# Drivers of Electronic Commerce (e-commerce) among Small and Medium Tourist Enterprises (SMTEs) in Tanzania

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Abstract: The adoption of e-commerce by SME in Tanzania tourism sector remains low. This paper aims at analyzing the drivers of ecommerce among Small and Medium tourist enterprises in Tanzania Southern Highland. The study targeted both the adopter and non adopter of e-commerce where stratified sampling technique was used to ensure fair representation of the sample among SMTEs followed by simple random sampling which was used to draw sample from each strata for data collection. Snow ball sampling technique was also used by asking the SMEs in tourism sector to direct the researcher on where other small tourism enterprises are found. Data was collected using structured questionnaire from 231 respondents in Iringa, Rukwa and Katavi regions. These three regions were selected because of high concentration of tourism activities in Tanzania southern part. Data was analyzed using t-test, Pearson, chi square, One way ANOVA and Binary logistic regression with the help of SPSS version 20 software. Data analysis using One way ANOVA on the drivers of e-commerce reveled that there were significant difference (p<0.05) with regard to compatibility of e-commerce (p=0.01; F=7.111) for both adopter and non adopter of e-commerce. Findings using logistic regression on the driver of e-commerce revealed that two out of five predictor variables, namely relative advantages and compatibility were found to be significantly associated with e-commerce adoption for both adopter and non adopter of e-commerce. Trialability, observability and complexity were found to be non significantly associated with e-commerce adoption for both adopter and non adopter. This study concluded that compatibility is the main driver of e-commerce for both adopter and non adopter in Tanzania. Further this study concludes that Rogers' innovation characteristics are compatible to innovation diffusion research in Tanzania. The study recommend that the government of Tanzania to design strong policies which could assist adoption of e-commerce among SMTEs in Tanzania.

Keywords: Electronic commerce, e-commerce adoption, adopter and non adopter, SMEs

### **1. Background of the Study**

adoption of Information and communication The technologies (ICTs) in the tourism sector has become now one of the choices that seem unavoidable because they are directly associated with the prospects for competing and even surviving in the highly competitive global tourism economy. The advent of Internet based electronic commerce has offered considerable opportunities for large and small firms across to expand their customer base enter new products and rationalize their businesses by competing in the global economies (Kenneth, et al., 2012). Ajmal and Yasin (2012) advocate that e-commerce plays an important role in growth of Small and medium sized enterprises (SMEs) as it allow them to compete efficiently in both domestic and international markets. Dlodlo and Dhurup(2013) argued that organizations need to develop competitive advantages through the effective utilization of electronic commerce in order to succeed in markets. Despite of these benefit offered by e-commerce, prior studies on e-commerce adoption have come with conflicting conclusion. Mutua, et al (2013) on their study of the extent of e-commerce adoption among small and medium enterprises in Nairobi, Kenya, revealed that while e-commerce was found to provide strategic value to adopters, it was noted that a good number of SMEs in Nairobi had not embraced the technology. It was established that e-commerce is not widespread. 43% of all the firms surveyed had no functioning websites. 31% of the firms had static websites, while 22% of the firms had active websites that allowed interactive communication with customers. Contrary to a study by Kenneth, et al. (2012) on factors affecting adoption of electronic commerce among Small Medium Enterprises in Kenya: survey of tour and travel firms in Nairobi, which found out that, the majority of tour and travel firms have adopted electronic commerce in their daily transaction.

Furthermore Daniel and Grimshaw(2002) On an exploratory study of comparison of electronic commerce adoption among large and small enterprises, found that the use of ecommerce for responding to competitors, providing enhanced customer services and improving relations with suppliers was driving the uptake by smaller businesses to a greater extent than by their larger counterparts. Only in the area of improved operational efficiency did larger businesses express greater interest in adopting e-commerce. The study also found that smaller businesses believed that they had achieved greater benefits from their e-commerce services than had the larger firms in all areas explored. This is contrary to Jagoda(2010) on his study of the use of electronic commerce by SMEs who advocates that the benefits gained through e-commerce are being realized by larger, rather than smaller firms and small to medium-sized enterprises (SMEs) have been slowly to capitalize the advantages of e-commerce.

