

**ASSESSMENT OF PERSONALITY AND SECURITY  
CONSTRAINTS MILITATING AGAINST THE UTILIZATION OF  
E-COMMERCE AMONG SMEs IN ANAMBRA STATE, NIGERIA**

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**Abstract**

*The study assessed personality and security constraints militating against the utilization of e-commerce among Small and Medium Scale Enterprise (SMES) in Anambra State. Two research questions guided the study and two null hypotheses were tested at 0.05 level of significance. The study adopted the descriptive survey research design and was carried out in Anambra State. The population of the study comprised 2,502 owners of SMEs in Anambra State who were registered with the State Ministry of Commerce, Industry and Technology. The sample of this study comprised 750 managers of SMEs. A structured questionnaire developed by the researcher was used for data collection. The instrument for data collection was validated by three experts in the Faculty of Education, Nnamdi Azikiwe University, Awka. The reliability of the instrument was ascertained through a pilot test. The application of the Cronbach Alpha reliability method on the obtained data yielded a score of .81 for internal consistency which was deemed high for the study. The application of the Cronbach Alpha reliability method for the four clusters yielded coefficient values of .74 and .87 for clusters 1 and 2. The data collected from the respondents were analyzed using statistics tools such as mean, standard deviation and t-test. Findings revealed that personality constraints like provision of information and communication technology skills, awareness of the technology, educational level of owner/manager, years of business experience of owner or manager, age of owner/manager and enthusiasm of SME owner towards technological innovations militate against the utilization of e-commerce by SMEs in Anambra State. It was also revealed that implementation factors like payment method to use, business delivery method to use, ease of use of the e-commerce tools, customer support and relationships with clients, quality of the content which the e-commerce tools offer among others militated against the utilization of e-commerce by owners of SMEs in Anambra State. The respondents did not differ on the personality and security constraints militating against the utilization of e-commerce by*

*SMEs in Anambra State based on gender and size of business. Based on these findings, the State government as a matter of urgency should come up with a national ICT framework for businesses. This will spur owners of SMEs to utilize e-commerce for their businesses.*

**Keywords:** *Personality, Security, E-Commerce and SMES*

### **Introduction**

The world has increased in technology such that it has serious influence in the global market. The business environment in recent times is more intensely competitive for large, medium and small-scale enterprises. Small and Medium Scale Enterprises (SMEs) are the building blocks of the economy. This is because of their roles in the areas of employment generation, rural development, youth empowerment, contribution to national income and growth, spread and development of adaptable technology. The owners of SMEs are people who set up business enterprises for the main purpose of marking profit.

SMEs owners according to Neck and Nelson (2006) are people who have the ability to see and evaluate business opportunities, put together the necessary resources to take advantage of them and initiate appropriate actions to ensure success. However, the rates at which SMEs utilize electronic commerce in carrying out their business activities seem to pose a great challenge to owners of SMEs in Nigeria including Anambra State. Agwu and Murray (2015) observed that the level of e-commerce utilization among Nigerian SMEs is low. This is saddening given the enormous benefits that are attainable with the infusion of e-commerce in SMEs activities.

Electronic commerce is defined as any economic or business activity that uses Information and Communication Technology (ICT) based applications to facilitate the buying and selling of products and services and to facilitate the transaction of business activities between and among businesses, individuals, governments or other organizations (Ajmal, 2017). Turban, King, Liang and Turban (2010) defined e-commerce as the process of buying, selling, transferring, or exchanging products, services and/or information via computer networks, mostly Internet and intranets.

Despite the fact that e-commerce has great advantage to SMEs' operations and the economy at large, SMEs in Anambra State seem to be lagging behind in the use of e-commerce for business operations. SMEs in Anambra State are predominantly operated by business owners who have either inherited their

business from their parents or other mentors of the family. Some of this business owners lack proper business management skills and seems not to be aware of the current trend of carrying out business activities. In as much as these business owners are aware of the benefit of using e-commerce in their business transaction, they still tend to oppose its use in their business because of certain constraints. Constraints can be defined as something that limits or restricts someone or something, control that limits or restricts someone's actions or behaviour. According to Merriam, it is something that controls what you do by keeping you within a particular limit. Examples of those constraints are; lack of technical knowledge of ICT, cost of implementation of e-commerce and the location of their business.

