of this study are available within the article [and/or] its supplementary materials.

Competing interests: The authors declare no potential conflicts of interest with respect to the research, authorship and/or publication of this article.

Introduction

Mobile banking accessibility (m-banking) is among the latest in a series of recent mobile technological innovations (Zhu & Wang, 2022; Kairo, 2019; Odera, 2013). Although automated teller machine (ATM), telephone, and internet banking offer effective delivery channels for traditional banking products, the newest delivery channel established by retail and microfinance banks in many developed and developing countries, is likely to have significant effects on the market (Safeena et al., 2012). There are numerous mobile payment services to choose from and they all embrace the latest technological advances, services, and features (Luna et al., 2019). Globally, mobile banking is receiving increasing attention, from merchants to consumers, as a substitute for using a check, cash, and credit cards. The potential of SMEs and digital payment systems is massive (Alkhowaiter, 2020; Yucha et al., 2020). Nonetheless, mobile technology is considered a key tool for firms to improve their performance, as it provides customers accessibility, global reach, and allows them to purchase products despite the boundaries (Shaikh, & Karjaluoto, 2015). The use of mobile banking has the possibility to lower transaction costs of making payment or receiving payment, which means that many companies will increase their business model and improves their business, lower transaction costs engendered from mobile banking, as clients do not need to spend time and money to visit branches or banks to make transactions such as payments, which saves clients income and time (Amoah & Mungai, 2020).

Small and Medium Enterprises (SMEs) are increasingly recognized as important drivers of economic growth,

productivity, innovation and employment, and are widely accepted as a key aspect of economic dynamism (Hisrich, 2014). Muhia and Afande (2015), Fierro et al. (2016) described SMEs as major income sources for many economies especially in Least Developed Countries. SME creates employment opportunities, advocates for innovation and acts as a source of revenue for Governments through taxation. Even though SMEs provide solution to various economic problems, they also face challenges that deter their growth. One major challenge is access to finance, Ryan et al., (2014) noted that constrained access to external finances by SMEs with banks limiting funding to small enterprises as compared to large enterprises. The other challenge is investment decision making which majorly depends on the owner of the business who doubles up as the manager of the investment and therefore all the decisions rely on them regardless of their knowhow. Therefore, SMEs contribution to socio-economic well-being of various economies has not been realized fully due to challenges they face. Due to this, they have tremendously been moving towards adopting technologies and their usage for financial and management and constantly aspiring to stay competitive in their particular businesses by exploiting pertinent instruments to attain their aims (Johansson et al., 2015). Universally and Kenya in particular, it is becoming abundantly evident that to sustain, compete globally, and achieve constant growth, SMEs need to adopt a digital payment system that reduces the financial and non-financial cost such as time and energy (Mwavali, 2021). The accessibility of mobile banking services has the potential to enhance the financial performance of SMEs by improving cash flow management, reducing transaction costs and enabling easier access to credit. These benefits can lead to improved operational efficiency, profitability and business growth. However, the degree to which SMEs benefit from mobile banking varies based on several factors, including the level of technological efficiency, the specific financial services utilized and the business environment. Technological efficiency is key in determining whether SMEs can fully benefit from mobile banking. SMEs that are technologically efficient are likely to optimize the use of mobile banking services which could lead to improved financial performance (Pu et al., 2021).

Financial performance is the process of measuring the results of a firm's policies and operations in monetary terms over a certain period of time (Jayawardhana, 2016). It identifies the financial strengths and weakness of a firm by establishing relationships between the items of the financial position and income statement as noted by Jayawardhana, (2016), profitability, return on equity and liquidity ratios among others provide valuable tools or measures to stakeholders to evaluate the past and current financial performance of a firm. Profitability is an indicator of how a company's financial performance is relative to its total cost assets (Diana & Maria, 2020). Therefore, this study evaluated how technological efficiency moderates the relationship between mobile banking accessibility and the financial performance of SMEs in Kajiado County.

