



Knowledge Advancement and Application in E-business for SME's in Nigeria: An Epilogue (A Case of Delta State)

Nduka Omede , Patrick Ejeh

Department of Business Administration & Department of Computer Science Novena University, Ogume, Delta State

Article Information

Article History:
Received May 2020
Approved July 2020
Published September 2020

Keywords:
ICT, Globalization,
Knowledge advancement,
Innovation, New order

Abstract

SMEs continuously seeking for knowledge advancement to improve their performance and keep pace with the new ways of doing business, the acquisition of knowledge equip SMEs to come to terms with the realities of the new order. This study examined knowledge advancement and application in e-business for SMEs in Nigeria. To achieve these laudable objectives two hypotheses were formulated to establish whether or not there is a relationship existing between the two intervening variables i.e. knowledge advancement and application in e-business and the growth and development for SMEs in Nigeria in general and Delta state in particular. Survey research design was adopted, while data were obtained from structured questionnaire and analyzed using Pearson's product-moment coefficient of correlation. From the analysis, the results indicated that there is an existing relationship between the variables. Based on the findings it was concluded that for SMEs to stand the test of time, the need to continue to seek for new ways of doing business and innovation becomes imperative. Among others, the study recommended that SMEs should embark on intensive training, skill acquisition and development exercise to keep pace with the new order.

INTRODUCTION

The explosion of technology into the world arena has been identified as a significant intervening tool for growth and development of business nowadays. Therefore, a good knowledge of the applications and usage of these technologies in business exerts considerable effects on the growth and development of small scale enterprises. Limited knowledge in e-business applications and usage makes it extremely difficult for SMEs to compete favourably in the global market economy. Hence knowledge advancement in e-business by owners and managers of SMEs can turn around the fortunes of businesses all over the world.

Knowledge advancement in the application of e-business and transactions has the potentials for creating not only business opportunities

for SMEs but also capable of eliminating perceived threats and hiccups in business (Eze & Obikeze, 2017). In line with the opinion of Berisha-Namani, (2009) e-business has a significant impact on SMEs operations and is crucial for their survival and growth. As more businesses in Nigeria move their operation into the internet according to Chenery (2004) boundaries and geographical locations will no longer be seen as a barrier in the near future.

The choice of knowledge advancement is at the prerogative of the owners and managers of businesses and successful companies that embrace internet technologies through advancement in knowledge are often those whose owners and managers take on the role as innovation champion (Eze & Obikeze, 2017).

The process of globalization and wide spread acceptance of information and com-

© 2020 Universitas Negeri Semarang

 Correspondence Address:
L2 Building, 1st Floor, Faculty of Economics, Universitas Negeri Semarang
Jalan Taman Siswa, Sekaran, Gunungpati, Semarang, 50229
E-mail: lailatulmaghfiroh113@gmail.com

munication technology (ICT) has created new challenges and opportunities and according to Bradley, Jerry & Richard (1993) responding to these opportunities and challenges increasingly requires a fundamental restructuring of organizational strategy and processes. These challenges and opportunities exert unprecedented pressures in the global market arena. Such pressures include increased competitive pressure, and companies are using new technologies to extend their products and operations into the international market place (Kraemen & Dedrick, 2002). This is in line with the views of Boudreau et al. (1998) by asserting that companies are also using these technologies to achieve new innovative transactional organizational forms.

The adoption and usage of internet technology in business operations have the potentials for cheaper and easier way for firms to extend their markets, manage their operations and coordinate value chain across borders (Cavusgil, 2002).

Furthermore, Greenspan (2001) has said that by lowering the cost of transactions and information, technology has reduced frictions arising from the market and provided significant impetus to the process of broadening world market. This study shall examine the effect of knowledge advancement and application in e-business for SME's in Nigeria.

Statement of the Problem

Globalization and wide spread acceptance of information and communication (ICT) has shaped the structure, nature and fosters a new way of doing business globally; this has tremendously impacted on the growth and development of the SMEs in Nigeria. The advancement in knowledge and application in e-business and usage through internet technologies have made it easier for businesses across the world to participate in global market to open up new market and opportunities to improve in their service delivery to gain favourable market share and position themselves to enjoy competitive advantage. Therefore, owners and managers of SMEs wishing to break away from the pack by embracing new ways of doing business through knowledge advancement in internet technology applications and usage must be internet technological driven. The ICT has created more challenges than opportunities for SMEs in Nigeria due to low level of knowledge advancement in internet application and usage.