Like other developing countries, in Tanzania prior studies have indicated that SMEs are slow to uptake e-commerce. For instance a study by Kabanda(2011) cited in Ndekwa(2014) have argued that the use of internet for business purpose in least developing countries (LDCs) is believed to be non-existent because few businesses, especially Small and Medium Enterprises (SMEs) which are

## International Journal of Science and Research (IJSR) ISSN (Online): 2319-7064 Index Copernicus Value (2013): 6.14 | Impact Factor (2013): 4.438

usually the vanguard of the LDCs economy, have adopted E-Commerce and even those that have, none have institutionalized the technology. Mwita(2014) also on a study of Opportunities and Challenges in ICT Adoption in Tanzania's Tourism Industry: Case study of tour operators indicated that, the current status of ICT usage in tourism is still minimal especially in terms of marketing and operation. With this situation of low uptake of e-commerce by SMEs, Bakari, et al. (2014) on their study of Strategic E-marketing for Small and Medium Manufacturing Enterprises (SMMEs) in Tanzania found that, the SMEs are slowly adopting Emarketing operations. Further he argued that the slow uptake of technology is due to weaknesses caused by inadequate knowledge related to benefits that comes with the Emarketing technology. Other factors are like; inadequate resources to meet initial cost to embrace the technology as well as the culture of fearing risks and changes (ibid). However despite of these inconsistencies and challenges found in the body of knowledge in adoption of e-commerce among SMEs very few studies (Mwita,2014; Ndyali,2013; Salah and Irwin,2010) have focused on e-commerce issue in Tanzania. However despite of their contributions on ecommerce literature, these studies have not focus on the drivers of adoption of e-commerce among small and medium tourist business. In particular, Tourism sector is one of the world's largest industries dominated by SMEs and is contributing trillions of dollars annually to the global economy, creating jobs and wealth, generating exports, boosting taxes and stimulating capital investment (Mwita,2014). Thus a small energy gain in this sector through the use of e-commerce could help to change the economy in general. Following these findings, this study intends to analyze the driver of e-commerce among SMEs in Tanzanian tourism sector. Therefore through understanding the drivers of e-commerce, SMEs can be stimulated to speed up the adoption of e-commerce among them (SMEs) in tourism sector in Tanzania.

## 2. Literature Review

## 2.1 Theoretical Literature Review

This part aimed at selecting an appropriate theory for informing the development of a conceptual model for analyzing factors influencing adoption of e-commerce among SMEs. Theories and models in ICT adoption have played a critical role. Eisenhardt (1989) identifies three distinct uses of theory: As an initial guide to research design and data collection; as part of an interactive process of data collection and analysis; and as a final product of the research.

In this study Innovation Diffusion Theory (IDT) by Rogers (2003) has been selected and used in studying SMEs drivers of e-commerce adoption. IDT states that an individual's technology adoption behavior is determined by his or her perceptions regarding the relative advantage, compatibility, complexity, trial ability, and observability of the innovation, as well as social norms (Rogers, 2003). He further defines these determinants as it is described below:

• Relative advantage: The degree to which an innovation is perceived as being better than the idea it supersedes.

- Complexity: The degree to which an innovation is perceived as relatively difficult to understand and use.
- Trial ability: The degree to which an innovation may be experimented with on a limited basis
- Observability: The degree to which the results of an innovation are visible to others.
- Compatibility: The degree to which an innovation is perceived as consistent with existing values, past experience, and needs of potential adopters

The suitability of IDT in studying adoption of e-commerce among SMEs has been observed in number of studies for instance Noor and Arif(2011) on their study of adoption of e-commerce by the SMEs in Bangladesh, using Innovation of diffusion theory findings reveled that relative advantage, compatibility, complexity, trialability and observability, as significant with the overall regression explaining 34.2% of willingness to adopt e-commerce. In the same perspective, Wilson, *et al.* (2008) used the same model on their study of the diffusion of e-commerce in UK SMEs. Thus this theory was used in this study in order to inform the researcher on innovative attribute that drive the SMEs in adopting ecommerce.