Theoretical Review

This study was grounded by Technology Acceptance Model (TAM) developed by Davis in 1986. TAM, simple yet powerful, has been extensively validated, standing as a leading scientific paradigm and a reliable model for explaining, predicting,

and improving user acceptance across a spectrum of technological deployments. Over more than three decades since the introduction of TAM, numerous extensions have emerged, incorporating additional variables and collectively referred to as “TAM”. However, perceived usefulness and perceived ease of use remain the basic beliefs of the core TAM model. Studies has showed that, even though perceived near-term usefulness had the most significant influence on the behavioral intention to use a technology, perceived long-term usefulness also exerted a positive, though lesser, impact. No significant, direct relationship was found between ease of use and behavioral intention to use a technology (Dahabreh et al., 2020;Alyoubi & Yamin, 2021).

According to Elmghaamez et al., (2022) the world bank as of 2018 had presented evidence of rapid growing use of the internet in developed and developing economies. Online banking, which is easily done from home or from the office through a personal computer, has fought for its place in comparison to traditional bank transfers. Information on the status of a bank account or payment transaction in a short time via mobile phones is merged as "mobile banking". Mobile banking has advanced to today's payment with the help of mobile phones anywhere and anytime, and mobile phone manufacturers have had to meet the growing needs of users for simpler and easier banking transactions (Zhang, et al., 2018). Technology Acceptance Model and mobile banking services accessibility are related in that the theory help to explain how the adoption and accessibility of mobile banking services spread among different groups of users. According to TAM, the adoption of new technologies, like mobile banking, is influenced by various factors, such as perceived usefulness, ease of use, relative advantage, compatibility, and complexity. These factors can affect how quickly and widely mobile banking services are adopted and used. According to the Economist, in Kenya, the country in which Mobile Money has flourished more than in any other, as such there are more active mobile money accounts than adults in the population (Burns, 2015). The dramatic proliferation of mobile banking accounts was made possible only by the swift formulation and implementation of regulations that are conducive to enabling people to use the system and the formation of sound partnerships among relevant stakeholders (Rathee et al., 2021). According to this theory, users are more likely to adopt mobile banking services if they perceive them to be useful and easy to use. Maruping and Matook, (2020) asserts that if users believe that mobile banking provides a more convenient way to access their accounts or perform transactions, they are more likely to adopt it.

In a study by Khasawneh, Hujran and Abdrabbo, (2018), researchers examined the factors influencing mobile banking adoption among individuals. The findings revealed that perceived usefulness, ease of use, trust, and perceived risk were significant factors influencing individuals' adoption decisions.

Methodology

The study was conducted in Kajiado County which is located in the Southern part of Kenya. The county borders the Republic of Tanzania to the Southwest, Taita Taveta County to the Southeast, Machakos and Makueni Counties to the East, Nairobi County to the Northeast, Kiambu to the North and Narok County to the West (County Government of Kajiado, 2013). The study utilized a descriptive research design. The target population

consisted of 58 registered small and medium enterprise (SME) owners, who often lack the time to visit banks for their daily transactions but predominantly use mobile banking services. The study used structed questionnaires to collect the data. A pilot study was conducted with 10 participants, who were not included in the main study, to identify potential errors in the questionnaire and enhance its reliability. The reliability was assessed using Cronbach's alpha, which yielded a coefficient exceeding the acceptable threshold of 0.7. This indicates a high level of reliability for the questionnaire. Additionally, the questionnaire was evaluated by supervisors, confirming its strong content validity. Data was coded into SPSS and analyzed using both descriptively (using means and standard deviation) and inferentially (through correlation and regression). Multiple regression models used for direct effects and moderating effects are as follow;

For direct effect with control variables
For direct effect with control variables

$$FP = \beta_0 + \beta_1 MBA + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots Model\ 1$$

Moderation model for the indirect effect

$$FP = \beta_0 + C + \beta_1 MBA + \beta_2 TEC + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots Model\ 2$$

Where;
β_o is the Constant
FP is Financial Performance (DV)
MBA is Mobile Banking Accessibility (IV)
TEC is the Technological Efficiency (moderator variable)

Results and Discussion

Reliability

Table 1 presents the Cronbach's alpha reliability coefficients for the variables studied, which include financial performance, mobile banking accessibility and technological efficiency. These coefficients indicate the internal consistency of the measurement instruments used in the study.

