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IMPACT OF PERFORMANCE EXPECTANCY ON ADAPTIVE PERFORMANCE: THROUGH SERIAL MEDIATION MECHANISM

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ABSTRACT

Performance Expectancy affects Pakistani SMB managers' adaptive performance. This research examines how expectations interact. The research also looks at how mobile usage can act as a mediator, as well as how productivity also mediates in the same way. In this study, the researchers wanted to study how the usage of mobile and productivity help managers change their performance at work in the Pakistani context of the Chamber and Commerce. The response rate is 75% (406) in this study. Structure Equation Modeling (SEM) was used to build measurement and structure models that were used to test the theory. There were increasing mediators between performance expectancy and adaptive performance. PE and AP have a positive relationship with each other. This link was also affected by sequential mediators, such as usage and productivity. There is a positive and statistically significant link between all the variables. The study's results will help academics, the banking industry, SMEDA, and practitioners to understand how important it is to use mobile devices for the enhancement of performance expectations. Researchers should focus on doing an empirical study in the future to look into how information quality, system quality of mobile devices, and mobile payments affect the change in the system. Small and medium-sized businesses (SMEs) and big businesses in Pakistan might be compared as part of this study.

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INTRODUCTION

In order to forecast the adaptive performance of managers working in small and medium-sized businesses in Pakistan, the purpose of this research is to investigate the link between performance expectations, productivity, and the use of mobile devices (such as tablets, smartphones, and technologies based on Android). Specifically, the research will focus on the use of mobile devices. Recent research conducted by Gordon et al. (2018) found that there is a strong and positive association between the utilization of mobile phones and the effectiveness of community health workers. This association was shown to be quite good. In order to improve the efficiency of employees working at different levels inside businesses, the concept called for the effective utilization of mobile phones as a method of boosting human productivity. The usage of mobile phones was shown to have a considerable and favorable impact on the academic performance of students, according to an additional study that was carried out by Marques et al. (2019). An improvement in the overall performance of supply chain managers was shown to be the result of equipping them with the capacity to make good use of technology and mobile devices, as revealed by Sair and Danish (2018). As stated by Kamboj and Gupta (2020), the utilization of smartphone applications in the course of hospitality service employment resulted in an increase in the efficiency of the personnel. Lebioda et al. (2019) conducted a study that discovered evidence to support the hypothesis that the utilization of mobile technology results in an improvement in the workers' perception of their own performance. It is anticipated by specialists that every single human being will have a mobile phone by the year 2023 (Grantz et al., 2020; Chawla and Joshi, 2023). This is because mobile phones are becoming increasingly prevalent in our everyday lives. According to the findings of a study that was carried out by Malaquias and Hwang (2019). A study conducted by Oliveira et al. (2020) found that small and medium-sized businesses (SMEs) in Vietnam viewed mobile commerce (m-commerce) as having a great deal of advantages. Following the completion of the research, they suggested to their colleagues that they verify their findings in poorer nations so that they could make comparisons. The use of mobile devices, on the other hand, must be in accordance with the moral and ethical standards of organizations (Silveira et al., 2019). This is necessary in order to provide satisfactory outcomes for both employees and businesses. In the realm of economic activity, it is widely understood that small and medium-sized firms constitute an essential component. The performance of small and medium-sized enterprises (SMEs)

