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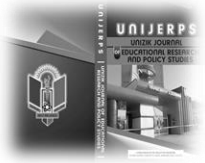
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PERSONALITY AND IMPLEMENTATION FACTORS AFFECTING THE UTILIZATION OF E-COMMERCE FOR BUSINESS SUSTAINABILITY BY SMES IN ANAMBRA STATE

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Abstract

This study determined personality and implementation factors affecting the utilization of personality and implementation factors affecting the utilization of e-commerce for business sustainability in Anambra State. Two research questions guided the study and four hypotheses were tested at 0.05 level of significance. The descriptive survey research design was adopted in the study. The study was carried out in Anambra State. The population of the study comprised 2,502 owners of SMEs in Anambra State who are 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 was analysed using descriptive statistics such as mean, standard deviation and t-test. Findings revealed that personality factors 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 affects the utilization of e-commerce by owners of SMEs in Anambra State. It was also revealed that implementation factors like payment method



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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 and extent to which the e-commerce contents meet clients' needs among others affects the utilization of e-commerce by owners of SMEs in Anambra State. The respondents did not differ on the personality and implementation factors affecting the utilization of e-commerce by owners of SMEs in Anambra State based on gender and size of business. Based on these findings, the following recommendations were made among others, that the National Association for Small and Medium Scale Enterprises (NASME) should organize seminars for owners and managers of SMEs were they will educated on the need to incorporate e-commerce in SMEs business activities for the sustainability of their businesses.

Keywords: Personality; Implementation Factors; Utilization; E-Commerce; Business Sustainability, and SMES.

Introduction

Globalization has revolutionized the way businesses activities is conducted and carried out. This globalization has made the business environment to become a global village which is interconnected and interlinked through technology via the internet. Internet over the years has helped to improve the way business organizations conduct their daily business affairs. According to Neely (2015), internet facilitates the quick and efficient movement of information among trading partners at a greatly reduced cost. The use of the internet for carrying out business activities is called e-commerce.

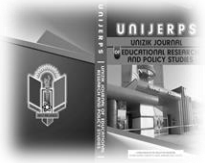
E-commerce is defined as any economic or business activity that uses Information and Communication Technology (ICT) based applications to facilitate the buying and selling of products and services and to facilitate the transaction of business activities between and among businesses, individuals, governments or other organizations (Ajmal, 2017). Turban, King, Liang and Turban (2015) defined e-commerce as the process of buying, selling, transferring, or exchanging products, services and/or information via computer networks, mostly Internet and intranets. For Moloney (2015), e-commerce is the process of conducting business transactions over the internet

for the exchange of information of value in the form of products and services as well as payments between and among organizations and individuals. Through e-commerce, goods and services could be traded online; funds can be sent and received electronically.

The utilization of e-commerce offers a great opportunity to SMEs to gain greater global access and reduced transaction costs. It also provides substantial benefits via improved efficiencies and raised revenues; facilitates access to potential customers and suppliers, productivity improvements, customization of products and services and information exchange and management. The utilization of e-commerce is important for the on-going survival of SMEs. According to Taylor and Owusu (2012), the utilization of electronic commerce by SMEs will help to strip large firms of their competitive advantages, thus providing an opportunity to SMEs by providing cost-effective ways to market and promote their business (Senarathna, Warren, Yeoh & Salzman, 2013). Despite the fact that e-commerce have great advantage to SMEs' sustainability and survival in Anambra State seem to be lagging behind in the use of e-commerce for business operations. Some reasons have been suggested to affect the implementation of e-commerce by owners of SMEs. Some of the reasons according to Ajmal (2017) are factors related to the personality of the entrepreneur and issues related to the implementation of e-commerce into the business activities and processes.

Personality factors 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 factor, implementation is another factor that could influence the utilization of e-commerce in SMEs.

Implementation factors are those factors that influence the utilization of e-commerce in SMEs for business sustainability. The implementation of e-commerce in SMEs involves three stages; firstly, the product catalogue,

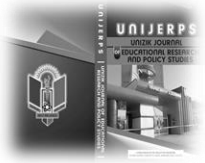

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company profile, and contact area; secondly, order forms and order tracking; and thirdly, online payments and customer services. Kartiwi in Ajmal (2017) stated that implementation consists of a website development loop, which comes after the initial assessment of e-commerce adoption is done. This includes payment and delivery systems, innovation, e-catalogues, search engines, shopping carts, communications, marketing, and advertising. The implementation of e-commerce in the business operation of SMEs requires organizational finance and commitment.

