THE IMPACT OF MOBILE PHONE USE ON UGANDA CHRISTIAN UNIVERSITY STUDENTS' BUDGETARY ALLOTMENTS AND SOCIAL OUTCOMES

MARTIN MICH STEFAN OBBO

S21B34/018

A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE OF BACHELOR OF SCIENCE IN ECONOMICS AND STATISTICS OF UGANDA CHRISTIAN UNIVERSITY

September, 2024

UGANDA CHRISTIAN UNIVERSITY

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Declaration

I, Obbo Stefan Mich Martin, declare that this is my original dissertation and has not been presented in any Institution of higher learning for any academic award.

Signature ..... Date 11/09/2024.

Obbo Stefan Mich Martin

Approval

This is to certify that this research report titled the peer effects of income on consumption choices among privately sponsored students at Uganda Christian University by Obbo Stefan Mich Martin has been conducted under my supervision and submitted to the University with my approval.

Signature: ..... Date: 11/09/2024

Mukisa Simon Peter

Acknowledgement

I am very grateful to the Almighty God for granting me life, strength, and the resilience to overcome every obstacle, enabling me to complete this research dissertation successfully.

My heartfelt appreciation goes to my supervisor, Mr. Mukisa Simon Peter. Your invaluable guidance, insightful suggestions, constructive criticism, and unwavering encouragement throughout this research have been instrumental to its completion. I truly could not have done it without your support. May God bless you abundantly.

I also acknowledge my academic supervisor Mr. Simon Peter MUKISA for the time and efforts in supervision and guidance throughout the whole research period.

My sincere gratitude also goes to my mother Agutu Teopista and my father Charles Owor-Obbo for the courage and friends who gave me financial and moral support to be able to successfully complete this research.

I extend my sincere thanks to the students of Uganda Christian University for generously providing the data for this study without hesitation or delay.

In addition, I would like to express my sincere thanks to Mrs. Elsie Nsiyona Mirembe, Stephen Kavuma Lugudde, Godfrey Aleko, Mr. Akilewo Kakooza, Paul Mukiibi and Mr. Edmund Kamugisha for their tireless efforts in nurturing and empowering me to become to become valuable member of the community, May Almighty God richly bless and reward their hard work.

Lastly, I wish to express my deep gratitude to all my friends for their academic and moral support. Your encouraging words and steadfast companionship played a crucial role in the success of this research. May the Almighty God reward you with joy and peace.

Dedication

This work is dedicated to my beloved friends, whose unwavering moral, spiritual, and financial support has been the cornerstone of my academic journey. Your encouragement and care have profoundly shaped my life, inspiring me to reach new heights. May the Almighty God bless you abundantly for your endless love and support.

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Abstract

This research explored how students' mobile phone use impacts their budgetary allotments and social outcomes at Uganda Christian University. The study aimed to: (1) evaluate how the effect of mobile phone expenditure on students' budgetary allotments and social outcomes, (2) assess whether frequency and duration of mobile phone use affects students' budget allotments and social outcomes, and (3) investigate how mobile phone dependence and usage patterns affect students' budgetary allotments and social outcomes. Utilizing a cross-sectional survey design with a sample of 128 participants, the study employed simple random sampling to gather data through a structured questionnaire. The analysis revealed the following standardized coefficients: mobile phone expenditure (β = 0.710, t = 9.924, p = 0.085), frequency and duration of phone use (β =0.058, t = 0.816, p = 0.416), and mobile phone dependence and usage patterns (β = 0.051, t = 0.725, p = 0.470). the standardized co-efficient results revealed that only mobile phone expenditure was a significant factor in determining the impact of mobile phone use on students' budget allotments and social outcomes. The study therefore concludes that contrary to popular belief, typical perceived factors such as mobile phone dependence usage patterns and mobile phone frequency and duration have a minimal impact on determining students' budget allotments and social progress, at least within the jurisdiction of UCU. It is recommended that Uganda Christian University implement financial literacy programs to address comparison-driven spending especially in regards to mobile phones and promote financial prudence. Additionally, the university should strengthen financial counseling to support students in gadget addictive tendencies.

Chapter one
Introduction

1.1 Introduction.

The daily lives of university students currently revolve around mobile phones. This affects their social and economic engagements to a great extent. Mobile phones have now become significant instruments of information dissemination, communication, and monetary management, changing the way students at universities would allocate resources for their personal and academic needs. These gadgets are also contributing to better social outcomes through avenues of interaction and coexistence constructively. The capturing of the broad impacts of digital technology on college life necessitates sufficient underpinning in understanding mobile phone use as a social and financial phenomenon. This study will interpret the many ways in which scholars' cell phone use affects their societal interactions and pecuniary behaviours to shed light on the convoluted linkages that exist between technology and scholarly welfare.

1.2 Background.

Cell phone use by students' monetary implications, as well as social impacts, have been comprehensively studied globally. This study results show that students' use of cell phones affects their economic performance by raising the spending levels in regards to the cell phone related services, which eventually affect their general economic behaviour and social interactions (Lee, 2014). The rapid diffusion of mobile phones into Africa has seen scholars spend a significant percentage of their money on data, airtime, and mobile facilitation hence draining resources that are meant to meet other needs (Aker & Mbiti, 2014). East Africa is the leading example of such a trend, where mobile phones have become an essential tool for scholarship and engagement. As a result, scholars' spending precedencies as well as interactional behaviours have shifted and currently change towards technological interactions, mobile-based education among others (Aker & Mbiti, 2014). In other words, studies show that in Uganda, scholars spend a significant proportion of their money on cell phone expenditure, which in turn affects the money spent on private and educational needs. This indicates that the application of cellular phones among university students has a significant implication on their financial decisions (Ndagire, 2016). The high use of cell phones among the students of Uganda Christian University has been linked to both positive and negative financial implications, thereby impacting their

social and financial lives and underlining the very crucial role that science in cell phone contributes in shaping scholars' financial behaviours and social impacts (Ndagire, 2016).

1.3 Statement of the Problem

The major theme of the research is how the utilization of the cellular phone impacts scholars' pecuniary allotments and results in society. It is a concern that though cell phones play a vital role in societal exchanges, academia, and conversations, they tend to lead to more spending due to the price of devices, data plans, and other facilitation. This can put students in a difficult financial situation and have negative social effects, such as increasing their academic achievement gap or intensifying their social isolation. Ideally, students should be able to use their devices in ways that enhance both their social and academic experiences without having to pay an enormous fee to do so. This would weigh the merits of cellular technology against the cheapest prices so that all scholars are equally capable. Indeed, past studies have cited cellular phones as both beneficial and detrimental to the aspects of modern academia and interaction, furthering education through academic applications and knowledge availability while worsening academic outcomes and financial losses related to the cost of the devices and data (Lauricella & Kay, 2014; Lepp, Barkley, & Karpinski, 2015). There is also a lack of comprehensive study with regard to the long-term socio-economic repercussions; this limits it to understand the precise impact it has on the economics of students' budgets and their social implications. Various attempts have been made in order to try and curb the menace through proposals for cheap devices and affordable data plans, education of the people on responsible usage, and programs that try to mitigate the negative impacts, which according to them will help solve the problem (West, 2014; Kizito, 2015). Other measures could include enhancing financial inclusion programs for covering mobile phone expenditure, policy measures to ensure affordable access, comprehensive research into the collection of statistics on impact regarding economy and society, technological adoption to use mobile phones at low cost, and awareness through campaigns in regard to social and financial impact owing to excessive use of mobile phones (Kibona & Mgaya, 2015). One can reduce the financial burden on students and maximize positive social impacts related to the use of mobile phones by taking these measures.