within their specific setting is what determines their level of success. These plans and planning are examples of the accomplishments that a small and medium-sized firm (SME) has achieved. (Spritzer et al., 2023; Mainardes et al., 2023; Grantz et al., 2020) The corporation is able to accomplish its objective thanks to its capabilities and its ability to carry out its plans. According to Brennan (2021), a company that is committed to making the most of its resources is consistently profitable. In a setting that is always shifting, adaptability is quite important. According to Cartwright et al. (2021), small and medium-sized businesses (SMEs) demonstrate flexibility by effectively adopting changes and reaching their objectives. According to Grantz et al. (2023), flexibility is characterized by the ability to make prompt and rapid adjustments to both practices and processes. This function makes it possible for small and medium-sized businesses (SMEs) to take advantage of possibilities that are constantly altering in the market. Research conducted by Prasanna et al. (2019) and Rao et al. (2023) found that the performance of small and medium-sized companies (SMEs) is improved by developments in mobile technology and mobile devices. The purpose of this study is to conduct an experimental investigation into the relationship between performance expectations and productivity. Mainardes et al. (2023) and Grantz et al. (2020) said that small and medium-sized business managers and owners face technology and managerial issues. These challenges and obstacles make it difficult for them to carry out a variety of tasks and accomplish organizational goals. Managers are currently utilizing and evaluating the expanded capabilities of mobile technology, in addition to doing research on new business models (Rao et al., 2023). The objective of this study is to evaluate the impact that the adaptable talent of managers in small and medium-sized businesses has on the productivity advantage gained by those businesses, particularly with regard to the projection of adaptive performance within the setting of Pakistan. In order to carry out this study in line with the goals, the following research questions were developed: The degree of correlation between performance expectations and the adaptive performance of managers is the first question. (2) How does the expectation of performance influence adaptive performance through the mediation strategies of productivity and the utilization of mobile devices?

Performance Expectancy (PE)

Sair and Danish (2018) define performance expectation as an employee's positive and confident conviction in the ability of mobile device technology to boost job performance. According to Sair and Danish (2018) and the methodology presented by Ghalandari (2012), the assessment included the evaluation of perceived usefulness, compatibility with the task, external incentive, comparative advantage, and result expectations. There are various perceived benefits of employing such technology when examining favorable attitudes regarding the expected performance of technology and technical gadgets. According to Schwoerer et al. (2005), people generally employ technology and technical equipment because of their obvious benefits, rather than just adopting or accepting the technology. According to Ghalandari (2012), performance expectation is the notion that using technology would assist participants in various tasks. Their definition of performance expectation included four key components: inner motivation, external incentive, position fit, and competitive advantage. Favorable appraisals of the activities that an individual must undertake create intrinsic drive. Intrinsic motivation is a critical component for humans, and it is activated by positive judgments of the benefits associated with their activities. Individuals who believe that incorporating new technology into their profession would improve their performance and save money, according to Ghalandari (2012), are more inclined to use it. Various studies on electronic and mobile banking have consistently demonstrated that people have a strong sense of performance expectation, which drives technology adoption (Oechslein, 2014; Chua et al., 2018). As a result, it may be deduced that there is a greater proclivity to accept and deploy technology when there is a greater anticipation of its efficacy. This implies that people who have higher expectations and stronger confidence in the efficiency of technology in assisting them to complete job tasks and achieve goals are more likely to accept and use technology.

H1: PE has a positive relationship with AP.

Usage Behavior/ Usage (UB)

According to Donner (2008), the term "usage" refers to a wide variety of activities, including going to a website, browsing its pages, receiving information, and carrying out transactions. According to Yogesh et al. (2014), customer happiness is described as a constant pattern of user behavior in which consumers are loyal to the brands they use and employ the same service technology throughout time without studying similar alternatives. In other words, consumers are always satisfied with the brands they use. According to Donner and Escobari (2010), current customers demonstrate brand loyalty by consistently purchasing the same brand, regardless of the price of the product it may be. According to Yogesh et al. (2014), several strategies are utilized by businesses in order to enhance customer satisfaction. One of these strategies is the provision of incentives, which may include free samples and gifts. According to Donner and Escobari (2010), the objectives of the firm are to strengthen its commitment to its customers by maximizing the utilization of its resources. This will be accomplished by enhancing the quality of its facilities, the extent of its expertise, and the efficiency of its operations. Khang et al. (2015) discovered a favorable relationship between the frequency of service use and consumer addiction. This urge unwittingly drives consumers to remain loyal to the brand. According to Peltonen et al. (2018), using M-banking will improve people's perceptions of its benefits. Thus, it can be deduced that there is a positive relationship between mobile device usage patterns and job performance, implying that employees' use of mobile technology benefits their work performance (Chan et al., 2016). According to the facts stated above, it is suggested that the use of mobile devices works as a bridge between managers' performance objectives and their adaptive performance.