Some of the SMEs are located in rural area or urban area where there are problems of epileptic power supply (Agwu and Murray, 2015). This situation seems to affect the ability of the business to integrate e-commerce in their business operation. It has been suggested in literature (Ajmal, 2017; Wachira, 2014) that some constraints like personality constraints and security constraints could influence SMEs utilization of e-commerce. Personality constraints can influence the utilization of e-commerce in SMEs.

Personality constraints have to do with the personal characteristics of the SME owners, employees and customers. It relates to technological skills and expertise, education and awareness of technology of the SME owners, employees and customers. One of the major internal issues related to the non-adoption of e-commerce, is the lack of staff expertise and commitment. Zaied (2012) noted that owners of SMEs are not disposed to integrate e-commerce in their business activities because of poor technical knowledge and skills in the use of e-commerce tools by their employees. In addition to personality constraints, security is another constraint that could influence the utilization of e-commerce in SMEs.

Security constraints are those constraints that concern ethical and legal issues, privacy, intellectual property rights, trust and loyalty issues pertaining the use of e-commerce. Good security and trust ultimately increase the use of e-commerce. According to Zhang and Wang (2014), customers' perception of the security of e-commerce tools has become a major factor in the evolution of e-commerce in markets. The security constraints are connected to external environment which is another constraint that plays an important role in the utilization of e-commerce in SMEs (Ajmal, 2017). These businesses are located in urban and rural areas in the State.

An urban area is the region surrounding a city. Rural areas often called “the country” have low population density and large amount of undeveloped land (National Geography Society). Urban area comprises of at least 50,000 inhabitants in contiguous dense grid cells, while rural areas which consist mostly of low-density grid cells (Sustainable Cities, 2020). The extent to which the business location of SMEs influences their utilization of e-commerce is not clear. It is against this background that the researcher sought to assess the constraints on the utilization of e-commerce by SMEs in Anambra State.

E-commerce is viewed as a business management tool that helps SMEs to improve their communication and information flow with their customers and introduce new products to the market as well as identify potential partners. Despite many advantages of the utilization of e-commerce, it appears that many entrepreneurs in Anambra State avoid the utilization of e-commerce in their business transactions. This is evident in cases where SMEs refuse to give out their Automated Teller Machine (ATM) card details and personal information due to concerns regarding security and privacy.

The fallout of this state of affairs is that, there is steady increase in the number of cases in which huge sums of cash are stolen from customers as well as small and medium scale entrepreneurs who move physical cash for business transactions as reported by Okafor (2019) and Central Bank of Nigeria (2017). As part of measures to encourage the adoption of e-commerce and discourage all cash transactions, Central Bank of Nigeria (2017) mandated all deposit money banks to commence the enforcement of cashless policy in all their dealings. In spite of this policy, the researcher observed that SMEs owners and their customers often fall prey to armed robbers on daily basis because they prefer cash payment rather than carryout their cash business transactions online. The researcher wonders why this undesirable situation continues to persist considering the fact that through e-commerce, business transactions can be done securely from the comfort of homes or business premises hence, the need for the researcher to empirically assess the constraints to the utilization of e-commerce by SMEs in Anambra State.

The aim of this study is to assess personality and security constraints militating against the utilization of e-commerce by SMES in Anambra State.

Specifically, the study sought to:

1. Find out the personality constraints militating against the utilization of e-commerce by SMES in Anambra State.
2. Find out the security constraints militating against the utilization of e-commerce by SMES in Anambra State.

The following research questions guided the study:

1. What are the personality constraints militating against the utilization of e-commerce by SMES in Anambra State?
2. What are the security constraints militating against the utilization of e-commerce by SMES in Anambra State?

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

1. There is no significant difference between the mean ratings of SMEs on the personality constraints to the utilization of e-commerce in Anambra State based on size of the enterprise (Small and medium Scale).
2. There is no significant difference between the mean ratings of SMEs on the security constraints to the utilization of e-commerce in Anambra State based on size of the enterprise (Small and medium Scale).

### **Method**

The study adopted the descriptive survey research design. The study was carried out in Anambra State. The population of the study comprised 2,502 owners of SMEs in Anambra State who registered with the State Ministry of Commerce, Industry and Technology. The sample of this study comprised 750 managers of SMEs. The sample was drawn from 2,502 registered SMEs in Anambra State using stratified random sampling. Thirty percent each of small and medium scale managers was selected from each stratum. According to Burmeister and Aitken (2012), 30 percent sample size from a large population distribution of above 100 respondents was considered appropriate representative of the entire population. Instrument for data collection in this study was a structured questionnaire titled “Questionnaire on Personality and security constraints militating against the Utilization of Electronic Commerce (QPSCMUEC)”. The instrument has two main sections A and B. Section A

contains two items on respondents' background information covering size of business and location. Section B contains a total of 22 items arranged in two clusters of B1 and B2 according to the two research questions guiding the study. The instrument was validated by three experts in the Faculty of Education, Nnamdi Azikiwe University, Awka.

