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## Factors Influencing Adoption of Internet Services among Small and Medium Enterprises (SMEs) in Tanzania

Alberto Gabriel Ndekwa

Department of Management Science, Ruaha University College,

**Abstract:** *Internet services have been predicted to be a driver of business growth for both developed and developing countries. While the SME sector plays a significant role in its contribution to the world economy in terms of the wealth created and the number of people employed. In Tanzania the SMEs represent the greatest share of the productive units of the national economy and the current national policy directions address ways and means of developing the capacities of SMEs. However, SMEs in Tanzania have low up take of internet services. As the results they loss the power to compete in the global market. Many factors could be responsible for the low usage of internet services among the SMEs in Tanzania. In order to determine the factors that promote the adoption of internet services among SMEs, this study used survey questionnaire to collect the data from a sample of 178 employee and owner of SMEs sector in Morogoro town. Simple random sampling was used to pick sample during data collection process where exploratory factor analysis was used to ensure construct validity. Cronbach's Alpha was used to test for reliability of data collection instruments where p-value greater than 0.6 was accepted and recommended in this study. The results using multiple regression analysis revealed that organization facility, environmental characteristics, technology easiness and technology usefulness strongly influence SMEs to adopt internet services. conclusion were made base on the findings and the study recommended that the government should develop policy and a political vision; strategic objectives; policies and design mechanisms for the cooperation between parties to control internet services, regardless type of service.*

**Keyword:** *Internet services, SMEs, Internet Adoption*

### 1. Background of the Study

In the present era of economic globalization, acquiring internet to support business needs, regardless of business size, is a crucial prerequisite in exploiting the potential of information and Communication technology (ICT).According to Lawrence (2010) argued that the globalization of internet has driven business to be effective in sharing of business information. It also has evolutionary effects on business as it allows sharing of information between business partners and within organizations (ibid). Ajmal and Yasin(2012)On their study of e-commerce advocate that internet has an important role in the growth of SMEs as it allow them to compete efficiently in both domestic and international markets. Similarly, Mijima and Flowerday (2012) advocate that Internet technologies have the potential to help SMEs to enhance service quality, reduce costs, improve productivity, gain competitive advantage, and increase profitability. Hence, internet services are regarded as a vital tool for the efficient administration of any business organization and in the delivery of services to its clients.

Realizing the potential of internet services in Tanzania, in the Millennium development goal(1990-2015) it has given a serious attention on the necessary development of infrastructure and environment of ICTs to ensure that they are in place to enable the country to move rapidly into the Information Age. Consequently, the National ICT policy was formulated in 2003 to help provide an ICT framework to orderly develop Tanzania into an information and knowledge-based society by 2015. In addition, Tanzania Communications Regulatory Authority (TCRA) established under the TCRA Act no. 12 of 2003 to regulate the electronic communications, and postal services, and management of the national frequency spectrum in the United Republic of Tanzania. However despite of the benefit offered by internet to SMEs and initiative of the government of Tanzania toward SMEs adoption of internet, prior study by Ndyali(2013)advocate that SMEs have been slow to adopt internet. Similarly Acilar& Karamaşa(2011) and Kabanda(2011) has 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) who are usually the vanguard of the LDCs economy, have adopted E-Commerce and even those that have, none have institutionalized the technology. Following this findings this study intended to analyze factors influencing adoption of internet services among SMEs in Tanzania.

### 2. Literature Review

#### 2.1.Theoretical Literature Review

This part establishes theory that could help to inform factors which influence adoption of internet services among SMEs. To adequately analyzing the adoption of technology Tornatzky and Fleischer, (1990) developed TOE framework with sufficient predictive power in measuring the adoption of technology in organizations setting. It identifies three aspects of an organization

that influence the adoption of technology, these factors are organization characteristics, technology characteristics, and environmental characteristics. The technology aspect depicts the technologies that are relevant to the organization in its pursuit of the business objectives. The organization aspect is defined by several descriptive measures including firm size and scope, managerial structure and internal resources. The environment aspect describes the macro area in which an organization conducts the business, with business partners, competitors and the government. Various factors categorized in these three groups are deemed to affect the decision of an organization towards their adoption of technology.