H2: Usage mediates between the PE and AP

Productivity

The effectiveness of a manager is a critical factor in allowing businesses to prosper and people to improve their performance (Del Gatto et al., 2011). As a result, they excel at facilitating efficient tasks that go beyond texting and calling. Because of the extensive usage of mobile devices, the incidence of reading and editing papers, as well as handling workplace correspondence, has grown (Drucker, 2018). According to Coelli et al. (2005), 75% of organizations that give employee flexibility see a considerable improvement in output. Productivity is a critical aspect that has a substantial influence on corporate success and individual progress (Del Gatto et al., 2011). Modern technical solutions can help executives improve organizational efficiency and tasks if they see personal benefits in doing so (Del Gatto et al., 2011; Kang et al.,

2015). It is critical for senior management to play a significant role in fostering successful collaboration among all executives toward a single objective. Managers must collaborate as a team to ensure that smart mobile devices are widely and effectively used throughout the organization, rather than stressing the benefits for their particular department or position (Coelli et al., (2005). Promoting the use of smart mobile devices for work-related duties and digital activities, particularly among senior employees (Coelli et al., 2005), maybe a difficult challenge. Executives must properly assess and monitor individuals' reactions to change in order to increase staff productivity (Coelli et al., 2005).

H3: Productivity mediates between the PE and AP

Adaptive Performance

Adaptive performance is defined as the act of attentively studying and comprehending changes in the workplace and then making the appropriate changes to successfully address and adapt to such changes (Jundt et al., 2015). One important characteristic is that technology improves managers' adaptability by encouraging cooperation at all levels. Improving employee participation promotes the free interchange of skills, information, and capacities among small and medium-sized firms (Shoss et al., 2012). By efficiently communicating and exchanging information, skills, and talents, managers get significant market and competitive insights, as well as ideas (Park and Park, 2019). Managers may improve their decision-making process by modifying their performance and implementing new techniques to overcome barriers and challenging circumstances (Pradhan et al., 2017). The ability of mobile and technology devices to simplify or enhance the automation of regular chores that formerly took a significant portion of managers' time is a significant technical advancement. Modern mobile technologies, for instance, make it possible for managers of small and medium-sized businesses (SMEs) to monitor the development and submission of daily reports in real-time. This is in contrast to the traditional method of manually creating everyday reports (Jundt et al., 2015). Furthermore, technology is facilitating complex managerial duties such as competitor research and the rapid preparation of market reports (Park and Park, 2019). This simplicity considerably decreases the time load on managers, allowing them to devote more time to inventive ideation and strategic decision-making. As a result, managers' ability to think creatively and generate original ideas improves, making them more adaptive in dealing with a variety of scenarios (Park and Park, 2019). The potential of technology, particularly mobile applications, to assist efficient time management for small and medium-sized firms (SMEs) is a significant benefit. Managers with effective time management may observe and recognize chances to improve their time management abilities by altering their performance (Kaltiainen and Hakanen, 2022). Furthermore, they exhibit increased creativity and invent unique techniques to do jobs efficiently, therefore optimizing time and enhancing overall performance. Managers' flexibility is improved by using technology to teach and monitor time (Park and Park, 2019).

H4: AP has a direct relationship with the PE

METHODOLOGY

The research was carried out with the purpose of acquiring quantitative data, and it focused on small and medium-sized businesses located in the capital cities of Pakistan. Managers and directors were the members of the corporate executive community who were supposed to be listening to this presentation. Small and medium-sized firms (SMEs) can detect any inadequacies and optimize the use of mobile devices to increase performance if managers or directors can comprehend the opinions concerning the appropriateness, quality of service, mobile device usage, and mobile banking. A model is shown in Figure 1. A total of 422 responses were received as part of a wider inquiry, yielding a response rate of 75%. The covariance-based SEM was used for this thesis. Structural Equation Modeling (SEM) often requires a minimum of 200 occurrences (Carlson and Donavan, 2008). Hair et al. (2012) found that a large sample size, such as at least 200 occurrences, enhances the precision of structural equation modeling (SEM) results. SEM (Structural Equation Modeling) was used to create measurement and structural models to test the assumptions. Kim et al.'s (2004) research yielded the Scale of Service Quality (SERQ), which consists of four components. The mediating variable "Usage of a mobile device" (USE) was evaluated using an eight-item scale taken from Yueh et al. (2015). According to Hair et al. (2012) research, the variable "Mobile Banking scale" was built from eight components. The Adaptive Performance Scale, which consists of eight items, was created based on research. The answers were calculated using a 5-point Likert Scale, with 1 representing "strongly disagree" and 5 representing "strongly agree." To determine the size of the sample, the study will employ cluster sampling.

