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Acceptance of Mobile Phone Technology in SMEs:
Does Job Relevance Matter?

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ABSTRACT

Performing daily activities in SMEs requires the effective utilization of existing technologies. In developing countries, SMEs play great roles in stimulating economies as well as the creation of employees. One of the technologies that are relied upon by the employees of SMEs is mobile phone technology due to the low readiness in desktop computing. Literature has provided insights on the factors that influence the successful use of mobile phone technology, and various recommendations were presented that highlight the issues, which, if worked on properly, will eventually fuel the acceptance of mobile phone technology in SMEs. However, the literature lacks the insights that discuss the relevance of the job, which is performed by the employees to the acceptance of mobile phone technology. The essence of this is that it is unclear whether the roles of employees within SMEs might have an impact on the uptake of mobile phone technology. This research involves triangulation of qualitative and quantitative methods.

KEYWORDS

AMOS, Job Relevance, Mobile Phone Technology, SEM, SMEs

I. INTRODUCTION

Small and Medium Enterprises (SMEs) are playing great roles in the economies of the counties (Hourali et al., 2008). SMEs provides opportunities for employment acts as a source of income in multiple ways (Kilangi, 2012). From the Tanzanian perspective, SMEs contributes up to 27% of the Gross Domestic Product (GDP) and employ more than 20% of the labour force (FSDT, 2017).

The usage context of mobile phones by SMEs employees differs from desktop computers (Hourali et al., 2008; Mushi et al., 2017). Mobile phones can thus be used to accomplish the duties of employees regardless of when and where they are located to the head offices, at remote locations or at home (Mushi, 2020). Employees are also likely to be subjected to work using their mobile phones at any possible time and place even if it is not a normal working duration, overnights or over the weekends (Kilangi, 2012; Mushi, 2018). For technology to successfully be utilised to its fullest, it must be accepted by its users voluntarily (Venkatesh & Bala, 2008). Due to that, various research has been conducted to identify and test factors that influence users to accept or reject technologies in various settings.

The examples of the models which have been adopted by researchers in explaining technology acceptance include the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance

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and Use of Technology (UTAUT). Both TAM and UTAUT explains the acceptance of technologies in different geographical, sectorial and firm-size contexts ((Davis, 1989; Salimon et al., 2021). The growing trend of using mobile phones as the main technological option in SMEs has demanded more emphasis on investigating aspects of its usage(Lorente-Martínez et al., 2020). When developing a theoretical model, this study extends TAM with an additional construct that explains the *Job Relevance* aspect before testing using Structural Equation Modelling (SEM) (Awang, 2015). Research shows that the job description can have an impact on the way service is delivered using technology (Sun et al., 2020). It is essential to establish the relationship between the roles of job with the acceptance of technologies in workplaces. The significance of this research is to assess whether job relevance has a significant impact on the employees' acceptance of mobile phone technology in SMEs. The rest of this paper is organised as follows: Section two discusses the aspects of technology acceptance and adoption. Section three defines SMEs. Section four provides the job relevance at work as far as mobile phone technology usage in SMEs is concerned while Section six provides discussions on the methodology used in this research section seven provides analysis and discussion of results. Section eight concludes this article and provides the limitations and potential areas for further research.

II. TECHNOLOGY ADOPTION AND ACCEPTANCE

Technology adoption and technology acceptance are sometimes used interchangeably. It is necessary to provide a clear distinction between these two terms. According to the Oxford Dictionary, acceptance is consent to receive something while adoption is the act of taking something and treating them as their own (Oxford, 2009). In that regard, the decision to accept or reject a particular technology include an evaluation of which factors are associated with its usage in a particular context.

Adoption of technology is a process that starts from when a technology user knew about it until when he embraces and use it fully in a daily routine (Van Biljon and Renaud, 2008). This means that adoption is more than acceptance of technology. The users of technology must be able to use it comfortably without pitting external pressure therefore it is necessary to conduct studies that can identify and test the factors which can potentially surround its usage in various settings.

The literature comprises various models which explain factors influencing the acceptance of technologies amongst individuals. In such models, the causal relationships between the factors are analysed to determine how they influence individuals on intending to use technology in the near future and finally use it (Ajzen, 1991; Byomire and Maiga, 2015). Some of the models which explain the individual level acceptance of technology include the Theory of Planned Behaviour (TPB) (Ajzen, 1991), the Theory of Reasonable Action (TRA) ((Fishbein & Ajzen, 1975), the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003) and Technology Acceptance Model (TAM) (Davis, 1989). Studying the role of job relevance requires the use of models such as these as a starting point.

