

## The Extent of Utilization of E-Marketing Application by Small and Medium Enterprises in South Eastern States of Nigeria

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Received 23 August 2017, Accepted 8 October 2017

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### ABSTRACT:

The need for small and medium scale enterprises to utilize information and communication technology (ICT) applications to boost their business necessitated this study which bordered on assessing the extent of utilization of e-marketing applications by small and medium enterprises in South Eastern States of Nigeria. Two research questions guided the study. Two null hypotheses were tested at 0.05 level of significance. Survey research design was adopted for the study. The population of the study consisted of 1,846 SMEs (owners/managers) in the area. Stratified random sampling technique was used for the study. A sample of 1,473 SMEs managers were randomly selected using stratified random sampling. A structured questionnaire was used for data collection. Mean and standard deviation were used to answer the research questions. Z-test was used to test the null hypotheses. Finding of the study indicated that SMES in South Eastern Nigeria utilize e-commerce and e-invoicing marketing applications in their operations to a low extent. The results also showed that there was a significant difference in the mean ratings of SMEs managers on the extent they utilize e-commerce and e-invoicing marketing applications in their business operations based on years of experience. Based on the findings of the study, it was recommended among others that SMEs owners/managers should be trained by business schools and business consultancy firms on how to use e-marketing applications. The importance of e-marketing should be clearly spelt out for them so that they can acquire the skills to fully integrate into their business operations.

**Keywords:** *E-marketing, Small and medium scale enterprises, E-commerce and e-invoicing*

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### INTRODUCTION

Small and medium scale enterprises (SMEs) are important pillars and the backbone of every economy. They are essential elements in the growth strategy of many developing countries. They have the potential for wealth creation, development and industrialization in every economy particularly the developing nations they are at the fore front of making meaningful impact in the economy and hold strongest promise to industrial growth. According to Adelaji(2012) SMEs are important to almost all economies in the world, especially to those in

the developing countries with major employment and income distribution challenges. The author also noted that SMEs contributes to the creation of jobs and are nursery for the larger firms. He further averred that SMEs contribute directly and significantly to aggregate savings and investments and are involved in the development of appropriate technology for production of goods.

Small and Medium Enterprises (SMEs) are increasingly recognized as important drivers of socio-economic development all over the world

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(Kazungu, Ndiege Mchopa, & Moshi, 2014). Their importance can be viewed in aspects such as productivity, innovation and employment creation, income generation and distribution, poverty alleviation, training, including labour absorption, ground for the development and upgrading entrepreneurship skills, and are important vehicles for promoting forward and backward linkages in geographically and economically diverse sectors of the economy in many countries. This makes them the backbone of global economic growth (Gupta & Khanka, 2008). Organizations in Nigeria commenced adoption of e-marketing in the 1990s, when Nigeria linked to the internet (Adekeye, 2007). By the late 1990s, a lot of organizations have started to adopt some form of e-marketing such as the use of e-mail and e-payment. However, the use of e-marketing in the 1990s was mostly by large organization, financial institutions and publishing houses. It was until the early 2000 that small and medium scale enterprises started adopting e-marketing (Ibene & Obi, 2001).

Electronic marketing is an interactive digital technology which is used to administer and control on-line business of a firm (Gilmore & Gallagher, 2007). E marketing has a significant positive impact on organizational performance (Maldeni & Jayasenne, 2008) and is vital to SMEs' survival in the current information technology driven-economy. E-marketing generally provides new ways and opportunities for organizations to broaden their knowledge and penetrate into both national and international marketing has become a household name among industries, both the multinational and SMEs (Forcht & Wex, 2006). Every SME needs to utilize e-marketing applications to enhance its performance. E-marketing is computerized marketing events and activities which include: e-commerce, e-invoicing, e-advertising, e purchasing and marketing software done electronically without any paper and marketing software done electronically without any paper and pen documentation (Zillman, 2005). This study focused on the extent of utilization of e-commerce and e-invoicing applications by SMEs.

Electronic commerce is a term for any type of business or commercial transaction that involves the transfer of information across the internet (Brodie, 2003). Electronic commerce

applications allow consumers to electronically exchange goods and services with no barriers of time or distance (Daniel, 2005). Electronic commerce has expanded rapidly over the years and in the near future, boundaries or geographical location will not constitute a barrier in business transaction as more businesses move their operations into the internet (Chenery, 2004). E-commerce provides the capability of buying and selling products, information and services on the Internet and other online environment.