## 2.2 Empirical Literature Review

Luqman and Abdullah(2011) on their study of factors that determine e-business adoption amongst small and medium enterprises and its causal effects using a theoretical model based on the Innovation Diffusion Theory. The research model consists of five exogenous latent constructs, namely relative advantage, compatibility, complexity, trialability and observability. Data relating to the constructs were collected from 337 Small and Medium sized enterprises located in the state of Terengganu, Malaysia. Confirmatory Factor Analysis (CFA) was performed to examine the reliability, construct validity, convergent validity and goodness of fit of individual construct and measurement models. The hypothesized structural model fits the data well. Results indicate that the significant factor that leads to the adoption of e-business is compatibility. Similarly Hussin and Noor(2005)conducted an empirical survey of the factors that influence E-commerce adoption amongst Malaysian SMEs in the manufacturing sector. An analysis was done on 107 responses from the CEOs/managers of Malaysian SMEs. The findings indicate that three out the five characteristics are found to be significant to the ecommerce adoption process which are perceived relative advantage, perceived complexity and perceived observability of E-commerce influence such adoption decision. While Trialability and Compatibility are found non significant in the adoption decision. However these study was done in other countries other than African countries therefore were not sure that these finding could be applicable even to a country like Tanzania. Therefore there is a need to conduct a confimatory study to in Tanzania to see if these finding are applicable.

Mndzebele(2013)on their study objective which intended to examine if there is a relationship between each of the technological factors (i.e. relative advantage, compatibility and complexity) and the extent of Electronic Commerce adoption.A quantitative research design was used through a questionnaire to collect the data from a sample of 332 hotels

### International Journal of Science and Research (IJSR) ISSN (Online): 2319-7064 Index Copernicus Value (2013): 6.14 | Impact Factor (2013): 4.438

in South Africa 2012. Among the three technological factors that were researched the results show that complexity and compatibility have a positive relationship with the extent of EC adoption. Comparing the two factors, the results indicate that the relationship between complexity and the extent of EC adoption is stronger than it is between compatibility and the extent of adoption of EC. The results also show that relative advantage does not correlate with the extent of adoption of EC. Furthermore, Almoawi and Mahmood, R.(2012) On their study of examining factors that influence the adoption of e-commerce among small and medium enterprises in Saudi Arabia. The findings reveal that owner's knowledge and relative advantage had a significant negative relationship with e-commerce adoption. Other variables such as owner's innovativeness, compatibility and complexity of technology had shown no significant relationship with ecommerce adoption.

Following the above findings this study posed the following hypothesis:

H1: Relative advantage of e-commerce technology directly influences SMTEs to adopt e-commerce

H2: Complexity of e-commerce technology directly influences SMTEs to adopt e-commerce.

H3: Compatibility of e-commerce technology directly influences SMTEs to adopt e-commerce

H4: Observability of e-commerce technology directly influences SMTEs to adopt e-commerce

H5: Trialability of e-commerce technology directly influences SMTEs to adopt e-commerce

### 2.3 Conceptual Framework

This conceptual framework has been developed with five independent variables (relative advantage, compatibility, complexity, trialability and observability which are interval scale and one dependent variables (E-commerce adoption) with dummy variable composed of adopter and non adopter.



Trialability Source: Author own construction base on Literature review (2014)

HΔ

H5

# 3. Research Methodology

Observability

This study adopted explanatory research design, explanatory research design was used in order to test hypothesis of drivers of e-commerce adoption among SMEs in Tanzania tourism sectors. Field research was done in southern part of Tanzania namely Iringa, Rukwa and Katavi regions. This area was selected because of its high concentration of tourism activities in southern highlands of Tanzania. Data was collected using questionnaires to sample of 231 respondents which was drawn using geographic stratified sampling technique followed by simple random sampling. Snow ball was also used to find the SMEs operating in tourism sector by asking SMEs which were found in the field to help to direct the researcher where other SMEs in tourism sector are found. Pilot study was done prior the main survey in order to check the suitability of the data collection instrument. Furthermore two versions of questionnaires were used one was in Swahili language and the second was in English language, this was done in order to ensure that the respondents are able to understand the questions and to provide reliable information. In testing reliability of the study. Cronbach's Alpha was used to test for the suitability of data collection instrument in terms of reliability. T-test was used in order to test whether there is difference between e-commerce adoption groups (adopter and non adopter) and preference of commerce media (ecommerce and tradition commerce). Further analysis was done using chi - square in order to test whether there is an association between e-commerce adoption group(adopter and non adopter) and preference of commerce media(ecommerce and tradition commerce). One way analysis of variance (ANOVA) was computed to establish whether there were any significant differences in terms of the variability between innovation characteristics as a driver of ecommerce and the e-commerce adoption group(adopter and non adopter). The binary logistic regression analysis was performed to identify factors which were associated with adoption groups namely adopter and non adopters of ecommerce.