Furthermore, size of the business and location of the business are viewed as factors that could affect SMES utilize e-commerce in their business. It's been observed that the ability of SMEs to finance and integrate e-commerce pose a major challenge for the utilization of e-commerce (Senarathna, Warren, Yeoh&Salzman, 2013). In another vein, the location of SMEs could influence their utilization of e-commerce. Some of the SMEs are located in rural area or urban area where there are problems of epileptic power supply (Agwu& Murray, 2015). This situation seems to affect the ability of the SMEs to integrate e-commerce in their business operation. According to Ajmal (2017), the location of the business is another contributory factor that could determine the adoption of e-commerce in SMEs. However, these claims have not proven to be true in Anambra State. It is against this background that the researcher investigates personality and implementation factors affecting the utilization of e-commerce for business sustainability in Anambra State.

Statement of the Problem

The advent of information and communication technology (ICT) has impacted the way daily business activities are conducted. Through ICT, businesses processes and transaction that would have taken days, weeks and months traditionally are completed within minutes. However, in Anambra State it appears that owners of SMEs have not adopted the use of e-commerce tools in their business transactions. This is evident in cases where SMEs owners suffer from the hands of robbers who attack them at gun point in their business places. Some SMEs reject the offer of online bank transfers and prefer to be paid in cash when proposed by the clients. This makes them a ready target for thieves and robbers. The researcher is worried why these SMEs owners refuse to adopt e-commerce in their


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business transaction. It is against this background that the study researcher investigates personality and implementation factors affecting the utilization of e-commerce for business sustainability in Anambra State.

Research Questions

The following research questions guided the study:

1. What are the personality-factors affecting the utilization of e-commerce by owners of SMEs in Anambra State?
2. What are the implementation-factors affecting the utilization of e- commerce by owners of SMEs in Anambra State?

Hypotheses

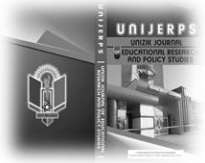
The following null hypotheses were tested at 0.05 level of significance:

1. There is no significant difference between the mean ratings of owners of SMEs on the personality factors affecting 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 owners of SMEs in rural and urban area on the personality factors affecting the utilization of e-commerce in Anambra State.
3. There is no significant difference between the mean ratings of owners of SMEs on the implementation factors affecting the utilization of e-commerce in Anambra State based on size of the enterprise (Small and medium Scale).
4. There is no significant difference between the mean ratings of SMEs in rural and urban areas on the implementation factors affecting the utilization of e-commerce in Anambra State.

Research 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 are registered with the State Ministry of Commerce, Industry and Technology. The sample of this study comprised 750 managers of SMEs. The sample will be drawn from 2,502 registered SMEs in Anambra State using stratified random

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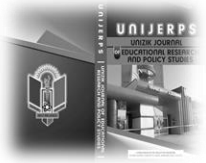


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sampling. Thirty percent each of small and medium scale managers were selected from each stratum. According to Burmeister and Aitken (2012), 30 percent sample size from a large population distribution of above 100 respondents was considered appropriate representative of the entire population. Instrument for data collection in this study was a structured questionnaire titled "Questionnaire on Personality and Implementation Factors Affecting the Utilization of Electronic Commerce (QPIFAUEC)". 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 Asaba Delta 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 .87 for clusters 1 and 2. The data collected from the respondents was analyzed using descriptive statistics such as 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). For the hypotheses, t-test was used to test the twelve null hypotheses at 0.05 level of significance. Where the calculated t value is less than the critical value of t, it means that the variable does not significantly affect respondents' mean ratings and the hypothesis was not rejected. Conversely, where the calculated t value is equal to or greater than the critical t value, it means that the variable has a significant effect on the


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respondents' mean ratings and the hypothesis was rejected.

Presentation of Results

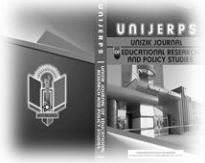
Research Question 1

What are the-personality factors affecting the utilization of e-commerce by owners of SMEs in Anambra State?

Table 1: Respondents Mean Ratings on the Personality Factors Affecting the Utilization of E-commerce by Owners of SMEs (N=676)

S/NO	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	3.50	0.78	A	3.51	0.75	A	3.50	0.60	A	3.51	0.72	A

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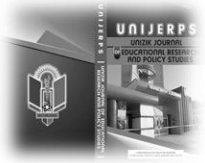
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	towards technological innovations												
7.	SME owner attitude towards the utilization of e-commerce tools for business transactions	3.75	0.86	A	3.68	0.80	A	3.69	0.72	A	3.56	0.81	A
8.	Willingness of SME owner/manager to adapt to changes in the business world	3.71	0.91	A	3.79	0.89	A	3.58	0.88	A	3.64	0.77	A
	Mean of Means	**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 factors affect owners of small and medium scale enterprises 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 factors affect owners of small and medium scale enterprises utilization of e-commerce. The mean of means scores of 3.63 for owners of small scale enterprises and 3.62 for owners of medium scale enterprises indicate that personality factors affect 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 factors affect owners of small and medium scale enterprises utilization of e-commerce. Standard deviation scores for all the

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items are within the same range which shows that the respondents are not wide apart in their mean ratings.