The applicability of the TOE framework in studying the adoption of technology among SMEs is well demonstrated in the existing research for example in e-Transformation adoption (Scott, 2007), and Information Technology adoption (Arpaci, 2012). Hence, TOE framework was selected as the foundation theoretical basis in this study for analyzing factors influencing adoption of technology among SMEs in Tanzania.

## 2.2. Empirical Literature Review

The empirical literature is based on the prior study which address how technology, organization and environment characteristics influence SMEs to adopt technology.

According to Mgijima and Flowerday (2012) on their study of Internet success for the small and medium hospitality enterprise: Influence of the owner or manager, finding revealed that the influential role of the owner or manager has a considerable impact on whether SMEs make the initial investment in ICT or the continued investment in Internet technologies that are relevant to the tourism sector. Similarly, Marimuthu, *et al.* (2011) on their study of Readiness to Adopt E-Business Among SMEs in Malaysia: Antecedents and Consequence, using a structured survey questionnaire among 177 SMEs that currently use e-business, research found that organizational characteristics, technology characteristics and environmental characteristics influence e-business adoption and that the adoption of e-business has a direct influence on the business performance of the SMEs. Further study concluded that the findings of this study can aid and encourage the SMEs in developing countries to build a competitive advantage by using the Internet in their business strategy practices. Al-Dmour and Al-Surkhi (2012) also pointed out two factor organization factors (top management support and resources availability) and external factors (pressure from trading partners, types of industry and enforcement authorities) were found to be positively affect the adoption of internet, the technology factors (cost of the system, network availability and complexity of software).

Tan and Eze (2008). On an Empirical Study of Internet-Based ICT Adoption among Malaysian SMEs with an objective to examines the factors and adoption patterns of Internet-based Information and Communication Technologies (ICTs) among SMEs using Questionnaire-based survey to collect data from 406 managers/owners of SMEs in the southern region of Malaysia. Data analysis indicates that Internet-based ICTs adoption among SMEs provides new business opportunities and access to market information and knowledge. Security and high ICT cost continues to be barriers to Internet-based ICTs adoption. Inferential analyses reveal that relative advantage, compatibility, complexity, observability and security are significant factors that influence Internet-based ICT adoption. Further, Allahawiah, *et al.* (2010) On their study of Internet and Small Medium-Sized Enterprises (SMES) in Jordan with the objective of investigation of the level of Internet usage for business solutions by small and medium enterprises in Jordan. Through the survey of a random sample of 100 firms with less than 500 employees and from data obtained from this survey found that a majority of respondents use the Internet in business activities, the adoption of the Internet as a business tool is limited to a brochure where Web site which primarily provides one way. Furthermore, The various factors or roadblocks to the adoption of electronic commerce have been identified as under: Financial shortage and e-commerce not suited to our customers and suppliers rank as the top two barriers to adoption of e-commerce by SMEs in Jordan. Scupola (2002) On his study of Adoption Issues of Business-to-Business Internet Commerce in European SMEs using Explorative case study, the main findings were that SMEs embrace the Internet mainly just by chance (J-B-C); the government and public administration are seen as the main change agents in the adoption and diffusion of Internet commerce among SMEs; cost is not an important factor in the adoption decision; setting up an advanced home page with a shopping basket for buying and selling on the Internet is often seen as a minus rather than a plus for competitive advantage; complementary factors among which digital imaging technologies and spreading of English as a common business language have to be developed in order to increase the value of Internet commerce to small business.