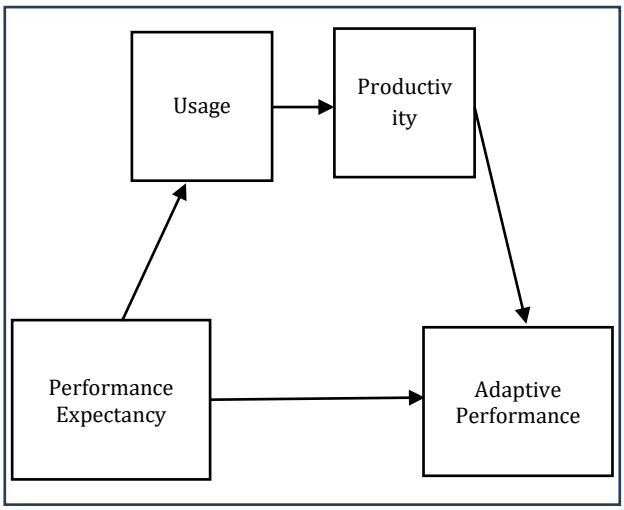

Figure 1. Conceptual Framework.

RESULTS AND DISCUSSION

Table 1 shows the values of the demographics analysis with the values of the frequencies involved. It includes the value of gender, age, marital status, and other variables.

Data Normality Analysis

Table 2 provides a representation of the data that is derived from a normal distribution. A set of criteria was devised by Bulmer in 1979, and it stipulated that the predicted skewness value had to fall somewhere between +1 and -1. Additionally, MacGillivray and Balanda (1988) suggested that in order to generate accurate predictions, the value of the anticipated kurtosis should fall somewhere in the range of +3 to -3. Generally speaking, things that have not been damaged are regarded as acceptable if the predicted skewness value falls between the range of +1 to -1; nevertheless, there are some that may be significantly exaggerated. The kurtosis values that have been assessed fall somewhere in the range of +3 to -3, which indicates that the data follows a normal distribution. As a result, this indicates that the data satisfy the normalcy requirements and are eligible for future analysis.

Table 1. Demography of the study.

Characteristics	Classification	Frequency	Percentage
Gender	Male	317	78.1
	Female	89	21.9
	Total	406	100.0
Age	Less than 20	11	2.7
	21 to 30	149	36.7
	31 to 40	151	37.2
	41 to 50	72	17.7
	51 to 60	19	4.7
	More than 60	4	1.0
	Total	406	100.0
Marital Status	Married	279	68.7
	Single	127	31.3
	Total	406	100.0
Establishment Composition	Manufacturing	75	18.5
	Trading	133	32.8
	Services	198	48.8
	Total	406	100.0
Job Tenure	Less than one year	15	3.7
	1-2 years	47	11.6
	3-4 years	58	14.3
	5-6 years	54	13.3
	7-10 years	86	21.2
	More than 10 years	146	36.0
	Total	406	100.0

Table 2. Data Mean, SD, Skewness, Kurtosis.

Items	Mean	Std. Deviation	Skewness	Kurtosis
PE	4.0209	.64964	-.731	1.137
USE	3.8116	.68863	-.715	1.308
AP	4.0084	.64708	-1.180	1.962
PROD	3.9083	.77781	-.988	.730

Correlation Analysis

It is clear from the correlation analysis that there is a connection between the different dimensions. As shown in Table 3, the correlation coefficient between service quality and consumption is 0.784, which indicates that there is a statistically significant and positive link between the two characteristics. This indicates that there is a positive and statistically significant association between mobile banking and service quality (r = 0.452). The values are indicated by the correlation coefficient (r = 0.540), which shows that this association is good. Mobile banking has a strong positive link with utilization, and the correlation between the two is rather high (r = 0.498). The significance threshold for this association is 0.01. The correlation between utilization and adaptive performance is a significant and positive one (r = 0.580), as well as a strong correlation. At a significance level of 0.01, there is a robust and statistically significant positive association between mobile banking and adaptive performance (r = 0.588).

Table 3. CA.

