

Evaluation of impact and barriers to effective online presence leverage in the Nigerian MSMEs using Abuja and Lagos as case a study

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Abstract

Purpose: This paper aims to evaluate internet presence leverage in the Nigerian MSMEs, using Abuja and Lagos Nigeria as the case study. The paper also evaluates the impact of online presence on enterprise growth, as well as the factors that hinder effective internet leverage among the Nigerian MSMEs. The study underpins the theory of diffusion of innovation theoretical framework (DOI).

Design/Methodology: A quantitative research methodology approach was employed in the study in which a structured questionnaire was used to collect data from six categories of MSMEs that have at least one medium of internet presence. The collected data was analysed using Statistical Package for Social Sciences (SPSS).

Findings: This research finding shows that the quality of internet leverage among the enterprises is low, having social media as the major online presence channel used by the MSMEs. Result also indicates that online presence has a huge impact on enterprise growth and sustainability. Evidently, the factors constituting majorly to the difficulty of MSMEs in leveraging internet presence include poor power supply, lack of requisite technical skill, high cost of internet access fees and lack of awareness. In addition to the findings, enterprise factors and decision-maker demographics show high significance with effective internet presence adoption. Owing to the result obtained in the study, it highly an utmost necessity that key strategies for promoting effective online visibility in the Nigerian MSMEs should be given maximum attention especially in technical capacity development, critical improvement in power supply, reduction of internet access cost, among others.

Conclusion: The study findings will provide the needed understanding of the impact of online visibility on Nigerian MSMEs and could assist policy makers and stakeholders within the Nigerian Internet ecosystem to focus more attention on some key areas that would promote significant internet leverage in the Nigerian MSMEs thereby promoting innovation diffusion in the Nigerian enterprises.

Limitations: The study's limitation, however, stems from the fact that the study was conducted only in 2 geo-political zones of the country. Further research could be done to include all the 6 geo-political zones of the country.

Implications: The study has huge positive implications on the Nigerian MSMEs, e-Business in Nigeria, MSMEs Policy makers, the Nigerian internet providers, amongst others because it provides an evidence-based research findings on internet presence and enterprise growth. It also contributes immensely to the body of knowledge of entrepreneurship development especially in Nigeria via technological strategic market-

ing.

Originality: The study provides an original contribution to the body of knowledge as it specifically shows the impact of online presence to enterprise growth, internal influencers of online visibility, as well as medium of online visibility in the Nigerian MSMEs.

Keywords: Micro Small and Medium Enterprises (MSMEs), Online/Internet Presence/Visibility, Leveraging, E-business, Growth and Sustainability.

Introduction

All over the world, MSMEs are key agents of national economic growth, development and stability (Ekanem et al., 2018; Akanbi 2016; NBS/SMEDAN 2013; WTO 2013). This is owing to the fact that MSMEs provide the cornerstone on which a country's economic growth and stability rest. MSMEs serve numerous economic importance such as employment creation, income generation, drivers of innovations, poverty alleviation, wealth generation and distribution, development and industrialization driver, skill generation and a tool for overcoming enormous national insecurity challenges, among many others (Ekanem et al., 2018). Indeed, MSMEs is noted as a major tool for socio-economic development all over the world (Eze & Obike, 2017). The World Trade Organization (WTO) (2013) noted that MSMEs are so important in every economy that their impact is so huge that no country can possibly thrive economically without the strong impact of the MSMEs. Little wonder the MSMEs all over the world are always noted as an integral element of economic development and growth, hence, a driving force for rapid economic growth, as well as acceleration for industrialization.

It would never be a hype to refer MSMEs as the engine of growth for any nation. According to the report of SMEDAN (2013), MSMEs contributed 48.47% to the Nigerian Gross Domestic Products (GDP). It is equally note-worthy to point out that 59.7 million people were employed by the MSMEs as at the year 2010, while the entire country's population as at then was about 154 million (NBS/SMEDAN 2013). The National Bureau of Statistics (NBS)/SMEDAN (2013) revealed that MSMEs constituted 90% of all registered enterprises in Nigeria as at the year 2010. Also in 2013, MSMEs contributed 50% to the GDP and employed over 90 million people. As recorded by the NBS (2016), the country experienced huge economic challenges in late 2015 and early 2016 which led it into recession. It is indeed remarkable to note that the country survived and came out of recession with the help of the MSMEs (NBS, 2017). MSMEs currently represent 96% of the businesses in Nigeria and contributes 75% of the National employment. Out of the 17.2 Million MSMEs in Nigeria, over 17 Million are micro-enterprises. Hence, the growth in the micro and small enterprise sector is directly correlated with the growth in Nigeria's economy since it creates major employments while boosting the economy (Osondu, 2016).

According to experts, there is no standard consensus as to what constitutes the categorization of an enterprise into Micro, Small and Medium Enterprises (MSMEs) (Osakwe and Chevancova, 2016). However, the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) (2007) categorized enterprises with less than 200 employees as MSMEs. SMEDAN clearly classified the MSMEs into the following categories:

- a. Micro-enterprise: An enterprise that employs less than 10 people, in other words, enterprises that employ 0-9 people
- b. Small enterprise: The category of enterprise that employs 10-49 people or enterprise employing more than 10 but less than 50 people.
- c. Medium enterprise: This category of enterprise employs 50-199 people.

Daily in Nigeria, MSMEs are established in the bid to create employment, fight hunger and poverty. The negative twist, however, is that most of the enterprises do not survive up to one year after their establishment no matter how they try (Osakwe et al., 2016). In Nigeria, the MSMEs enterprises struggle with many challenges that hinder their growth, competitiveness and sustainability (Osakwe et al., 2016). It is quite unfortunate that most enterprises in Nigeria are really finding the business terrain very tough to operate in owing to many factors such as poor or inadequate infrastructure, lack of access to credit facilities, in addition to the fierce competition from more established enterprises in the global arena, among others (Oyelaran-Oyeyinka, 2010). Consequently, growth and sustainability of the MSMEs would to a large extent depend on how well the enterprises are able to strategically position their businesses to maximize and leverage on the power inherent in the local and global market through internet presence (Oyelaran-Oyeyinka, 2010).

The term online presence also known as internet presence or online visibility is the process of using a combination of various internet channels such as website, social media, business apps, search engines, blogging site, e-commerce sites, and so on, to showcase or project a brand, product, service, or organization in local and global view (Constantinides, 2014). Online presence is a necessity for MSMEs because it is the fastest way an enterprise could gain attention and recognition in the global world of today. It is simply the easiest approach an enterprise could adopt to gain local and global visibility and recognition. Online presence is, therefore, an indispensable catalyst for business growth (Cagliano & Caniato, 2013). The current and unfolding technological trend simply suggests what the future of global business holds, hence an enterprise decision of plunging into the technological revolution would be a smart decision as far as the question of business growth, competitiveness and sustainability in the 21st century are concerned (Osakwe, et al., 2015). Internet presence is a very vital tool for the growth and sustainability of MSMEs. Internet presence portrays huge and enormous benefits for MSMEs of which its overall impact is business growth and sustainability. The presence of the internet in a business avails it a leverage through technological innovation using online channels to connect the enterprise with prospective customers, partners, among others (Osakwe, et al., 2015). The internet is a powerful tool that has transformed the world into a global village. According to Agwu & Murray (2014), the internet is an enabler that possesses the secret behind the compression of space and time. In the entrepreneurship sphere, the compression of space and time is what creates the possibility for an enterprise to expand beyond regional boundaries, as well as helps to overcome the negative grips of countries and the governments. The power of internet technology in the business sphere is what has also given consumers worldwide the benefits of choices on product and services.