## 4. Results and Discussion

## **4.1 Respondent Profile**

Variable	Scale Item	Frequency	Percent Total
Gender	Male	133	57.6
	Female	98	42.4 231(100%)
	1-4 Employee	105	45.5%
Firm Size	5-49 Employee	67	29%
	50-99 Employee	59	25.5 231(100%)
	Iringa	84	36.4
<b>Business Location</b>	Rukwa	77	33.3
	Mpanda	70	30.3 231(100%)
	Less than 5 Years	101	43.7
Age of Business	5 to 10 Years	71	30.7
	Above 10 Years	59	25.5 231(100%)
E-commerce	Adopter	130	56.3
adoption group			
	Non Adopter	101	43.1 231(100%)
Preference on	E-commerce	138	59.7
commerce media			
	Tradition	93	40.3 231(100%)
	commerce		
Total		231	100%

 Table 1: Respondents and Firm Characteristics

Source: Field Data (2014)

Table 1 above shows the distribution of gender of the respondents, Firm size, and business location, age of the business, e-commerce adoption group and preference on

adoption

commerce media. The proportional of the percent in table 1 above indicate that there were general proportional of representation of respondents and firm characteristics in this study in terms of gender of the respondents, Firm size, business location, age of the business e-commerce adoption group and preference on commerce media. Hence both respondents and firm characteristics were well presented in this study which increased the validity of the findings in this study.

### 3.2 Reliability of the Study

Reliability is how well a set of instrument items selected for a given construct measures the same construct. For this study, to analyze whether one construct is independent of and calculated separately from that of other constructs, the Cronbach's Alpha method and Inter-Item Correlation Matrix are used.

	Table 2: Reliability Statistic	cs
Cronbach's	Cronbach's Alpha Based on	N of Items
Alpha	Standardized Items(p-value)	
858	850	5

The results provided in table 2 reliability statistic showed that there were a total number of five items namely relative advantage, compatibility, complexity, trialibility and observability. Cronbach's alpha p-value was Computed in order to test the degree of reliability in this study. Cronbach's alpha results presented in Table 2 above indicate that there were significant high degree of reliability (0.6<p) with regard to both items which suggest that the measure was accepted. Hence the results of this study are acceptable in terms of reliability scale as it is recommended base on Cronbach's alpha p-value of 0.859.

Additionally, the correlation among variables presented in table 3 below reflects the self-determining relationship between variables. All off-diagonal elements are close to zero, representing strong independence of each construct. The results of inter-item correlation matrix provide more evidence to prove the reliability of the Innovation of diffusion scales.

Table	3.	Inter-Item	Corre	lation	Matrix
I abic	J.	multi-multi	COILC	auon	<b>WIAUIA</b>

	Observability	Trialability	Relative advantage	Complexity	Compatibility
Observability	1.000	.711	.526	.501	.401
Trialability	.711	1.000	.623	.645	.499
Relative advantage	.526	.623	1.000	.633	.428
Complexity	.501	.645	.633	1.000	.522
Compatibility	.401	.499	.428	.522	1.000

3.4 To determine if there is difference and association between e-commerce adoption group (adopter and non adopter) and preference of using commerce media(ecommerce and tradition commerce).

Independent t-test was run to determine if there is different between e-commerce adoption group (adopter and non adopter) and preference of using commerce media as describe below.

Table 4. One-Sample Test

Tuble II one Sample Test									
		Test Value $= 0$							
	t	df	Sig. (2-tailed)	Mean Difference	ce 95% Confidence Interval of the Difference				
					Lower	Upper			
E-commerce adoption group	43.941	230	.000	1.437	1.37	1.50			
Preference	43.374	230	.000	1.403	1.34	1.47			

The results obtained through t-test in table 4 above shows 0.05). This results indicates that there is a statistically significant difference between e-commerce adoption group(adopter and non adopter and their preference in using commerce media(e-commerce and traditional commerce).