III. SMALL AND MEDIUM-SIZED COMPANIES

The definition of SME differs from one context to another. Its definition in one country, for example, differs from one another in terms of parameters of size or their level of development (Mutula, and Van Brakel, 2006). They are commonly categorised using the number of employees, annual turnover and total investments. The World Bank defines SMEs as companies that at micro-scale employs less than 50 people, at small scale employs 50 and at medium scale employs between 50-200 employees (Maad and Liedholm, 2008). The Organization for Economic Co-operation and Development (OECD) define SMEs in terms of the number of employees as those having less than 500 (OECD, 2004). In Britain, on the other hand, SMEs are the companies that have an annual turnover not exceeding £2 million or have fewer than 200 paid employees while in Australia, SMEs are those companies having between employees between five and 199. (Migiro, 2006).

The definition of SMEs from the Tanzania Small Industries Development Organisation (SIDO) adds more insight by asserting that in an event of an enterprise falling under more than one category, the level of investment will be the deciding factor[1].

The Tanzania Revenue Authority (TRA) defines SMEs as the companies which have an annual taxable turnover of less than TZS 40 Million (USD 22,500) while the Tanzania SMEs policy document includes micro-enterprises in the group of SMEs. Since this study is conducted in the Tanzanian context, the definition which will be adopted will be summarised in Table 1.

In comparison to large companies which have material advantages due to their greater capacity to support research and development as compared to SMEs have behavioural advantages that stem from their greater flexibility and ability to adapt to changes in the market (Hourali et al., 2008). In SMEs, it is rare to perform management techniques such as financial analysis, forecasting and project management (Fathian et al., 2008). The SMEs are mainly operated by depending on ad-hoc decisions of the owners depending as situations arise. The lack of forecasting forces SMEs to make less informed decisions to handle different matters regarding the operations of SMEs, making them susceptible to failure at some points (Hourali et al., 2008). SMEs are also characterised by employing generalists rather than specialists. This makes means that they can perform a broad range of activities with less focus on specific aspects.

As far as ICT is concerned, becomes difficult for SMEs to adopt and use recent technologies due to a significant learning curve that they have to pass across (Bracci et al., 2021). Therefore, it is rare to find special skills within SMEs unless it is mainly focused on technological innovations (Marmaridis & Unhelkar, 2005). Also, SMEs rely on plans which are short term in nature, meaning that they cannot foresee the future aspects (Kilangi, 2012). The fact that ICT is constantly changing means that the SMEs need to understand that the future is required to be planned and there should be effective change management within such companies. SMEs are also popular in making informal and dynamic strategies (Hourali et al., 2008).

Table 1. The description of the definition of Small, Medium and Large enterprises[1]

Type of Enterprise	Micro	Small	Medium	Large
No. of Employees	0-4	5-49	50-99	100 and above
Working Capital	<$2.8k	2.8k-<$111.1k	111.1k-£$444.4k	>$444.4k

Other SMEs features concerning ICT usage is that they comprise limited staffing those results in the challenge when there is a need to release staff for training. The fact that ICT require equipping users with continual upgrades of innovations may be one of the reasons SMEs do not use sophisticated software and applications (Kilangi, 2012). The SMEs are also characterised by non-existent or indeed, a very small budget for ICT purposes (Kilangi, 2012). Taking into consideration that Innovations are significantly expensive means that SMEs keeps on hesitating to incorporate ICT effectively in their operations.

IV. JOB RELEVANCE AT WORK

According to Venkatesh (2000), some factors tends to influence perceived usefulness referred to as cognitive instrumentation processes. Job Relevance is among such factors. The theoretical background relies on Vallacher and Kaufman (1996), who postulated that people cognitively tend to regulate their behaviours when aiming to achieve high-level goals. Davis and Venkatesh (2000) incorporated the behaviour theories such as work motivation theory (Katzell & Thompson, 1990); the action theory

from psychology (Ewart, 1991); and task-contingent decision theory (Van de Ven & Delbecq, 1974) to design task-specific plans which are cognitive mechanisms by which acts are selected, combined and sequenced to achieve the goals. Studies on behaviour theories tend to converge on the view that behaviour is driven by a mental representation that links higher-level goals to the specific actions which are influential in achieving those goals (Venkatesh and Davis, 2000).