A typical example of how a country's economy and development are impacted through the leverage of online presence by its enterprises is demonstrated by a country like the United States of America, where the internet took off from, and also China, among others. For instance, companies like Amazon, eBay, Walmart leveraged the capabilities of an online presence to propel their enterprises to global conglomerates, drawing customers from every part of the world (Selyukh, 2018). In most developed countries, access to the internet is a basic necessity which is adequately provided by the government and has been the major enabler of MSMEs internet leverage for entrepreneurship development in a country like USA (Selyukh, 2018). In China, for instance, research has shown that nearly all the small businesses one can find have very strong internet presence especially through social media, website channels, e-commerce participation and so on (Tanner, 2012). MSMEs in China fully leverage online presence which has tremendously impacted business growth and sustainability through global visibility and recognition (Hongxiu & Reima 2006; Zhang & Okoroafo, 2014). It is undoubtedly not a surprise to point out that online presence is a major force for the Chinese explosive exports through its MSMEs. The Chinese strong stra-

tegic brand visibility in the global market place has been paying off on the country's GDP (Zhang & Okoroafo, 2014). According to the International Monetary Fund (IMF) World Economic Outlook report (2018), the top 2 countries with the highest GDP are the United States and China. Also, the projected ranking of the world largest economy from the year 2019 to 2023 still remains the United States followed by China.

Online Presence Adoption by the Nigerian MSMEs is however on the low ebb, which contradicts the Nigerian huge internet penetration (Omotayo, 2018). Findings revealed that in Nigeria presently, the most adopted means of internet presence by most MSMEs is social media such as Facebook, Instagram and WhatsApp mainly. very few MSMEs adopt both website, e-commerce and social media presence (Akintola et al., 2011). However, the adoption of social media presence alone is still grossly insufficient to adequately deliver a good online presence of an enterprise to a point of good recognition (Akintola et al., 2011). The leverage on online presence by most Nigerian MSMEs is still at low ebb owing to some factors such as lack of awareness, lack of technical requisite skill, high cost of internet access fees, poor power supply, poor internet infrastructure, among others (Omotayo, 2018). One of the major reasons why the Nigerian MSMEs' total export is still very low is not far-fetched from the fact that they lack global visibility through an internet presence. According to the NBS/SMEDAN (2013) report, the total export accounted for the MSMEs in the country as of 2013 was only 7.2%. This only implies that almost all the products and services provided by the Nigeria MSMEs are only consumed within the boundaries of the country, with very little or no external patronage. This economic backwardness could mainly be attributed to a lack of global visibility and recognition of the Nigerian MSMEs. This is totally unlike a country like China whose internet penetration is delivering a huge benefit to the country's overall economic condition (Zhang & Okoroafo, 2014).

The explosion of smartphones in Nigeria brought about by the expansion of the telecommunication industry accentuated internet penetration in Nigeria (NCC, 2018). Nigeria currently has the highest internet penetration in Africa and occupies the 7th position in the world internet penetration (World Internet Statistics, 2019). According to the 2019 World Internet Statistics, Nigeria has an internet population of over 111.6 million, this number accounts for 55.8% of the entire population. There is a tremendous penetration increase on a daily basis. Findings revealed that an average Nigerian internet user spends over 4 hours on the internet on a daily basis to conduct most day-to-day activities (Adepetun, 2018). The huge internet population is a great asset that could boost the national economy through its full leverage by the MSMEs. Unfortunately, it has been discovered that the Nigerian internet presence is rather instrumental in promoting foreign economies rather than boosting her own economy (Hakeenah, 2018). Research also shows that Nigerian online shoppers are the highest consumers of foreign products and services in Africa, as well as most parts of the world. While on the contrary, internet leverage by the MSMEs is not measuring up to the country's huge internet penetration (Hakeenah, 2018). Little wonder most micro and small enterprises struggle to survive in Nigeria no matter how wonderful their product or services may be.

EVALUATION OF IMPACT AND BARRIERS TO EFFECTIVE ONLINE PRESENCE

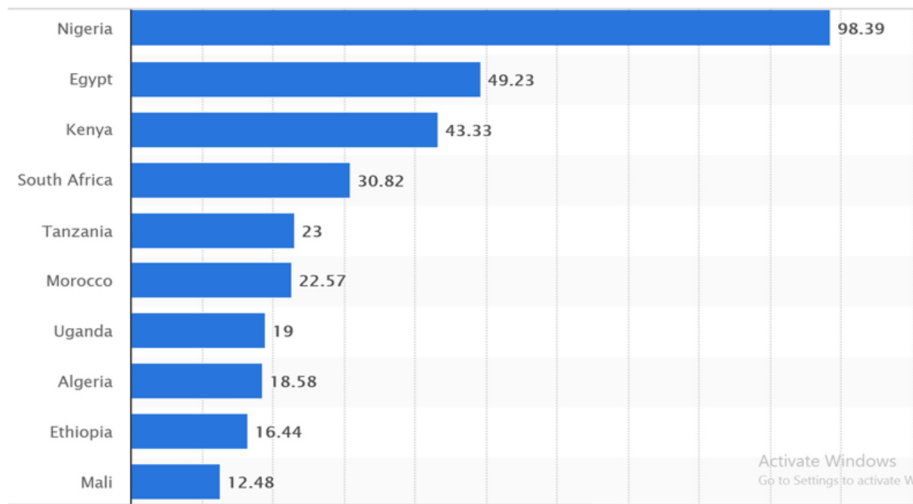


Figure 1: Top ten Internet users in Africa. Source: (World Internet Statistics, 2019)

Experts have attributed the poor or non-internet leverage by the MSMEs to a number of barriers such as:

Lack of technical skill, lack of awareness, inadequate education, high cost of internet access fees, poor internet infrastructure, ignorance or lack of awareness, poor power supply, enterprise peculiar factors, external factors among others (Akanbi, 2016; Agwu, 2014; WTO 2013).