The reliability of the instrument was ascertained through a pilot test. The instrument was administered on 10 Small and Medium Scale Entrepreneurs in Enugu State who were not included in the population of the study. The application of the Cronbach Alpha reliability method on the obtained data yielded a score of .81 for internal consistency which was deemed high for the study. The application of the Cronbach Alpha reliability method for the four clusters yielded coefficient values of .74 and .81 respectively for clusters 1 and 2. The data collected from the respondents were analyzed using descriptive statistics of mean and standard deviation. The mean value was used to answer the research questions while the standard deviation was used to ascertain the homogeneity or otherwise of the respondents' ratings. The item-by-item analysis was based on the real limits of numbers on a 5-point rating scale of Strongly Agree (4.50-5.00), Agree (3.50-4.49), Moderately Agree (2.50-3.49), Disagree (1.50-2.49) and Strongly Disagree (0.50- 1.49).

## Results

**Table 1: Respondents Mean Ratings on the Personality constraints militating against the Utilization of E-commerce by Owners of SMEs (N=676)**

S/ N	Personality Factors:	Small (N=502)			Medium (N=174)			Rural (N=114)			Urban (N=562)		
		$\bar{X}$	SD	D	$\bar{X}$	SD	D	$\bar{X}$	SD	D	$\bar{X}$	SD	D
1.	Provision of information and communication technology skills	3.57	0.87	A	3.63	0.74	A	3.63	0.72	A	3.68	0.77	A
2.	Awareness of the technology	3.53	0.76	A	3.55	0.82	A	3.74	0.85	A	3.59	0.83	A
3.	Educational level of owner/manager of SME	3.75	0.83	A	3.56	0.84	A	3.62	0.70	A	3.92	0.78	A
4.	Years of business experience of owner/manager of SME	3.58	0.68	A	3.74	0.96	A	3.75	0.73	A	3.64	0.81	A
5.	Age of owner/manager of SME	3.66	0.82	A	3.51	0.76	A	3.62	0.84	A	3.87	0.74	A
6.	Enthusiasm of SME owner towards technological innovations	3.50	0.78	A	3.51	0.75	A	3.50	0.60	A	3.51	0.72	A
7.	SME owner attitude towards the utilization of e-commerce tools for business transactions	3.75	0.86	A	3.68	0.80	A	3.69	0.72	A	3.56	0.81	A
8.	Willingness of SME owner /manager to adapt to changes in the business world	3.71	0.91	A	3.79	0.89	A	3.58	0.88	A	3.64	0.77	A
<b>Grand Mean</b>		3.63	0.81	A	3.62	0.82	A	3.64	0.76	A	3.68	0.78	A

Data in Table 1 reveal that the respondents agree that all 8 listed personality constraints militate against owners of SMEs utilization of e-commerce with mean ratings ranging between 3.50 to 3.92 according to the size and location of business. This means that personality constraints militate against owners of SMEs' utilization of e-commerce. The grand mean scores of 3.63 for owners of small-scale enterprises and 3.62 for owners of medium scale enterprises indicate that personality constraints militate against owners of small and medium scale enterprises utilization of e-commerce. This is also consistent

with the mean of means scores of 3.64 for SMEs in rural area and 3.68 for SMEs in urban area which show agreement that personality constraints militate against owners of small and medium scale enterprises utilization of e-commerce. Standard deviation scores for all the items are within the same range which shows that the respondents are not wide apart in their mean ratings?