Further analysis was done using chi square test to determine the categorical relationships between e-commerce adoption group (adopter and non adopter) and preference of using ecommerce media as it is described below

Table 5: Chi-Square Tests							
	Value	df	Asymp. Sig.	Exact Sig.	Exact Sig. (1-		
			(2-sided)	(2-sided)	sided)		
Pearson Chi-Square	192.789 <sup>a</sup>	1	.000				
Continuity Correction <sup>b</sup>	189.052	1	.000				
Likelihood Ratio	238.989	1	.000				
Fisher's Exact Test				.000	.000		
Linear-by-Linear Association	191.954	1	.000				
N of Valid Cases	231						
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is							
40.66.							
b. Computed only for a 2x2 tab	ole						

## International Journal of Science and Research (IJSR) ISSN (Online): 2319-7064 Index Copernicus Value (2013): 6.14 | Impact Factor (2013): 4.438

The results obtained in table 5 through the Pearson chisquare model shows the p- value of 0.00 (p < 0.05). This observation indicates a significant relationship between ecommerce adoption group(adopter and non adopter) and preference of using commerce media among SMEs. That there is statistically significant association between ecommerce adoption group and Preference of using commerce media(e-commerce versus tradition commerce)

Additionally, Phi and Cramer's V was computed in table 6 below to help to test the strength of association on chi square test. The strength of association between e-commerce adoption group(adopter and non adopter) and preference of using commerce media among SMEs is very strongly by yielding p-value of 0.00 which is <0.05 in table 6 below.

Table 6: Symmetric Measures

		Value	Approx. Sig.			
N	Phi	.914	.000			
Nominal by Nominal	Cramer's V	.914	.000			
N of Valid Cases	231					
a. Not assuming the null hypothesis.						
Using the asymptotic standard error assuming the null hypothesis						

**3.4 Analysis of the drivers of e-commerce** 

One way analysis of variance (ANOVA) was computed to establish whether there were any significant differences in terms of the variability between innovation characteristics as drivers of e-commerce and the e-commerce adoption. Ecommerce adoption were divided into two groups (adopter and non adopter). The ANOVA results in Table 7 indicate that there were significant difference (p<0.05) with regard to compatibility of e-commerce (p=0.01; F=7.111) for both adopter and non adopter of e-commerce. The other four factors (Observability; Trialability, Relative advantages and complexity) shown no significant differences with the various e-commerce adoption categories (p>0.05).

		Sum of	df	Mean	F	Sig.
		Squares		Square		
	Between Groups	.737	1	.737	.752	.387
Observability	Within Groups	224.441	229	.980		
	Total	225.177	230			
	Between Groups	.524	1	.524	.614	.434
Trialability	Within Groups	195.458	229	.854		
	Total	195.983	230			
Deletive	Between Groups	1.086	1	1.086	1.381	.241
Relative	Within Groups	180.057	229	.786		
auvantage	Total	181.143	230			
	Between Groups	.085	1	.085	.115	.734
Complexity	Within Groups	168.911	229	.738		
	Total	168.996	230			
Composibilis	Between Groups	3.035	1	3.035	4.138	.043
Compatibilit	Within Groups	167.961	229	.733		
У	Total	170.996	230			

Table 7: ANOVA

Further analysis was done using the binary logistic regression analysis in order to determine the e-commerce drivers which were associated with adoption groups namely adopter and non adopters as it is described in the following tables below. Table 8 Model Summary below shows that Nagelkerke R square value of 0.081 for the overall model. The results in table 8 indicate the model could explain approximately 8% of the variance in the dependents variables.

4					
	Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R	
				Square	
	1	302.117 <sup>a</sup>	.061	.081	
1	-		1	1	

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Additional, the wald statistic is used to evaluate the statistical significance of each predictor variable in explaining the dependent variable, and Wald statistic indicates whether the  $\beta$ -coefficient for a predictor is significantly different from zero. If so, then the predictor variable is assumed to make a significant contribution to the prediction of the outcome of the dependent variable.