Items	PE	USE	AP	PD
PE	1			
USE	0.596***	1		
AP	0.638***	0.444***	1	
PD	0.550***	0.558***	0.650***	1

Note: ***, Correlation is significant at the 0.001 level (2-tailed).

Within the Table 4, the values of model fit are displayed. When it comes to service quality, usage, mobile banking, and adaptable performance, the relevant Cronbach alpha values are 0.68, 0.83, 0.79, and 0.84. Cronbach's alpha should have a minimum value of 0.7, which is considered to be acceptable. This is the recommendation. When compared to a value of 0.9 or higher, a score of 0.8 or higher is regarded to be more remarkable, while a number over 0.9 is considered to be optimal.

Table 4. CFA.

Construct	C.R	Cronbach alpha
PE	0.76	0.73
Usage	0.77	0.72
Productivity	0.85	0.83
AP	0.79	0.75

Discriminant Validity

Through an analysis of the bivariate correlation between the variables, Table 5 presents the discriminant validity of the investigation. According to Hair et al. (2010), the values that were given above have been represented in the square root of AVE diagonally. These results exceeded the bivariate correlation of each construct in both the vertical and horizontal directions, showing that they satisfied the minimal requirements. Regarding the discriminant validity, it is reasonable to infer that it is demonstrated in Table 5.

Table 5. HTMT analysis.

	PE	PD	USE	AP
PE				
PD	0.654			
USE	0.566	0.667		
AP	0.456	0.543	0.695	

Structural Equation Model

A well-known technique for generating and assessing correlations based on observable data and specified assumptions (abstract hypotheses), the Structural Equation Model (SEM) is a popular tool. Both primary and confirmatory models might potentially benefit from the usage of SEM. Inferential variables that are secondary in importance and are thus pulled more closely from a variety of components have been generated via the use of the structural equation model (SEM). In the structural equation modeling (SEM) technique, regression analysis, route analysis, and factor analysis are all included. Factor analysis (CFA) and multi-regression analysis are both components of structural equation modeling (SEM). In this particular investigation, AMOS 26 was utilized to assess the measuring or testing capabilities of the model. In order to identify and assess irregularities, fluctuations, connections, interdependencies, and autonomy among the variables that are being observed and debated, structural equation modeling (SEM) is utilized.

Confirmatory Factor Analysis (CFA)

CFA is a sort of structural equation modeling related to the assessment model. Amos 26 helped develop the figure separately for several aspects. After establishing the CFA, building a model of high wellness and fitness follows. Different sorts of health models exist. To effectively reflect model fitness, the CFI must be an integer between 0 and 1. In addition, according to Hu and Bentler (1999), a constraint is indicated by a CFI value of 0.90 or above. According to Hu and Bentler (1999), the RMSEA evaluation will produce a number that is lower than 0.08, which indicates that the degree of model fitness is adequate. It has been stated by Hu and Bentler (1999) that a model is considered to be acceptable if the RMSEA value is lower than 0.06. If both the Goodness of Fit Index (GFI) and the Adjusted Goodness of Fit Index (AGFI) are more than 0.90, then the model is judged to be fit (Byrne, 2001). An illustration of the utilization of the measurement model to evaluate the validity and precision of the questionnaire can be seen in Figure 2.