Lack of adequate resources and training,

inadequate infrastructure and lack of vision and implementation of internet technologies by SMEs are powerfully affected by such characteristics (Stephen & Pemb, 2016). The need to seek for increased knowledge advancement and applications in e-business for SMEs in Nigeria forms the problem of this study.

Objectives of the Study

The broad objective of this study is to seek for increased knowledge advancement and application in e-business for SMEs in Nigeria. The specific objectives are as follows:

To investigate the impact of knowledge advancement and application in e-business growth and development for SMEs in Nigeria. To assess the challenges associated with the implementation of knowledge advancement and application in e-business for SMEs in Nigeria.

Research Questions

The following research questions are advanced for the study:

What are the impact of knowledge advancement and application in e-business growth and development for SMEs in Nigeria? Are there challenges faced in implementing knowledge advancement and applications in e-business for SMEs in Nigeria?

Hypothesis Development

Small and Medium Scale Enterprises SMEs in Nigeria

The Small and Medium Scale Enterprises are the pillars, backbone and catalyst to the economic growth and development of a nation. The economic fortune of a nation depends largely on the invaluable contributions of SMEs. They are essentially the major intervening variable in the growth strategy of many developing countries of the world as it has the potential for wealth creation, development, industrialization and employment generation. They make meaningful impact in the economic development and growth of the developing economies as they make effort to keep poverty at bay and improvement on the standard of living of the people. According to Kazungu et al. (2014) they enhance and drives the socio-economic development and growth of any nation, in the same vein, Gupta & Khanka (2008) postulated that the importance of SMEs to the economy rests on its quest for higher productivity, innovation and income distribution which earned them the backbone of global economic growth and development.

According to Adelaja (2012) SMEs are nursery to larger firms and contribute directly and significantly to aggregate saving and investments as they are also involved in the development of appropriate technology for production of goods and services.

Rogers (2002) stated that, they enhances capacity building as they serve as entrepreneurial training avenues; they create more employment opportunities per unit of investment because of their labour intensive operations; they achieve much more relative high value added operations because they are propelled by basic economic activities that depends mostly on local raw materials; they provide feeder industry services as they serve as major suppliers of immediate goods and components to large scale industries as well as major agents for the distribution of final products for such industries, they provide opportunities for the development of local skills and technology acquisition through adaptation.

Authors and scholars have made efforts in different literatures to advance acceptable definition of SME; their efforts were better imagined than realized. This is because authors and scholars sees SME according to their perceptions, experiences and environments of operation.

The United States Small Business Administration (2012) defined small business as one that is independently owned and operated, is not dominant in its field, and meets employment or sales standard developed by agency. The small scale industries Association of Nigeria (2008) defined small scale business as one, having investment (Land, Capital, building and equipment of up to ₦60,000 pre-SAP value) and employing not more than fifty persons.

SME is adjudged the most reliable agent of socio-economic growth and development as the impact of SMEs on any economy according to Alade (2004) is very unprecedented as no nation can make significant progress in terms of economic growth, development and industrial breakthrough.

E-Invoicing

This is the transfer of information in terms of invoice through the electronic means (settlement and payment) between business partners i.e. sellers to buyers (Eze & Obikeze, 2017). According to Ascerra (2012), it is a fundamental element of an effective financial delivery chain which allows for entering the enterprise internal processes into the payment system. E-invoicing

is seen as a major variable in modern business transaction for secured and economic version than the paper invoicing. It facilitates transfer of invoice information from the issuer's account in the accounting system directly to the recipient of financial administration on the internet (Eze & Obikeze, 2017). In support of the above assertion, Davidson (2012) viewed e-invoicing as faster, more efficient and reliable means in reducing operational cost and improvement in the asset management and capital.