Mobile phones are used by employees to perform both work and personal obligations. In traditional computer systems, both users and devices are stationary and in a familiar location which in turn leads to the perception that most of the use of traditional computer technology is for the benefit of the company (Van Biljon and Kotze, 2007). In contrast, mobile devices change the physical, social and cultural contexts in which users interact with the system (Ruuska-Kalliokulju et al., 2001). The ability to use mobile devices at any time allows employees to perform multiple activities. This multi-tasking poses the challenge to determine which roles are associated with the job environment and which are for personal uses. Most SMEs do not have specialised roles and employ generalists, hence, ending up having neither unclear job roles nor job descriptions.

V. DEVELOPMENT OF THEORETICAL MODEL

This research extends the TAM which theorises that when users are given a piece of technology, there exist factors that influence their decisions on how and when they will use such a technology (Davis, 1989; Yueh et al., 2015). The fundamentals of TAM lies in two main measures which are *Perceived Usefulness* (PU) and *Perceived Ease of Use* (PEU). PU is whether the technology will enhance or improve the job performance of the user while PEU explains the extent to which the system will make users free from effort (Davis, 1989). The TAM has successfully been used as an extension of various technology acceptance models and has proven to be one of the consistent and robust models in the literature (Lindsay et al., 2011; Venkatesh & Davis, 2000).

Few of the previous studies which used TAM as a benchmark included the context of Maternal pre-school teachers in acceptance of mobile phones where they found that *Perceived Usefulness* (PU) of the technology and *Perceived Ease of Use* (PEU) tends to statistically influence the *Behavioural Intention* (BI) (Byomire and Maiga, 2015). Principally, PEU tends to influence PU because it indirectly influences the intention to adopt technology and finally its Usage.

Since this study adopts to extend TAM, the relationships which were tested using TAM in the previous studies similar to this are also adopted. In that case, the following hypotheses are posited:

H1a: Perceived Ease of Use (PEU) of mobile phones will positively influence the employee's Behaviour Intention (BI) in SMEs

H1b: Perceived Ease of Use (PEU) of mobile phone technology will positively influence the employees' Perceived Usefulness (PU) in SMEs

H1c: Perceived Usefulness (PU) of mobile phones will positively influence the employee's Behaviour Intention (BI) in SMEs

H1d: Employees' Behavioural Intention (BI) of using mobile phones will influence its actual Usage (U) in SMEs

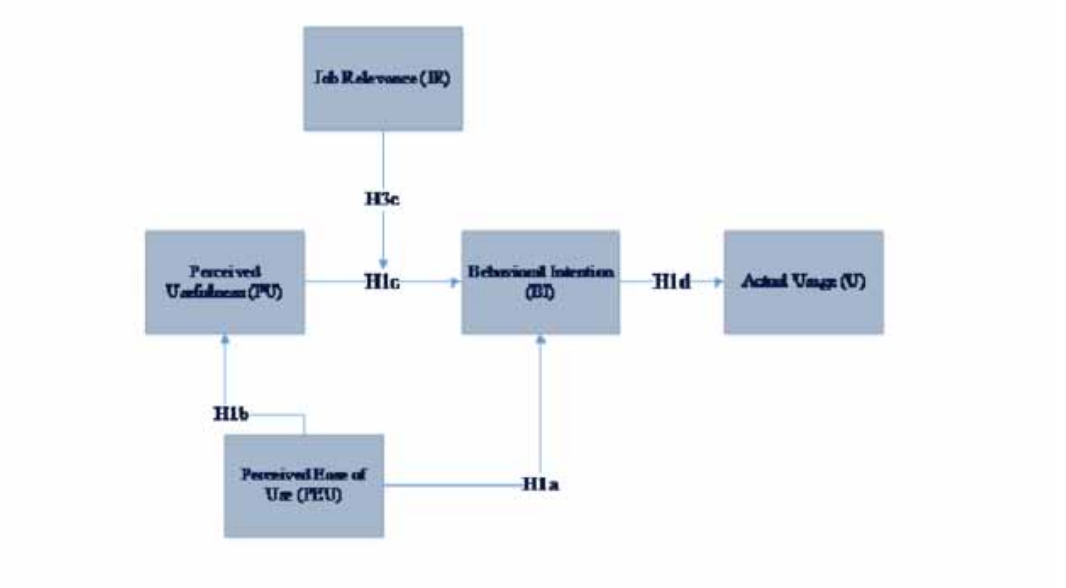
The nature of mobile phone technology usage is different from traditional computer systems. Desktop computers can store vast amounts of data and support some business-related functions, such as inventory management, asset management and spreadsheet applications which can clearly be explained in the form of Job Relevance constructs. Mobile phone technology, on the other hand, does not support well-defined tasks associated with desktop computers. Instead, they act as a supporting tool of the existing fundamental tasks which are performed by human beings.