### 2.3. Conceptual Framework

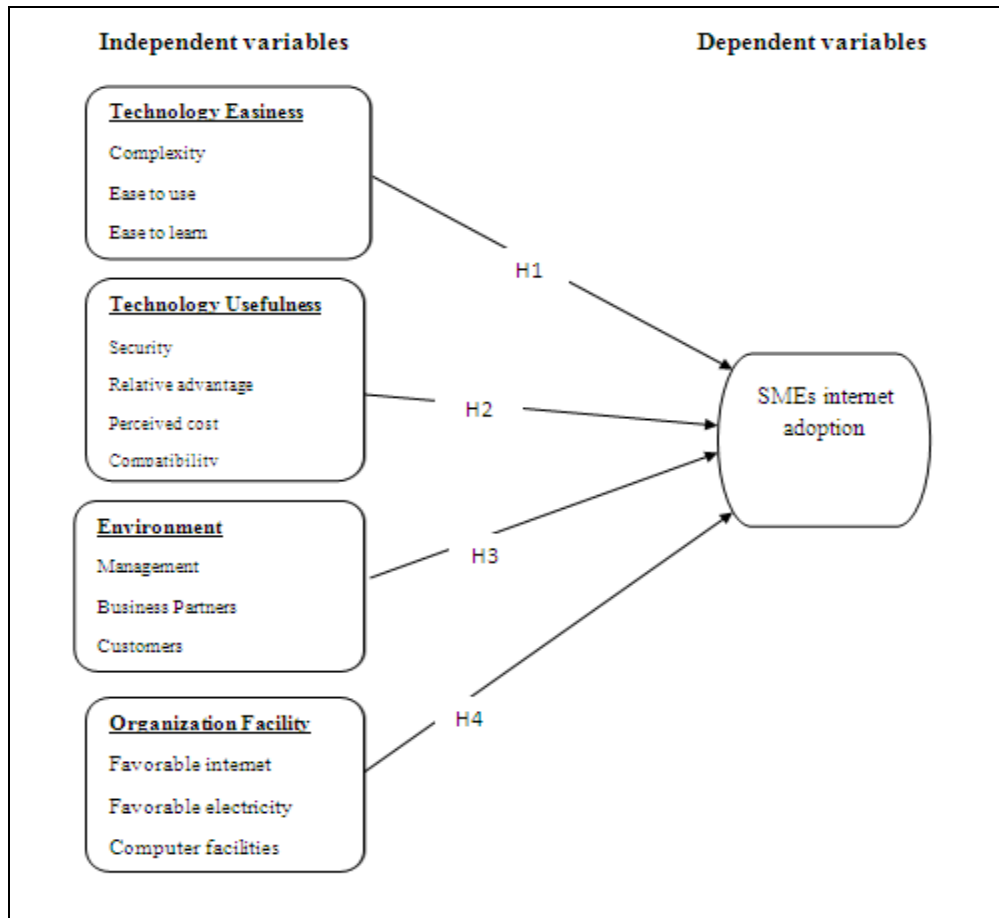


Figure 1

Source: developed by author from literature review(2014)

### 2.4. Hypothesis

- H1: Technology easiness strongly influence SMEs to adopt internet services in Tanzania
- H2: Technology usefulness strongly influence SMEs to adopt internet services in Tanzania
- H3: Organization facility strongly influence SMEs to adopt internet services in Tanzania
- H4: Environment strongly influence SMEs to adopt internet services in Tanzania

### 3. Research Methodology

Positivism philosophy was used in this study in order to determine the extent of each factor in influencing adoption of internet services among SMEs. According to Gray(2009) Positivism philosophy collect data about the study object and search for causal relationships and knowledge is developed through objective measurement. Therefore quantitative was used in testing hypothesis in this study. Data was collected in Morogoro town using questionnaires from 178 respondent drawn using simple random sampling. Pilot study was done prior the main survey to check the suitability of the sample. Exploratory Factor analysis was done to ensure construct validity. In testing reliability of the study .Cronbach's Alpha was used to test for the suitability of data collection instrument in terms of reliability .Multiple regression analysis were used to test for relationship and strength of relationship on each factors for improving SMEs tax compliance.

### 4. Study Findings

#### 4.1. Reliability and Validity of the Study

##### 4.1.1. Reliability

Variable	No. of item	Cronbach's Alpha(p-value)
Technology easiness	3	0.673
Technology usefulness	4	0.826
Organization facility	3	0.819
Environment	3	0.768

Table 1: Reliability

The results provided in table 1 reliability statistic showed that they were total number of four variables namely Technology easiness, Technology usefulness, Organization facility and environment. Computed Cronbach's alpha(p) indicated that the data collection instrument was reliable to a larger extent by yielding Cronbach's alpha(p) greater than 0.6 which is coefficient of reliability and it suggests that the measures are acceptable. Hence the results of this study are acceptable as it is recommended base on Cronbach's alpha.