Research Question 2

What are the implementation- factors affecting the utilization of e- commerce by owners of SMEs in Anambra State?

Table 2: Respondents Mean Ratings on the Implementation Factors Affecting the Utilization of E-commerce by Owners of SMEs (N=676)

S/NO	Implementation Factors:	Small			Medium			Rural			Urban		
		X	SD	D	X	SD	D	X	SD	D	X	SD	D
9.	Payment method to use	3.62	0.94	A	3.74	0.83	A	3.55	0.74	A	3.78	0.85	A
10.	Business delivery method to use	3.71	0.83	A	3.69	0.79	A	3.54	0.85	A	3.91	0.78	A
11.	Ease of use of the e-commerce tools	3.50	0.69	A	3.50	0.77	A	3.59	0.70	A	3.52	0.78	A
12.	Customer support and relationships with clients	3.65	0.70	A	3.81	0.76	A	3.86	0.73	A	3.70	0.81	A
13.	Quality of the content which the e-commerce tools offer	3.83	0.74	A	3.63	0.70	A	3.97	0.78	A	3.60	0.75	A
14.	Extent to which the e-commerce contents meet clients' needs.	3.69	0.85	A	3.82	0.79	A	3.64	0.70	A	3.51	0.85	A
15.	Product customization packages	3.55	0.75	A	3.60	0.71	A	3.87	0.79	A	3.74	0.75	A

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	offered by the e-commerce tools												
16.	Technology hardware and software stability	3.80	0.81	A	3.72	0.85	A	3.65	0.88	A	3.55	0.77	A
17.	Speed at which the page loads	3.54	0.72	A	3.65	0.76	A	3.53	0.80	A	3.77	0.74	A
18.	Appeal of overall visual design of the website	3.62	0.89	A	3.78	0.84	A	3.72	0..78	A	3.80	0.75	A
	Mean of Means	**3.65**	**0.87**	**A**	**3.69**	**0.78**	**A**	**3.69**	**0.78**	**A**	**3.69**	**0.78**	**A**

Data in Table 2 reveal that the respondents agree that all 10 listed implementation factors affect owners of small and medium scale enterprises utilization of e-commerce with mean ratings ranging between 3.50 to 3.97 according to the size and location of business. This means that implementation factors affect owners of small and medium scale enterprises utilization of e-commerce. The mean of means scores of 3.65 for owners of small scale enterprises and 3.69 for owners of medium scale enterprises indicate that implementation factors affect owners of small and medium scale enterprises utilization of e-commerce. This is also consistent with the mean of means scores of 3.69 for SMEs in rural area and 3.69 for SMEs in urban area which show agreement that implementation factors affect 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.

Hypothesis 1

There is no significant difference between the mean ratings of owners of SMEs on the personality factors affecting the utilization of e- commerce in Anambra State based on size of the enterprise (Small and medium Scale).

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

Variable	N	Mean	SD	df	ά	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 factors as affecting the utilization of e-commerce in Anambra State. Therefore, the hypothesis is accepted.

Null Hypothesis 2

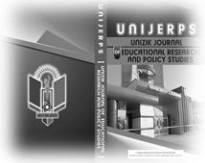
There will be no significant difference between the mean ratings of owners of SMEs in rural and urban area on the personality factors affecting the utilization of e-commerce in Anambra State.

Table 4: t-test analysis on the Mean Ratings of Rural and Urban Owners of SMEs on the Personality Factors Affecting the Utilization of E-commerce in Anambra State

Variable	N	Mean	SD	df	ά	t-cal.	t-crit.	Decision
Rural SMEs	114	3.64	0.76					
				674	0.05	0.28	1.96	Not Significant
Medium SMEs	562	3.68	0.78					

Data in Table 4 show that the calculated t-value of 0.28 at 674 degree of freedom and at 0.05 level of significance is less than the critical value of 1.96. This

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shows that the location of business did not significantly influence their opinions on personality factors as affecting the utilization of e-commerce in Anambra State. Therefore, the hypothesis is accepted.

Null Hypothesis 3

There is no significant difference between the mean ratings of owners of SMEs on the implementation factors affecting the utilization of e- commerce in Anambra State based on size of the enterprise (Small and medium Scale).