Kim (2008) has shown that individuals have different perceptions of outcomes from using mobile technologies due to the difference in their jobs. On the other hand, Bhattacherjee and Sanford (2004) assert that external information is among the primary reasons that individuals reinvestigated their beliefs and attitudes. There is, therefore, a possibility that the differences in the roles of the employees in the SMEs result from the differences in the employee's perceptions towards the usage of mobile phone technology. Such a relationship is likely to exist in this study because employees of SMEs use mobile phones both at work and at home. Therefore, there is a high probability that their job role is the cause of their usefulness perception towards their intentions. Therefore, to test the involvement of *Job Relevance* in using mobile phone technology, the following hypothesis was posited:

H3c: Job Relevance (JR) will moderate the effect of Perceived Usefulness (PU) on Behaviour Intention (BI) to use mobile phone technology in SMEs

The hypotheses which were derived implies that the theoretical model for this study can be represented by the diagram shown in Figure 1

Figure 1. The theoretical model of the research (author)



VI. METHODOLOGY AND DATA COLLECTION

This study employed Structured Equation Modelling (SEM) and the analysis was the Analysis of Moment Structures (AMOS) (Awang, 2015:Kim, 2001). The questionnaire was tested for reliability by using Cronbach alpha where the acceptable levels of alpha are 0.8, and higher is considered good, any value above 0.7 is satisfactory, and it is unacceptable if it is less than 0.5 (Burgess, 2001). The outliers were assessed using Squared Mahalanobis Distance (D^2) (Cooks 1977). The multivariate normality of the datasets was assessed by investigating the deviation of variances and covariance from the centroid (DeCarlo, 1997. In the case of model fitness, the absolute fit was assessed using Chi-square (), incremental fit through Confirmatory Fit Index (CFI), and the parsimonious fit was

assessed by Chi-square/df (. For each factor to explain a unique concept, they are allowed to correlate but with only a maximum of 0.8 (Hair et al., 1998). Unidimensionality was assessed using criteria proposed by Awang (2015) which asserts that it is achieved when each of the items has the factor loading of value greater than 0.5. The Construct reliability was assessed using Cronbach's alpha (Tavakol & Dennick, 2011).

Construct validity is a test that checks the ability of the measurement items (or observed variables) to measure the underlying constructs (Awang, 2015). The assessment of the measurement of construct validity in SEM is by calculating the extent of variations in the measurement concerning the variables using the Average Variance Extracted (AVE) (Hooper, 2012). The average variance extracted is a measure of the amount of variance that is captured by a construct about the amount of variance due to measurement error (Fornelland Larcker, 1981). The minimum value of AVE of each construct is suggested to be 0.5 for the construct to achieve convergent validity (Hair et al., 2010; Hooper, 2012). However, under circumstances where composite reliability is higher than 0.6, the convergent validity is achieved for every construct even if AVE is less than 0.5 (Bernstein & Nunnally, 1994; Fornell & Larcker, 1981).

Composite reliability (CR) is a measure of internal consistency in scale items (Netemeyer, 2003. According to Peterson and Kim (2013), for a measurement model to be internally reliable, a CR value should be greater than 0.6 (Peterson & Kim, 2013).