#### 4.1.2. Validity

Exploratory Factor analysis was done in order to identify and establish factors and their dimensions base on the conceptual framework. Among the three factors which were established in the literature review with 20 items ,four factors were established from three factors and 13 items were retained as demensionsions as it is depicted in the factor loading output based on the VARIMAX rotation is in table 2 below. Most of the remaining items represented good convergent and discriminant properties. This analysis confirms the validity analysis of the model by showing strong correlation for most items belonging to the same construct.

	Component			
	1	2	3	4
Security	.841			
Relative advantage	.804			
Perceived cost	.799			
Compatibility	.788			
Complexity		.812		
ease to use		.787		
ease to learn		.753		
Management			.850	
Business Partners			.735	
Customers			.606	
Favorable Internet				.761
Favorable electricity				.708
Computer facilities				.708
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 5 iterations.				

Table 2: Rotated Component Matrix<sup>a</sup>

#### 4.2. Finding Base on Hypothesis on Factors Influencing Adoption of Internet Services Among SMEs

Four hypothesis was tested using Multiple regression analysis in order to test the extent of each factors in influencing SMEs adoption of internet services in Tanzania as it is described below:

- H1: Technology easiness strongly influence SMEs to adopt internet services

This hypothesis was analyzed to determined the influence of technology easiness base on three predictors namely ease to use, ease to learn and complexity as their results are postulated in the three table below:

Mode 1	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.799 <sup>a</sup>	.638	.633	.559
a. Predictors: (Constant), ease to learn, ease to use, Complexity				

Table 3: Model Summary

The results provided in table 3 above showed that dependent variable "SMEs internet adoption" is explained well by three predictor namely "ease to learn, ease to use and Complexity " to a large extent as demonstrated by R<sup>2</sup> of 64%. This means that the independent variables (technology easiness) explain 64% of the variation in the dependent variable(SMEs internet adoption) in this study, which is high large.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	125.053	3	41.684	133.403	.000 <sup>b</sup>
	Residual	70.930	227	.312		
	Total	195.983	230			
a. Dependent Variable: SMEs internet adoption						
b. Predictors: (Constant), ease to learn, ease to use, Complexity						

Table 4: ANOVA<sup>a</sup>

The results provided in table 4 ANOVA<sup>a</sup> above showed that overall, the model applied in this study can statistically significantly predict the outcome variable of relationship between dependent variable” SMEs internet adoption” and predictors “ease to learn, ease to use and Complexity“ to a large extent as demonstrated by p-value less than 0.05 in a ANOVA table above. This indicate that the overall objective which state that Technology easiness strongly influence SMEs to adopt internet services in Tanzania is accepted. This findings is also similar to a study findings done by Nasser and Zaied(2012).

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.241	.212		1.140	.255
	ease to use	.432	.045	.464	9.546	.000
	Complexity	.205	.056	.197	3.634	.000
	ease to learn	.310	.057	.288	5.395	.000

a. Dependent Variable: SMEs internet adoption

Table 5: Coefficients<sup>a</sup>

The results provided in table 5 Coefficients<sup>a</sup> above showed that ease to use internet technology strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table above. Further table 5 showed that complexity of internet technology strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table above. Furthermore results provided in table 5 showed that ease to learn internet technology strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table 5. This indicate that both predictors “ease to use, complexity and ease to learn strongly they influence SMEs to adopt internet services. Hence hypothesis H1 is accepted which state that Technology easiness strongly influencing SMEs to adopt internet services is accepted.

