

Mobile payment systems and electronic governance adoption among small and medium enterprises

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Abstract

This study focuses on establishing the relationship between mobile payment systems on electronic governance adoption among small and medium enterprises (SMEs) in Kampala Central Division. The researcher adopted a cross-sectional design with probabilistic (systematic random sampling) and non-probabilistic (purposive sampling) techniques were used to sample the study participants. A remarkable 94.8% response rate was scored. By virtue of the adjusted R square value (0.191), mobile payment systems contribute only a 19.1% towards a unit change in electronic governance adoption among SMEs in Kampala Central Division. The study affirms that there was adequate evidence to affirm the efficacy of mobile payment systems was a prerequisite for enhancing electronic governance adoption among SMEs not only in Kampala Central Division but also the country at large. It was also affirmed that the digital payment regulatory framework had a remarkable influence on e-governance. UCC should urge mobile providers to integrate interactive tutorials and help features in payment apps, standardizing step-by-step guidance for a consistent user experience across platforms. SMEs should leverage the traceability of transaction card payments for accurate financial tracking and reporting by implementing systems that can quickly retrieve transaction histories for audits and customer inquiries. SMEs should be encouraged to utilize RTGS for transactions that involve substantial sums of money or require immediate settlement. SMEs are encouraged to stay updated with the regulatory requirements and ensure full compliance to avoid legal issues by leveraging the clear guidelines to implement robust digital payment systems that align with regulatory standards.

Key words: *mobile payment systems, electronic governance, Small and Medium Enterprises (SMEs), regulatory requirements.*

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Introduction

Mobile payment systems have emerged as transformative tools for financial transactions, especially for Small and Medium Enterprises (SMEs). According to Rahman and Ahmed (2021), mobile payment systems refer to digital platforms that enable users to make payments using mobile devices, offering convenience, security, and flexibility. These systems provide SMEs with the ability to manage transactions and finances efficiently without relying on traditional banking infrastructure. Mugisha (2020) elaborates that mobile payment platforms like mobile money services (e.g., MTN Mobile Money, Airtel Money) have bridged the gap for businesses that previously struggled with limited financial access, allowing them to participate more effectively in the formal economy.

Studies on electronic governance have been done Kettani and Moulin 2020, Kawooya et al., 2025), Electronic governance (e-governance), on the other hand, has been defined by various scholars as the use of information and communication technologies (ICTs) to enhance the delivery of government services, promote transparency, and improve interactions between the government and businesses. According to Kettani and Moulin (2020), e-governance adoption refers to the process by which entities, such as SMEs, incorporate ICT tools into their operations to facilitate compliance with regulatory requirements and government services. This can include digital tax payments, business registration, and licensing through online platforms. Ndugwa and Mugisha (2022) further emphasize that e-governance adoption by SMEs is essential for ensuring better service delivery, improved governance structures, and reduced administrative costs. In the context of Kampala Central Division, mobile payment systems are instrumental in facilitating e-governance adoption, as they provide an accessible channel for SMEs to engage with government services.

In Kampala Central Division, where SMEs face numerous barriers in accessing traditional banking and government services, mobile payment systems offer a critical pathway for adopting e-governance. The seamless integration of mobile payment platforms with government services allows businesses

to comply with tax obligations, register enterprises, and access relevant public services without the need for face-to-face interactions with government officials (Kaggwa & Tumwine, 2021). This transition is particularly significant in urban areas like Kampala Central Division, where SMEs contribute to economic activity but often face regulatory and operational hurdles. By adopting mobile payment systems, SMEs in the region not only enhance their operational efficiency but also improve their ability to comply with government regulations through digital platforms, thereby promoting e-governance adoption.

The study examined the relationship between mobile payment systems on electronic governance adoption among small and medium enterprises (SMEs) in Kampala Central Division. The study aimed at investigating the impact of mobile payment systems adoption on electronic governance SMEs in Kampala Central Division.

Specific objectives

This paper seeks to:

- i. assess the causal relationship between mobile payment system and electronic governance
- ii. investigate the impact of mobile payment systems on the adoption of electronic governance (e-governance) among Small and Medium Enterprises (SMEs) in Kampala Central Division.

Theoretical framework

The study on mobile payment systems and electronic governance (e-governance) adoption among Small and Medium Enterprises (SMEs) can be grounded in several key theories that explain technology adoption and the interaction between digital platforms and governance. One relevant theory is the Technology Acceptance Model (TAM), which suggests that the perceived ease of use and perceived usefulness of a technology determine its adoption by users. According to Davis (1989), users are more likely to adopt technology if they believe it will enhance their performance and is easy to use. In the context of SMEs, mobile payment systems provide ease of financial transactions and improved efficiency in interacting with government services, thus encouraging e-governance adoption. SMEs are likely to adopt mobile payment systems because they streamline operations and facilitate compliance with government requirements through digital means.