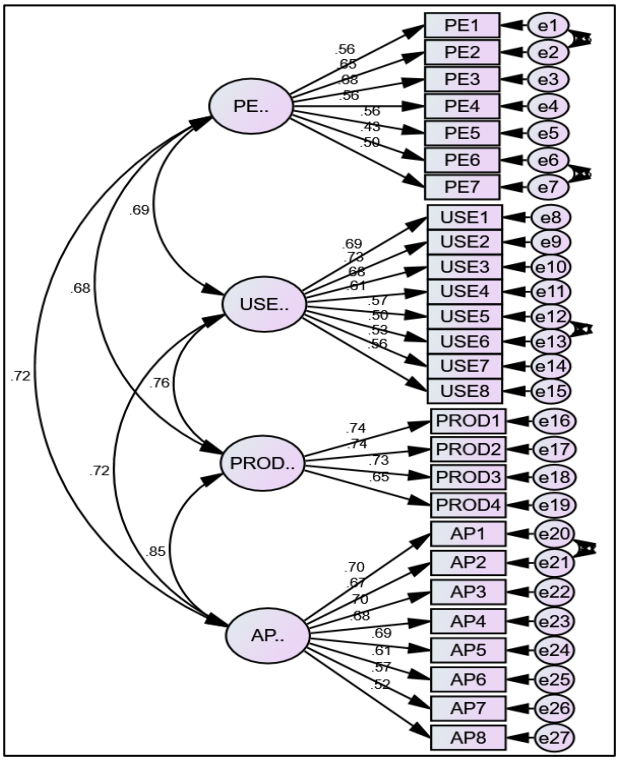

Figure 2. Measurement model.

The convergent validity of each single item is displayed in the table. The concept of convergent validity refers to the scenario in which two variables are expected to have a positive correlation while evaluating the same design.

The general sufficiency of the model is evaluated when we are conducting our inspection. Included in Table 6 are the following pieces of information: A ratio of 2.419 for the CMIN to the DF, a value of 0.053 for the RMR, 0.886 for the GFI, 0.859 for the AGFI, 0.903 for the CFI, and 0.058 for the RMSEA are shown here. Each and every value must satisfy the standards and thresholds that have been defined.

Table 6. Fitness summary.

ITEMS	Hypothesized	Thresholds
CMIN/DF	2.143	< 3
RMR	.037	Closer to 0
GFI	.905	≥ .9, .85
AGFI	.900	≥ .8
CFI	.895	≥ .9
RMSEA	.057	≤ .08

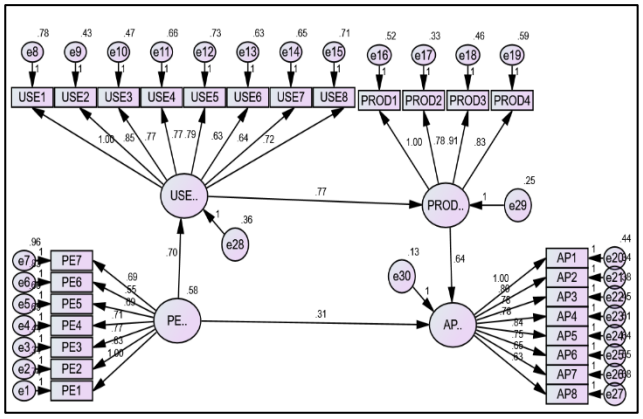

Figure 3. Hypothesized structural model.

Hypothesis Testing

Direct effect

Table 6 illustrates the direct relationship between the quality of the service and the adaptive performance. The values are such as (=0.321, p0.002). In addition, the quality of the service has a considerable and immediate effect on the amount of usage (=0.423, p0.001). In addition, the quality of the service has a significant and favorable influence on mobile banking (=0.190, p0.001). There is a considerable and significant favorable effect that mobile banking has on adaptive performance (=0.390, p0.001). In addition, it has been shown that the use of mobile banking has a significant and favorable impact on adaptive performance (=0.222, p0.001), which is a confirmation of the adoption of hypothesis H1.

Table 7. Hypothesis testing.

Direct Path	S. E	P value
PE---->AP	0.54	0.001
PE---->USE	0.65	0.001
PE---->PRO	0.77	0.001
PRO---->AP	0.67	0.001
USG---->PRO	0.83	0.001

e<0.05

Table 8. Path analysis results.

H.	Path	Estimate	SE	P	CI	Result
H1	PE----> ADP	0.33	0.062	0.002	[0.350]	supported
H2	PE---> Usage---> PROD	0.43	0.063	0.001	[0.463]	Supported
H3	USE---> PROD---> ADP	0.46	0.076	0.001	[0.597]	Supported
H4	PE---> Usage--->PROD---> ADP	0.54	0.064	0.001	[0.596]	Supported
	Total Effect	0.56	0.045	0.001	[0.654]	

Note: ***p-value <0.001, **p-value<0.01, *p-value<0.05.