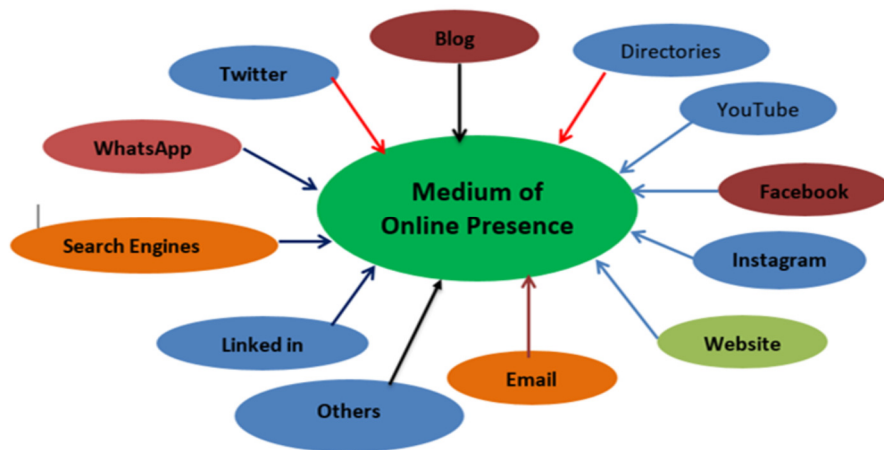


Figure 2: Some channels of online presence

Owing to technological evolution in the present times, the significance of online presence in an enterprise is enormous. According to Hongxiu & Reimay (2006), for a business to achieve reasonable recognition and make a good impact, an online presence is a necessity. Online presence promotes MSMEs competitiveness by creating brand awareness for faster business promotion, provide an opportunity for interaction be-

tween enterprise and customers, as well as enhance customer's engagement in an enterprise (Eze & Obike, 2017). Hence MSMEs online presence transforms an enterprise to an electronic business that relies on the internet presence for promoting growth and sustainability of an enterprise (Eze & Lin, 2010).

As shown in figure 2 above, there are various channels through which an enterprise can acquire online presence, but the major ones include the website, social media, business apps, search engine and so on. In affirmation with Suominen (2017), for an enterprise to achieve a reasonably good online presence, the following are the most necessitated online medium that must be present: strong social media presence, a transactional and interactive website that is both mobile and desktop compatible, at the same time, the website has to be optimized for easy location on search engines, electronic commerce participation among others.

The present highly connected global world necessitates enterprises to leverage the internet to support their growth and sustainability (Adegboji et al., 2015). Online presence is very crucial to aid the survival and growth of small businesses. The internet revolution in the 21st Century presents huge opportunities for enterprises to leverage for their growth (Adegboje et al., 2015). It avails enterprises the opportunity to connect with customers, partners, clients, suppliers, and so on, for the purpose of building a broad knowledge of entrepreneurs, relationship or partnerships that is beneficial for all the involved parties. In addition, online presence enables enterprises to understand the needs of their customers. MSMEs must, therefore, ensure that their businesses are visible online in order to gain the recognition of many audiences as possible.

Nowadays, social media is becoming increasingly important in consumers purchasing decisions, this is mainly because they amplify the word-of-mouth. Social media clearly shows consumer's perception of a business, product or service, as well as shows whether a consumer is satisfied or otherwise. Suominen (2017), outlined the numerous advantages for the MSMEs through social media presence which include; building rapport between enterprises customers, business overhead and cost reduction, boundless reach, greater profitability, among others. Suominen (2017) however pointed out that most small enterprises in Nigeria are still struggling so hard to access their customers. Findings show that most micro and small enterprises in Nigeria heavily rely on word-of-mouth to promote their businesses. While this medium may be useful, it is limited in the sense that only a few numbers of customers can be reached via this method, at the same time all other aforementioned benefits are defeated when enterprises rely only on traditional medium to showcase their businesses. Small businesses require more than traditional business promotional medium such as a good online presence in order to survive and compete effectively in the present-day business terrain (Akanbi, 2016)

Literature Review

Online presence was first witnessed in the Nigerian MSMEs in the form of an email (Eze and Obike 2017). The first experience was witnessed in the financial sector in the year 1990 by a very large organization. The year 1990 also marked the very first time Nigeria experienced the Internet (Eze & Obike 2017). Around early 2000, a few big enterprises started adopting electronic business medium, still in the form of email and non-transactional websites (Tan et al., 2010). In late 2000, more few large enterprises joined the league of internet adoption in their businesses (Tan et al., 2010). Studies recorded that the presence of the internet in the Nigerian enterprises around late 2000 was still big corporation affair, with very little or no participation by the small and micro enterprises (Osakwe et al., 2015). The type of internet presence in most Nigerian enterprises around a decade ago was mainly through a non-transactional simple website and an email account. Interestingly, in the recent times, the explosion of social

media in Nigeria has to an extent helped many MSMEs to bring their businesses to the limelight, even though there are still limiting barriers to its maximum leverage (Constantinides, 2014). Researchers affirm that the online presence in an enterprise has a significant positive impact on their overall performance, growth and sustainability, hence paramount to MSMEs survivability since the 21st-century economy has been revolutionized by the internet technology (Eze and Obike, 2017).

The implication of poor internet leverage by Nigerian MSMEs especially on import and export is highly a critical factor to be considered because it translates to poor business performance as well as low economic growth of the country. Sadiq-Mabeko (2016) revealed that Nigeria is the highest e-commerce users on the whole of African. According to the author, Nigeria spent N327 billion shopping online outside of Nigeria in 2016. Nigeria was also ranked by Paypal as the 3rd mobile shopping nation worldwide in 2016. In 2015, it was reported that Nigerians spent 610 million dollars through online shopping using Paypal alone. While Nigeria is busy promoting foreign MSMEs, most local MSMEs in the country are not doing so well. The low patriotism by the Nigerians masses towards the local MSMEs could be attributed to non-internet leverage for effective business positioning and performance. To further buttress the implication of poor internet leverage by the Nigerian MSMEs, (NBS/ SMEDN 2013) revealed that the MSME sector contributed only 7.2 % to the entire countries export in the year 2013. The low percentage of export by the MSMEs sector is rather not a surprise because it is in agreement with the poor performance of the Nigerian MSMEs, especially in international business interaction. Studies reveal that over one-third of consumers worldwide prefer to approach enterprises which offer services and products online rather than the brick and mortar traditional stores. It is no doubt that the major objective of establishing an enterprise is not far-fetched from making a profit and to outperform competitors, hence innovation is a vehicle which must be cultivated in order to continually change business strategies and models to reflect the rapidly evolving world in the 21st Century (Ekanem & Abiade, 2018).

Olatokun (2011) pointed out that one of the major challenges facing MSMEs in Nigeria is lack of online presence, which affects brand visibility, effective marketing strategies, among others. It is a big misconception that many small enterprises are equating entrepreneurship to just selling of products or services, they totally lack basic knowledge of what entrepreneurship is all about in terms of entrepreneurial research, marketing research, market segmentation, planning and control. The consequences of such misconception include poor product quality, poor distribution, poor packaging, poor pricing method, lack of competition awareness, or lack of publicity, and so on (Akanbi, 2016). The author also identified lack of online orientation and poor utilization of the internet as a major business growth-limiting factor for most Nigerian MSMEs.

In line with Odimayo (2018), in a highly connected global world of today, it is very difficult for an enterprise to compete and grow effectively without an internet presence. This is the major reason businesses that adopt online presence enjoy having great resources to employ in running their businesses more effectively (Goldstuck, 2017). Despite government reforms in Nigeria, the ease of doing business is still low in the country owing to mainly inadequate or poor infrastructure, very high internet cost, cybercrime, among many other bureaucracies. The underlined challenges present the need for entrepreneurship development in the country (Odimayo, 2018). The increasing need for entrepreneurship development in the country is so high and doing business in Nigeria still requires much deliberate efforts to make it worthwhile. Interestingly, entrepreneurship in the country is presently receiving attention more than ever before by the government, however, it is still facing enormous challenges hindering its development.