E-Commerce

The revolution in the technological breakthrough by internet usage and applications has been identified as the most cost effective strategies to reach the customers through direct access to the world market to gain considerable percentage of the market share. The e-commerce has function as an intervention avenue for growth and development of the SMEs by positioning them technologically to gain competitive advantage, utilizing internet to create and improve relationship network (Agwu & Murray, 2014). According to Macgregor (2010) e-commerce consists a wide variety of business processes and configuration of technology resources to facilitate how business managers perform their task, interact with customers and conduct their businesses. The way organizations communicate internally and externally have changed tremendously by adopting and using internet connectivity for the business (Daniel et al., 2002). Internally, the way they buy, sell on the web and share information has changed considerably, while their external communication activities increase efforts towards understanding customers, suppliers, business partners and competitors.

Categories of E-commerce

Different authorizes have categorized e-commerce according to their perception and understanding Chaffey et al. (2009) categorized e-commerce in the following models: (Customer to customer (C2C)

This categorization is given a special consideration in business as it involves consumers interacting directly with themselves online. To support this idea Hoffman and Novak (1996) noted that C2C interaction in the internet is exceedingly important when it comes to transactions among customers in the internet. Companies are encouraged base on this realization to take this technological innovation into consideration in planning their marketing efforts. The proliferation of social media network sites such as Twitters, Whatsapp, Facebook, blogging, badoo etc in the cyber space today have responded to this consideration.

Business to Customer (B2C)

This platform present customers with the opportunity of learning more about product and services of an organization through electronic publishing and make purchases by the use of electronic cash payment to secure and take delivery of the product/service online or by physical channels.

Business to Business (B2B)

This model is an electronic market transaction platform whereby business organizations, government and other agencies depends on computer-to-computer as a means of communications because of its fast, economical and dependable manner to conduct business transactions (Eze & Obikeze, 2017).

Customer to Business (C2B)

This category came into being where customers initiates business transactions with companies in the internet e.g. supplies, procurements etc.

Customer to Government (C2G)

This platform enables government and NGO's to obtain feedback through pressure groups, individuals and other organization online.

Business to Government (B2G)

This model allows feedback in business to be given freely to the government and NGO's through online transactions.

Government to Citizen (G2C)

This is where government services are given through local government, state and federal to citizens and other stakeholders through online interactions.

Business to Employee (B2E)

This platform allows employees to procure materials to be used for the day to day operations of the organization. This model is widely used by business organizations and has grown beyond mere requisition of supplies into technological undertaking that assist human resource to gain access and update employee records.

Research Hypotheses

The following null hypotheses were formulated for the study

H1: There is no significant impact of knowledge

advancement and application in e-business growth and development for SMEs in Nigeria.

H2: There are no challenges faced with the implementation of knowledge advancement and application in e-business for SMEs in Nigeria.

METHODS

The research design adopted in this study was descriptive survey. This is imperative because it enables the researcher to elicit information and gather opinions from the owners and managers of SMEs in Delta State on the impact and challenges encountered in implementation of knowledge advancement and applications in e-business for SMEs in Delta State, Nigeria. Three towns of Asaba, Sapele and Warri in Delta State were used as to pilot the study.

The population of the study consists of 2800 owners and managers of SMEs in the three towns of Asaba, Sapele and Warri. The researcher applied simple proportion to determine adequately the number of SMEs owners and managers in the three towns.

The sample size of 350 for the study was gotten using the Taro Yamane's formula. The researcher designed a structured questionnaire as the instrument that was used for the collection of data which was constructed on a five (5) point rating scale with response options of Strongly Agree, Agree, Disagree, Strongly Disagree and Undecided. The values assigned to each of the options are 5, 4, 3, 2, and 1 respectively.

The validity of the instrument both faced and content was done by five experts in the field and the suggestions, observations and opinions of these experts were noted and considered during the final draft of the instrument. In order to determine the consistency of the instrument, reliability estimate was put to test by administering copies of the instrument to 10 owners and 30 managers in Warri. Cronbach Alpha was thereafter used to analyze the data and responses noted. The test results indicated that the variables were 89% reliable which concluded by extension that the instrument is reliable to a greater extent. Out of 350 copies of questionnaire distributed, 340 were returned. Descriptive statistic and Pearson's Product Moment coefficient of correlation were the methods used for the analysis of data. Based on this, decision was established on rejection and acceptance of null hypotheses, if the calculated value exceeds the critical value, reject the null hypotheses, otherwise, the alternative hypothe-

ses will be upheld, or if the t-value is less than the alpha level of 0.05 reject the null hypotheses, otherwise accept the alternative hypotheses, 95% level of significant were used to test the hypotheses.