VII. RESULTS AND DISCUSSIONS

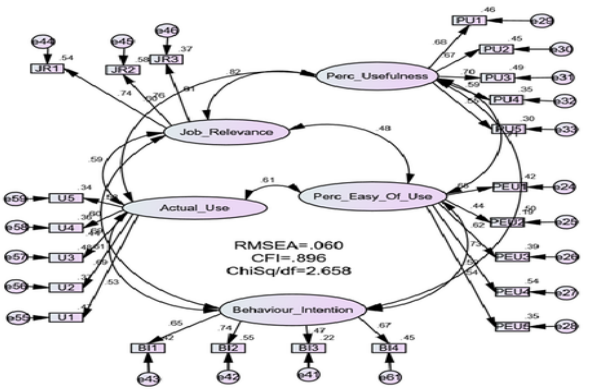
The pooled construct measurement model is as seen in Figure 2 showing the extent to which all the items of the constructs represents their factors in a dataset (Awang, 2015). It consists of five factors and 22 measurement items that were involved in a survey questionnaire.

The reliability test is shown in Table 2 in the form of Cronbach's Alpha. The value of Cronbach's Alpha is 0.856 which is acceptable in accordance with Burgess (2001).

Table 2. Reliability results

Cronbach's Alpha	N of Items
.856	22

Figure 2: Pooled Construct Measurement Model (author)



The pooled construct model was adjusted to improve its fitness level where the resulting model is seen in Figure 3 which is now a confirmed model. The unidimensionality was achieved by discarding all measurement items with loading values less than 0.5 (50%). The model fitness indices and their minimum threshold values are indicated in Table 3 and the confirmed measurement model is as seen in Figure 3. The total variance explained by one factor was assessed using Common Method Variance and the results are depicted in Table 4 where the total variance was extracted where it was found that 47% of the results are explaining the constructs only. Since this is less than 50%, the results are considered to have not been affected by CMV (Awang, 2015).

Table 3. The model fitness indices (Author)

Model fit parameter	RMSEA	CFI	ChiSq/df
Required value	<0.08	>0.90	<3.00
Before modifications	0.060	0.896	2.658
After modification	0.055	0.923	2.410

Figure 3. A confirmed model of the study (Author)

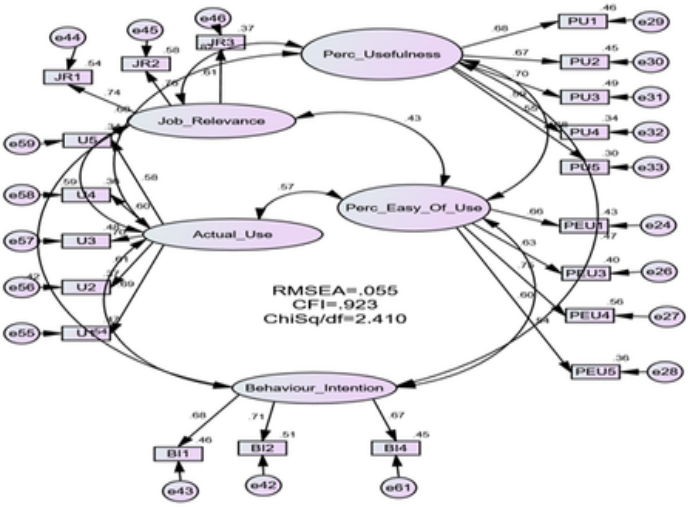


Table 4. The total variance explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.838	56.768	56.768	2.838	56.768	56.768
2	0.695	13.908	70.676			
3	0.619	12.388	83.064			
4	0.524	10.479	93.543			
5	0.323	6.457	100			

Figure 4. Correlation statistics

Factors	Perc_Ease_of_Use	Perc_Usefulnss	Job_Relvnce	Behavr_Intention	Act_Usge
Perc_Ease_of_Use	1				
Perc_Usefulnss	.583**	1			
Job_Relvnce	.394**	.614**	1		
Behavr_Intention	.404**	.418**	.350**	1	
Act_Usge	.507**	.474**	.425**	.396**	1

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

Consider the correlation matrix table seen in Figure 4. It can be seen that none of the correlation values was greater than 0.8 indicating that the correlation between the factors of this study was still within the acceptable ranges in which the highest correlation is between *Perceived Usefulness* and *Job Relevance* (0.614) and the lowest correlation is between *Job Relevance* and *Behaviour Intention* (0.350).

Consider the structural model of this research in Figure 5. The fit indices of the structural model are seen to fall within the acceptable threshold values. The two measurement items had to e dropped off because they had low factor loadings. Such items are BI 3 (Third Item of *Behaviour Intention*) and PEU 2 (Second item of *Perceived Ease of Use*). As a result, the measurement items were reduced from 22 to 20. At this stage, the results concerning significance tests can be accessed for further discussions.