Analysis of indirect effect

For the purpose of evaluating the impacts of path analysis and mediation, the study made use of the specific and indirect impact estimands provided by AMOS 26. According on the findings of the route analysis, Table 8 is shown. The findings of the study provided evidence in favor of the first hypothesis (H1), which shows a significant relationship. This finding is supported by the data shown in Table 7, which has a value of 0.251 and a p-value of 0.002. When it comes to the link between service quality and adaptable performance, the utilization of mobile devices is said to contribute to the relationship. The data, which provided evidence of correlation (= 0.194, p = 0.001), provided support for the hypothesis that H2 was correct. As a further point of interest, the findings reveal that mobile banking functions as an intermediary in the connection between SQ and AP, as suggested by the third hypothesis. The estimation tool, which takes into account both direct and indirect effects, was utilized in order to evaluate the hypothesis. Verifying and providing support for the hypothesis, the findings demonstrated a statistically significant and favorable effect (= 0.097, p = 0.001) in the direction of the hypothesis. According to Hypothesis 4, the research that was conducted revealed that the sequential mediation of consumption and mobile banking has an effect on the connection that exists between SQ and AP. In order to explore the direct and indirect impacts of the usage of mobile banking on serial mediation, bootstrapping constituted the method of investigation. A statistically significant and positive link is demonstrated by the findings (= 0.082, p = 0.001) between the two variables. Considering that the confidence interval does not contain zero, it can be concluded that the sequential utilization of mobile banking has an effect on the link between service quality and adaptive performance. As a consequence of this, H4 is validated and strengthened.

Contributions

The present investigation, which is founded on the ISS idea, demonstrates that there is a connection between adaptable performance and service quality. The findings of this study contribute to a better understanding of ISS and suggest that managers' effectiveness might be enhanced by placing a greater emphasis on service quality. Mobile devices are recognized to promote adaptive behavior, but no research has evaluated their effects on service quality and adaptability. In small and medium-sized enterprises, service quality influences managers' adaptive performance using mobile devices. In addition, previous studies have shown a connection between the use of mobile banking and a number of different parameters (Marques et al., 2019; Lebioda et al., 2019; Grantz et al., 2020; Chawla and Joshi, 2023, Abegao and Figueiredo, 2023).

It appears that mobile banking has not been studied in relation to service quality and adaptable performance. There has also been no study on how mobile banking may mediate the relationship between service quality and adaptive performance among Pakistani SME managers. We analyze the relationship between service quality and adaptive performance, focusing on mobile banking as a mediator. Also, this study examines the relationship between service quality and adaptive performance. More particular, the study considers consumption and mobile banking sequential mediation. This is consistent with the suggestions that Grantz et al. (2020) suggested, and it may be used in a variety of different situations. According to Chawla and Joshi (2023), the primary focus of this research was to investigate the positive effects that may be achieved by utilizing mobile technology to enhance the advantages that mobile banking can provide for the management of small and medium-sized businesses (SMEs) in Pakistan. There are also significant managerial implications for application developers and the banking sector that are associated with the new study. The findings of the study indicate that in order to increase the relative advantage of mobile banking, it is necessary for app developers and banking sectors to provide services of a high quality. According to Grantz et al.'s research from 2020, the quality of the service should contain qualities such as correctness, uniformity, timeliness, and intelligibility, in addition to the lack of technical language.

CONCLUSIONS

The objective of this study was to assess how the use of mobile devices and mobile banking sequentially mediate the relationship between service quality and the adaptive performance of managers in small and medium-sized firms in Pakistan. The study specifically examined the correlation between the quality of service and adaptive performance. Structural equation modeling (SEM) was employed to evaluate hypotheses using data obtained from major urban areas in the capital of Pakistan. The findings of the SEM investigation verify and support all four hypotheses. This study found that service quality affects Pakistani SME managers' adaptive performance. This impact is both substantial and beneficial. The use of mobile devices and mobile banking facilitates the attainment of this impact. Moreover, these findings have ramifications for the academic community, the banking sector, SMEDA, and professionals as they illustrate the importance of mobile technology and the impact of service quality, mobile device usage, and mobile banking in forecasting adaptive performance. Furthermore, these data demonstrate the significance of mobile technologies.

Future Recommendation

To improve industry knowledge, it is crucial for emerging researchers to conduct empirical studies that examine the impact of information on the latest technologies. This study aims to examine the commonalities and disparities between large corporations in Pakistan and small and medium-sized enterprises (SMEs).

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