Data Presentation

A total of 350 questionnaires were distributed and 340 were returned, indicating 97% response rate or 97 interests in the study by the respondents. In analyzing the personal data simple percentage was used while in the research questions and hypotheses, the Pearson's product moment coefficient of correlation (r) was used.

Table 1. Response Rate

Respondents	Frequency	Percentage
Owners of SMEs	140	41
Mangers	200	59
Total	340	100

The above table indicated that owners of SMEs have 1000 (40%) response rate while the managers have 1500 (60%) response rate.

Table 2. Sex of Respondents

Sex	Frequency	Percentage
Male	200	59
Female	140	41
Total	340	100

The table above shows that male respondents are 200 (59%) while the female respondents are 140 (41%). It indicated that male respondents are more in number.

Table 3. Educational Qualification of Respondents

Qualifications	Frequency	Percentage
SSCE	75	22
OND/NCE	85	25
HND/B.Sc	100	29
M.Sc/MBA/Ph.D	80	24
Total	340	100

The table shows that respondents with SSCE qualifications is 75 (22%) OND/NCE is 85 (25%), HND/B.Sc is 100 (29%) and M.Sc/MBA/Ph.D is 80 (24%).

Table 4. Work Experience of Respondents

Work experience	Frequency	Percentage
Less than 5 yrs	75	22
5 – 9 yrs	90	26
10 – 14 yrs	95	28
Above 14 yrs	80	24
Total	340	100

The breakdown of the above table shows that respondents with less than 5 years work experience are 75 (22%), 5 – 9 years are 90 (26%), 10 – 14 years are 95 (28%) while above 14 years are 80 (24%).

Table 5. Respondents view on the impact of knowledge advancement and application in e-business growth and development for SMEs in Nigeria

S/N	Options	Frequency	Percentage
	Strongly Agree	95	28
	Agree	80	24
	Disagree	70	20
	Strongly Disagree	65	19
	Undecided	30	9
	Total	340	100

The table above shows that 95 (28%) of the respondents strongly agreed that knowledge advancement and application in e-business has a significant impact on the growth and development for SMEs in Nigeria, 80 (24%) agreed, 70 (20%) disagreed, 65 (19%) strongly disagreed and 30 (9%) undecided.

Table 6. Respondents opinion on the challenges encountered with the implementation of knowledge advancement and application in e-business for SMEs in Nigeria

S/N	Options	Frequency	Percentage
	Strongly Agree	90	26
	Agree	80	24
	Disagree	70	20
	Strongly Disagree	60	18
	Undecided	40	12
	Total	340	100

The above table revealed that 90 (26%) of the respondents strongly agree that there are challenges faced with the implementation of knowledge advancement and application in e-business for SMEs in Nigeria, 80 (24%) agreed, 70 (20%) disagreed, 60 (18%) strongly disagreed and 40 (12%) undecided.

Hypotheses Testing

To ascertain the validity and reliability of the research outcome, the hypotheses are tested using the Pearson’s product-moment coefficient of correlation.

H1: There is no significant impact of knowledge advancement and application in e-business growth and development for SMEs in Nigeria.

Table 7. Response on Impact of Knowledge Advancement and Application in e-business growth and development for SMEs in Nigeria

S/N	Response	Frequency	Percentage
	Strongly agree	95	28
	Agree	80	24
	Disagree	70	20
	Strongly disagree	65	19
	Undecided	30	9
	Total	340	100