1.4 Purpose of the Study

The purpose of the study will be to examine the economic effect of mobile phone use on the student's budget and social behaviour.

1.5 Objectives of the Study

The objectives of the study will be to;

i. Examine the effect of mobile phone expenditure on students' budget and social behavior.
ii. Examine the frequency and duration of mobile phone use on students' budget and social behavior.
iii. Examine the effect of mobile phone dependence and usage patterns on students' budget and social behavior.

1.6 Hypotheses

H1: There is a significant positive relationship between mobile phone expenditure and students'
budget and social behavior.

H2: There is a significant positive relationship between frequency and duration of mobile phone use
and students' budget and social behavior.

H3: There is a significant positive relationship between mobile phone dependence and usage patterns
and students' budget and social behavior.

1.7 Scope of the Study

1.7.1 Geographical scope

The geographical cover of the study mainly pertains to Uganda Christian University Mukono where information will be gathered from the student populace more specifically students in the business faculty.

1.7.2 Time Scope

The research will be carried out mainly between July 2024 and August 2024. The reason for choosing this period is that a greater number of the student population will be on campus preparing for exams. It will hence serve as the best time for data collection since the sample chosen will equally represent the population.

1.7.3 Content scope

The material to be covered in this research paper shall revolve around the effects of mobile phone use on students' budget allotments and social behaviour. To be broken down further, this is included in the conceptual framework, which contains the factors affecting the dependent and independent variable and the indicators for each factor.

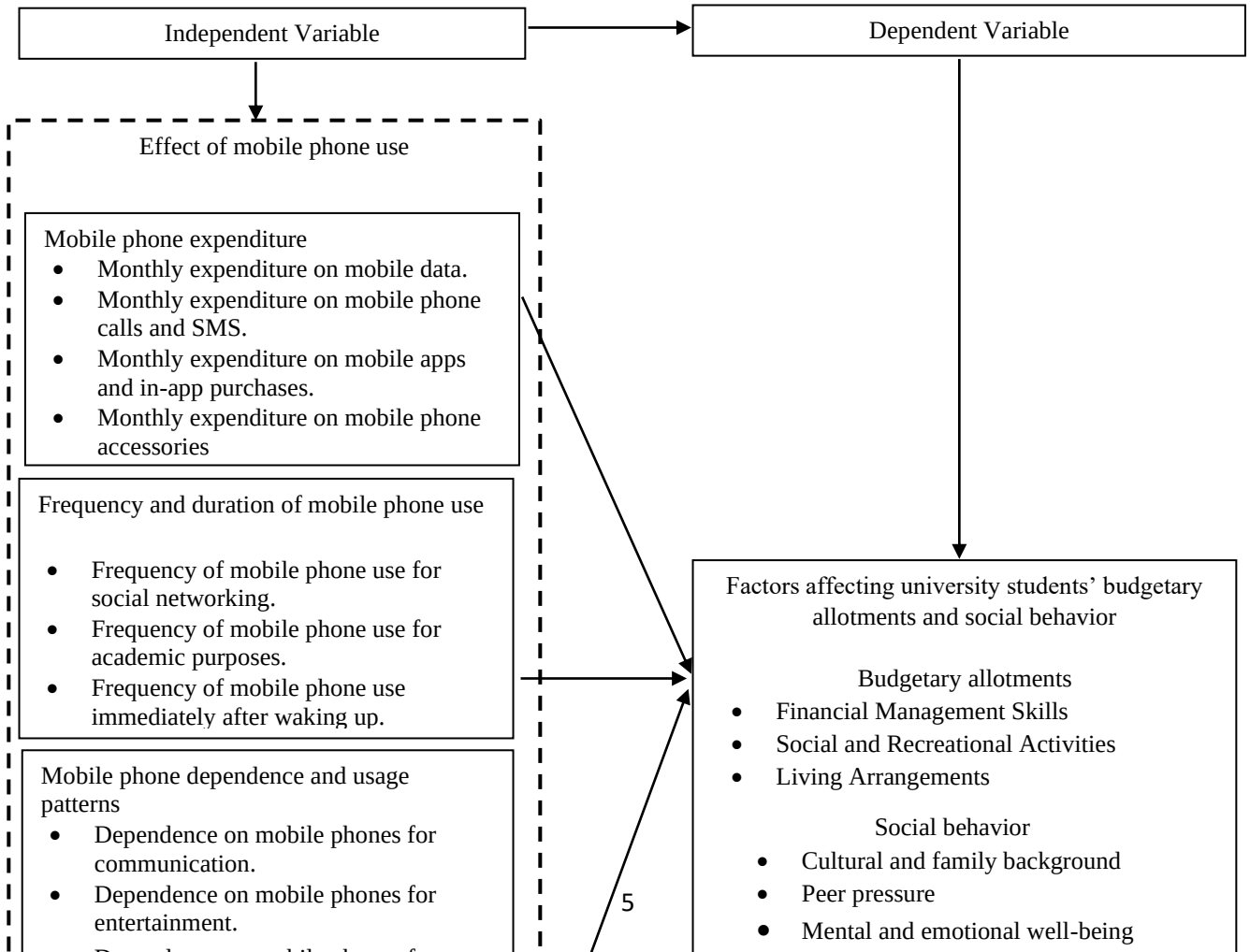
1.7 Justification

The increasing prevalence of the use of mobile phones among students calls for comprehensive research on its effects on their budget and social behavior. Since mobile phones become an important tool in communication, education, and even leisure entertainment, it is important to consider the financial implications and social impact that come along with such. Past research has illuminated the various positive and negative impacts that associated with the usage of mobile phones; however, specific contextual research should be conducted with regard to Uganda. The findings from this study investigate how students in Uganda use mobile phones to affect expenditure and social interaction within a socio-economic and cultural context. It is hoped that such specificity of focus will make useful contributions toward implications from mobile phone use for the broader setting of policy decisions and educational strategies.

1.8 Significance

Hopefully, this research can be of importance to the policy makers of this country, especially the Ministry of ICT & National Guidance and the Ministry of Education and Sports. The practitioners in the realm of academia and research also stand to benefit greatly from this research. These include university students, most of whom own mobile phones, and universities that can adjust their policies to conform to the research findings. They stand to benefit by readjusting their rules on the use of these gadgets to ensure that students enjoy a well-rounded social and academic experience. Then there are also other scholars who are avid readers. They can also be enlightened with the interesting findings of this research paper. It is hoped that the results of this study will shed light on the truth of how the use of mobile phones actually affects students' budgetary allotments and social outcomes.

Figure 1.1: 1.9 Conceptual framework



Source: The study is adapted from Mihaly Csikszentmihalyi's flow theory and improved by the scholar of this research.