Since the inception of the internet, many smart enterprises, especially in the developed world realized the importance of internet presence for business growth. For

example, more than a decade ago, Amazon and eBay understood the capacity of the internet in business development in terms of accessing a huge global customer base. These enterprises have tested business success and have still remained successful enterprises owing to strong online visibility (Ekanem & Abiade, 2018). These smart enterprises maximize the huge resources presented by the internet to launch their enterprise to an enviable realm. Online presence is a vital tool that could cut down overhead especially for micro and small enterprises with limited resources. It enables them to minimize operating cost by overcoming logistical overhead. This would translate into higher profit and growth. It is rather unfortunate that most small enterprises in Nigeria have not understood the importance of internet presence for their business growth, talk more of leveraging it (Ekanem & Abiade, 2018). This non-acceptance is not unrelated to many challenges ranging from internal and external factors, to limited infrastructure, to lack of funds, to a high inflation rate, to lack of awareness among others.

A study conducted by Olatokun & Bankole (2011) suggests that small enterprises constitute problems for themselves as a result of ignorance. In the same view, a study conducted by the WTO in 2013 discovered that most of the challenges facing small enterprises internet adoption are from the business owners themselves or the business managers, as a result not having the requisite skill for leveraging online presence to bolster business growth. The WTO (2013) revealed that MSMEs which do not maximize the use of online presence in their businesses may experience low profitability as well low productivity, while enterprises that fully integrate online presence in their business will grow more quickly as well as have stronger sustainability.

According (WTO, 2013) one of the major challenges of leveraging online presence by the MSMEs in Nigeria stems from the inefficient ICT infrastructure in Nigeria. Inadequate internet infrastructure impedes digital commerce. Despite the high internet penetration in the country, internet access in many parts of the country especially the rural areas is still low owing to poor and unstable internet or complete non-existence of the internet in such places. The non-availability or inadequacy of internet infrastructure is a big barrier to MSMEs internet leverage in those areas (Olatokun & Bankole, 2011). Another barrier to internet adoption by the MSMEs has to do with the exorbitant internet access fees. The high internet charges discourage many small enterprises from subscribing to internet presence for business purpose (Tan et al., 2010).

In the same view, none implementation or absence of internet protection laws in Nigeria is a huge impediment to online business transaction in Nigeria, both enterprises and customers entertain fear of being attacked online in the process of conducting a business transaction online. Although, the cyber protection laws have been formulated in Nigeria, but are yet to be implemented fully into law. Effective cyber laws are highly needed to protect businesses and customers in online business transactions because of the risk associated with online transactions in Nigeria (Ekanem & Abiade, 2018). Other additional factors affecting online presence leverage by MSMEs in Nigeria include poor infrastructure, multiple taxation, piracy issues, high cost of shipping, government policies among others.

Khan & Uwemi (2018) affirm that the adoption of internet presence by an enterprise could be the only means through which an enterprise can enjoy the benefits of internet resources. One of the remarkable breakthrough internet revolution brought to the 21st Century is e-commerce (Khan & Uwemi 2018). E-commerce is undoubtedly noted for its cost-effective means of reaching global consumers as well as gaining huge market shares. This is however achieved through the streamlining of a wide spectrum of business processes utilizing internet communications to gain a competitive advantage while improving business relationship networks (Agwu & Murray, 2015). The internal and external online presence in business gives it an advantage of improving communications especially with the presence of skilled staff (Tan et al., 2010). The internal advantages reflect on how MSMEs purchase and sell on the web alongside other internal operations; whereas the external benefit have to do with activities

that increase efforts towards the understanding of consumers, suppliers, partners, competitors and so on (Tan et al; 2010). E-commerce can be categorized into two categories, namely, selling of goods and services electronically and online financial services and transactions.

Many scholars have conducted studies on the use and adoption of internet leverage in the business domain by the SMEs. Empirical and theoretical number of literature have struck up a debate on internet presence adoption by the SMEs in Nigeria. Olise et al. (2014) conducted a study to examine the determinants of ICT adoption for improved MSMEs performance using Enugu in Southeast Nigeria as a case study. The study provided empirical evidence on adoption patterns of ICT facilities and level of awareness. It also evaluated the factors influencing ICT adoption in the SMEs sectors and also evaluated the impact of ICT adoption and SMEs performance. The study utilized Standard Deviation, Simple Percentage, Mean, tTest statistics and Regression Analysis to conduct various analysis. Findings showed that there is a significant difference in awareness level and adoption pattern of ICT facilities among SMEs. Additionally, the study showed that turn over, capital base, and asset value of a business had a significant influence on ICT adoption. Also, enterprise owners' capital input and experience had a positive significant relationship with the enterprise output performance.

Tan et al. (2010) investigated the demographics characteristics of small and medium enterprises (SMEs) in terms of their patterns of internet-based ICT adoption while taking into account of the dimensions of benefits of ICT, their barriers and adoption intention. The study however spotted differences between manufacturing and service SMEs in terms of their demographics and their internet-based ICT adoption, benefits, intention and barriers. Result also showed that service-based SMEs had the greater intention of adoption than the product-based SMEs.

Ekanem & Abiade (2018) assessed the factors influencing e-business adoption by Nigerian small enterprises. The study adopted a qualitative methodology involving in-depth, semi-structured interviews, and direct observation to investigate why e-business is adopted and how the Nigerian economic condition influences the system. The study findings suggest that the main factors and motivation of e-business by SMEs in Nigeria is the reduction and expansion of the market.

In their study, Kaln & Uweni (2018) investigated the extent of the impact of e-business utilization. In the study, the opinion of e-business adopters and customers were sought through a primary data-based study. Both opinions were on e-business strategies impact on the level of e-business utilization. They designed a questionnaire and distributed to 225 customers through the Google link. They, however, contacted the operators directly for data collections, since they made use of only ten numbers operators. Their result suggested that policymakers need to design and implement policies to arise the growing needs of e-business and their customers.

A study by Agwu & Murray (2018) was concerned about the analysis of the impact of the internet presence across firms and industries, which was done in order to separate hype from reality. The study was conducted in Enugu, Abuja and Lagos, with the use of interviews to collect relevant data. Their finding revealed that SMEs online presence is at best unknown. The study shows that the most common online business applications used mainly by SMEs include among others the use of emails for the purpose of communication, simple websites for basic product information, which information contained in them is usually out of date owing to lack of website update and lack of skill. Findings also revealed that the absence of a regulatory framework on e-business security in addition to technical skill and inadequate infrastructure were some of the barriers to internet-based business adoption.

Agwu (2014) conducted a study to investigate the influencers of e-business adoption and commercial website maintenance in Nigeria. In his study, he noted that retailers have not actively responded to the global growth of online retailing. A case study approach was adopted for the qualitative study to unveil the factors influencing

the adoption and maintenance of a commercial website in Nigeria. His finding revealed that most company's websites are not maintained as a result of lack of skill by employees, lack of continuous internet connection. The study also reveals a greater understanding of the factors influencing website adoption and its maintenance with developing economies.