Table 8. Contingency Table

X	Y	X ²	Y ²	XY
5	95	25	9025	475
4	80	16	6400	320
3	70	9	4900	210
2	65	4	4225	130
1	30	1	900	30
15	340	55	25450	1165

$$r = \frac{n \sum xy - (\sum x) (\sum y)}{\sqrt{[n \sum x^2 - (\sum x)^2] [n \sum y^2 - (\sum y)^2]}}$$

$$= \frac{5(1165) - 15(340)}{\sqrt{[5(55) - 15 \times 15] [5 \times 25450 - 340 \times 340]}}$$

$$= \frac{5825 - 5100}{\sqrt{[5(55) - 15 \times 15] [5 \times 25450 - 340 \times 340]}}$$

$$r = \frac{\sqrt{[275 - 225] [127250 - 115600]}}{\sqrt{50 (11650)}}$$

$$= \frac{725}{\sqrt{582500}}$$

$$= \frac{725}{763}$$

$$r = 0.95$$

$$t = \frac{r}{\sqrt{\frac{1-r^2}{n-2}}}$$

$$= \frac{0.95 \times \sqrt{5-2}}{\sqrt{1-(0.95)^2}}$$

$$= \frac{0.95 \times \sqrt{3}}{1-0.90}$$

t = 0.95 x 5.77

t = 5.48

Table value = 3.182

From the above calculated value 5.48, when compared with table value t = 3.182, at 5% level of significance, the null hypothesis is rejected, while the alternative hypothesis is accepted and conclude that there is a significant impact of knowledge advancement and application in e-business growth and development for SMEs in Nigeria.

H2: There are no challenges faced with the implementation of knowledge advancement and application in e-business for SMEs in Nigeria.

Table 9. Response on the Challenges Encountered with the implementation of knowledge advancement and application in e-business for SMEs in Nigeria

S/N	Response	Frequency	Percentage
	Strongly Agree	90	26
	Agree	80	24

Disagree	70	20
Strongly disagree	60	18
Undecided	40	12
Total	340	100

Table 10. Contingency Table

X	Y	X ²	Y ²	XY
5	90	25	8,100	450
4	80	16	6,400	320
3	70	9	4,900	210
2	60	4	3,600	120
1	40	1	1600	40
15	340	55	24,600	1140

$$r = \frac{n \sum xy - (\sum x) (\sum y)}{\sqrt{[n \sum x^2 - (\sum x)^2] [n \sum y^2 - (\sum y)^2]}}$$

$$r = \frac{5(1140) - 15(340)}{\sqrt{5(1140) - 15(340)}}$$

$$r = \frac{(5 \times 55) - (15 \times 15)(5 \times 24600) - (340 \times 340)}{\sqrt{5,700 - 5100}}$$

$$r = \frac{[275 - 225] [123000 - 115600]}{\sqrt{600}}$$

$$r = \frac{50 \times 7400}{\sqrt{600}}$$

$$r = \frac{370,000}{600}$$

$$r = \frac{608}{608}$$

$$r = 0.98$$

$$t = r \frac{\sqrt{r n - 2}}{\sqrt{1 - r^2}}$$

$$t = 0.98 \frac{\sqrt{5 - 2}}{\sqrt{1 - 1.096}}$$

$$t = 0.98 \times 8.65$$

$$t = 8.5$$

Table value = 3.182

From the above calculated value 8.5, when compared with table value $t = 3.182$, at 5% level of significance, the null hypothesis is rejected while the alternative hypothesis is accepted and conclude that there are challenges encountered with the implementation of knowledge advancement and application in e-business for SMEs in Nigeria.

RESULTS AND DISCUSSIONS

This study examined knowledge advancement and application in e-business for SMEs in Nigeria.

The finding of the study revealed that knowledge advancement and application in e-business has a significant impact on the growth and development for SMEs in Nigeria, most especially in Delta state. This finding is in agreement with the opinion of Kazungu et al. (2014) who stated that SMEs enhance and drives the socio-economic development and growth of any nation. Similarly Gupta and Khanka (2008) postulated also that the importance of SMEs to the economy rests on its quest for higher productivity, innovation and income distribution which earned them the name backbone of global economic growth and development. Furthermore, Berisha-Namani (2009) stated that e-business has significant impact on SMEs operations and is crucial for their survival and growth.