The conceptual framework highlighted above seeks to explain how predictor variables such as mobile phone expenditure, frequency and duration of mobile phone use as well as mobile phone dependence and usage patterns affect the budgetary allotments and social outcomes of students in UCU.

Chapter two
Literature review

2.0 Introduction

This section presents the review of the related literature on the topic of the study objective by objective

2.1 Empirical review

2.1.1 The Effect of Mobile Phone Expenditure on the Students' Budget and Social Behavior.

Across the board, the increase in the use of mobile phones has significantly affected the spending pattern of students and their relationships with fellow students. Spending by university students on their monthly mobile phone has been increasing, often at the expense of essential items of expenditure. In a Smith (2014) study conducted in the US, for example, it was established that students typically allocate a large enough proportion of their expenditure to their mobile phone-related costs such as phone bills, data plans, and apps. This is a distribution that often leads to financial burden and hence needs additional support from parents or through part-time jobs, therefore influencing general well-being and academic performance.

This has translated into an exponential increase in the use of mobile phones across the continent; however, with this increase comes some financial implications. For instance, a study by (Mtega and Msungu, 2013) found that children in Tanzania often prioritize the cost

of mobile phones over basic needs like food and school requirements. This prioritization leads to budget imbalances that might irritate the pupils and negatively impact their performance. It has also been observed that overdependence on cell phones for social contacts alters social behaviours of people. The preference of virtual communication for students over physical contacts affects their relations and their social behaviours (Mtega & Msungu, 2013). On the other hand, the Kenyan study by Wamuyu (2014) revealed how the use of a mobile phone by university students influences their social behavioral and financial disposition positively or vice versa. Since access to social networking sites can be done through mobile phones and likewise access to academic resources, budgetary constraints may be obtained as a result of equipment maintenance costs. As a result of this limit, most of the students usually seek other financial assistantships or jobs which may interfere with their core duties, academics. It has also been proved that students' social interactions and relationships are affected when they opt to interact virtually rather than face-to-face interactions (Wamuyu, 2014).

Mobile phone expenditure greatly influences the social behaviours and budgets of students in Uganda. A study conducted at Makerere University by (Ssewanyana and Busler, 2016) established that a large percentage of the students' allowances is spent on costs related to mobile phones such as data bundles and airtime. This cost emanates financial problems when in conflict with other needs such as house accommodations and school materials. Established further from the study is that there was a strand of influence on the students' use of mobile phones affecting their social habits: the more time they have spent on their social media platforms, the easier it has become to socialize virtually, but at the same time it has reduced actual in-person encounters with possible social isolation (Ssewanyana and Busler, 2016).

2.1.2 The Effect of Frequency and Duration of Mobile Phone use on the Student's Budget and Social Behavior.

Owing to the fact that this aspect has implications for the social behaviors and economic status of the students, cell phone usage among higher education students has gained considerable attention. While assessing its impacts, the frequency and duration of cell phone use become vital. In this context, with an exponential increase globally, students are found to spend a lot of time on these gadgets. According to a study conducted by Roberts et al., 2014), American university students use their phones for an average of 8 to 10 hours daily. Students who rely excessively on such mobile services tend to spend hundreds of dollars in diverse ways on data plans, applications, and other related services. The level of financial stressors may result in students looking for additional funding, or in part-time jobs, both of

which can have an impact on their health and performance at school. According to Roberts et al. (2014), there is also a correlation between excessive and frequent use of mobile phone and altered social behaviours. For example, the reduction of face-to-face contacts and increase in dependence on virtual communication may influence the relationships and social skills of students.

This trend follows the demand for social connectivity, connectivity, and access to educational material, and this has driven the use of mobile phones among the increased students across Africa. Mefolere (2016) conducted a study in Nigeria that focused on both financial and social implications of using mobile phones among university students and also further supports the findings. Results from the survey indicated that frequent and longer uses of a mobile phone translate to large cost outlays, which in many ways have caused budgetary constraints. Many students said they had to regularly seek additional money sources, something occasioned by the fact that their mobile phone expenses were outpacing other key expenses. The study also found that students were spending most of their time online than being face to face, which might consequently impact their associations and social maturation There are many financial impacts of regular and intense cell phone use. As a matter of fact, there is evidence from Tanzanian research by Kalolo and Kibona, (2015), to strongly indicate that the students with higher frequencies of using their phones are more likely to spend a large percentage of their meager budgets for phone-related costs.

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Situations in Uganda take place in regard to the trends set in the motherland of Africa. University students, through various studies, happen to depend almost solely on their use of mobile phones, which has an immense effect on their living standards and economy. A study by Makerere University students, who use their phone regularly, as documented by Ssewanyana and Busler, (2016) shows students spend most of their allocation on data bundles and airtime. This cost often competes with other vital needs-for example, housing and educational materials-which involve economic hardships and require additional financing. The social implications of increased and frequent mobile phone use were also identified during the course of the study. More time spent on social media and other mobile applications has, in turn, made virtual socializing easier, thereby reducing in-person connections, social isolation, and potential negative impacts on the relationships and social skills of students Ssewanyana and Busler, (2016).

2.1.3 The Effect of Mobile Phone Dependence and Usage Patterns on the Student's Budget and Social Behavior.

The students' social behaviour and financial choices are highly impacted by their utilization and addiction towards the mobile phone. Overall, university students worldwide are suffering financially and socially by increasing addiction towards their mobile phones. Lepp et al. (2014) reported evidence that a mobile phone addiction is characterized by an extended usage and frequent checking, resulting in higher monthly expenses. Using their phones throughout the day, US students spend a lot on data plans, apps, and services. Financial disturbance in students' budgets leads to part-time jobs and extra financial help, which is bad for general well-being and academic performance. Excessive use of mobile phones reduces the frequency of face-to-face interactions. In turn, it may lead to a preference for virtual communication, possibly having impacts on social skills and relationships Lepp et al. (2014).

In the African environment, mobile phone dependence and use have an inclined impact on students' financial and social lives. According to research conducted by Mtega et al. (2014), in Tanzania, students who are highly dependent on their phones spend a large part of their thin budgets on the costs associated with phones. This, together with the disregard for basic needs such as food and school requirements, causes stress and financial imbalance. The study also proved that excessive use of mobile phones is related to changes in the behavior of students, in that they prefer virtual interaction rather than physical interaction, a factor that may affect their social development and their interpersonal relations (Mtega et al., 2014). A study by (Modi & Gandhi, 2014) concludes that frequency and period of use of a mobile phone are related to a large cost outlays that frequently lead to budgetary restrictions, hence more evidence to these findings. The social and financial impacts of using a mobile phone were among Kenyan university students. The students also reported that they many times sought additional sources of funds due to the fact that their mobile phone expenses were higher in comparison with other major expenses. On the part of social contacts, the findings showed that the students spent more time online than face-to-face, which could affect relationships and social development (Modi & Gandhi, 2014).

These trends can also be seen in Uganda. As indeed established by a study conducted by (Mullei & Misuko, 2019), the students who heavily rely on their phones for communication end up spending a big portion of their allocation on data bundles and airtime. Money issues start emerging since this expenditure competes with other basic needs, like housing and educational materials. One of the social implications highlighted by the study was that as

much as spending more time on social media and other mobile applications encourages virtual social interactions, it nonetheless reduces face-to-face interactions. It was thus contended that this trend leads to social isolation and negatively impacts the personal interactions and social skills of students (Mullei & Misuko, 2019).