In the study done by Olatokun (2011), an examination of the adoption of e-business technology by SMEs in Ibadan Southwest Nigeria was conducted with the aim of finding factors that promote and hinder the adoptions of an online presence. The study also investigated the type of e-business adopted, their extent of use and challenges in adopting internet technology. The study adopted a descriptive survey design using structured questionnaires to collect data from both adopters and none adopters of internet technology. Frequency and percentage distribution t-test and multiple regression were used to analyze the data. The result showed that the majority of the business had only 0-9 employees with about 1-5 years of establishment. The perceived benefit was a major factor of internet adoption and a low capital base was the major challenge of none adopters.

In another study conducted by Osakwe et al. (2015), an evaluation of micro enterprise leverage on corporate website adoption to bolster their brand visibility was done. The study focuses on the developing world using Nigeria as a case study. Their findings suggest that the decision-maker demographics play a significant role in the adoption of corporate website by an enterprise as well as technology organization environment (TOE)

Statement of Problem

Findings show that the Nigerian internet presence grows at a very high rate, placing Nigeria the highest internet population in Africa and 7th in the world (World Internet Statistics, 2019; NCC Subscribers Data 2018). However, internet presence leverage by the Nigerian MSMEs is still at a low ebb (Akanbi 2016; Eze & Obike 2018; Ajao et al 2018). The low leverage of internet presence in most Nigerian MSMEs is a huge drawback to business growth, profitability and sustainability of most MSMEs in Nigeria (Osakwe et al 2016; WTO 2013). Although a review of literature has been employed to identify many factors hindering effective online presence by the Nigerian MSMEs. However, studies did not show the extent of limitation experienced as a result of the identified factors. Research is needed to reveal the extent to which the factors affect online presence leverage by the Nigeria MSMEs. Additionally, studies revealed that the decision to leverage online presence by most MSMEs still borders on the perceived benefits of enterprises, hence there is a need for research to evaluate the online presence impact on an enterprise on its growth and profitability. Additionally, previous studies have only focused on internet usage by Small and Medium Enterprises (SMEs) alone and have never considered that the majority of the enterprises in the country are micro-enterprises employing only about 0-9 people. In the same vein, previous studies have also concentrated only on influential external factors that determine SMEs internet adoption without considering the internal enterprise factors. Also, studies have failed to show clear evidence of the impact of internet presence in an enterprise on their profitability and growth. Hence the relationship between online presence leverage of SMEs, enterprise profitability and growth are still not clear. Also, no study has attempted to investigate the channels of online presence adopted in the Nigerian MSMEs, as well as how the MSMEs utilize their online presence to promote their enterprise visibility. This study, therefore, aims to fill the identified knowledge gaps through mainly quantitative research methodology approach.

Research Aim and Objectives

This research aims to evaluate the factors affecting online presence leverage by the Nigeria MSMEs and the extent to which the factors hinder an online presence of the MSMEs in Nigeria.

The specific objectives are to:

1. Identify and evaluate the factors that hinder effective online presence leverage by the Nigerian MSMEs.
2. Evaluate the extent to which the factors hinder MSMEs online leverage.
3. Evaluate the impact of online presence leverage on profitability and growth of Nigerian MSMEs.
4. Evaluate the major channels of online presence adopted by the MSMEs.
5. Assess the effectiveness and utilization of online presence among the Nigerian MSMEs.
6. Recommend strategies for effective internet presence leverage by the Nigeria MSMEs.

Theoretical Framework

Technology-Organization-Environment (TOE) Framework

Although the theoretical framework adopted in this study hugely lye on Diffusion of Innovations (DOI) model, however, the TOE framework will be discussed briefly. The TOE model was established by Tornatzky and Fleischer (1990). The theory postulates that enterprises are not only confronted with technological factors and organizational factors such as firm size, firm scope, resource availability, information intensity, and so on, but also environmental factors such as government readiness, buyer/supplier pressure, competitor pressure, and so on. Arguably, the TOE and DOI theories have some attributes in common such as technological factors, same with the Technology Acceptance Model (TAM) by Davis (1989). However, the TOE and TAM models are not very suitable for this study in the sense that they do not take into cognizance some of the key identified factors to be evaluated in this study.

The Diffusion of Innovations (DOI) Framework

The DOI theory by (Rogers, 1983) explains some of the intricacies involved in the adoption process of an innovation. Rogers defined innovation as “an idea, practice, or object that is perceived as new by an individual or other unit of adoption” (Rogers, 1983). The author believed innovation adopters can be categorized into five groups, namely: innovators, early adopters, early majority adopters, late majority adopters, and laggards. According to Rogers, the innovation-decision process within an enterprise involves five interlinked stages, starting from awareness stage, to interest stage, to evaluation stage, to trial stage and finally to adoption stage. Rogers further postulates that, based on five innovation characteristics, an innovation process could be either hampered or expedited. These characteristics are: the expected benefit of the new innovation relative to what is currently available, the conformance of the innovation to what is readily available and potential usage, the difficulty of understanding and using the innovation, testability, and the degree to which an innovation may be easily noticed by others. The DOI theory by (Rogers, 1983) was adopted for this study given its direct applicability in the study and moreover also, given it wide applications by researchers to technology adoption at both the enterprise-level and user-level.

Methodology

This study employed both primary and secondary sources to gather data. The primary sources involved the use of unstructured interviews and a structured questionnaire to collect responses from MSMEs in Abuja and Lagos. The reason for choosing Lagos and Abuja as a case study for the research is because of the high industrial activities in the two states. It is of note that Lagos and Abuja constitute a huge number of MSMEs in Nigeria. Unstructured interviews were also used to gauge qualitative data from the enterprises, as well as from some relevant agencies, such as National Communication Commission (NCC), Small and Medium Scale Enterprise Development Agency (SMEDAN), National Bureau of Statistics (NBS), National Information Technology Development Agency (NITDA). The study also employed the use of secondary sources such as conference proceedings, books, websites, magazines, media, among others to gauge relevant literature on the study.

Questionnaire Design and Distribution

The questionnaire was designed to capture six dominant categories of MSMEs in Nigeria namely: Manufacturing, Whole Sale/Retail, Education/Training, Agro Business, Health/Medical and Others (the "Others" category includes mainly the service-based MSMEs). NBS/SMEDAN (2013) categorized MSMEs in Nigerian into the above named six major categories. The categorization of MSMEs in Nigeria into such categories stems from the fact that almost all the enterprises in Nigeria fall in one of the six categories. The criteria for including and excluding MSMEs for the study are: the enterprise must have at least one form of an internet presence and must fall into any of the six mentioned categories. The questionnaire contains 3 sections, namely: Enterprise Demographics; Online Presence and Impact; and Barriers to Online Presence. The questionnaires were administered to MSMEs in Lagos and Abuja Nigeria that meet the two selection criteria. In Lagos, the survey was conducted in 3 local governments namely: Lagos Island, Ikeja and Oshodi-Isolo, while in Abuja the questionnaires were administered to the MSMEs in Bwari Area Council and Abuja Municipal Area Council (AMAC). Each of the enterprise categories received a total of 30 questionnaires except the "Other" category that received a total of 40 questionnaires. A total of 220 questionnaires were distributed, but only 163 were recovered, however, 6 out of the 163 were invalid, which finally gave a total of 157 valid questionnaires.

