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Preliminary Insights into M-commerce Adoption in Ghana

Raymond A. Boadi

Hampshire County Council, Room 400, EII Court, The Castle, Winchester, Hampshire SO23 8US, United Kingdom, Raymond.Boadi@hants.gov.uk

Richard Boateng

Development Informatics Group, IDPM, SED, University of Manchester, Arthur Lewis Building, Manchester M13 9PL, United Kingdom, richard.boateng@gmail.com

Robert Hinson

Department of Marketing, University of Ghana Business School, PO Box LG 78, Legon-Accra, Ghana, rhinson@ug.edu.gh

Robert A. Opoku

Department of Management and Marketing, College of Industrial Management, King Fahd University of Petroleum & Minerals, PO Box 5005, Dhahran 31261, Saudi Arabia. (Office) opoku@kfupm.edu.sa

Abstract

Utilizing case studies of farmers and fishermen in Ghana, we investigated the mobile commerce (m-commerce) idiosyncrasies of two rural businesses. We specifically examined the investment cost associated with m-commerce, and the m-commerce adoption practices of farmers and fishermen in selected rural districts in Ghana. We adopted a qualitative research approach and conducted in-depth interviews with management and operational personnel, in our target respondent firms. We found that m-commerce facilitates cost reduction for farmers and fishermen, and affords them opportunities for deepening internal and external business relationships. M-commerce also facilitates the delivery of time-sensitive information, which enhances decision-making in transactions. Whilst m-commerce clearly enhances various value delivery propositions for the farming and fishing companies we profiled, it cannot entirely replace their business value chains. The originality of this study lies in the fact that, it is one of the few scholarly investigations focusing on m-commerce from the perspective of a sub-Saharan country.

Key Words: mobile commerce • m-commerce • technology acceptance • rural business • farmers • fishermen • Ghana