Electronic invoicing is an e-marketing activity which is used to describe any method by which an invoice is electronically presented to a customer for payment (Tieto, 2009). It is a form of electronic billing which is used by trading partners such as customers and their suppliers, to present and monitor transactional documents among one another and ensure that the term of trading agreements are been met (Aftab & Rahim, 2009). The documents include e-purchase orders, e-debit notes, e-credit notes and e-remittance advices. These documents can be exchanged in a number of ways including EDI, XML, or CSC files (Campbell 2005). They can be uploaded using web application sites.

Without the utilization of e-marketing applications, it will be very difficult for SMEs in Nigeria to compete in the global market economy. Adoption of e-marketing by small business enterprise can change both the shape and nature of its business all over the world. Because the increase usage of the Internet and other electronic marketing channels in electronic transactions might create not only a lot of opportunists for small business enterprises but also can eliminate a lot of its threats. E-marketing has a significant impact on SMEs operations and is crucial for their survival and growth (Berisha-Namani, 2009). Chibelushi, (2008) also asserted that e-marketing provides opportunities for business transformation.

The adoption and utilization of electronic marketing decision are made by the business owner and the manager. Successful companies that embrace internet technologies are often those whose owners take on the role as innovation champion. Small and medium scale enterprises owner should perceive e-marketing as an important function for their business (Ramsey, Ibbotson, Bell, & Gary, 2003). A

number of factors influencing utilization of e-marketing have to do with the organization itself such as years of experience. Work experience of SMEs owners plays significant role in e-marketing utilization. Kai-Uwe (2002) asserted that SMEs owners that have long business experience will very often avoid any form of innovation intervention that threatens to disrupt their long-held business practices.

Chacko and Harris (2005) affirmed that there is a growing need for SMEs in Nigeria to integrate into the global supply chain by adopting and utilizing e-marketing applications that will increase their productivity and efficiency. This is because productivity needs to be enhanced for profit to be maximized. Hence, the researcher was motivated to assess the extent of utilization of e-marketing applications by SMEs in South Eastern States of Nigeria in order to unravel where there is need for improvement.

#### **Statement of the Problem**

Electronic marketing helps in changing business structure and increasing competitive advantage for businesses. Small and medium scale enterprises in Nigeria have adopted the new marketing innovation (Adekeye, 2007), but it seems that the effective utilization of the innovation is still low. According to Okongwu (2001), SMEs in Nigeria are yet to begin effective utilization of the marketing innovation that would ensure their growth and survival. Hence, Ongori (2011) stated that about 66% of the SMEs in Nigeria wind-up before their fifth year of operation because of lack of utilization of e-marketing applications. Olaoye (2010) also stated that 75% of SMEs fold up within sixth year of their operation.

Nwachukwu (2010) blamed the low productivity and high mortality rate of SMEs to low access to market, poor information, poor information, weak business linkage and low level of e-marketing application usage, which has deprived the SMEs the access to engaging in the regional and global economic business. This situation has been of great concern to the government, citizenry, operators, practitioners and the organized private sector groups. It is evident that small business failure can result from either a lack of marketing, or poor marketing practice. The problem of this study

therefore is to determine the extent of utilization of e-marketing applications by small and medium scale enterprises in South Eastern States of Nigeria.

#### **Purpose of the Study**

The major purpose of the study was to determine the extent of utilization of e-marketing applications by SMEs in South Eastern States of Nigeria. Specifically, the study sought to determine the extent to which the SMEs utilize:

1. e-commerce in their operations.
2. e-invoicing in their operations.

#### **Research Questions**

The following research question guided the study:

1. To what extent do SMEs utilize e-commerce in their operations?
2. To what extent do SMEs utilize e-invoicing in their operation?

#### **Hypotheses**

The following null hypotheses were tested at 0.05 level of significance:

1. There is no significant difference in the mean rating of the SME managers on extent of utilization of e-commerce applications according to years of experience.
2. There is no significant difference in the mean rating of the SME managers on extent of utilization of e-invoicing applications according to years of experience.