Analysis

The responses were analysed using the Statistical Package for Social Science (SPSS). The study employed both descriptive and inferential statistics in the analysis of the results. Descriptive statistics enables a clear and pictorial view of the responses to the questions, while the inferential statistics were used in testing the set hypothesis. The inferential statistics adopted in the study is Multinomial Logistics Regression.

Hypothesis

A hypothesis was set up to evaluate the factors that affect effective online presence adoption by MSMEs particularly within an enterprise, the study formulated a to be tested using multinomial logistics regression. The hypothesis goes thus:

H0: There is a significant relationship between enterprise factors, decision-maker demographics (EFDMD) and adoption of effective online presence in an enterprise.

The EFDMD constitutes Business type, the position of the decision-maker, that is, whether the enterprise is managed by the owner or someone else, level of online presence, age of the decision-maker, educational qualification, sex and business age. The above hypothesis was tested at the significance level of 0.05 with the following decision rule: Accept hypothesis if $H_0 < 0.05$ and Reject if >0.05

Results

The seven factors effecting online presence adoption by MSMEs as hypothesised are Enterprise Demographics; Channels of online presence adopted in enterprise; Online Presence Rating (how an enterprises rated its online presence); Ecommerce Participation (the extent to which enterprise participate in electronic commerce or buying and selling of products and/or services online); Enterprise profitability; Online Presence Impact (the extent to which online presence impact the enterprise growth); Online Presence Barriers (factors hinder effective internet leverage by your enterprise). The full SPSS outputs—summary tables and charts—are in the appendix. A summary of the results are presented as follows:

- a. Enterprise internal factors and decision-maker demographics influence online presence leverage in an enterprise.
- b. The identified factors affecting online presence leverage by MSMEs in Nigeria are to a very large extent constituting barriers to efficient leverage of the internet by the MSMEs. Four out of the six identified factors have shown to constitute major barriers to internet leverage in the Nigerian MSMEs. The four factors include the high cost of internet access, poor power supply, lack of requisite technical skills and lack of awareness.
- c. The study also discovered that online presence leverage impacts enterprise profitability and growth to a very large extent.
- d. The most adopted channel of online presence in the enterprises is through social media, followed by a combination of social media and website, and finally through the website alone.
- e. Very few enterprises participate in real ecommerce.
- f. Online presence utilization in the MSMEs is low owing to the barriers identified.
- g. Majority of the enterprises are micro enterprises that employ 0-9 people.

Discussion

The result obtained from the tested hypothesis as shown in table 2 indicates that the relationship between EFDMD and effective online presence leverage is highly significant at the level of 0.001, hence we accept the hypothesis implying that EFDMD would greatly influence enterprise decision to adopt effective internet presence. EFDMD comprises of enterprise demographics which include enterprise type, enterprise manager/decision-maker, age of respondent, educational qualification and business age. In line with Agwu & Edwin (2015) and Osakwe et al. (2015), this study finding has revealed that internal enterprise factors and decision-maker demographics play a key role in influencing the decision of adopting an effective enterprise online leverage. The result has clearly shown in table 11 that over 90% of the enterprises that participated in this study are micro and small enterprises, with micro-enterprises comprising the majority. This simply confirms that most of the enterprises are self-employed or family businesses, hence resources and size would influence a significant internet adoption in the enterprises. Enterprise type as one of the enterprise demographics has also shown to be a factor of great influence in terms of effective internet leverage. For instance, some of the respondents interviewed, mainly in the retail/wholesale and agribusiness categories, revealed that their social media presence is quite not enough in

promoting their enterprises, but are not ready to go further in boosting their visibility owing to the cost of high internet presence, cost of acquisition computers and other internet facilities, and of course, they do not have the technical skills required. On the contrary, some of the respondents noted that they do not see the need for a higher internet presence, which requires a combination of internet channels. Just as discovered in this study, the major means of internet access and online presence of most of the enterprises is through their mobile phones alone which has limitations when it comes to delivering quality internet visibility of an enterprise. Another internal enterprise factor that has shown to be very influential in the adoption of good internet presence in an enterprise is an enterprise decision-maker. In their study, Osakwe et al (2015) showed that decision-maker demographics influence internet adoption in business. In the same vein, the result of this study shows that an enterprise decision-maker does suggest what the decision of internet leverage in business would be. It could correctly be inferred that an educated and younger enterprise decision-maker would likely adopt a quality internet presence than a less educated older decision-maker. This could rightly be attributed to the fact that the majority of the enterprise owners and business managers are educated, also, the majority of them are young people.

In table 3, the result of major online presence channels in the MSMEs shows that majority of the enterprises employ only social media channels in promoting their businesses. Precisely, 59.2% of the enterprises adopt only social media in promoting their businesses, 19.1% employ website, while 21.7% employ both social media and website. This is empirical evidence showing that social media is the most adopted channel of online presence among the Nigerian micro and small enterprises. Same as the claim of Suominen (2017), some of the social media adopters in this study, when interviewed why they prefer to use social media over other channels of internet visibility. The responders opined that social media avails their businesses numerous advantages that are not limited to building rapport between them and their customers thereby offering better services while at the same time improving their customers' satisfaction. They also affirmed that social media helps in reducing their business overhead cost, as well as the ease of customer accessibility and boundless reach, its ease of usage and so on. Social media has indeed been a great tool for promoting enterprise visibility and has indeed contributed tremendously to the growth and sustainability of many small enterprises in Nigeria since the inception of the internet in Nigeria. However, social media alone is not adequate to provide high internet visibility that is required for an enterprise to make a huge impact in the 21st century (Suominen, 2017). A combination of internet visibility channels such as social media, website, microblogging site and so on, for instance, would deliver greater visibility (Constantinides, 2014). It is very important for an enterprise to have a website but most importantly, for the website to be an interactive website that is both mobile and desktop compatible, as well as transactional based. It is a known fact that the major means of accessing the internet in Nigeria is through mobile phones. However, further interview with some of the enterprises that have web presence shows that most of the websites they employ are just simple non-transactional websites. The non-transactional website only contains information about products and services rendered by the enterprise, alongside their address. An online transaction cannot take place on such a website. Another issue discovered is that most of the websites are only desktop compatible, which implies that they can only be accessed using the computer and not a mobile phone. It also turned out that most websites used by most of the enterprises are not search-engine-optimized, that is, the websites are not designed in such a way that will easily make it visible on search engines such as Google. The respondents mainly attributed this to the high cost of a good search-engine-optimized website, as well as the difficulty of finding a good quality web designer. Another prominent reason given by the enterprise owners as to why they employ social media alone in their enterprises is that they do

not see the need for including other means of internet visibility since their customers could always contact them if they need to.

The impact of online presence on enterprise growth and sustainability is hugely undeniable just as revealed in the literature. This has been fully shown by the result obtained in table 7, which reveals that 42.7% of the respondents viewed their online presence as being impactful to their business profitability and growth, 38.9% suggested it was fairly impactful and 8.9% showed it was highly impactful. Only 9.6% suggested that their online presence does not have any impact on their business growth. This result followed the same trend as the result of enterprise profitability in table 6, where 56.1% revealed that their enterprise is profitable, 36.3% declared that their enterprise is fairly profitable, 1.3% suggested it is very profitable, while 6.4% suggested not profitable. The results of enterprise profitability and online presence impact respectively fully supports the claim by Odimayo (2018), who opines that the world of today is a highly connected global world, hence it would be very difficult for an enterprise to compete and grow effectively without an internet presence. The result obtained is also in alignment with the claim of WTO (2013), that internet presence in an enterprise impact positively on its profitability and growth and vice versa.