2.1.4 The factors Affecting Students Budget Allotments and Social Behavior.

Social behaviour of students and their financial allocations are shaped by a wide range of complex aspects moulded by economic, social, and technical considerations. In the world over, financial decisions among students are influenced by varied sources of income which include part-time jobs, scholarships, parents, and self-earnings. One of the critical factors influencing university students in managing their budgets is financial literacy. The findings of Lusardi et al. (2015) show that the higher the financial literacy among students, the more capable they are to make smart choices, manage their spending, and not accumulate too much debt. But some negative implications include compulsive spending and financial stress arising from increased consumerist culture and wide access to credit, which can decrease the students' ability to budget their money and jeopardize their wellbeing.

Other factors influencing students' social behaviours include peer pressure, acceptance by society, and the current level of usage of social media. According to the work of Przybylski et al. (2013), social media sites affect the various behaviours and interactions occurring among students. These sites provide opportunities for networking and socializing, but they can also bring anxiety and social comparison into students' lives, which may affect their mental status and interpersonal relationships. Students spend money on commercial products and social activities at the expense of basic needs, trying to keep up with their peers.

Generally, any management of a student budget becomes even more difficult due to the economic conditions as well as the scarcity of funds in Africa. Research carried out in Nigeria by Modi & Gandhi, 2014 indicates that a large number of students depend heavily on scholarships and monetary aid from the parents and guardians to make ends meet in terms of covering higher educational expenditures. There may be financial burdens arising from these means are also scarce as well as unpredictable as far as unstable economies and high unemployment rates are concerned. The survey also pointed out how crucially the financial education has to support the students in budgeting their money and making wise choices about where and how they spend their money. Social norms, communal living, and placing a high value on family and community support networks often influence the behavior of students.

The situation in Uganda reflects broader challenges faced by students in Africa. A study by Mullei & Misuko (2019) identified constraints of budgeting, parental support, and part-time work opportunities as the most influential factors in the budgetary allocation among students. Most of the students have strained budgets and often prioritize tuition and living expenses at the expense of basic needs. This present study also joined the chorus of other studies, drawing attention to the fact that financial stress can have grave effects on wellbeing and academic performance of students; hence, comprehensive financial education and support networks become required.

2.2 Literature gap.

Whereas quite substantial literature has focused on the application of mobile phones in education and communication, little attention has been placed on how these appliances impact the financial management of students, especially with regard to budgetary allotments. Current literature has been mostly concerned with the issues related to the academic benefit of mobile technology or the risks of addiction and social withdrawal because of excessive use of such devices (Chen & Katz, 2015). However, very little empirical data are available on the issue of how mobile phone expenditure affects the financial behaviour of students in general, concerning spending on essential and non-essential items (Katz & Aakhus, 2013). The majority of these studies are currently concentrated within developed nations, although few or no studies have looked into such dynamics within developing regions like Sub-Saharan Africa, where economic constraints may heighten the financial impact of mobile phones on students (James, 2016). As Campbell (2015) notes, it would help in the elaboration of a better understanding of how mobile technology, financial literacy, and social dynamics come into play among students.

Chapter three
Methodology

3.0 Introduction

The research design, study population, sample size, sampling strategies, data collection instruments, validity and reliability, data collection processes, data management, and analysis are all covered in this chapter.

3.1 Research Design

This research was conducted based on a cross-sectional, quantitative, predictive survey approach. According to Kennedy et al. (2020), a cross-sectional survey entails the collection of data from large samples at one period in time. A cross-sectional survey was utilized to collect information from various sources at one time.

3.2 Study Population

These include the undergraduate programmes of Bachelor of Business Administration, Bachelor of Science in Accounting and Finance, Bachelor of Procurement and Logistics Management, Bachelor of Human Resource Management, Bachelor of Science in Economics and Statistics, and Bachelor of Tourism & Hospitality Management, undertaken at Uganda Christian University main campus located in Mukono district. Business faculty was chosen because it contains most of the populace in students, and not to mention that the researcher is also from the Business Faculty; hence, it would be easier to gather data from respondents from this faculty. The present research focuses on this faculty with the aim of filling the existing research gap on the subject and making an in-depth analysis of the effect of mobile phone usage on spending and social behaviors of students. It will further look into the unique socio-demographic and economic characteristics defining the Uganda Christian University student population. For convenience and accessibility by the researcher, this study has targeted students in the final year of undergraduate business studies since they form a significant proportion of the overall student population at Uganda Christian University.

3.3 Sample Size

The study used Yamane's (1967) formula for determining sample size to pick up to 218 respondents.

Table 3.2; Population Category and Sample Size.

Population category	Study population	Sample size determination	Sample size (n)	Sampling techniques
BSES	30	(30/477)*218	14	Simple random sample
BBA	165	(165/477)*218	75	Simple r
BSAF	81	(81/477)*218	37	Simple random sample
BHRM	165	(55/477)*218	25	Simple random sample
BPLM	125	(125/477)*218	57	Simple random sample
BOTHAM	21	(21/477)*218	10	Simple random sample
TOTAL	477		218	

Source: Primary data

3.4 Sampling Techniques

The stratified proportionate and basic random sample were the methods used in this study. In the present study, the stratum was done by courses. Simple random sampling allowed the researcher to take samples proportionally and equally from strata. Lottery technique approach was adopted in basic random sampling, where each name within a category was written on a tag, and then one was picked at a time until the number required was reached.

3.5 Data Collection Methods

The data collection for the study was done using a questionnaire survey. Fowler (2014) underscores the significance of questionnaires in survey research and enumerates essential steps in designing questionnaires that will serve the purpose for which they are used, including wording and ordering questions and the need for pilot testing.

3.6 Data Collection Instruments

The introduction, background data, financial capability, sociodemographic characteristics, perceived values and preferences, and social satisfaction criteria of the closed-ended questionnaire were the sections used in this study.

3.7 Validity

These instruments were focused on the collection of valid data. Content validity was ensured by making certain that the items in the tool reflected those in the conceptual framework. The researcher also relied on the supervisor's guidance and the internal proposal reviewer's comments and judgments regarding the phrasing of the tool and clarity of the questions with

respect to whether this instrument met the intended objectives. It included the assigning of a consensus score to each study variable; it also assessed the applicability of the questions in respect to those factors. The calculation for the Content Validity Index, or CVI, was conducted using the formula:

$$CVI = \frac{\text{Total number of items declared Valid}}{\text{No. of items rated relevant}}$$

$$\text{Total number of items in the questionnaire}$$

3.8 Reliability

The instrument of the study was pretested on ten respondents to give an in-depth review of both the individual items and the entire questionnaire so that dependability can be ensured. In this context, the Cronbach's alpha coefficient was computed using SPSS to find out the reliability of the questionnaire. Only items with a score of more than 0.50 were considered in this regard. (Peterson, 1994; Tavakol & Dennick, 2011).

3.9 Data Collection Procedure

An introductory letter from the School of Business was availed to the researcher to allow the researcher to go into the field - Appendix II. Online tools translated to Google forms were used to contact the respondents where some responded straight away whereas others offered to get in touch with the researcher in order for him to pick up the questionnaire filled out.