Findings of this study also revealed that effective and efficient utilization of internet knowledge for SMEs innovation and improvement is still very low in Nigeria. This finding is in agreement with the opinion of Anan (2001) who noted that SMEs in this country are yet to reap the gains of e-business as a result of low utilization of e-business advancement in knowledge. Lack of knowledge and skills to effective and efficient utilization of e-commerce application and usage accounted for these impediments. This assertion agrees with the view of Barclays (2003) who stated that one of the major marketing problems facing SMEs in Nigeria is lack of usage of e-marketing applications. In the same vein Baker (2012) identified lack of e-marketing orientation and utilization as the major factor for small business failure.

The result of the analysis of data relating to hypothesis two indicated that there are challenges faced with the implementation of knowledge advancement and applications in e-business for SMEs in Nigeria, to buttress this according to Bradley et al. (1993) responding to these challen-

ges increasingly requires a fundamental restructuring of organizational strategies and processes. These challenges include increased competitive pressure, inadequate funding and low awareness of e-business applications and usage (Kraemen & Dedrick, 2002). Following from the above Nwachukwu (2010) blamed the low productivity and high mortality rate of SMEs to low access to market due to stiff competition, poor information, weak business linkage and low level of e-marketing application usage, which has deprived the SMEs the opportunity to engaging in the regional and global economic business (Eze & Obikeze, 2017). In confirmation of the views of Nwachukwu and Ongori (2011) stated that about 66% of the SMEs in Nigeria wind-up before their fifth year of operation because of the challenges experienced with the implementation and utilization of e-business applications, in the same thinking Olaoye (2010) stated that 75% of SMEs fold up within sixth year of their operation.

CONCLUSIONS AND RECOMMENDATIONS

Internet technology is a valuable intervening variable for information and new order in business and every sphere of life needs it to close existing gaps and isolation. Isolation is no longer tenable and the rapid rate at which the information technology is developing could result in isolation of more sinister variety for those who fail to keep pace with this development.

This study examined knowledge advancement and application in e-business for SMEs in Nigeria, the population of the study were drawn from three towns of Asaba, Sapele and Warri in Delta state from where data were collected. Data were analyzed and tested using Pearson's product-moment coefficient of correlation; the finding revealed that knowledge advancement and application in e-business have the potential for improved economic growth and development for SMEs in Delta State similarly finding also revealed that in implementing knowledge advancement and application in e-business there are challenges faced by the SMEs in Nigeria.

The study concluded that for SMEs in Nigeria to stand the test of time, they should place high premium on knowledge advancement to reap the full benefits of e-business applications and usage.

In view of the prevailing circumstances arising from the findings, the following policy recommendations are advanced.

1. There should be proper training for SMEs operators to improve on their knowledge ad-

vancement on e-business applications and usage.

2. There should be synergistic collaboration between the SMEs and relevant government agencies towards capacity building in e-business applications to ensure better understanding and the need for its effective utilization.
3. To address the immediate and remote causes of the challenges faced by SMEs in implementing knowledge advancement and application in e-business, government should as a matter of policy make training and skill acquisition in e-business technologies mandatory for all SMEs.

REFERENCES

- Adelaja, A. O. (2007). *Importance of Small and Medium Scale Industries in a Developing/Underdeveloped Economy*. Lagos: Academy Publishers.
- Agwu, M.O. & Emeti, C.I. (2014). Issues, Challenges and Prospects of Small and Medium Scale Enterprises (SMEs) in Port-Harcourt City, Nigeria. *European Journal of Sustainable Development*, 3(1), 101-114.
- Alade, A. (2004). Barriers to the growth of Informal Sector Firms. *Journal of Development Studies*, 25(4), 35-42.
- Anan, K.A. (2001). E-commerce and Development report. *United Nations Conference, Trade and Development*, New York.
- Ascerria, L.(2012).Barriers to ICT in SMEs: How to bridge the digital divide. *Journal of systems and information Technology*, 10(2), 93-108
- Baker, L. (2012). Facilitating power policy influence in Nigeria's energy. *E-Journal of Energy*, 8 (1), 73-82.
- Barclays, L. M. (2003). Disruptive technologies: Catching the waves. *Harvard Business Review*, 21 (5), 32-39
- Berisha-Namani, M. (2009). The Role of Information Technology in Small and Medium Size Enterprises in Kosova. A paper presented at Sixth National Full Bright Academy Conference. Retrieved from <http://www.fulbrightacademy.org/file-depot/0-1000000/20000-0000/21647folder/82430/Berisha+paper+intSME,+stinkosova.pdf>.
- Boudreau, M., Karen, D.L., Daniel, R. & Detmar, S. (1998). Going Global: Using Information Technology to Advance the Competitiveness of the Virtual Transnational Organization. *Academy of management executive*, 12(4), 120-128.
- Brandley, S.P, Jerry, A.H. & Richard L.N. (1993). Globalization Technology and Competition. Boston: *Harvard Business School press*.
- Cavusgil, S.T. (2002). Extending the Reach of E-business. *Marketing Management*, 11(2), 24-29.
- Chaffey, D. (2007). *E-business and e-commerce management: Strategy, implementation, and practice*. 3rd