Table 5 shows the values of Composite ratio (CR) and Average Variance Extracted (AVE) in each of the constructs. It can be seen that all values of AVE are less than 0.5 while all values of CR are above 0.6, indicating that the convergent validity is achieved for every construct even if in accordance with (Bernstein & Nunnally, 1994; Fornell & Larcker, 1981).

Table 5. Composite Ratio and Average Variance Extracted details

Construct	Items	Loading	CR	AVE
Actual Usage	U1	0.69	0.77	0.41
	U2	0.61		
	U3	0.70		
	U4	0.6-		
	U5	0.58		
Job Relevance	JR1	0.74	0.72	0.47
	JR2	0.70		
	JR3	0.61		
Perceived Usefulness	PU1	0.68	0.79	0.44
	PU2	0.67		
	PU3	0.70		
	PU4	0.69		
	PU5	0.58		

Table 5 continued on next page

Table 5 continued

Construct	Items	Loading	CR	AVE
Perceived Ease of Use	PEU1	0.66	0.76	0.40
	PEU3	0.63		
	PEU4	0.76		
	PEU5	0.60		
Behaviour Intention	BI1	0.68	0.73	0.47
	BI2	0.71		
	BI4	0.67		

Consider the regression analysis results in Table 6. A relationship is considered to be significant if the P-value is less than 0.05 (***P<0.05) (Awang, 2015). In that case, all the relationships were found to be statistically significant. However, the discussions will start with the direct relationships seen in the structural model before analysing the moderating effect caused by *Job Relevance* on the relationship between *Perceived Usefulness* and *Behavior Intention*.

Figure 5. A structural analysis diagram of the study (author)

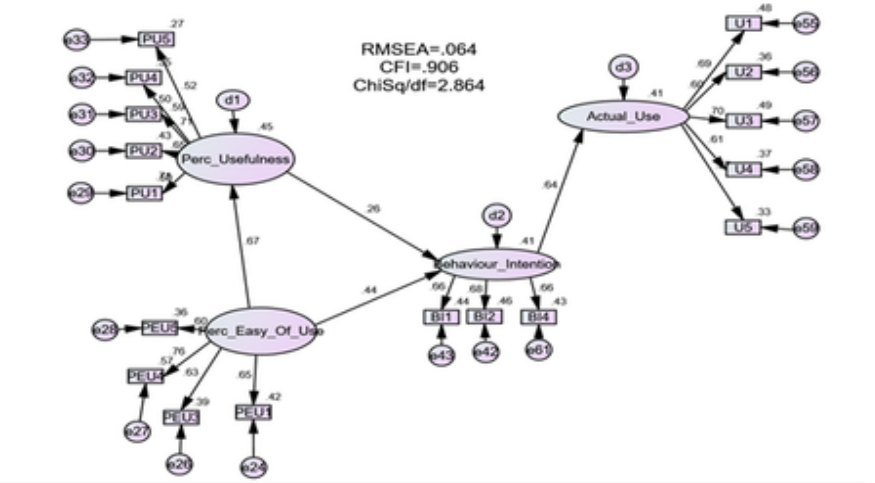


Table 6. The regression analysis results

Regression weights			Estimate	S.E.	P	Label
Perc_Usefulness	<---	Perc_Easy_Of_Use	0.812	0.088	***	H1b
Behaviour_Intention	<---	Perc_Easy_Of_Use	0.432	0.092	***	H1a
Behaviour_Intention	<---	Perc_Usefulness	0.217	0.072	0.003	H1c
Actual_Use	<---	Behaviour_Intention	0.721	0.088	***	H1d

S.E-Standard Error, ***P<0.05

The Direct Influence of Perceived Ease of Use on Perceived Usefulness (H1b)

This study hypothesised that *Perceived Ease of Use* had a direct influence on the *Perceived Usefulness* of mobile phone technology amongst employees. This was also supported by some studies in the context of acceptance of mobile phone technology (Gallego et al., 2008; Kwon & Chidambaram, 2000).

The results of this study in Table 6 show that *H1a* was statistically significant. That means this hypothesis is supported. This study, therefore, suggests that the more an employee perceived that mobile phones were easy to use, the more they perceived that they were useful to them.