- H2: Technology usefulness strongly influence SMEs to adopt internet services

This hypothesis was analyzed to determined the influence of Technology usefulness base on four predictors namely Compatibility, Security , Relative advantages and Perceived Cost as their results are postulated in the three table below:

Mode l	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.796 <sup>a</sup>	.634	.625	.578

a. Predictors: (Constant), Compatibility, Security , Relative advantages, Perceived Cost

Table 6: Model Summary

The results provided in table 6 above showed that dependent variable “SMEs internet adoption” is explained well by three predictor namely “Compatibility, Security , Relative advantages and Perceived Cost “ to a large extent as demonstrated by R<sup>2</sup> of 63%. This means that the independent variables(Technology usefulness) explain 63% of the variation in the dependent variable(SMEs internet adoption) in this study, which is high large.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.991	4	24.998	74.840	.000 <sup>b</sup>
	Residual	57.785	173	.334		
	Total	157.775	177			

a. Dependent Variable: SMEs internet adoption

b. Predictors: (Constant), Compatibility, Security , Relative advantages, Perceived Cost

Table 7: ANOVA<sup>a</sup>

The results provided in table 7 ANOVA<sup>a</sup> above showed that overall, the model applied in this study can statistically significantly predict the outcome variable of relationship between dependent variable” SMEs internet adoption” and predictors “Compatibility, Security , Relative advantages and Perceived Cost “ to a large extent as demonstrated by p-value less than 0.05 in a ANOVA table above. This indicate that the overall objective which state that Technology usefulness strongly influencing SMEs to adopt internet services in Tanzania is accepted. This findings is also similar to a study findings done by Nasser and Zaied(2012) and Tan and Eze (2008).

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.162	.256		.634	.527
	Security	.397	.051	.432	7.707	.000
	Relative advantages	.246	.065	.241	3.772	.000
	Perceived Cost	.224	.073	.204	3.078	.002
	Compatibility	.109	.059	.103	1.834	.068
a. Dependent Variable: SMEs internet adoption						

Table 8 : Coefficients<sup>a</sup>

The results provided in table 8 Coefficients<sup>a</sup> above showed that Security internet technology strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table above. Further table 5 showed that Relative advantages of internet technology strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table above. Also Further table 5 showed that Perceived Cost of internet technology strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table above. Furthermore results provided in table 5 showed that compatibility of internet technology strongly does not influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value greater than 0.05 in a coefficients table 5. This indicate that both predictors "Compatibility, Security, Relative advantages and Perceived Cost strongly they influence SMEs to adopt internet services except Compatibility which was found not to influence SMEs adoption of internet services. Hence hypothesis H1 is accepted which state that Technology easiness strongly influencing SMEs to adopt internet services is accepted.

- H3: Organization facility strongly influencing SMEs to adopt internet services

This hypothesis was analyzed to determine the influence of Organization facility base on three predictors namely Computer Facility, Favorable electricity and Favorable Internet as their results are postulated in the three tables below:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721 <sup>a</sup>	.520	.511	.646
a. Predictors: (Constant), Computer Facility, Favorable electricity , Favorable Internet				

Table 9: Model Summary

The results provided in table 9 above showed that dependent variable "SMEs internet adoption" is explained well by three predictor namely "Computer Facility, Favorable electricity and Favorable Internet " to a large extent as demonstrated by R<sup>2</sup> of 50%. This means that the independent variables (organization facility) explain 52% of the variation in the dependent variable (SMEs internet adoption) in this study, which is moderate large.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	78.544	3	26.181	62.766	.000 <sup>b</sup>
	Residual	72.580	174	.417		
	Total	151.124	177			
a. Dependent Variable: SMEs internet adoption						
b. Predictors: (Constant), Computer Facility, Favorable electricity , Favorable Internet						

Table 10: ANOVA<sup>a</sup>

The results provided in table 10 ANOVA<sup>a</sup> above showed that overall, the model applied in this study can statistically significantly predict the outcome variable of relationship between dependent variable "SMEs internet adoption" and predictors "Computer Facility, Favorable electricity and Favorable Internet " to a large extent as demonstrated by p-value less than 0.05 in a ANOVA table above. This indicate that the overall hypothesis which state that *Organization facility* strongly influencing SMEs to adopt internet services in Tanzania is accepted. This findings is also similar to a study findings done by Al-Dmour and Al-Surkhi(2012).