 Table 9: Variables in the Equation

		В	S.E.	Wald	df	Sig.	Exp(B)	
	Relative advantage	470	.225	4.385	1	.036	.625	
<b>a</b> .	Trialability	.486	.264	3.388	1	.066	1.626	
Step	Compatibility	.471	.206	5.238	1	.022	1.602	
1	Observability	401	.215	3.469	1	.063	.670	
	Complexity	.016	.237	.005	1	.946	1.016	
	Constant	602	.845	.507	1	.476	.548	
a. Va	a. Variable(s) entered on step 1: Relative_advantage,							
Trial	ability, Compat	ibility,	, Observ	vability,	Co	mplex	ity.	

Table 9 above shows the summary of the results from the binary logistics regressions. Two out of five predictor variables, namely relative advantages and compatibility were found to be significantly associated with e-commerce adoption group by yielding a p-value< 0.05.While Trialability, observability and complexity were found to be non significantly associated with e-commerce adoption group.

# 5. Discussion of the Findings

In this study, five hypotheses were tested using one way ANOVA and logistic regression. Findings based in Table 7 and Table 9 using competing inferential statistic(One way ANOVA and binary logistic regression) have provide strong evidence to support the significant value of compatibility in driving e-commerce adoption. This finding as been also evidenced by using correlation analysis and multiple regression analysis by Tan and Eze(2008) on An Empirical Study of Internet-Based ICT Adoption Among Malaysian SMEs which reveal that compatibility is significant factor that influence Internet-based ICT adoption. Hence hypothesis H3 is accepted as a driver of e-commerce among SMEs in tourism sector.

Further finding from the two competing inferential statistic (One way ANOVA and binary logistic regression) have provide strong evidence to reject two hypothesis H2 and H5 by yielding a p-value greater than 0.05 in table 7 and 9 above. Similar this finding also has been evidence by Luqman and Abdullah(2011) on their study of factors that determine the e-business adoption amongst small and

medium enterprises using Confirmatory Factor analysis. Hence hypothesis H2 and H5 are rejected in this study as they are not yielding a significant value in driving ecommerce adoption among adopter and non adopter SMEs in tourism sector.

Moreover, Conflicting findings have been observed using the two competing inferential statistic (One way ANOVA and binary logistic regression). In One way ANOVA in table 7 it has been observed that the p-value of 0.241 which is greater than 0.05. This p-value indicate that there is no significant differences exist between relative advantage and the various e-commerce adoption group (adopter and non adopter. Similary Noor and Arif(2011)on Adoption of B2B e-commerce by the SMEs in Bangladesh revealed that Perceived relative advantage is positively related to the adoption of e-commerce. Contrary to a binary regression analysis which was done in this study finding in table 9 yields a p-value of 0.36 which is less than 0.05. This indicates that there is a significant relationship between relative advantages with both adopter and non adopter of ecommerce. In the same perspective, Luqman and Abdullah (2011) on their study of factors that determine the e-business adoption amongst small and medium enterprises using Confirmatory Factor analysis. Hence Hypothesis H1 is accepted based on finding obtained on ANOVA and is rejected based on the findings analyzed using Logistic regression analysis.

# 6. Conclusion and Recommendation of the study

This study concluded that compatibility is the main driver of e-commerce for both adopter and non adopter of ecommerce in Tanzania. Further this study concludes that Rogers' innovation characteristics are compatible to innovation diffusion research in Tanzania. Although findings indicate that majority of SMEs prefer to adopt ecommerce, the pervasive use of e-commerce still greatly depends on compatibility issues and initiatives. Government needs to double up effort, to encourage more usage of ecommerce among SMEs. In fact, the government plays a significant role in promoting e-commerce in the country. Good network infrastructure in the nation, healthy competition among wireless network providers, schemes and programmes application are some of the initiatives the government can adopt to encourage more e-commerce usage and to be compatible with the way SMEs operate.

This study reveals five perceived characteristics of ecommerce that would drive its adoption among SMEs in tourism sector in Tanzania. However, there may have been some other characteristics from the perspective of SMEs that affect the rate of e-commerce adoption. Therefore future study may help to expand the driver of e-commerce to involve organization and environment characteristic driving SMEs in adoption of e-commerce. While this study was limited to tourisms sector, future research may examine the driver of e-commerce among SMEs in agriculture.

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