Table 1: Cronbach's Alpha Reliability Coefficients

N=58 Variable	Cronbach's Alpha value
Financial Performance	0.802
Mobile banking accessibility	0.819
Technological efficiency	0.757

The Cronbach's alpha coefficient for financial performance is 0.802. This value exceeds the commonly accepted threshold of 0.7, indicating that the measurement scale for financial performance has high internal consistency and reliability. This suggests that the items used to assess financial performance are consistently measuring the same underlying construct. Further, the

coefficient for mobile banking accessibility is 0.819, which is also above the 0.7 threshold. This high reliability score reflects that the items used to measure mobile banking accessibility are reliable and consistently capture the concept of how accessible mobile banking services are to SMEs. With a Cronbach's alpha of 0.757, the technological efficiency scale demonstrates acceptable internal consistency. Although slightly lower than the other variables, this coefficient still indicates a reliable measurement of technological efficiency among SMEs.

Descriptive statistics

Table 2 presents the descriptive statistics for the variables studied, including financial performance, mobile banking accessibility and technological efficiency.

Table 2: Descriptive statistics

N=58 Variable	Mean (M)	Standard Deviation
Financial Performance	4.3895	.606
Mobile banking accessibility	4.20	.579
Technological efficiency	4.04	.67791

Table 2 presents the summary statistics for the sampled variables, indicating that financial performance among SMEs had the highest mean (M = 4.39) and standard deviation (SD = .606). Also, mobile banking accessibility had a high mean (M = 4.20) and standard deviation (SD = .579. The mean score for technological efficiency is (M = 4.04) with a standard deviation (SD = 0.678), suggesting that SMEs have a relatively high level of efficiency in utilizing technological tools.

Correlation analysis

Pearson's correlation analysis was conducted to evaluate the associations between the variables (Bougie & Sekaran, 2019). Pearson's correlation analysis was employed to examine the relationships between the variables: financial performance, mobile banking accessibility and technological efficiency (Bougie & Sekaran, 2019). The results of the correlation analysis are presented in Table 3.

Table 3: Pearson's correlation coefficients

N=58 Variable	Financial Performance	Mobile banking accessibility	Technological efficiency
Financial Performance	1		
Mobile banking accessibility	0.751**	1	
Technological efficiency	0.750**	0.764**	1

*** Correlation is significant at the 0.01 level (2- tailed).*

The correlation analysis revealed that there is a strong positive correlation ($r = 0.751$, $p < 0.01$) between financial performance and mobile banking accessibility. This indicates that SMEs with better access to mobile banking services tend to experience higher financial performance. The high correlation suggests that mobile banking accessibility is key in enhancing the financial

performance for SMEs. A similarly strong positive correlation (r = 0.750, p < 0.01) exists between financial performance and technological efficiency. This suggests that SMEs with higher technological efficiency also tend to achieve better financial performance. The close association between these variables emphasizes the importance of technological capabilities in optimizing financial results. Further, there is a significant positive correlation (r = 0.764, p < 0.01) between mobile banking accessibility and technological efficiency. This implies that SMEs that are more efficient in their technological use are also likely to have better access to mobile banking services. Therefore, the correlation analysis demonstrates that both mobile banking accessibility and technological efficiency are closely related to the financial performance of SMEs.