In terms of rating the adequacy of online presence in the enterprises, the result obtained in table 4 shows that 63.7% enterprise online presence is inadequate, 20.4% is adequate, while 15.9% is very adequate. This rating result simply supports the notion by Agwu & Murray (2018) that so much needs to be done in promoting good internet leverage in the Nigerian MSMEs. Higher internet leverage could impact better impact in terms of enterprise growth, profitability and sustainability. In like manner, in table 5, only 26.1% of the enterprises participate in e-commerce, which confirms that the participation of the Nigerian MSMEs in e-commerce is very low.

In evaluating the extent to which the identified barriers hinder effective internet leverage in the Nigerian MSMEs, the results are as shown in figure 4 through figure 9. The obtained results followed a similar trend with all the factors highly constituting a serious impediment to effective internet presence leverage in the MSMEs. However, High cost of internet access, poor power supply and lack of awareness stood out as the major difficulty undermining effective internet presence leverage in the MSMEs.

Conclusion

The study adopted more of a quantitative research methodology approach to evaluate online presence leverage by the Nigerian MSMEs, using Abuja and Lagos as a case study. The study also evaluated the impact of online presence leverage on enterprise profitability and growth. Factors influencing and affecting effective online presence leverage by the Nigerian MSMEs were also examined to determine the extent of the difficulty experienced by the enterprises in leveraging internet presence.

The study results show that effective internet leverage is still at a low level in the MSMEs owing to the result of the evaluated medium of an internet presence and their level of utilization. The most adopted channel of internet presence in the enterprises is social media, followed by a combination of social media and website. Though the result shows that good internet leverage is low in the enterprises, it, however, showed that there is a significant impact of the low online leverage on enterprise growth. All the evaluated factors affecting effective internet leverage showed to constitute a high barrier to good internet leverage, however, the major factors include poor power supply, lack of requisite technical skill, high cost of internet access and lack of awareness.

Great significant have been made by the study among which include a contribution to the interdisciplinary research areas of information technology, marketing strategy, and economics. It provided the needed understanding of the examined factors

on effective internet leverage by mainly the micro and small enterprises in the Africa economic giant. This study possesses numerous positive implications to the Nigerian MSMEs and the MSMEs policy, in addition to the provision of an empirical tool to promote effective internet presence leverage in the Nigerian MSMEs. The findings of this study are rich in the sense that it cuts across all the relevant actors in the electronic business ecosystem in Nigeria. Since it is an established fact that MSMEs are the backbone of every economy, especially the developing economies, this evidence-based study has extensively drawn rich recommendations which should be adequately utilized by the Nigerian policymakers, MSMEs, and other relevant stakeholders to strengthen effective internet presence leverage in the Nigerian MSMEs in order to boost their growth, sustainability and competitiveness globally. This will immensely facilitate the promotion of the Nigerian MSMEs in both local and global market arena, which will, in turn, boost the national economy.

Recommendations

- It is very important for the government to make internet infrastructure available in every part of the country in order to enhance its accessibility for both rural and urban MSMEs. The government should improve the telecommunication infrastructure in the country, especially in most rural areas to encourage firms in those areas to have access to the internet and to tap from its unlimited resources for their business development.
- The government should critically strive to provide adequate power supply in the country because power is the bedrock of innovation, without which, industrialization will remain at a very low ebb in Nigeria.
- It is important for the government to implement cyber protection laws as soon as possible. It is unfortunate to note that the cyber protection laws which were formulated since 2015 have not been implemented into law. The full implementation of the laws would immensely help to protect businesses online and encourage local and international consumers to conduct transactions with the Nigerian MSMEs. Additionally, the law enforcement agencies should be properly trained on how to dictate, monitor and prosecute cybercrimes.
- The government should empower small and medium enterprise development agency (SMEDAN) to collaborate with relevant agencies for the purpose of training the MSMEs on the benefits of internet presence in businesses and how it can be leveraged. Most MSMEs interviewed for this study have an internet presence but don't know the worth and its capability as they do not understand how to use it to reposition their enterprises, hence amounting to underutilization of their online presence.
- SMEDAN should collaborate with other relevant agencies to champion the awareness creation, as well as organizing periodic training for the MSMEs on the benefits of internet presence leverage to boost business growth and sustainability.
- The government should strive to inculcate ICT skills in the schools, specifically the ICT skills that apply to electronic business management. A leading constraint for none adoption of internet presence by the MSMEs in Nigeria is shown to be lack of or limited ICT technical skill to use the internet strategically for promoting business especially for selling product and services to the foreign markets. This reflects the regional gaps in the digital economies. The problem can be addressed in businesses, secondary and tertiary institutions. It can never be overemphasized to state that internet education has a high return on investment and overall innovation capability for the MSMEs. It is noteworthy to express that most of the innovations are coming from small businesses and the private sector.
- It is very important for the government to create an enabling environment for electronic businesses and also invest in local startup ecosystems. Several entrepreneurs

interviewed for this research reported that poor government policies for example on the aspect of taxation hinder their free online business transactions, hence the need for improved policies, especially the critical policies that guild online businesses and entrepreneurship in Nigeria.

- On the aspect of connectivity, the government should enhance internet connectivity. In view of the fact that most Nigerians go online using mobile phones, the Nigerian's mobile and smartphone adoption rates have skyrocketed over a decade, which is bringing more people online. However, broadband is still very low in the country compared to many emerging regions and is a huge impediment to the online presence for most MSMEs in the country.

- It is highly important to reduce or subsidize internet tariffs for internet access. Internet access tariffs are still very expensive, which is still a big barrier for many startups. The high cost of mobile subscription in Nigeria is hindering most enterprises from tapping from the online economy. The government should also remove market access and regulatory barriers to online business. This report identified a number of regulatory barriers for MSMEs to operate online business especially cross-border, such as in the areas of market access, customs procedures, online payments, and legal liability regimes.

- The government should review market access and customs bottlenecks to online business. Almost all the MSMEs interviewed that sell goods online and deliver them physically cited barriers ranging from traditional barriers, to market access, to customs procedures, and logistics problems as major challenges. Similarly, the government should review the export promotion policy to meet the needs of online businesses. Just like trade policy, export promotion needs to also change as business digitizes to accommodate the new trend. Governments not only need to grasp the opportunities of exports of digital goods and services but also help MSMEs tap into the intra-regional digital market, as well as guiding MSMEs to use online tools and platforms for engaging in trade and pursuing new strategies for speedy economic growth.