#### **Review of Related Literature** **E-marketing**

Electronic marketing is one of the rapidly growing forms of digital marketing in many developed economies. E-marketing is essentially any marketing activity that is conducted online through the use of internet technologies (Strauss & Frost, 2009). E-Marketing can be viewed as a modern business practice associated with buying and selling goods, services, information and ideas via the internet and other electronic means. It comprises not only advertising that is shown on websites, but also other kinds of online activities like email and social networking (Chaffey, 2007). Every aspect of internet marketing is digital, meaning that it is electronic

information that is transmitted on a computer or similar device, though naturally it can tie in with traditional offline advertising and sales too.

E-marketing is the process of marketing a brand using the internet (Salehi, 2012), it encompasses all the activities a business conducts through the Worldwide Web (WWW) with the aim of attracting new business, retaining current business and developing its brand identity (Teo & Pain, 2005). The term e-marketing, internet marketing, and online marketing are frequently interchanged and can be considered synonymous. Electronic marketing refers to a set of powerful tools and methodologies used for promoting products and services through the internet. E-marketing is ideal for SMEs as it focus on drawing the attention of customers (Bakeman & Hanson, 2012). Thus, e-marketing fosters drawing customers towards SMEs, as deeper audience engagement is possible. In other parts of the world, SMEs have been slower to adopt e-marketing as a distributive channel.

The e-marketing strategy variables can be used to create brand awareness, promote offers, provide information, and provide interaction opportunities with consumers and a means to engage with customers (Bakeman & Hanson, 2012). Electronic marketing is changing all business functional areas and their important tasks, ranging from advertising to paying bills. E-marketing has attracted significant attention in the last few years. This high profile attention has result in significant progress towards strategies, requirements and developments of e-marketing applications (Kalakota & Robinson, 2009, Afshar & Nawaser, 2010).

#### **Small and Medium Scale Enterprises**

The small business sector is recognized as an integral component of economic development and a crucial element in the effort to lift countries out of poverty. Sausser (2005) affirmed that small and medium scale businesses are driving force for economic growth, job creation and poverty reduction in developing countries and the means through which accelerated economic growth and rapid industrialization has been achieved. The central bank of Nigeria (2006) in its credit guidelines classified small scale business as a business with an annual

income/asset of less half a million naira (N500, 000).

Furthermore, the federal government small scale industry development plan 1998 defined a small scale business in Nigeria as any manufacturing process or service industry with a capital not exceeding N 150,00 in manufacturing and equipment alone. The small scale industries Association of Nigeria (2008) defined small scale business as one having investment (i.e. capital, land, building and equipment of up to (pre- SAP Value) including (2005) defined it as an enterprise that cost not centre for Management Development (2002) defined small scale industry as, a manufacturing, processing, or servicing industry involved in production, and employing up to 50 full-time workers.

In the United states, the small Business Administration (2012) define a small business as one that is independently owned and operated, is not dominant in its filed, and meets employment or sales standard developed by the agency. In every economy, the SMEs are recognized as the most reliable vehicle of socio-economic growth. The impact of SMEs on any economy according to Alade (2004) is so great that no country can move forward economically and industrially without a strong SMEs sub-sector.

One of the major marketing problems facing small business enterprises in Nigeria is lack of usage of e-marketing applications (Barclays, 2003). Most Nigerian small business owners equate 'marketing' to selling' and this is reflected in their various dysfunctional business behavior against customer satisfaction and business orientation. They lack the knowledge and skills of basic marketing such as marketing research, market segmentation and market planning and control, which result to poor quality products, unawareness of competition, poor promotion, poor distribution, and poor pricing methods. They are also not marketing and market-focused.

Baker (2012) identified lack of e-marketing orientation and utilization as the major factor for small business failure. Most Nigerian small manufacturer, to a high extend, depend on imported equipment and raw materials for their operations. With the over-devaluation naira, vis-à-vis other foreign currencies, they are not finding it easier to secure these items abroad.

They therefore resort to poor locally produced alternatives. The result is usually poor quality products. This may be one of the factors responsible for Nigerian consumers' unquenching appetite for imported goods, even though many of these foreign goods are equally of poor quality especially those coming from Asian and far East countries.