Hypothesis testing

Direct effect

Multiple linear regression analysis was performed to assess the effects of the predictor variable on mobile banking accessibility and financial performance. The study hypothesized that (H_{01}) mobile banking accessibility have no significant effect on financial performance of Small and Medium Enterprises.

Table 4: Coefficient results for direct effect

	|Unstandardized Coefficients|		|Standardized Coefficients|			Collinearity Statistics	
	β	S. Error	Beta	T	Sig.	Tolerance	VIF
(Constant)	2.368	.136		17.454	.000		
FinPerf	0.109	0.035	0.121	3.170	0.002	0.443	2.259
Summary statistics							
R	0.847a						
R Square	0.718						
Adjusted R Square	0.714						
Std. Error of the Estimate	0.308						
Durbin- Watson	1.95						
ANOVA (F stat)	157.9						
Sig	0.000						

Dependent Variable: Financial Performance

The findings in Table 4 below showed that mobile banking accessibility positively and significantly affected achievement of financial performance, (β=0.109, p < 0.001), therefore null hypothesis is rejected. The predictors explained 71.8% of the variations on financial performance, R-squared = 0.718, Adjusted R-squared = .714. The results also demonstrated that the coefficient of determination was significant as shown by F = 157.9, p <0.001.

The empirical evidence demonstrates a strong positive relationship between mobile banking accessibility and the financial performance of SMEs. A comprehensive study by Asongu and Nwachukwu (2018) analyzed mobile banking adoption in 49 African and Asian countries, focusing on its impact on

SME financial performance. The authors found that mobile banking services, such as mobile money transfers and savings accounts, significantly contributed to the financial success of SMEs by improving cash flow management and access to financing. The study concluded that mobile banking reduced the financial exclusion of SMEs, especially in rural areas where traditional banking services were scarce or nonexistent. However, it also noted that the effectiveness of mobile banking was often constrained by regulatory barriers, infrastructure limitations, and the digital literacy of SME owners. In Kenya, Mue (202) examined the impact of mobile banking Financial Performance of Smes in Nairobi County, Kenya. The study found that mobile banking services boosted the efficiency of SME operations and minimized their costs when compared to traditional banking.

Moderating effect

The study second hypothesis (H_{02}) stated that technological efficiency has no moderating effects on the relationship between mobile banking accessibility and financial performance. The results in Table 5 below revealed that technological efficiency had a positive and significant moderating effect on the relationship between mobile banking accessibility and financial performance (β= .2483, ρ<0.05), therefore, the second hypothesis was rejected. The positive coefficient suggests that higher levels of technological efficiency enhance the positive impact of mobile banking accessibility on financial performance. This implies that SMEs with better technological capabilities experience more substantial financial benefits from mobile banking services compared to those with lower technological efficiency. Further, the positive moderation indicates that technological efficiency amplifies the benefits derived from mobile banking accessibility. For SMEs, this means that investing in technological improvements can significantly enhance the effectiveness of mobile banking services, leading to better financial performance. This could be due to more effective utilization of mobile banking features, better integration with existing systems, or more efficient management of financial operations through advanced technology.

Table 5: Moderating effect of technological efficiency on mobile banking accessibility and financial performance of SMEs

Predictors	**(FP)C'**	
	β	PV
Constant	-.0036	.8773
MBS Acc	-	-
MBSAcc×TEC Eff	-.2483	(.000)
R2	.7289	
F	234.4525	.000

Level of confidence intervals in output: 95.0000
Number of bootstrap samples for percentile bootstrap confidence intervals:5000

Technological efficiency enables SMEs to more effectively utilize mobile banking services. Omondi and Muturi (2019) explored the relationship between mobile banking and financial performance in Kenya, focusing on the regulatory environment and technological advancements. The findings confirmed that mobile banking positively impacts financial performance by enhancing efficiency and expanding customer reach. This aligns with our finding that technological efficiency amplifies the positive impact of mobile banking accessibility.