The Direct Influence of Perceived Usefulness on Behavior Intention (H1c)

The relationship between *Perceived Usefulness* and *Behaviour Intention* in the Tanzanian SMEs was also accepted as seen in Table 6, where the hypothesis *H1c* was found to be statistically significant. This suggests that the perception of the usefulness of mobile phone technology in their activities influences their intention to use it in future. This observation is contrary to the study on the employee acceptance of integrating mobile commerce in their workplaces in which *Perceived Usefulness* did not have a significant influence on their *Behaviour Intention* (Gribbins et al., 2003).

Other findings have also supported this hypothesis that *Perceived Usefulness* has a positive and significant relationship with *Behaviour Intention* in different contexts of mobile phone usage (Kim, 2008; Prieto et al., 2015). Kim (2008) assessed the acceptance of mobile wireless and smartphones technology acceptance with individuals, in a typical voluntary situation in which users are free to decide to use or not use the technology. In those circumstances, the Behaviour Intention is focused on using mobile phones for only personal uses in the future, unlike in this study where it focuses on using mobile phones in performing work obligations within SMEs.

Direct Influence of Perceived Ease of Use on Behaviour Intention (H1b)

This study posited that whenever an employee thought that mobile phone technology was easy to use, their intention of using them in the near future would also be influenced. The results of this study supported this, as seen in Table 6, where hypothesis *H1b* was found to be statistically significant.

The results of this study are in line with the context of acceptance of smartphones (Chen et al., 2009) and employees acceptance of mobile commerce (Gribbins et al., 2003). This implies that if employees of SMEs perceive that it is easy to use mobile phones, then it will be useful in their work.

Direct Influence of Behaviour Intention on Actual Usage (H1d)

This study hypothesised that, whenever employees intend to use mobile phone technology to perform SMEs activities, they would use it. This was based on the literature which posits that an intention to use technology influences its actual usage in several contexts (Byomire & Maiga, 2015; Davis, 1989; Kwon & Chidambaram, 2000; Venkatesh & Davis, 2000). Therefore the results were reviewed to validate the concept.

The results in Table 6 show that the hypothesis was supported by this study. There was a statistically significant relationship between *Behavioural Intention* and *Actual Usage* of mobile phone technology in SMEs. This implied that, if employees intended to use mobile phones in performing their SME obligations, they would use them

Moderation Effect of Job Relevance on Perceived Usefulness to Behaviour Intention Relationship

This study hypothesised that the relationship between Perceived Usefulness and Behaviour Intention would be moderated by Job Relevance. This was based on the assumption that different job roles might result in the different requirements of mobile phone technology amongst SME employees, thereby affecting the relationship between their beliefs in its usefulness and intentions to use technology. This study intended to test this relationship to confirm that hypothesis.

The method which was to analyse the moderation relationship was based on the recommended approach of and (Zhao & Cavusgil, 2006) and Awang (2015). In that approach, the datasets of the moderating variables are firstly sorted in ascending order before they are divided into two equal portions. One portion corresponds to the low values of moderating variables and another one for high values of moderating variables. Thereafter, a structural model is executed while recording the Chi-Square *(CMIN)* and Degree of Freedom *(DF*) from the results of each of the data sets in two distinct situations. The first situation is when a relationship under investigation is constrained to 1 and another one is when such a relationship is not constrained to 1 (Awang, 2015). The differences between the *CMIN* and *DF* between the constrained and not constrained pairs are recorded for both results (of low values datasets and high values datasets) and the conclusion is drawn.

The values of *Job Relevance* from the datasets were standardised and sorted in descending order to get the high values and low values portions from the datasets before recording *CMIN* and *DF* in each case. The *CMIN* and *DF* parameters obtained under default conditions and after constraining the PU-BI relationship to 1, are seen in Table 7 and Table 8 respectively whereas the difference between the *CMIN* and *DF* was noted to compare with the same information from the low values of *Job Relevance.*

According to Awang (2015), if the difference between both of the values of *CMIN* differences is greater than 3.84 it means that that the moderating effect of the constrained variable to the relationship is statistically significant. The explanation for this is that for the test to be significant, the difference in *CMIN* value must be higher than the value of Chi-Square with 1 degree of freedom, which is 3.84 (Awang, 2015).