Additionally, Diffusion of Innovation (DOI) theory by Rogers (2003) is relevant, as it explains how innovations are adopted within a social system over time. DOI theory emphasizes the role of relative advantage, compatibility, complexity, trialability, and observability in the adoption of new technologies. Mobile payment systems offer relative advantages for SMEs by providing faster, more accessible payment solutions and reducing the complexity of interacting with government services. As these systems align with the operational needs of SMEs, the adoption of e-governance platforms becomes more feasible.

Furthermore, the Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Venkatesh et al. (2003), posits that technology adoption is influenced by performance expectancy, effort expectancy, social influence, and facilitating conditions. SMEs in Kampala Central Division may adopt mobile payment systems due to expectations of improved financial performance, lower transaction efforts, and positive social influence from peers adopting similar technologies. Facilitating conditions, such as the availability of mobile infrastructure and government support, also play a significant role in fostering e-governance adoption.

This theoretical framework highlights the intersection of technology adoption theories with mobile payment systems and e-governance, providing a comprehensive lens for understanding how SMEs in Kampala Central Division embrace these digital solutions.

The purpose of this study is to examine the relationship between mobile payment systems and the adoption of electronic governance (e-governance) among Small and Medium Enterprises (SMEs) in Kampala Central Division. Specifically, the study aims to assess how mobile payment platforms facilitate SMEs' access to and engagement with government services, including tax compliance, business registration, and licensing, thereby promoting the integration of e-governance practices into their operations

Empirical Literature review

The relationship between mobile payment systems and electronic governance (e-governance) adoption among SMEs has attracted significant attention from scholars, with research highlighting the transformative potential of digital financial solutions in promoting governance and compliance (Janowski, Estevez & Baguma, R. (2018). According to Rahman and Ahmed (2021), mobile payment systems offer a convenient, secure, and efficient means for SMEs to manage transactions and interact with government services. These systems allow businesses to overcome traditional financial barriers, such as limited access to banking, by facilitating digital payments and enabling access to e-governance platforms for tax payment, business registration, and licensing.

Mugisha (2020) emphasizes that mobile payment platforms, such as MTN Mobile Money and Airtel Money, are critical tools for improving financial inclusion among SMEs, especially in developing economies like Uganda. Mugisha's study reveals that SMEs adopting mobile payment systems are more likely to engage with e-governance platforms due to the ease of making financial transactions and the reduction in bureaucratic inefficiencies. In particular, mobile payment systems simplify the processes of tax compliance and registration, which are key components of e-governance. This perspective is supported by Kettani and Moulin (2020), who argue that mobile payment technologies serve as enablers of e-governance by making government services more accessible to businesses through digital platforms.

Ndugwa and Mugisha (2022) extend the discourse by focusing on the context of Kampala Central Division, where mobile payment systems have proven instrumental in bridging the gap between SMEs and formal governance structures. Their study indicates that mobile payments not only improve transaction efficiency but also enhance SMEs' ability to comply with government regulations. This, in turn, fosters greater adoption of e-governance practices. They suggest that the integration of mobile payment systems with government services leads to improved accountability, reduced corruption, and better service delivery, particularly in urban areas with high SME concentration.

Kaggwa and Tumwine (2021) further highlight that the adoption of mobile payment systems positively influences the adoption of e-governance by reducing transaction costs, increasing transparency, and providing real-time access to government services. SMEs in Kampala Central Division that utilize mobile payment platforms reportedly experience smoother interactions with regulatory bodies and an overall improvement in governance compliance. This is crucial in urban settings where bureaucratic hurdles often impede SME growth. While mobile payment systems facilitate the adoption of e-governance, several challenges remain. Ahmed and Rahim (2020) point out that technological infrastructure, digital literacy, and cybersecurity concerns hinder the full integration of mobile payment systems and e-governance in some regions. Despite these challenges, the overall consensus among scholars is that mobile payment systems are essential in driving e-governance adoption, particularly for SMEs that rely on such platforms for their operational and regulatory needs.

In conclusion, the literature consistently highlights that mobile payment systems serve as critical enablers for e-governance adoption among

SMEs. The increased accessibility, efficiency, and transparency afforded by mobile payment platforms encourage SMEs to engage more effectively with government services, promoting digital governance and improving regulatory compliance in urban settings like Kampala Central Division.