The versatility and capability of the internet technology makes it an ideal platform for Small and Medium Scale Enterprises (SMEs) to participate in global market. The use of internet opens up new markets and new opportunities for SMEs, which enables them to access global markets by eliminating the constraints previously, imposed by geographic boundaries. Michalski, (2006) explained that businesses are compelled to use the internet for several reasons, because, it provides global access to large audience at a relatively inexpensive price, it offers SMEs the ability to connect with millions of users worldwide, and it also allows firm to have a virtual front door to a large audience through a home page as well as creating useful interactions with customers, suppliers or stakeholders.

Small and Medium Scale Enterprises can use internet to improve competitive and strategic well being of their business (Levy, Powe & Worrall, 2005). Poon and Swatman (2005) pointed out that the internet offers a readily available and cost-effective way in which SMEs can take advantage of numerous e-marketing applications on the internet to improve their business growth and productivity. The internet with its open and extendible network structure provides many small businesses with an opportunity to compete on level terms with larger and more sophisticated competitors.

The internet could offer SMEs real business benefits and opportunities to improve efficiency, reduce costs and increase productivity and profits (Levy, Powell & Worrall 2005). The DTI (2007) survey shows how SMEs can utilize the internet to improve their business through the use of e-mail and web. E-mail offers a fast, inexpensive way of SMEs to communicate both internally and externally.

SMEs can send e-mail to numerous people simultaneously, and location is never a barrier. The use of web gives small and medium enterprises access to business information and it

allows SMEs to promote and sell their products and services to the global audience. Customers can browse through small and medium enterprises catalogue, e-mail enquiries, and place orders online. It is a real opportunity for small and medium enterprises to compete in a global market as it offers low operating cost, the ability to do business round the clock and the chance to foster better customer relationship.

### **E-commerce**

E-commerce means electronic business activities by using modern communication technology, especially internet. It is not only an electronic transactions based on browser/server(B/S) applications but also a promotion business model setting on modern information technology and information system, and so as to be electronic business activities. Simply, e-commerce means the whole business activities process using electronic tools, especially internet, to realize Commodity exchanging in high efficiency and low cost. E-commerce module should have functions that meet customization needs of customers, business negotiating, online signing, online payment and settlement, commodities distributing and logistics services, after-sale service among others.

E-commerce mainly target customers by getting closer to customers, serving them better, cost cutting, introducing new products and services and creating new opportunities through the Internet. In marketing customer relationship marketing is a term which has an ability to understand, anticipate and manage the needs of the customers, interaction and relationships increases the profitability through revenue and marginal growth and operational efficiencies (Sana Rehman, 2012). E-CRM benefits to customers:

- a. Customer's interaction or satisfaction
- b. Convenience
- c. Speed of processing the transaction through e-response

### **E-invoicing**

E-invoicing is electronic transfer of information regarding invoices (settlements and payments) between business partners (seller to purchaser}. According to Ascerria (2012), it is a fundamental element of an effective financial

delivery chain which allows for entering the enterprise internal processes into the payment systems. E-invoice is a secure and economical version of the paper invoice. E-invoicing is a significant step towards increasing the use of electronic marketing. E-invoicing allows for invoice information to be transferred from the issuer's account in the accounting system directly to the recipient of financial administration on the internet. The importance of e-marketing in small scale businesses cannot be overemphasized. Davidson (2012) states that e-invoicing is faster and more efficient with regard to reducing operational cost and improving management of assets and capital.

## RESEARCH METHOD

The design of the study was a descriptive survey design because it involved gathering opinions from managers of SMEs in South Eastern States of Nigeria on their extent of utilization of e-marketing applications. The study was carried out in the South Eastern geopolitical zone of Nigeria. The population of the study consisted of 1,849 owners/managers of SMEs in South Eastern Nigeria that have their businesses registered with the National Association of Small and Medium Scale Enterprises (NASME, 2013).

A sample of 1,473 respondents was selected using stratified random sampling techniques based on the States. The instrument used for data collection was a structured questionnaire which was constructed on a 5-point rating scale with response options of Very High Extent (VHE), High Extent (HE), Undecided (UD), Low Extent (LE) and Very Low Extent (VLE) to which values 5, 4, 3, 2 and 1 respectively were assigned for all the items in the sections. The face and content validation of the instrument was done by three experts selected from different departments and fields. The observations and suggestions of the experts were put into consideration in the final draft of the instrument. To determine the internal consistency of the instrument, a reliability estimate test was conducted by administering copies of the instrument to 20 managers of SMEs in Port-Harcourt, Rivers State. Their responses were collected and data analyzed using Cronbach

Alpha. A coefficient of 0.99 was obtained which is considered reliable for the study.