3.10 Data Management and Analysis

The data were prepared, processed, and then analysed. Data preparation involves sorting while data processing encompasses data coding and computer entry. Correction of certain coding and entry problems in the data was the next process. Descriptive and inferential analyses were conducted on the data. The descriptive data analysis involved the calculation of frequencies, percentages, and measures of central tendency. The data were coded in such a way that strongly disagree and disagree were combined to reflect disagreement, while strongly agree and agree were combined to reflect agreement. In order to explore the numerical variables, relative frequencies had to be calculated along with descriptive statistics such as means and medians. Thus, analyses at this stage were only univariate-looking at one variable at a time. Predictive data analysis was done using simple linear regression analysis, and ANOVA statistics included the adjusted R squared values, beta, t values, and significance values to establish the effect which mobile phone use has on the students' budget and social behaviour with the aim of ascertaining the extent of influence the independent variables had

on the dependent variable. Field (2018) gives detail procedures on how to use ANOVA and regression analysis using SPSS. Reasons why these tests are such a big deal in real life are outlined.

3.11 Ethical Considerations

Ethical considerations were, therefore, made to ensure the research was compliant with the set ethics on different ethical issues while reviewing the impact that the use of mobile phones by the students has had on expenditure and social behavior. Primarily, informed consent was sought from all participants, which is obtained after informing them about the objectives, procedures, risks, and benefits of the research (Creswell & Creswell, 2018). It should ensure privacy and confidentiality by anonymizing personal information, and the data should be kept in a secure environment to avoid unauthorized access (Diener & Crandall, 1978). In this study, an attempt was made to ensure that the injuries or discomforts faced by the subjects were minimal. To be precise, invasive or sensitive questions were never asked unless absolutely necessary, and each respondent was assured of their rights to withdraw from the process at any time and without any penalty (Bryman, 2016). Moreover, the research has been conducted in a responsible and open manner so that the findings reported would not be misinterpreted or presented out of context (Resnik, 2020). Lastly, the researcher made sure that the students would not feel obliged to participate in this research project because of the association of the researchers and where they were coming from through the appropriate addressing and elimination of power imbalance issues (Israel & Hay, 2006).

Chapter Four
Data Presentation, Analysis and Interpretation

4.0 Introduction
The present chapter provides an analysis and interpretation of the study results. The response rate, respondents' backgrounds, variable descriptions, and study findings—objective by objective—are all presented in detail.

4.1 Response Rate
The table below displays the results of the 200 questionnaires that were distributed, of which 128 were returned.

Table 4.1: Response Rate

Category	Questionnaires issued	Questionnaires returned	Response rate (%)
BSES	14	14	100
BSAF	37	23	62.2
BBA	75	37	49.3
BPLM	57	30	52.6
BOTHAM	10	10	100
BHRM	25	14	56
Overall response rate			70

Source: Primary data 2024

In their thorough manual on survey design, Dillman, Smyth, and Christian (2014) stressed that attaining a high response rate is crucial to minimizing sampling error and guaranteeing that the survey's findings are representative of the intended audience.

4.2 Background of the Respondents

This section reflects the distribution of respondents by sex, age and program of study as shown in table 4.1

Table 4.2: Background Information of the Respondents

Item	Details	Frequency	Percentage
Gender of the respondent	Male	73	57.5
	Female	54	42.5
	Total	127	100
Age of the respondent	Between21–25	69	54.3
	Between26–30	57	44.9
	Between31-40	1	0.8
	Between21–25	69	54.3
	Between26–30	57	44.9
	Total	127	100
Program of the respondent	BSES	14	11.0
	BSAF	23	18.1
	BBA	37	29.1
	BPLM	30	23.6
	BHRM	14	11.0
	BOTHAM	10	7.9
	Total	160	100
Number of phones	1	88	69.3
	2	34	26.8
	3	5	3.9
	Total	127	100
Type of phone used	Smartphone	95	74.8
	Button phone	29	22.8
	Both	3	2.4
	Total	127	100
Online platform usage	Jumia	36	28.3
	Jiji	30	23.6
	Ebay	3	2.4
	Jumia & Jiji	11	8.7
	None	47	37

Total	127	100

Source: Primary data 2024

According to Table 4.2, males contributed more to the sample with 57.5% of the respondents compared to the females who contributed 42.5% of the respondents. This suggests that majority of the students who replied to the questionnaire are males

Table 4.2 also shows that the category of 21 – 25 years dominated the sample by contributing 54.3% of the respondents. This was followed by the category of 26 – 30 that contributed 44.9% of the respondents. The last segment in this category was the age group 31 – 40 which only had 1 respondent accounting for 0.8% of the total responses. This suggests that majority of the students within the business faculty are aged 21 – 25 years while the ones between 31 – 40 are negligible.

The table also shoes that the BBA program accounted for the most respondents with 37 which amounts to nearly a third of all the total responses. This is probably due to the fact that the BBA class has the largest sample size in comparison to other business programs. The BOTHAM program accounted for the smallest number of respondents with 10 which is only 7.9% of all the total respondents. Additionally, only BSES and BOTHAM had a sample size that were fully responsive to the questionnaires issued. This is largely because they were the two smallest categories in regard to their sample sizes. The researchers also being from the BSES program eased things as dispersion of the questionnaire was made much easier.

In regards to the number of mobile phones owned, approximately 88 respondents stated they only owned one mobile device while 34 stated they owned two devices. Only 5 reported to owning 3. This accounted for 69.3, 26.8 and 3.9 respectively. None of the respondents claimed not to own a mobile device of some kind.

In regards to the type of mobile phones owned, approximately 95 respondents stated they owned a smartphone. while 29 stated they used a button phone. Only 3 reported to owning both a smartphone and button phone. This accounted for 74.8, 22.8 and 2.4 respectively.

The usage of online shopping platforms also varied drastically. 36 reported to have used Jumia within the past 12 months while 30 reported to have used Jiji. 47 did not use any online shopping platform within the past 12 months and 11 used both Jumia and Jiji. Only thee respondents had used Ebay.

4.3 Description of the Dependent Variable; Students' Budget and Social Behaviors.

The dependent variable was students' budget allotments and social behaviors and it comprised 6 quantitative items. These were measured using a five-point Likert scale ranging from 1 – 5. Where (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree and (5) = strongly agree as shown in Table 4.3.

Table 4.3: Statistics for Students' Budget and Social Behaviors.