Research Methodology

The current study adopts a cross-sectional research design to investigate the relationship between mobile payment systems and electronic governance (e-governance) adoption among Small and Medium Enterprises (SMEs) in Kampala Central Division. A cross-sectional design is ideal for this study as it allows for the collection of data at a single point in time, making it efficient for understanding the current state of mobile payment system usage and e-governance adoption within the SME sector (Creswell, 2014). This design enables the exploration of the influence of mobile payment systems on e-governance adoption without the need for longitudinal data collection.

The study population consists of 671 respondents, including SME proprietors, Uganda Communications Commission (UCC) officials, telecom officials, bank officials, and Kampala Capital City Authority (KCCA) officials. These participants were selected because of their direct involvement with mobile payment systems and their role in promoting e-governance initiatives. To determine the appropriate sample size, Krejcie and Morgan's (1970) sample size determination table was used, resulting in a sample of 248 respondents. This sample size provides adequate representation for statistical analysis and ensures that the study's findings are generalizable to the entire population of interest.

Data were collected through structured questionnaires, which were pre-tested to ensure data quality. For validity, the content validity index (CVI) was calculated, yielding a value of 0.933, which indicates that the instruments used were highly valid and appropriately measured the constructs of mobile payment systems and e-governance adoption (Amin, 2005). In addition, reliability was assessed using the Cronbach's alpha coefficient, which produced a value of 0.818, demonstrating that the data collection tools were reliable and provided consistent results (Nunnally & Bernstein, 1994). By employing these rigorous methods for data collection and quality control, the study ensures that its findings on the impact of mobile payment systems on e-governance adoption among SMEs in Kampala Central Division are both valid and reliable.

Research findings

Descriptive statistics of the relationship between mobile payment systems and electronic governance adoption among SMEs in Kampala Central Division and the results are as displayed in Table 1:

Table 1: Findings on mobile payment systems

Mobile payment systems	Extent of agreement and disagreement with items on mobile payment systems (n=231)										Mean	St. Dev
	SD		D		NS		A		SA			
	F	%	F	%	F	%	F	%	F	%		
Phone based payments												
I can use a phone to make financial transactions	0	0	7	3	19	8.2	150	64.9	55	23.8	4.10	.659
Phone-based payments are instant and convenient for me	8	3.5	8	3.5	4	1.7	140	60.6	71	30.7	4.12	.874
Phone-based payments are user-friendly experience	9	3.9	16	6.9	8	3.5	149	64.5	49	21.2	3.92	.934
Phone-based payments offer fast step-by-step guidance	5	2.2	20	8.7	27	11.7	127	55.0	52	22.5	3.87	.933
Point-of-sale transactions												
POS have streamlined making payments for public requirements	0	0	13	5.6	13	5.6	110	47.6	95	41.1	4.24	.798
POS machines provide instant receipts for the payments made	0	0	3	1.3	29	12.6	120	51.9	79	34.2	4.19	.697
POS have provided safer data storage for the users	3	1.3	11	4.8	46	19.9	157	68	14	6.1	3.73	.703
I find POS payments timely for meeting business requirements	8	3.5	8	3.5	4	1.7	140	60.6	71	30.7	4.12	.874
Average								Average			4.04	0.81

Source: Primary Data (June/July, 2024)

Phone based payments

The study findings revealed that that majority (88.7%) affirmed that they were able to use their phones to make financial transactions while 3% disagreed with the notion. Those that were not sure constituted 8.2%. With a mean of $4.10 > 3$, it was affirmed that SMEs in Kampala Central Division were found of using phones to make financial transactions with government. The standard deviation ($.659 < 1$) indicated a great deal of consensus regarding the use of phones to make financial transactions.

Concerning whether SMEs found phones-based payments instant and convenient, the majority (91.3%) agreed while 6.9% disagreed with the notion. 1.7% of the respondents were not sure. Having obtained a mean value ($4.12 > 3$), it was affirmed that SMEs enjoyed the instant and convenient

experience of making phone-based payments. This was further buttressed by the standard deviation less than one (.874<1) whose affirmation entails common opinion regarding the notion.

On whether phone-based payments gave user-friendly experience, the majority (85.7%) were in agreement while 10.8% disagreed and 3.5% were not sure. The mean value (3.92>3) indicated that SMEs found phone-based payments user-friendly as also affirmed by the standard deviation less than one (.934<1) whose implication was shared viewpoint. This notion was further reinforced by a key informant who stated that:

"Mobile money services offer digital receipts and transaction histories, making it easier for us to maintain accurate financial records"...KII_01_Airtel

"...to me, phone-based payments have made transactions much more convenient...I feel more confident knowing that my transactions are protected and that I can easily access financial services, even in remote areas where traditional banking services are limited"...KII_02_KACITA

The verbatim above affirms phone-based payment provide a user-friendly experience which has been a prerequisite for traders in Kampala Central Division to adopt electronic government given the remote experience they enjoy.