**Table 2: Respondents Mean Ratings of the Security Constraints militating against the Utilization of E-commerce by SMEs**

S/ N	Security Constraints:	Small			Medium			Rural			Urban		
		$\bar{X}$	SD	D	$\bar{X}$	SD	D	$\bar{X}$	SD	D	$\bar{X}$	SD	D
26.	Data security policy	3.83	0.87	A	3.50	0.76	A	3.68	0.78	A	3.70	0.85	A
27.	Transaction security tool	3.72	0.81	A	3.57	0.81	A	3.79	0.84	A	3.84	0.70	A
28.	Data integrity and Reliability	3.66	0.75	A	3.75	0.73	A	3.70	0.71	A	3.78	0.82	A
29.	Website recovery system	3.80	0.83	A	3.58	0.74	A	3.89	0.76	A	3.74	0.75	A
30.	Intellectual property rights relative to trademarks	3.92	0.79	A	3.50	0.74	A	3.53	0.77	A	3.96	0.72	A
31.	Intellectual property rights relative to patents	3.75	0.81	A	3.69	0.83	A	3.57	0.76	A	3.89	0.84	A
32.	Intellectual property rights relative to domain name registration	3.79	0.87	A	3.75	0.89	A	3.52	0.74	A	4.03	0.90	A
33.	Intellectual property rights relative to copyrights	3.99	0.72	A	3.80	0.80	A	3.72	0.75	A	3.99	0.75	A
34.	Trust on services and security	3.75	0.80	A	3.77	0.96	A	3.55	0.86	A	3.57	0.84	A
35.	Guarantees or other seals	3.70	0.89	A	3.95	0.84	A	3.86	0.72	A	3.97	0.82	A
36.	Links to other websites	3.65	0.98	A	3.68	0.76	A	3.71	0.80	A	3.56	0.67	A
37.	Website cookies control consent	3.90	0.76	A	3.75	0.78	A	3.59	0.83	A	3.86	0.78	A
38.	Employees' privacy	3.78	0.74	A	3.80	0.74	A	3.72	0.73	A	3.77	0.72	A
39.	Customers' privacy tools	3.70	0.79	A	3.95	0.81	A	4.00	0.71	A	3.95	0.67	A
40.	Third-party privacy seals	3.58	0.88	A	3.87	0.75	A	3.98	0.76	A	3.96	0.97	A
41.	Legal issues relative to website recovery system	3.56	0.92	A	3.75	0.70	A	3.66	0.72	A	3.74	0.87	A
<b>Grand Mean</b>		<b>3.76</b>	<b>0.83</b>	<b>A</b>	<b>3.73</b>	<b>0.79</b>	<b>A</b>	<b>3.72</b>	<b>0.77</b>	<b>A</b>	<b>3.83</b>	<b>0.84</b>	<b>A</b>



Data in Table 4 reveal that the respondents agree that all 16 listed security constraints militate against small and medium scale enterprises utilization of e-commerce with mean ratings ranging between 3.50 to 4.02 according to the size and location of business. This means that security constraints militate against small and medium scale enterprises on the utilization of e-commerce. The mean of means scores of 3.76 for owners of small-scale enterprises and 3.73 for owners of medium scale enterprises indicate that security constraints militate against small and medium scale enterprises utilization of e-commerce. This is also consistent with the mean of means scores of 3.72 for SMEs in rural area and 3.83 for SMEs in urban area which show agreement that security constraints militate against small and medium scale enterprises on the utilization of e-commerce. Standard deviation scores for all the items are within the same range which shows that the respondents are not wide apart in their mean ratings.

**Table 3: t-test analysis on the Mean Ratings of Owners of SMEs on the Personality Constraints militating against the Utilization of E-commerce in Anambra State based on Size of the Enterprise (Small and medium Scale)**

Variable	N	Mean	SD	df	$\alpha$	t-cal.	t-crit.	Decision
Small SMEs	502	3.63	0.81	674	0.05	0.36	1.96	Not Significant
Medium SMEs	174	3.62	0.82					

Data in Table 3 show that the calculated t-value of 0.36 at 674 degree of freedom and at 0.05 level of significance is less than the critical value of 1.96. This shows that the size of the business did not significantly influence their opinions on personality constraints as militating against the utilization of e-commerce in Anambra State. Therefore, the hypothesis is accepted.

**Table 4: t-Test analysis of the Mean Ratings of Owners of SMEs to the Security Constraints militating against the Utilization of E-commerce in Anambra State based on Size of the Enterprise (Small and medium Scale)**

Variable	N	Mean	SD	df	$\alpha$	t-cal.	t-crit.	Decision
Small SMEs	502	3.76	0.83	674	0.05	0.76	1.96	Not Significant
Medium SMEs	174	3.73	0.79					

Data in Table 5 show that the calculated t-value of 0.76 at 674 degree of freedom and at 0.05 level of significance is less than the critical value of 1.96. This shows that the size of the business did not significantly influence their opinions on security constraints militating against the utilization of e-commerce in Anambra State. Therefore, the hypothesis is accepted.