Conclusion and Recommendation

The study explored the moderating role of technological efficiency on the relationship between mobile banking accessibility and the financial performance of SMEs in Kajiado County, Kenya. The findings revealed that mobile banking accessibility significantly and positively influences the financial performance of SMEs, as evidenced by the strong correlation. This suggests that SMEs with better access to mobile banking services experience improved financial outcomes. Additionally, technological efficiency was also found to have a significant positive relationship with financial performance. SMEs that efficiently utilize mobile banking platforms benefit more from these services, resulting in enhanced financial performance. Furthermore, the regression analysis confirmed that mobile banking accessibility is a significant predictor of SME financial performance. Importantly, the study demonstrated that technological efficiency partially moderates this relationship, indicating that the effectiveness of mobile banking services in improving financial performance is enhanced when SMEs possess higher levels of technological efficiency.

Based on the findings the study recommends that SMEs in Kajiado County should invest in improving their technological capabilities to fully achieve the benefits of mobile banking. This can be achieved through capacity-building programs such as training on digital literacy and the use of mobile banking platforms. Also, banks and financial institutions should continue to expand mobile banking services, particularly in underserved regions. Ensuring that SMEs have easy access to these platforms will further enhance their financial performance. Further, SMEs should explore partnerships with tech companies or mobile service providers to access affordable technology solutions. Such collaborations can enhance their technological efficiency, allowing them to maximize the financial advantages of mobile banking. Lastly, the Kenyan government and Counties should support SMEs by creating policies that promote the adoption of mobile banking and other digital technologies. Incentives, such as subsidies for technology upgrades or tax breaks for SMEs that adopt digital solutions, could accelerate technological adoption in the sector.

References

Alkhowaiter, W. A. (2020). Digital payment and banking adoption research in Gulf countries: A systematic literature review. *International Journal of Information Management*, *53*,102102.

Alyoubi, B. A., & Yamin, M. A. (2021). Extending the role of Diffusion of Innovation Theory (DOI) in achieving the strategic goal of the firm with the moderating effect of cost leadership. *International Journal of System Dynamics Applications (IJSDA)*, *10*(4), 1-22.

Amoah, C., & Mungai, J. N. (2020). Financial literacy training and micro insurance on the financial performance of SMEs in the Sekondi-Takoradi Metropolis, Ghana. *International Journal of Research in Business and Social Science (2147-4478)*, *9*(7), 247-256.

Burns, S. (2015). Mobile money and financial development: The case of M-PESA in Kenya. *Available at SSRN 2688585*.

County Government of Kajiado (2013). County Integrated Development Plan 2013-2017. https://repository.kippra.or.ke/bitstream/handle/123456789/994/2013-2017%20Kajiado-County%20CIDP.pdf?sequence=1&isAllowed=y

Dahabreh, I. J., Robertson, S. E., Steingrimsson, J. A., Stuart, E. A., & Hernan, M. A. (2020). Extending inferences from a randomized trial to a new target population. *Statistics in medicine*, *39*(14), 1999-2014.

Diana, H. I., & Maria, M. M. (2020). The importance Of profitability indicators In assessing The financial performance Of economic entities. *The Annals of the University of Oradea*, *29*(2020), 219.

Elmghaamez, I. K., Attah-Boakye, R., Adams, K., & Agyemang, J. (2022). The diffusion of innovation theory and the effects of IFRS adoption by multinational corporations on capital market performance: a cross-countryanalysis. *Thunderbird International Business Review*, *64*(1), 81-108.

Fierro, L., Gaddis, M., Kinney, M., Reed, J., Kirkwood, B., Greene, M., ... & Deloitte Consulting, L. L. P. (2016). Implementation pilot for two-dimensional (2D) vaccine barcode utilization: summary report.

Hisrich, R. D. (2014). *Advanced introduction to entrepreneurship*. Edward Elgar Publishing.