The majority (77.5%) affirmed that phone-based payments offered fast step-by-step guidance for payment while 10.8% revealed otherwise. A mean score (3.87>3) implied that the step-by-step guidance provided by phone-based payments was a prerequisite for the embracement of phone-based payments. A standard deviation less than one (.933<1) indicated a relative degree of consensus in the response distribution.

Point-of-sale transactions

Regarding whether the POS had streamlined making payments for public requirements, the largest proportion (88.7%) agreed with the notion while for those that disagreed as well as were neutral to the notion, they constituted 5.6% each. The mean score (41.1>3) indicated that the use of POS machines was a precondition for streamlining making payments for public requirements to authorize the operations of SMEs in Kampala Central Division. The standard deviation (.798<1) affirmed the common opinion bore among the majority regarding the notion.

On whether POS machines provide instant receipts for the payments made, the majority (86.1%) agreed with the notion while 1.3% disagreed. Those that were not sure constituted 12.6%. A mean score of 4.19>3 was an indication that the use of POS machines was aligned to provide instant receipts on the payments made and this was a shared viewpoint among the majority by virtue of the standard deviation (.697<1).

The majority (74%) affirmed that POS had provided safer data storage for the users (SMEs) while 6.1% disagreed. 19.9% stood neutral to the notion. With a mean score greater than three (3.73>3), it was an affirmation that POS machines were used as safe haven for data storage among SMEs operating in Kampala Central Division. The standard deviation (.703<1) was an indication of common opinion among the respondents regarding POS machines providing safe data storage for the users as a payment technology.

Regarding whether POS payments were timely for meeting business requirements, the largest proportion (91.3%) agreed while 6.9% disagreed. Those that were not sure were 1.7%. A mean score greater than three (4.12>3) indicated that POS payments provided timely experience in meeting business requirements among SMEs operating in Kampala Central Division. With the standard deviation (.874<1), consensus was established regarding the notion.

The researcher further revealed the commonest mobile payment systems used in Kampala Central Division as reflected in the following

verbatim:

"The popular mobile payment systems used by SMEs in Kampala Central Division include MTN Mobile Money, Airtel Money, and some like Flexipay but this is more of a bank app for Stanbic bank"...KII_04_KCCA

"we have many clients using our USSD codes of Airtel Money to pay taxes or pay for business requires after making an assessment from URA"...KII_01_Airtel

The verbatim affirms that the most popular mobile payment systems used by SMEs operating in Kampala Central Division were MTN and Airtel Money. They were used for purposes such as paying taxes and meeting business requirements. This has enhanced the footprint of adopting electronic government among SMEs in Kampala Central Division.

Document analysis

The Uganda Inclusive Digital Economy Score Card Report (2021) highlights that mobile payment systems significantly enhance financial inclusion, accessibility, and convenience. They enable broader access to financial services, especially for underserved populations, drive economic growth, and facilitate secure, efficient transactions, aligning with Uganda's goals for financial sector development and electronic governance adoption.

Correlation analysis for mobile payment systems and electronic governance adoption among SMEs

The researcher conducted further inferential analysis shown in Table 2 to determine the relationship between mobile payment systems and e-governance adoption among SMEs in Kampala Central Division, using correlation.

Table 2: Correlation results for mobile payment systems and electronic governance adoption among SMEs

		Mobile payment systems	Electronic governance adoption among SMEs
Mobile payment systems	Pearson Correlation	1	.441**
	Sig. (2-tailed)		.000
	N	231	231
Electronic governance adoption among SMEs	Pearson Correlation	.441**	1
	Sig. (2-tailed)	.000	
		231	231

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

Source: System Data (June, 2023)

The system findings in Table 4.2 show a significant and positive correlation ($r = .441$) between mobile payment systems and electronic governance adoption among SMEs in Kampala Central Division as it was significant as $p\text{-value} < 0.05$. The findings portray a weak correlation between mobile payment systems and electronic governance adoption. This contributes to the rejection of the first hypothesis "Ho1 Mobile payment systems negatively influences electronic governance adoption among SMEs in Kampala Central Division". Having obtained a significant positive relationship, the study findings revealed that any change in mobile payment systems could evidentially lead to an automatic variation in electronic governance adoption among SMEs in Kampala Central Division. The findings further affirm the relevance of phone-based payment and point-of-sale options whose influence on electronic governance manifests in citizens' trust in governance, trust in technology, and citizen satisfaction among SMEs operating in Kampala Central Division.