- edition, Harlow: Pearson Education.
- Chenery, C.H. (2004). Globalization and Electronic Commerce: Inferences from Retail Brokering. *Journal of International Business Studies*, 32(4), 749-768.
- Daniel, E., Wilson, H. & Myers, A. (2002). Adoption of E-commerce by SMEs in the U.K: towards a stage model. *International Small Business Journal* 20(3), 253-270.
- Davidson, A. (2012). Moving Procurement Systems to the internet: The Adoption and Use of e-procurement technology models. *European Management Journal*, 21(9), 11-23
- Eze, P., & Obikeze, C.O. (2017). The Extent of Utilization of E-marketing Applications by small and medium Enterprises in South Eastern States of Nigeria. *Journal of Management Studies and Economic System (MSES)*, 3(4), 215-224.
- Greenspan, A. (2001). Remarks by Chairman Alan Greenspan on Globalization. Speech at George Washington University, *the Robert P. Maxon Lecture*, Washington, D.C. December 3, 2001.
- Gupta, C. B. & Khanka, S. S. (2008). *Entrepreneurship and small business management*. New Delhi: sultan Chand and Sons.
- Hoffman, D & Novak, T. (1996). Marketing in Hypermedia computer mediated environments: Conceptual foundations. *Journal of Marketing* 60(1), 50-68.
- Kazungu, I., Ndiege, B. O., Mchopa, A., & Moshi, J. (2014). Improving livelihoods through micro and small agribusiness enterprises: Analysis of contributions, prospects and challenges of nursery gardens in Arusha Tanzania. *International Journal of Business Management*, 6(9), 223-238.
- Kraemen, K.K., Gibbs, J., & Dedrick, J. (2002). Impacts of Globalization on E-commerce Adoption and Firm Performance: A Cross-Country Investigation. Centre for Research on Information Technology and Organizations. *University of California, Irwin*.
- Macgregor, R., (2010). Perception of Barriers to E-commerce Adoption in SME's in a Developed and Developing Country: A Comparison between Australia and Indonesia: *Journal of Electronic Commerce in Organizations*, 8(1), 61-82.
- Nwachukwu, C.C., (2010). Management Theory and Practice, Onitsha: *African-FEP Ltd*.
- Olaoye, I. K. (2010). Information and communication technology and entrepreneurship development: Evidence from Nigeria. In Kolawole, S. (Ed). *Perspective of entrepreneurship and economic development in Nigeria*. Ilorin: Olad Publishers.
- Ongori, H. (2010). Information Communication Technology adoption in SME's. *Journal of Chinese Entrepreneurship*, 2 (1), 93-104.
- Rogers, B.A. (2002). Funding of SMEs Sourcing of Funds and Problems limiting access, ICAN Journal. *Nigerian Accountant* 35(1), 22-23.
- Small Business Administration (2012). Small and Medium Sized Enterprises in America: Issues and Policies. Retrieved from <http://www.sba.org>.
- Small Scale Industries Association of Nigeria (2008). Small Scale Industries of Nigeria: An Overview of ICT trends and Policy in Nigeria. Retrieved from <http://www.ssin.org.ng>.
- Stephen, Pembi (2016). The Impact of Electronic Commerce Application on Business Process in Small and Medium Scale Enterprises in Adamawa and Taraba states, Nigeria. *American Journal of Theoretical and Applied Business* 2(3), 20-27.