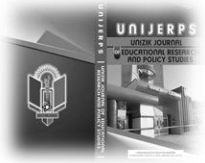
Table 5:t-test analysis on the Mean Ratings of Owners of SMEs on the implementation Factors Affecting the Utilization of E-commerce in Anambra State based on Size of the Enterprise (Small and medium Scale)

Variable	N	Mean	SD	df	ά	t-cal.	t-crit.	Decision
Small SMEs	502	3.65	0.87					
				674	0.05	0.54	1.96	Not Significant
Medium SMEs	174	3.69	0.78					

Data in Table 5 show that the calculated t-value of 0.54 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 implementation factors as affecting the utilization of e-commerce in Anambra State. Therefore, the hypothesis is accepted.

Null Hypothesis 4

There will be no significant difference between the mean ratings of owners of SMEs in rural and urban area on the implementation factors affecting the utilization of e-commerce in Anambra State.



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Table 6 t-test analysis on the Mean Ratings of Rural and Urban Owners of SMEs on the Implementation Factors Affecting the Utilization of E-commerce in Anambra State

Variable	N	Mean	SD	df	ά	t-cal.	t-crit.	Decision
Rural SMEs	114	3.69	0.78					
				674	0.05	0.12	1.96	Not Significant
Medium SMEs	562	3.69	0.78					

Data in Table 6 show that the calculated t-value of 0.12 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 location of business did not significantly influence their opinions on implementation factors as affecting the utilization of e-commerce in Anambra State. Therefore, the hypothesis is accepted.

Discussion of Findings

Findings revealed that personality factors affect the utilization of e-commerce by owners of small and medium scale enterprises 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, SME owner attitude towards the utilization of e-commerce tools for business transactions and willingness of SME owner or manager to adapt to changes in the business world were some of the personality factors that affect 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 managers 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 depends on their age and perceive ease of the use of the particular technology in carrying out their business activities. Individual or personality factor affects the utilization of e-commerce in SMEs in Anambra State.

Findings also revealed that there was no significant difference between the mean ratings of owners of small and medium scale enterprises in rural and urban areas on the personality factors that affect the utilization of e-commerce in Anambra State. This may have resulted because factors personal to the owners of SMEs or managers would affect their use of e-commerce in their business operations. In agreement, 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. This further justifies the finding that personality factors affect the utilization of e-commerce among owners of SMEs in Anambra State.

Findings revealed that implementation factors affect the utilization of e-commerce by owners of small and medium scale enterprises in Anambra State. The study further revealed that 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, extent to which the e-commerce contents meet clients' needs, product customization packages offered by the e-commerce tools, technology hardware and software stability, speed at which the page loads and appeal of overall visual design of the website were some of the implementation factors that affect the utilization of e-commerce by owners of SMEs in Anambra State. This is in line with Faisal (2012) who found lack of right technical skills, e-commerce security, initial cost, resistance by people and culture, lack of interest by management, lack of developed legal and regulatory system. According to Karime (2013) found that perceived benefits, internet diffusion and security/ privacy concerns on adoption of e-commerce. Internet access patterns influence but not as strongly as the other three attributes. Karime found that 'cost consciousness' remains a key determinant of decisions made. Karime further reported that the owners of SMEs felt that adaptability of e-commerce tools in their business operation affected the utilization of e-commerce. Karime

(2013) recommended that government in partnership with the key players from the private sector should undertake nationwide campaigns to further raise the levels of awareness, and possibly demystify the integration of e-commerce into normal business routines.

Furthermore, findings revealed that there was no significant difference between the mean ratings of owners of small and medium scale enterprises in rural and urban areas on the implementation factors that affect the utilization of e-commerce in Anambra State. This is because 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 and extent to which the e-commerce contents meet clients' needs among others. This is in line with Karime 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 factors on the use of e-commerce in SMEs in Anambra State.

Conclusion

Based on the findings of the study, the study revealed that the personality of the owners of SMEs affects their utilization of e-commerce for business sustainability in Anambra State. Just like personality factors, factors related to the implementation of e-commerce (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 and extent to which the e-commerce contents meet clients' needs) affects SMEs owners utilization of e-commerce for business sustainability in Anambra State.

Recommendations

Based on the findings of the study, the researcher makes the following recommendations:

1. The National Association for Small and Medium Scale Enterprises (NASME) should organize seminars for owners and managers of SMEs were they will be educated on the need to incorporate e-commerce in SMEs business activities for the sustainability of their businesses.

2. Owners of SMEs should enrol for information and communication technology themed conferences were they could learn ways and benefits of the use of ICT for improving business practices.
3. Communication and Technology companies should reach out to Owners of SMEs by organizing symposiums and seminars were they exhibit the arrays of e-commerce tools that will help improve SMEs activities.
4. The National Association for Small and Medium Scale Enterprises (NASME) should make available to their members books and journals on method and ways of easily integrating e-commerce in small and medium scale enterprises.

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