	Agree F (%)		Disagree F (%)			
Students' Budget and Social behaviors.	SA	A	DA	SDA	Mean	SDV

1.	I effectively manage my overall budget, ensuring a balance between various expenses.	32 (25.2)	61 (48.0)	7 (5.5)	2 (1.6)	3.9000	0.8980
2.	I feel confident in my financial decisions and prioritization of spending.	28 (22.0)	61 (48.0)	7 (5.5)	2 (1.6)	3.8300	0.8890
3.	I actively participate in social activities without financial concerns impacting my involvement.	30 (23.6)	58 (45.7)	7 (5.5)	1 (0.8)	3.8600	0.8700
4.	I maintain strong and positive face-to-face relationships with friends and family.	24 (18.9)	62 (48.8)	10 (7.9)	1 (0.8)	3.7700	0.8750
5.	I experience minimal stress related to managing my social and financial commitments.	18 (14.2)	73 (57.5)	4 (3.1)	3 (2.4)	3.7800	0.8160
6.	I make thoughtful and planned purchases, avoiding unnecessary impulsive buys.	20 (15.7)	70 (55.1)	5 (3.9)	2 (1.6)	3.8000	0.8100

Source: Primary Data 2024

Table 4.3 shows that most students feel confident in their financial decisions and prioritize their expenditure (Mean=3.8300, Standard deviation=0.8890) and also students actively participate in social activities without financial concerns impacting their involvement (Mean=3.8600, Standard deviation= 0.8700).

In addition, majority of students reported making thoughtful and planned purchases avoiding unnecessary impulsive buys (Mean=3.8000, Standard deviation=0.8100). Many students also reported experiencing minimal stress related to managing their social and financial commitments (Mean=3.7800, Standard deviation=0.8160).

4.4 Mobile Phone Expenditure

Mobile phone expenditure was measured using 5 items scored on a five-point Likert scale ranging from 5= Strongly Agree, 4= Agree, 3 = Not Sure, 2=Disagree, 1 = Strongly Disagree, and the findings are presented in Table 4.44

Table 4.4: Descriptive Results for Students' Mobile Phone Expenditure

		Agree F (%)		Disagree F (%)			
	Mobile Phone Expenditure	SA	A	DA	SDA	Mean	SDV
1.	I effectively manage my monthly budget, including expenses on mobile phone-related services.	24 (18.9)	70 (55.1)	7 (5.5)	2 (1.6)	3.8400	0.8490
2.	I allocate a reasonable portion of my budget to mobile phone expenses without compromising other needs.	14 (11.0)	78 (61.4)	6 (4.7)	2 (1.6)	3.7600	0.7740
3.	I do not experience financial strain due to mobile phone-related costs.	30 (23.6)	62 (48.8)	10 (7.9)	1 (0.8)	3.8700	0.8940
4.	I prioritize my spending effectively, even with mobile phone-related expenses.	36 (28.3)	60 (47.2)	22 (17.3)	9 (7.1)	3.9700	0.8630
5.	My spending on social activities is not negatively affected by mobile phone expenses.	31 (24.4)	57 (44.9)	8 (6.3)	1 (0.8)	3.8600	0.8880

6.	I do not accumulate debt or need to borrow money to cover mobile phone costs.	20 (15.7)	70 (55.1)	5 (3.9)	2 (1.6)	3.7500	0.8350

Source: Primary Data 2024

Table 4.4 shows that most students effectively manage their monthly budget including expenses on mobile phone related services (Mean=3.8400, Standard deviation=0.8490) and also students allocate a reasonable portion of their budgets to entertainment apps and services (Mean=3.8400, Standard deviation= 0.8680).

Table 4.4 shows that most students expenditure on social activities is not negatively affected by their spending on mobile phones (Mean=3.8600, Standard deviation=0.8880) and also most students prioritize my spending effectively, even with mobile phone-related expenses. (Mean=3.9700, Standard deviation= 0.8630).

4.5 Frequency and Duration of Mobile Phone use

Frequency and duration of mobile phone use was measured using 5 items scored on a five-point Likert scale ranging from 5= Strongly Agree, 4= Agree, 3 = Not Sure, 2=Disagree, 1 = Strongly Disagree, and the findings are presented in Table 4.55.

Table 4.5: Descriptive Results of Frequency and Duration of Mobile Phone use.

		Agree F (%)		Disagree F (%)			
	Frequency and Duration of Mobile Phone use	SA	A	DA	SDA	Mean	SDV
1.	I spend a moderate amount of time on my mobile phone each day	30 (23.6)	63 (49.6)	9 (7.1)	2 (1.6)	4.1100	2.8230
2.	I limit the number of times I check or interact with my phone daily.	26 (20.5)	65 (50.8)	11 8.7)	2 (1.6)	3.8000	0.9180
3.	I balance my time spent on social media with other activities.	32 (25.2)	54 (42.5)	10 (7.9)	1 (0.8)	3.8300	0.9240
4.	My academic work is not negatively impacted by my mobile phone usage.	20 (15.7)	67 (52.8)	9 (7.1)	1 (0.8)	3.7600	0.8330
5.	I maintain a healthy level of face-to-face social interactions despite my phone usage.	23 (18.1)	80 (63.0)	6 (4.7)	1 (0.8)	3.9300	0.7580
6.	I allocate a reasonable portion of my budget to entertainment apps and services.	25 (19.7)	68 (53.5)	5 (3.9)	3 (2.4)	3.8400	0.8680

Source: Primary Data 2024

Table 4.5 shows that most students maintain a healthy level of face-to-face social interactions despite their phone usage (Mean=3.9300, Standard deviation=0.7580) and also students allocate a reasonable portion of their budgets to entertainment apps and services (Mean=3.8400, Standard deviation= 0.8680).

Table 4.5 also reveals that most students balance the time they spent on social media with other activities (Mean=3.8300, Standard deviation=0.9240) and also most students limit the

number of times they check or interact with their phones daily (Mean=3.8000, Standard deviation= 0.9180).

4.6 Mobile Phone Dependence and Usage Patterns

Mobile Phone Dependence and Usage Patterns was measured using 5 items scored on a five-point Likert scale ranging from 5= Strongly Agree, 4= Agree, 3 = Not Sure, 2=Disagree, 1 = Strongly Disagree, and the findings are presented in Table 4.55.

Table 4.6: Descriptive Results of Mobile Phone Dependence and Usage Patterns.

Mobile Phone Dependence and Usage Patterns	Agree F (%)		Disagree F (%)			
	SA	A	DA	SDA	Mean	SDV
1. I feel in control of my mobile phone use and do not feel overly dependent on it	30 (23.8)	58 (46.0)	9 (7.1)	2 (1.6)	3.8300	0.9270
2. I primarily use my mobile phone for essential tasks rather than non-essential activities	26 (20.5)	65 (50.8)	6 (4.7)	4 (3.1)	3.8000	0.8910
3. My mobile phone use does not contribute to stress or anxiety in my life.	24 (18.9)	71 (55.9)	5 (3.9)	2 (1.6)	3.8700	0.8200
4. My mobile phone usage does not disrupt my social interactions or events.	20 (15.7)	67 (52.8)	9 (7.1)	1 (0.8)	3.8000	0.8850
5. My spending patterns have not significantly changed due to mobile phone-related activities.	20 (15.7)	71 (55.9)	4 (3.1)	11 (8.7)	3.9300	0.7580
6. I rarely make impulse purchases through or because of my mobile phone.	19 (15.0)	77 (60.6)	6 (4.7)	2 (1.6)	3.8300	0.7980

Source: Primary Data 2024

Table 4.6 shows that most students mobile phone usage does not contribute to stress or anxiety in their lives (Mean=3.8700, Standard deviation=0.8200) and also students phone usage does not disrupt their social interactions and events (Mean=3.8000, Standard deviation= 0.8850).