The data for the study was collected through direct contact approach. Out of 1,473 copies of the questionnaires distributed, 1,445 were returned. The arithmetic mean and standard deviation were used to analyze data in respect of the research questions. Z-test was used to test the hypotheses at 0.05 level of significance. A null hypothesis was accepted at 0.05 level of significance when the calculated value of z was equal to or less than the critical value of z; otherwise, the null hypothesis was rejected.

## RESULTS

### Research Question 1

To what extent do SMEs utilize e-commerce in their operations?

The analysis in respect of the research question 1 is shown on table 1.

Table 1 revealed that the score of the respondents ranged from 2.48 to 1.39 with a grand mean of 2.30. This implies that with reference to decision rule stated in the method of data analysis, the extent SMEs utilize e-commerce in South Eastern States of Nigeria is low. The standard deviation shows homogeneity of responses indicating a greater consensus of opinion.

### Research Question 2

To what extent do SMEs utilize e-invoicing in their operations?

The analysis in respect of the research question 1 is shown on table 2.

The data presented in table 2 reveals that the mean score of the respondents ranged from 1.65 to 3.82 with the grand mean score of 1.95. This implies that SMEs managers in five South-Eastern States utilize e-invoicing to a low extent in their operations. There was homogeneity in respondents' opinion indicating greater consensus of opinion.

**Table1: Respondents mean ratings on the extent SMEs utilize e-commerce in their operations**

S/NO	e-commerce	Mean	SD	Decision
1.	e-mail (Electronic Mail)	2.43	0.50	Low Extent
2.	WWW(World Wide Web)	2.30	0.42	Low Extent
3.	e-Catalogue (Electronic Catalogue)	2.21	0.40	Low Extent
4.	Hyperlinks (Web Links)	2.48	0.55	Low Extent
5.	Search engines	2.45	0.52	Low Extent
6.	e-shopping cast	2.38	0.45	Low Extent
7.	e-payment (Electronic Payment)	2.35	0.43	Low Extent
8.	Teleconferencing	2.34	0.42	Low Extent
9.	Video conferencing	2.24	0.41	Low Extent
10.	VOIP (Voice on the Internet Protocol	2.33	0.50	Low Extent
11.	Bulletin board	2.38	0.45	Low Extent
12.	Web chatting	1.58	0.37	Low Extent
13.	Web casting	2.37	0.44	Low Extent
14.	EDI (Electronic Data Interface)	2.38	0.45	Low Extent
15.	Enterprise Portal	1.39	0.35	Low Extent
16.	Electronic auction	2.37	0.44	Low Extent
17.	EFT (Electronic Fund Transfer)	2.28	0.42	Low Extent
18.	Internet banner advert	1.89	0.39	Low Extent
19.	e-procurement	2.30	0.42	Low Extent
20.	Intranet	2.22	0.41	Low Extent
<b>Grand Mean</b>		<b>2.30</b>	<b>Low Extent</b>	

**Table2: Respondents mean ratings on the extent SMEs utilize e-invoicing in their operations**

S/NO	e-invoicing	Mean	SD	Decision
1.	Prepare invoice data electronically	1.88	0.39	Low Extent
2.	Convert invoice data	1.85	0.37	Low Extent
3.	Create invoice electronically	1.92	0.40	Low Extent
4.	Prepare debit note electronically	3.82	0.55	High Extent
5.	Send invoice electronically	1.82	0.37	Low Extent
6.	Receive invoice electronically	1.81	0.36	Low Extent
7.	Prepare credit note electronically	1.65	0.30	Low Extent
8.	Verify data electronically	1.82	0.37	Low Extent
9.	Process EDI files electronically	1.65	0.30	Low Extent
10.	Process XML files electronically	1.52	0.28	Low Extent
11.	Process CSC files electronically	1.81	0.36	Low Extent
12.	Certificate authorization electronically	1.79	0.34	Low Extent
<b>Grand Mean</b>		<b>1.95</b>	<b>Low Extent</b>	

**Hypothesis 1**

There is no significant difference in the mean rating of the SME managers on extent of utilization of e-commerce applications according to years of experience.