The results in Table 8 show that the *CMIN* difference for low values of *Job Relevance* data set was 0.04 and 42.295 for the high value of *Job Relevance,* which resulted in a difference of (42.295-0.04=42.255). Since 42.255 is greater than 3.84, the moderated effect of *Job Relevance* on the relationship between *Perceived Usefulness* and *Behaviour Intention* was statistically significant, thereby supporting the *H3c* hypothesis.

Table 7. Model Fit Indices for HIGH Job Relevance (PU-BI)HIGH Job Relevance (PU-BI Unconstrained to 1)

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	55	190.792	115	0	1.659
Saturated model	170	0	0		
Independence model	34	537.234	136	0	3.95
HIGH Job Relevance (PU-BI Constrained to 1)					
Model	**NPAR**	**CMIN**	**DF**	**P**	**CMIN/DF**
Default model	54	190.832	116	0	1.645
Saturated model	170	0	0		
Independence model	34	537.234	136	0	3.95
DF difference=1		**CMIN difference=0.04**			

Table 8. Model Fit indices for LOW Job Relevance (PU-BI)

Low Job Relevance (PU-BI Unconstrained to 1)					
Model	NPAR	**CMIN**	**DF**	P	CMIN/DF
Default model	55	313.125	115	0	2.723
Saturated model	170	0	0		
Independence model	34	1684.18	136	0	12.384
Low Job Relevance (PU-BI Constrained to 1)					
Model	NPAR	**CMIN**	**DF**	P	CMIN/DF
Default model	54	355.42	116	0	3.064
Saturated model	170	0	0		
Independence model	34	1684.18	136	0	12.384
DF difference=1		**CMIN difference=42.295**			

At this stage, it is clear that the moderating relationship of *Job Relevance* to the relationship between *Perceived Usefulness* and *Behavior Intention*. However, what is not known at this time is in which circumstances the relationship was more pronounced than the other. Awang (2015) and Zhao and Cavusgil (2006) proposed the approach to identify in which case the moderating variable is more pronounced. By adopting their approach, the standardised regression weights of the PU-BI relationship were extracted using datasets of high values of *Job Relevance* and the same applies to the datasets of low values of *Job Relevance* while checking the estimate values (numbers) and the significance of the relationships. The results are seen in Table 9.

Table 9. Description of the impact of Job Relevance moderation on PU-BI

Regression Weight PU-BI (Low Job Relevance)			**Estimate**	**S.E.**	**C.R.**	**P**
Behaviour_Intention	<-	Perceived Usefulness	0.138	0.093	1.491	0.136
Regression Weight: PU-BI (High Job Relevance)			**Estimate**	**S.E.**	**C.R.**	**P**
Behaviour_Intention	<-	Subjective_Norm	1.136	0.735	1.547	0.122

According to Zhao and Cavusgil (2006) and Awang (2015), a set with high values of *'Estimate'* as seen in Table 9 indicated that it corresponds to be more pronounced than the other. In that case, Table 9 has the *'estimate'* value of 0.138 at high *Job Relevance* and 0.136 at low *Job Relevance* indicating that the moderating effect of *Job Relevance* on the relationship between *Perceived Usefulness and Behavior Intention* is more pronounced in Low *Job Relevance* to High *Job Relevance*. That means the more employees felt that their job roles need mobile phone technology means the usefulness of the technology results in intention to use it.

VIII. CONCLUSION, LIMITATIONS AND FUTURE RESEARCH

This research provides insights on technology acceptance in SMEs by establishing whether job relevance can have a significant effect on mobile phone technology within SMEs. It extends TAM by an additional construct as guided by the literature to formulate a theoretical model which was

then tested through a survey comprising 459 employees of SMEs in Tanzania. The research results have shown that all the proposed hypotheses were supported including the moderating effect of *Job Relevance* to the relationship between *Perceived Usefulness* and *Behavior Intention*. In that case, managers and supervisors of SMEs have to ensure that their employees feel that mobile phones are relevant to their duties as it fuels their intention to use and finally use technology for work. Further research may focus on the assessment of the impact of other features of mobile phones such as enjoyment and image as they use it for executing their jobs. Such aspects are increasingly becoming important especially in this Covid 19 pandemic where the majority of people are forced to perform their work duties while at remote locations from their head offices. The limitation of this study is that it only focuses on people who work in SMEs and not large companies.

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