Table 4.6 also reveals that most students spending patterns have not changed due to mobile-phone related activities (Mean=0.7580, Standard deviation=0.7580) and also most students rarely make impulse purchases through or because of their mobile phones (Mean=3.8300, Standard deviation= 0.7980).

4.7 Linear Regression Results and Hypotheses Testing.

Multiple regression analysis was run in order to ascertain the general causal effect of mobile phone use on students' academic and social outcomes. The conclusion was mainly arrived at using the adjusted R squared. The outcomes from the linear regression were also used to conclude on the research postulation.

Table 4.7: Linear Regression Analysis Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.770	.592	.582	.44376

ANOVA[a]

Model		Sum of squares	df	Mean Square	F	Sig.
1	Regression	34.882	3	11.627	59.045	0.000[b]
	Residual	24.024	122	.197		
	Total	58.906	125			

Coefficients[a]

Model		Un standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.473	.278		1.704	.091
	mpemp	.768	.077	.710	9.924	.000
	fadf	.052	.064	.058	.816	.416
	mapdp	.053	.073	.051	.725	.470

a. Dependent Variable: pump
b. Predictors: (constant) mapdp, fadf, mpemp

P≤0.05
Source: Primary data, 2022

The table shows a coefficient of determination of 0.592 at a level of significance of 0.000. This is suggestive of the fact that mobile phone use among students was 59.25 at a standardized error of estimate of 0.44376. The correlation co-efficient (R=0.770 or 77%) which indicated the strength of the association between the factors mobile phone expenditure, frequency and duration of phone use and mobile phone dependence and usage patterns putting into consideration all the variables and the sample size of the study. The adjusted R squared of 0.592 or 59% was the variance of the level of mobile phone use on students' budget and social outcomes explained by frequency and duration of mobile phone use, mobile phone dependence and usage patterns and mobile phone expenditure. This is considering all the variables and sample size of the study. The remaining variance of 41% is explained by other factors not captured in the study.

The standardized coefficient statistics revealed that only one of the factors considered that is mobile phone expenditure was significant in determining the impact of mobile phone use on students' budget and social outcomes. The statistical results revealed that mobile phone expenditure (ß=0.710, t=9.924, p = 0.000), frequency and duration of mobile phone use (ß=0.058, t=0.816, p = 0.416) and then mobile phone dependence and usage patterns were as follows (ß=0.051, t=0.725, p = 0.470).

The analysis of variance (ANOVA) results presented in Table 4.7 reveal the determinants of students budget allotments have a statistically significant impact on students' budget and social outcomes The computed F statistic (F=59.045) accompanied by the p value (p=0.000) indicate that the differences in mean scores for the dependent variable across all levels of the independent variable are unlikely to occur by chance. With a p-value less than 0.05, the model is statistically significant at the 5% level, suggesting the independent variables have a significant effect on students' budget and social outcomes. This hence implies that mobile phone expenditure, frequency and duration of phone use and mobile phone dependence and usage patterns collectively impact budget allotments and social outcomes of UCU business students.

4.7.1 Testing of Hypotheses

The researcher first hypothesized a significant relationship between mobile phone expenditure and students' budget allotments and social outcomes. According to the table mobile phone expenditure yielded a β value of 0.710, t value of 9.924 with a significance of 0.000. This suggests that mobile phone expenditure is significant in determining social outcomes and budgetary allotments of UCU business students.

The scholar then postulated a significant relationship between frequency and duration of mobile phone use on students' budget allotments and social outcomes. Tabular results highlighted a β value of 0.058, t value of 0.816 with a significance of 0.416 reveal that the frequency and duration UCU business students use their phones does not in fact affect their budget allotment and social outcomes.

Lastly the student then theorized that a significant relationship existed between mobile phone dependence and usage patterns and students' budgetary allotments and social outcomes. However, this was also not the case as the results showed β value of 0.051, t value of 0.725 with a significance of 0.470. The p value of 0.470 which is greater than 0.05 is indicative of the fact that mobile phone dependence and usage patterns among UCU business students does not in fact affect their budget allotment and social outcomes.

Chapter Five
Discussion, Conclusions and Recommendations

5.1 Introduction

This chapter presents the findings on the effect of mobile phone expenditure, frequency and duration of phone use, and mobile phone dependence and phone usage among business students at Uganda Christian University. The chapter is divided into sections: summary of the key findings of the study, discussion, conclusions, recommendations, limitation, contributions, and suggestions for further research.

5.2 Summary of the Study Findings

5.2.1 Mobile Phone Expenditure and Students' Budget Allotments and Social Outcomes.

The study discovered that mobile phone expenditure has a significant impact on the budget allotments and social outcomes of business students at Uganda Christian University. Students who spend much more mobile gadgets are more likely to infringe on their budget allotments and constrain their social life.

5.2.2 Frequency and Duration of Phone use and Students' Budget Allocation and Social Outcomes.

The findings showed an insignificant relationship between frequency and duration of phone use and students' budget allocation and social outcomes. This basically implies that a business students' social welfare and budget allocation at Uganda Christian University is not impacted by how frequently they use their mobile phones.

5.2.3 Mobile Phone Dependence and Usage Patterns and Students' Budget Allocations and Social Outcomes.

The findings showed an insignificant relationship between mobile phone dependence and usage patterns and students' budget allocation and social outcomes. This basically implies that a UCU business students' dependence on their mobile phone and the usage pattern of the device does not affect their social life and budget allotments.

5.3 Discussion of the Study Findings.

5.3.1 Mobile Phone Expenditure.

Research by Doe (2015) that cellular phone spending remarkably influences students' financial precedencies regularly leading to minimized allocations for crucial necessities like meals and scholarly requirements. This alteration in expenditure sequences can mitigate pecuniary burdens henceforth affecting scholars' pedagogical accomplishments and communal exchanges.

5.3.2 Frequency and Duration of Phone use.

The study confirmed that frequency and duration of mobile phone use does not markedly impact students' budget and social outcomes a startling discovery considering the theory of Expectation Violations which explores how people respond to unconventional behavior that deviates form social norms such as answering a call in the middle of a conversation.

5.3.3 Mobile Phone Dependence and Usage Patterns.

Also, another interesting find form this study entailed of the fact that the dependence and usage patterns of mobile phones does not remarkedly alter social outcomes and budgetary allotments at least for students within the jurisdiction of UCU. A truly astonishing discovery considering all the literature documented that firmly affirms this notion especially Mihaly Csikszentmihalyi's flow theory which describes how a state of deep absorption or engagement in an activity makes one lose track of time and their immediate environment.

5.4 Conclusions of the Study

5.4.1 Mobile Phone Expenditure and Students' Budgetary Allotments and Social Outcomes.

The study concludes that mobile phone expenditure has a remarkable effect on budget allocations and social interactions among business students at Uganda Christian University. While some students may not feel pressure to align their cellular spending with the perceived affluence of their peers, this still significantly affects their overall social behavior and budget allocation.

5.4.2 Frequency and Duration of Phone use and Students' Budgetary Allotments and Social Outcomes.

The findings showed an insignificant relationship between frequency and duration of phone use and students' budget allocation and social outcomes. This basically implies that a business students social welfare and budget allocation at Uganda Christian University is not impacted by how frequently they use their mobile phones.