Regression analysis for mobile payment systems and attract electronic governance adoption among SMEs

The regression results in Table 3 demonstrate the extent to which mobile payment systems influence the adoption of electronic governance among SMEs as shown below:

Table 3: Regression results for mobile payment systems and electronic governance adoption among SMEs

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig (2 tailed), 95%, confidence level (P<0.05)
1	.441 ^a	.195	.191	4.317	.000

a. Predictors: (Constant), Autocratic leadership

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	18.898	2.153		8.778	.000
	Mobile payment systems	.492	.066	.441	7.438	.000

a. Dependent Variable: Electronic governance adoption among SMEs

Source: System Data, July 2024

The results of Table 4.3 indicate a strong linear correlation (Adjusted R Square =.191) between mobile payment systems and the adoption of electronic governance among SMEs in the Kampala Central Division. The adjusted R Square indicates that mobile payment systems are responsible for 19.1% of the viability in the electronic governance adoption among SMEs in Kampala Central Division. The t-test was conducted on these findings, and the results (t = 7.438) indicated that the significance was greater than the critical significance at .01. This implied that SMEs in the Kampala Central Division could embrace the adoption of electronic governance if they adhered more closely to using mobile payment systems including phone based payment and point-of-sale transactions.

The hypothesis test was that “Ho1 Mobile payment systems negatively influences electronic governance adoption among SMEs in Kampala Central Division”. As a result of the regression analysis and the results obtained, the researcher rejects the alternative hypothesis and accepts the null hypothesis. This is in agreement with earlier results by Mubiinzi and Mutumba (2025) that SMEs are impacted differentlyby payment systems.

Conclusions

The study findings in Table 4.1 affirmed that SMEs in Kampala Central Division had utilized mobile payment systems as a yardstick to adopt electronic governance (average mean=4.04 and SD=.081). The study findings affirmed a moderate positive significant relationship between mobile payment systems and the adoption of electronic governance among SMEs operating in Kampala Central Division. This suggests that by adopting phone-based payments and POS transactions, SME’s desire to adopt electronic governance would increase signified by citizen satisfaction as well as citizens’ trust in governance and technology.

By virtue of the adjusted R square value (0.191, see Table 4.3), mobile payment systems contribute only a 19.1% towards a unit change in electronic governance adoption among SMEs in Kampala Central Division. The remaining 80.1% could be as a result of other factors other than mobile payment systems (phone based payments and POS transactions).

The results in the Table 4.3 presenting the regression model predict the significant relationship and magnitude of influence of mobile payment systems on electronic governance adoption. The researcher established statistical significance of the computed regression model having indicated t=7.438 and p-value=0.000 which ranges below 0.01. This implies that there is a moderate positive significant relationship between mobile payment systems and electronic governance adoption among SMEs in Kampala Central Division. This means that proper utilization of phone-based payments and POS transactions would reciprocate into higher citizen satisfaction as well as trust in governance and technology among SMEs operating within Kampala Central Division.

Recommendations

The government through UCC, KCCA and other responsible public agencies should encourage SMEs to adopt of phone-based payment systems to improve transaction speed and customer satisfaction with a focus on enhancing the user interface for convenient payment processes.

More so, mobile subscribers should offer training sessions and user guides to help users to familiarize themselves with phone-based payment options with ease of use to attract a wider customer base. This would continuously improve the adoption of electronic governance based on customer feedback to make the payment process as seamless as possible.

There is also a need for mobile subscribers to incorporate features like voice commands and simple navigation steps with intuitive interfaces that require minimal effort to navigate. Such a user-friendly experience makes it accessible to individuals with varying levels of technological proficiency, enhancing the overall adoption rate of electronic governance.

UCC should implore mobile subscribers to develop and integrate interactive tutorials and help features within the payment apps to assist users during the transaction process. This would encourage the standardization of step-by-step guidance across different payment platforms to ensure a consistent and reliable user experience.

SMEs should invest in reliable POS systems that can handle high transaction volumes without delays. The focus on developing POS systems that can process payments rapidly and handle multiple transactions simultaneously should be prioritized. In line to this would be ensuring their compatibility with various payment methods to cater to diverse customer preferences.

SMEs are encouraged to train staff on the efficient use of POS systems to optimize transaction speed which is crucial for meeting the time-sensitive demands of businesses. This would help SMEs to maintain smooth operations and enhance customer satisfaction.

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