Limitation of the Study and Future Work

The study has limitations in the sense that only two states out of six geo-political zones in the country were studied; hence the results cannot be used to generalise the state of online presence leverage in other parts of the country. Also, the two states in which the study was conducted are among the most industrial states in Nigeria. Future research could consider conducting the study in all the 6 geo-political zones of the country in order to have better research finding on the topic under study. In addition, the study only considered enterprises with at least one channel of online presence for the study, it is also in plan for future studies to consider enterprises without any form of internet presence at all, with the same category as the 6 enterprise types used in this study. Additionally, more hypothesis could be formulated and tested in the study to give a better understanding of the relationships that exist between the study variables. It is also possible that some other enterprise factors such as sales turnover, location, years of existence and so on could influence the quality of the internet presence adopted among the enterprises. Moving forward, other researchers interested in the subject could research other factors that were not included in this study.

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Appendix

Hypothesis

Table 1: Enterprise Demographics

Case Processing Summary		N	Marginal Percentage
Online Presence	Low	96	61.1%
	High	61	38.9%
Business Type	Manufacturing	27	17.2%
	Retail/Wholesale	28	17.8%
	Agro business	20	12.7%
	Training/Education	24	15.3%
	Health/Medical	24	15.3%
	Others	34	21.7%
What is your position in the business?	Manager	50	31.8%
	Business Owner and Manager	107	68.2%
Level of Education	No Education	3	1.9%
	Primary Education	4	2.5%
	Secondary Education	13	8.3%
Age	SSCE/OND	23	14.6%
	BSc/HND	76	48.4%
	Others	38	24.2%
	Below 18	5	3.2%
	18-30	19	12.1%
	31-40	64	40.8%
	41-50	45	28.7%
Sex	50+	24	15.3%
	Female	68	43.3%
Business age	Male	89	56.7%
	0-2 years	28	17.8%
	2-5 years	54	34.4%
	5-10 years	57	36.3%
	10 years +	18	11.5%
Valid		157	100.0%
Missing		0	
Total		157	
Subpopulation		148 ^a	

Table 2: Hypothesis Results

Model Fitting Information				
Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	204.235			
Final	157.161	47.074	21	.001

EVALUATION OF IMPACT AND BARRIERS TO EFFECTIVE ONLINE PRESENCE

2. Channels of online presence

Question: Tick the channel(s) of online presence adopted in your enterprise?

Table 3: Channels of online presence adopted in the enterprises

Medium of Online Presence		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	social media	93	59.2	59.2	59.2
	website	30	19.1	19.1	78.3
	social media and website	34	21.7	21.7	100.0
	Total	157	100.0	100.0	

3. Online Presence Rating

Question: How would you rate your enterprise online presence?

Table 4: Online presence rating

Online Presence Rating		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	inadequate	100	63.7	63.7	63.7
	adequate	32	20.4	20.4	84.1
	very adequate	25	15.9	15.9	100.0
	Total	157	100.0	100.0	

4. Ecommerce Participation

Question: Does your enterprise participate in electronic commerce which entails buying and selling of products and/or services online?

Table 5: Ecommerce participation

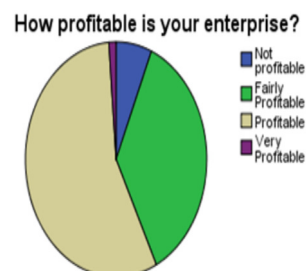
Does your enterprise deliver goods and or services to customers online?		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	41	26.1	26.1	26.1
	No	116	73.9	73.9	100.0
	Total	157	100.0	100.0	

5. Enterprise profitability

Table 6

How profitable is your enterprise?		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not profitable	10	6.4	6.4	6.4
	Fairly Profitable	57	36.3	36.3	42.7
	Profitable	88	56.1	56.1	98.7
	Very Profitable	2	1.3	1.3	100.0
	Total	157	100.0	100.0	

Figure 3



6. Online Presence Impact

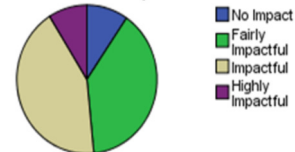
Question: How impactful is your enterprise online presence to the growth of the enterprise?

Table 7: Online Presence Impact

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No Impact	15	9.6	9.6	9.6
	Fairly Impactful	61	38.9	38.9	48.4
	Impactful	67	42.7	42.7	91.1
	Highly Impactful	14	8.9	8.9	100.0
	Total	157	100.0	100.0	

Figure 4

How impactful is your enterprise online presence to the growth of the enterprise?



7. Online Presence Barriers

Question: To what extent do the following factors hinder effective internet leverage by your enterprise?

Figure 5

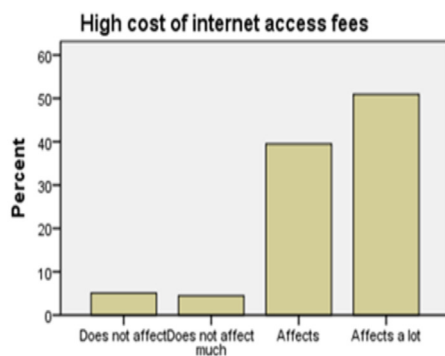


Figure 6

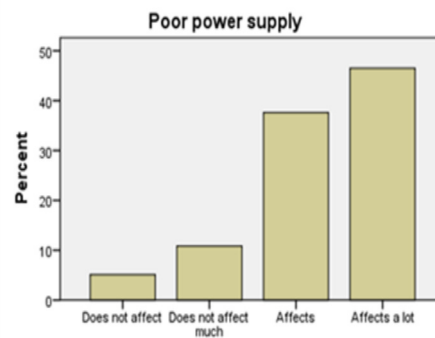


Figure 7

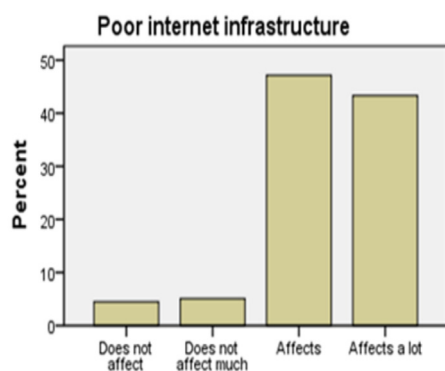
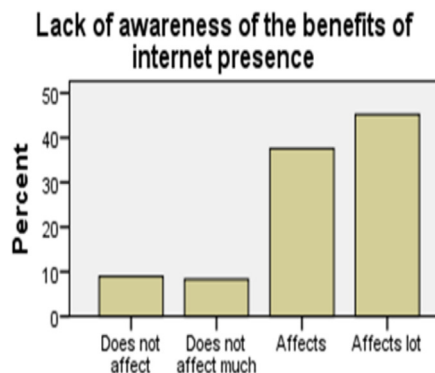


Figure 8



EVALUATION OF IMPACT AND BARRIERS TO EFFECTIVE ONLINE PRESENCE

Figure 9

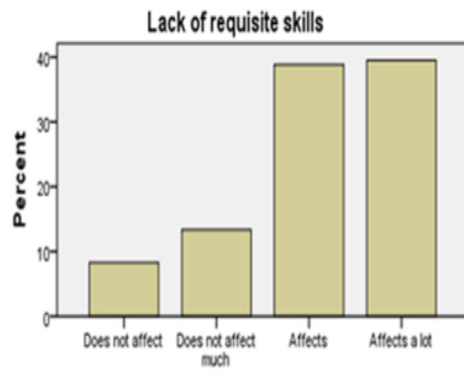


Figure 10