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.689	.267		2.582	.011
	Favorable electricity	.090	.066	.100	1.361	.175
	Favarable Internet	.314	.081	.321	3.896	.000
	Computer Facility	.431	.073	.402	5.942	.000
a. Dependent Variable: SMEs internet adoption						

Table 11: Coefficients<sup>a</sup>

The results provided in table 11 Coefficients<sup>a</sup> above showed that Favorable electricity strongly does not influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value greater than 0.05 in a coefficients table above. Further table 11 above showed that Favorable Internet of internet technology strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table above. Furthermore results provided in table 11 above showed that Computer Facility strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table 11. This indicate that both predictors “Favorable Internet and Computer Facility strongly they influence SMEs to adopt internet services except Favorable electricity which was found not to influence SMEs adoption of internet services. Hence hypothesis H1 is accepted which state that Organization facility strongly influencing SMEs to adopt internet services.

- H4: environment strongly influencing SMEs to adopt internet services

This hypothesis was analyzed to determine the influence of environment base on three predictors namely Customers, Management and Business Partners as their results are postulated in the three tables below:

Mode I	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.736 <sup>a</sup>	.542	.534	.587
a. Predictors: (Constant), Customers, Management, Business Partners				

Table 12: Model Summary

The results provided in table 12 above showed that dependent variable “SMEs internet adoption” is explained well by three predictor namely “Customers, Management, and Business Partners “ to a large extent as demonstrated by R<sup>2</sup> of 54%. This means that the independent variables (environment) explain 54% of the variation in the dependent variable(SMEs internet adoption) in this study, which is moderate large.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.954	3	23.651	68.600	.000 <sup>b</sup>
	Residual	59.990	174	.345		
	Total	130.944	177			
a. Dependent Variable: SMEs internet adoption						
b. Predictors: (Constant), Customers, Management, Business Partners						

Table 13: ANOVA<sup>a</sup>

The results provided in table 13 ANOVA<sup>a</sup> above showed that overall, the model applied in this study can statistically significantly predict the outcome variable of relationship between dependent variable” SMEs internet adoption” and predictors “Customers, Management and Business Partners “ to a large extent as demonstrated by p-value less than 0.05 in a ANOVA table above. This indicate that the overall hypothesis which state that environment strongly influencing SMEs to adopt internet services in Tanzania is accepted.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.661	.251		2.631	.009
	Management	.349	.063	.374	5.505	.000
	Business Partners	.240	.064	.263	3.735	.000
	Customers	.239	.058	.247	4.129	.000
a. Dependent Variable: SMEs internet adoption						

Table 14: Coefficients<sup>a</sup>

The results provided in table 14 Coefficients<sup>a</sup> above showed that management strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table above. Further table 14 above showed that Business Partners strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table above. Furthermore results provided in table 14 above showed that Customers strongly influence SMEs to adopt internet services in Tanzania to a large extent as demonstrated by p-value less than 0.05 in a coefficients table 14. This indicate that both predictors “Customers, Management and Business Partners strongly they influence SMEs to adopt internet services. Hence hypothesis H4 is accepted which state that environment strongly influencing SMEs to adopt internet services.

## 5. Conclusions and Recommendation

Internet services have the potential to greatly improve how enterprise operates internally and how it serves its customers. Base on the findings of this study, this paper conclude that organization characteristics, technology characteristics and environmental

characteristics they have influence on adoption of internet services among SMEs in Tanzania. Based on this findings, the following recommendations could help successful adoption of internet services in Tanzanian SMEs:

- To develop policy and a political vision; strategic objectives; policies and design mechanisms for the cooperation between parties to control internet services, regardless type of service.
- Determine the strategic priorities of internet adoption and redesign some of the actions in order to cope with the provision of internet services. .
- To continued focus on improving technical infrastructure necessary for the operation of internet and the procedures and internal systems support for business purpose.
- Government should improve the legal infrastructure such as privacy law, e-signature and knowledge acquisition law which could secure the use of internet services for business.

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