**Discussion**

Findings revealed that personality constraints militate against the utilization of e-commerce by owners of SMEs in Anambra State. The study revealed that provision of information and communication technology skills, awareness of the technology, educational level of owner/manager, years of business experience of owner or manager, age of owner/manager, enthusiasm of SME owner towards technological innovations among others were some of the personality constraints that militate against the utilization of e-commerce by owners of SMEs in Anambra State. This is in line with the finding of Taylor and Owusu (2012) who found that internal factors like owner/manager characteristics and educational qualification affected the utilization of e-commerce by SMEs owners or managers. According to Taylor and Owusu, the educational qualification of managers of SMEs and their level of experiences affected their appreciation and application of e-commerce services or tools in their business operations. This implies that the personal characteristics and behaviour of owners of SMEs is integral to SMEs utilization of e-commerce in Anambra State. Wanjau, Machara and Ayodo (2012) found that owners and managers utilization of e-commerce depend on their age and perceive ease of the use of the particular technology in carrying out their business activities. Individual or personality constraints militate against the utilization of e-commerce in SMEs in Anambra State.

Wanjau, Machara and Ayodo (2012) found that owners of small and medium scale enterprise in rural and urban areas did not differ in the personality factors

that affect the utilization of e-commerce in business. Findings revealed that security constraints militate against the utilization of e-commerce by small and medium scale enterprises in Anambra State. The study further revealed that data security policy, transaction security tools, data integrity and reliability, website recovery system, trust on services and security, links to other websites, customers' privacy tools and website cookies control consent were some of the security constraints that militate against the utilization of e-commerce by SMEs in Anambra State. This finding is in line with Ngathia (2014) who reported that cyber insecurity, access to ICT and ICT infrastructure were some of the constraints militating against the utilization of small and medium scale enterprises. Ngathia also found that the government has not formulated proper policy or put in place effective legislation to curb cyber-crime. In agreement, Osho, Onuoha, Ugwu and Falaye (2016), revealed that only few of consumers made effort to always check the security and privacy policies of the sites before making purchases. Based on observation, only few users were conversant with security technologies for securing e-commerce platforms. It is imperative that efforts are made to correct this trend in Anambra State in particular and Nigeria in general. This is why Osho, Onuoha, Ugwu and Falaye (2016) recommended that web retailers should provide online shopping platforms that would satisfy all categories of customers irrespective of their ICT inclination. In the same vein, Ngathia (2014) suggested that the government should put in place effective legal infrastructure and security measures to deal with cyber insecurity which hinder the adoption of e-commerce.

Furthermore, findings revealed that there was no significant difference between the mean ratings of small and medium scale enterprises in rural and urban areas on the security constraints that militate against the utilization of e-commerce in Anambra State. This is because of security constraints like data security policy, transaction security tools, data integrity and reliability, website recovery system, trust on services and security, links to other websites, customers' privacy tools were some constraints to the utilization of e-commerce. This is in line with Ngathia (2014) who found no significant difference in the opinion of SMEs in rural and urban areas on the challenges to the utilization of e-commerce in SMEs. It therefore becomes pertinent that measures are advanced for mitigating the effect of these security constraints on the use of e-commerce in SMEs in Anambra State.

### **Conclusion**

Based on the findings of this study, it was concluded that personality and security constraints militate against the utilization of e-commerce by small and medium scale enterprises in Anambra State. In addition to that, it was also concluded that the existence of these constraints was real and have contributed significantly to the low utilization of e-commerce by SMEs in Anambra State. Equally, the above listed constraints militate against Small and Medium Scale business owners in rural and urban areas. With the Federal Government of Nigeria's Cashless policy in full effect, it is therefore imperative that efforts are made to improve the state of e-commerce in Anambra State.

### **Recommendations**

Based on the findings of the study, the following recommendations were made:

1. The State government, as a matter of urgency, should come up with a national ICT legal framework for businesses. This will spur owners of SMEs to utilize e-commerce for their business. Furthermore, the government should provide legislation that will curb the activities of cyber criminals.
2. State government should also ensure the provision of steady electricity supply in rural and urban areas in the state in particular and the nation in general.
3. Efforts should be made by the State government to ensure the accessibility and availability of internet networks and ICT infrastructures in both rural and urban areas.
4. Owners of SMEs should improve their knowledge of infusion of Information and Communication Technology for business operations by attending conferences and seminar where utilization of ICT in business is discussed.

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