Jayawardhana, A. (2016). Financial performance analysis of Adidas AG. *European journal of business and management*, *8*(11), 74-82.

Johansson, E., Gustafsson, L. G., Berglund, S., Lindborg, T., Selroos, J. O., Liljedahl, L. C., & Destouni, G. (2015). Data evaluation and numerical modeling of hydrological interactions between active layer, lake and talik in a permafrost catchment, Western Greenland. *Journal of Hydrology*, *527*, 688-703.

Kairo, K. N. (2019). *Mobile banking adoption and financial credit accessibility in Wote Sub–county, makueni county, Kenya* (Doctoral dissertation, Kenyatta University).

Khasawneh, M. H. A., Hujran, O., & Abdrabbo, T. (2018). A quantitative examination of the factors that influence users' perceptions of trust towards using mobile banking services. *International Journal of Internet Marketing and Advertising*, *12*(2), 181-207.

Markoska, K., Ivanochko, I., & Gregus ml, M. (2018). Mobile banking services—business information management with mobile payments. *Agile Information Business: Exploring Managerial Implications*, 125-175.

Maruping, L. M., & Matook, S. (2020). The evolution of software development orchestration: current state and an agenda for future research. *European Journal of Information Systems*, *29*(5), 443-457.

Mue, S. (2021). *The Impact of Mobile Banking on the Financial Performance of Smes in Nairobi County, Kenya* (Doctoral dissertation, University of Nairobi).

Muhia, D. W., & Afande, F. O. (2015). Adoption of e-procurement strategy and procurement performance in state corporations in Kenya (A case of Kenya Revenue Authority). *Industrial Engineering Letters*, *5*(6), 1-24.

Mwavali, A. (2021). A Framework for Cloud Computing Adoption by SMEs in Kenya. *World Journal of Innovative Research*, *10*, 111-117.

Odera, E. A. (2013). *Mobile banking adoption in the banking industry in Kenya* (Doctoral dissertation, University of Nairobi).

Omondi, J. (2015). Mobile banking and financial performance of microfinance institutions in Kenya.

Pu, G., Qamruzzaman, M. D., Mehta, A. M., Naqvi, F. N., & Karim, S. (2021). Innovative finance, technological adaptation and SMEs sustainability: the mediating role of government support during COVID-19 pandemic. *Sustainability*, *13*(16), 9218.

Rathee, G., Balasaraswathi, M., Chandran, K. P., Gupta, S. D., & Boopathi, C. S. (2021). A secure IoT sensors communication in industry 4.0 using blockchain technology. *Journal of Ambient Intelligence and Humanized Computing*, *12*, 533-545.

Ryan, T., Chester, A., Reece, J., & Xenos, S. (2014). The uses and abuses of Facebook: A review of Facebook addiction. *Journal of behavioral addictions*, *3*(3), 133-148.

Safeena, R., Date, H., Kammani, A., & Hundewale, N. (2012). Technology adoption and Indian consumers: study on mobile banking. *International Journal of Computer Theory and Engineering*, *4*(6), 1020.

Shaikh, A. A., & Karjaluoto, H. (2015). Mobile banking adoption: A literature review. *Telematics and informatics*, *32*(1), 129-142.

Yucha, N., Setiawan, S., Muttaqiin, N., Ekasari, R., & Mauladi, K. F. (2020). Digital payment system analysis of buying decision in Indonesia. *The Journal of Asian Finance, Economics and Business (JAFEB)*, *7*(10), 323-328.

Zhang, X., Zhou, X., Lin, M., & Sun, J. (2018). Shufflenet: An extremely efficient convolutional neural network for mobile devices. In *Proceedings of the IEEE conference on computer vision and pattern recognition* (pp. 6848-6856).

Zhu, J., & Wang, M. (2022). Analyzing the effect of people utilizing mobile technology to make banking services more accessible. *Frontiers in Public Health*, *10*, 879342.