Table 3 shows that at 0.05 level of significance and 1443 df the calculated z 6.22 is greater than the critical z 1.96. Therefore, the first null hypothesis is rejected, this implies that there is significant difference in the mean ratings of experienced and inexperienced SMEs managers on the extent they utilize e-commerce in their operations.

**Hypothesis 2**

There is no significant difference in the mean rating of the SME managers on extent of utilization of e-invoicing applications according to years of experience.

Table 4 reveals that at 0.05 level of significance and 1443 df the calculated z 3.53 is greater than the critical z 1.96. Therefore, the second null hypothesis is rejected, this implies that there is significant difference in the mean ratings of SMEs managers on the extent they utilize e-invoicing in their operations based on years of experience.

**DISCUSSION**

The study revealed that SMES in South Eastern Nigeria utilize e-commerce marketing applications in their operations to a low extent. This is evident in the grand mean of 2.46. The finding is in agreement with Adekeye (2007)

who stated that effective utilization of e-commerce innovation is still low in the country. Similarly, this finding agrees with Anan (2001) who noted that SMEs in the country are yet to reap the gains of e-commerce as a result of low utilization. The low level of utilization may be a result of lack of knowledge and skills to effectively utilize e-commerce applications. The result of the first hypothesis also indicated that there was a significant difference in the mean ratings of SMEs managers on extent of utilization of e-commerce applications according to years of experience. Therefore, it followed that the null hypothesis was not accepted.

The result of the analysis of the data relating to the second research question indicated that SMEs extent of utilization of e-invoicing in South Eastern Nigeria is low. With grand mean of 1.96 it is quite obvious that SMEs do under utilize e-invoicing. This finding is in agreement with O'Brian (2003) who affirmed that a lot of SMEs in the country are still not making effective utilization of e-invoicing. Barclays (2003) also stated that low utilization of e-invoicing is among the major problems facing SMEs in Nigeria. Testing of the second hypothesis revealed that there was a significant difference in the mean ratings of SMES managers on the extent of utilization of e-invoicing marketing applications according to years of experience. It followed therefore that the null hypothesis of no significant difference was not accepted.

**Table 3: Z-test of respondents' mean ratings on the extent SMEs utilize e-commerce in their operations based on their years of experience**

e-commerce	N	$\bar{X}$	SD	df	z-cal	z-crit	Decision
0-5 years	725	2.28	0.41	1443	6.22	1.96	Significant
6 years and above	720	2.30	0.42				

**Table 4: Z-test of respondents' mean ratings on the extent SMEs utilize e-invoicing in their operations based on their years of experience**

e-invoicing	N	$\bar{X}$	SD	df	z-cal	z-crit	Decision
0-5 years	725	1.89	0.31	1443	3.52	1.96	Significant
6 years and above	720	1.94	0.33				

## CONCLUSION

In the light of the findings of this study, the following conclusions were drawn: the extent of utilization of e-commerce and e-invoicing applications in South Eastern Nigeria is low. There was a significant difference between the mean ratings of SMEs managers on their utilization of e-commerce and e-invoicing as a result of years of experience. Adoption of e-marketing by small business enterprise can change both the shape and nature of its business all over the world. Because the increase usage of the Internet and other electronic marketing channels in electronic transactions might create not only a lot of opportunists for small business enterprises but also can eliminate a lot of its threats.

## RECOMMENDATIONS

Based on the findings of this study, the following recommendations are made:

1. SMEs owners/managers should be trained by business schools and business consultancy firms on how to use e-marketing applications. The importance of e-marketing should be clearly spelt out for them so that they can acquire the skills to fully integrate into their business operations.

2. Nigeria Association of Small and Medium Enterprises (NASME) and other associations at state level should embark on e-marketing capacity building to ensure better understanding of e-marketing and the need for its effective utilization by their members. This could be achieved by collaborative efforts with relevant government agencies, educational institutions and private business consultants through the organization of seminars, workshops, conferences and training programmes for both owners of SMEs and their staff.

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