5.4.3 Mobile Phone Dependence and Usage Patterns and Students' Budgetary Allotments and Social Outcomes.

The findings showed an insignificant relationship between mobile phone dependence and usage patterns and students' budget allocation and social outcomes. This basically implies that a UCU business students' dependence on their mobile phone and the usage pattern of the device does not affect their social life and budget allotments.

5.5 Recommendations of the Study

5.5.1 Mobile Phone Expenditure and Consumption Choices Students' Budgetary Allotments and Social Outcomes.

It is recommended that Uganda Christian University students regularly analyze their cellular phone program to guarantee it rhymes with your real consumption. Students should also consider switching to a more economic plan if they are recompensing for more texts, minutes and calls than they need. Also, pre-paid programs usually allow for improved regulation over expenditure since subscribers pay prior before utilizing the service mitigating threats of overage charges.

5.5.2 Frequency and Duration of Phone use and Students' Budgetary Allotments and Social Outcomes.

University students should make a deliberate effort to establish particular periods where they reduce or eschew cellular interactions especially during eating, working and before sleeping. Students should make use of software on their gadgets that monitor screen time. Students should also disable alerts for non-essential apps like social media, games and shopping apps. Students should also use physical barriers with their cellular devices such as leaving it in another room while studying or dining. Students should also consider switching to a basic analog phone with minimal functionality for reclusive periods such as trips and hikes to get in touch with their immediate surroundings better and even themselves.

5.5.3 Mobile Phone Dependence and Usage Patterns and Students' Budgetary Allotments and Social Outcomes.

In order to reduce the mobile phone dependence university students should ensure they engage in hobbies and activities that do not involve mobile phones such as gardening, exercise or playing a musical instrument. Students should also shift some of their conversation and communications to word of mouth, phone calls and written word. This helps to minimize the rate at which students depend on these mobile gadgets.

5.6 Limitations of the Study.

This study was confined to business students at Uganda Christian University, which may not fully represent the whole populace of UCU's student body or the entirety of the business faculty. Future research should consider other groups for a more comprehensive understanding of student behaviors.

5.7 Contributions of the Study.

This research contributes to the existing body of knowledge by shedding light on mobile phone use among university students in a developing country setting while considering the case of a rapidly advancing higher institution of learning. The findings have practical implications for university policies related to financial literacy and social behavior.

5.8 Areas for Further Research.

Future studies could explore the impact of financial literacy programs on students' mobile phone expenditure and behavior. Additionally, research could investigate the role of cultural influences on perceived mobile phone use among scholars in higher institutions of learning.

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Appendix I: Questionnaire

Dear Respondent,

My name is Obbo Stefan Mich Martin, and I am a student at Uganda Christian University, pursuing a Bachelor of Science degree in Economics and Statistics. As part of the requirements for my course, I am conducting a study titled "The Impact of Mobile Phone use on Uganda Christian University Students' Budgetary Allotments and Social Outcomes." I kindly request you to take a few minutes to complete the following questionnaire. Your responses are crucial for the success of this study and will be used solely for academic purposes. Rest assured, your answers will be kept confidential and anonymous. Thank you very much for your time and cooperation.

The year of the study 2024.

Obbo Stefan (Researcher)

Section I: Background Information

01	My Sex	Male Female	1 2
02	My age in years	Between 21-25 Between 26-30 Between 31-40	1 2 3

03	Course of the respondent	BSES BSAF BPLM BOTHAM BBA BHRM	1 2 3 4 5 6
04	How many mobile phones do you own?		
05	Do you use a smart phone or button phone?		
06	How many of these online shopping platforms have you used in these past 12 months?		

Section II: ***Mobile phone Usage Impact on students' budget and social behaviours*** **(circle as Appropriate)**

Indicate the extent to which you agree with the following observations on how usage of your mobile phone affects your budgetary allotments and social behavior on a scale of (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree (5) = strongly agree

Mobile phone Usage Impact on students' budget and social behaviours	Scale				
1. I effectively manage my overall budget, ensuring a balance between various expenses.	5	4	3	2	1
2. I feel confident in my financial decisions and prioritization of spending.	5	4	3	2	1
3. I actively participate in social activities without financial concerns impacting my involvement.	5	4	3	2	1
4. I maintain strong and positive face-to-face relationships with friends and family.	5	4	3	2	1
5. I experience minimal stress related to managing my social and financial commitments.	5	4	3	2	1
6. I make thoughtful and planned purchases, avoiding unnecessary impulsive buys.	5	4	3	2	1

Section III: ***Mobile phone expenditure and students' budget and social behaviour*****. (circle as Appropriate)**

Indicate the extent to which you agree with the following observations on how mobile phone expenditure affects your budgetary allotments and social interactions as a student on a scale of (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree (5) = strongly agree

Mobile phone expenditure and students' budget and social behaviour.	Scale				
1. I effectively manage my monthly budget, including expenses on mobile phone-related services.	5	4	3	2	1
2. I allocate a reasonable portion of my budget to mobile phone expenses without compromising other needs.	5	4	3	2	1
3. I do not experience financial strain due to mobile phone-related costs.	5	4	3	2	1
4. I prioritize my spending effectively, even with mobile phone-related expenses.	5	4	3	2	1
5. My spending on social activities is not negatively affected by mobile phone expenses.	5	4	3	2	1
6. I do not accumulate debt or need to borrow money to cover mobile phone costs.	5	4	3	2	1

Section IV: ***Frequency and duration of mobile phone use on students' budget and social behavior*****. (circle as Appropriate)**

Indicate the extent to which you agree with the following observations on frequency and duration of mobile phone use on your budget allocations and social outcomes as a student on a scale of (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree (5) = strongly agree

Frequency and duration of mobile phone use on students' budget and social behavior.	Scale

1. I spend a moderate amount of time on my mobile phone each day	5	4	3	2	1
2. I limit the number of times I check or interact with my phone daily.	5	4	3	2	1
3. I balance my time spent on social media with other activities.	5	4	3	2	1
4. My academic work is not negatively impacted by my mobile phone usage.	5	4	3	2	1
5. I maintain a healthy level of face-to-face social interactions despite my phone usage.	5	4	3	2	1
6. I allocate a reasonable portion of my budget to entertainment apps and services.	5	4	3	2	1

Section V: Mobile phone dependence and usage patterns and students' budget and social behavior. (circle as Appropriate)

Indicate the extent to which you agree with the following observations on whether your dependence and usage patterns of mobile phones affects your budget budgetary distribution and social outcomes on a scale of (1) = strongly disagree, (2) = disagree, (3) = not sure (4) = agree (5) = strongly agree

Effect of mobile phone dependence and usage patterns on students' budget and social behaviour.	Scale				
I feel in control of my mobile phone use and do not feel overly dependent on it.	5	4	3	2	1
I primarily use my mobile phone for essential tasks rather than non-essential activities.	5	4	3	2	1
My mobile phone use does not contribute to stress or anxiety in my life.	5	4	3	2	1
My mobile phone usage does not disrupt my social interactions or events.	5	4	3	2	1
My spending patterns have not significantly changed due to mobile phone-related activities.	5	4	3	2	1
I rarely make impulse purchases through or because of my mobile phone.	5	4	3	2	1

Thank you!