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## AN ASSESSMENT OF THE LEVEL OF e-COMMERCE ADOPTION AND BENEFITS DERIVED BY SMALL AND MEDIUM ENTERPRISES (SMEs) IN ZIMBABWE

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### ABSTRACT

*The purpose of this study was to assess the extent and benefit of use of e-Commerce by SMEs in Zimbabwe. A group of SMEs were targeted out of whom; they gave their personal views on the extent and benefits of use of e-Commerce in their businesses. Data was collected by the use of a well- designed Likert scale questionnaire, which was administered to hundred and fifty (150) SMEs owners and management representatives. The questionnaire consisted of 71 items questions covering e-Commerce factors such as technology and human interface, adequate computer systems, internet connectivity, information communication technology, information processing and online business transactions as independent variables. While reduced operational cost, improved customer service, increased sales and profitability reflected independent variables. A software package for Social Sciences (SPSS) version 16.0 was used to analyse the data through quantitative and descriptive methods. The results of the study were that SMEs in Zimbabwe are using e-Commerce in their operations and they are benefitting in terms of reduced operational costs, improved customer service, increased sales, and profitability. These costs include transactional cost, operational, distribution, communication, delivery, advertising, administrative and management. The findings also show that those SMEs who are using e-Commerce in their operations tend to have higher annual revenues than those that do not.*

### KEYWORDS

e-Commerce, SMEs, sales revenues, customer service, profitability, operational costs, internet connectivity.

### INTRODUCTION

Electronic commerce (e-Commerce) has changed and is still changing the way business is conducted around the world. The Commercialization through internet has driven e-Commerce to become one of the most promising channels for inter-organizational business processes. It can be in the form of e-Advertising, e-Payment system, e-Marketing, e-Customer support services and e-Order and delivery (Sharma, 2002). The emergence of e-Commerce is redefining the way business is conducted. It offers organizations new ways to expand the markets, in which they compete, streamlines their corporate business processes to deliver products and services more efficiently, attracts and retains customers in new and innovative ways, and reduces costs of operations. E-commerce is transforming the way customers, employees, and suppliers are relating to one another. These changes are forcing organizations to craft new strategies and adopt new methods of implementation (Denning, 2012). Like in any other part of the world, many Small and Medium sized Enterprises (SMEs) in Zimbabwe are investing more and more in the internet communication platform. In order to survive in today's challenging and competitive environment, it is imperative that SMEs become competitive and resilient. The growth of e-Commerce is one of the most important recent environmental changes and developments of interest in the business fraternity today. The emergence of e-Commerce in recent years has enabled organizations to trade globally. However, SMEs seem to be aware of environmental changes and the corresponding defensive measures but no significant growth is visible. Over a decade now, SMEs in Zimbabwe were formed following the creation of the Ministry of Small-to- Medium Enterprises and Co-operatives Development by the Government of Zimbabwe with the vision; 'to be the "nerve" centre for growth, empowerment and the development of SMEs in Zimbabwe'. On the other hand, financial institutions had been throwing their weight on these SMEs providing loans and the Small-to- Medium Enterprise Development Corporation (SEDCO) is still abundantly supporting qualifying SMEs, technically and financially.

### NEED FOR THE STUDY

According to MacEwan (2013), there are about 10 000 SMEs in Zimbabwe controlling about 65 percent of the total corporate purchasing power. Small and medium sized firms dominate both developed and developing economies in terms of employment and number of companies, yet their full potential remains untapped. The Zimbabwe National Association of Small-to- Medium Sized Enterprises (ZNASMEs) confirms this number as registered with the Association. These cover all the sectors of the industry (Green, 2007). In Zimbabwe SMEs are best identified by the number of employees, that is, of between 1 and 75 as suggested by (Green, 2007). However, many of these have since transformed in one way or the other and others severally. The purpose of a business is to grow and the SMEs continuously evolve as stimulus response to environmental changes. Regardless of strategic and material assistance given at national level, most of these still remain 'lifestyle' businesses to provide owner-manager with acceptable income at 'comfort-level' of activity (MacEwan, 2013) rather than aiming to grow. This perspective exposes SMEs to the view that they are traditionally businesses owned by an uneducated, unskilled poor immigrant with an ethnic background (Green, 2007) and who seeks upward social mobility. Regardless of the above benefits that they can derive from implementing e-Commerce in their operations, few SMEs seem to be keen to adopt it maybe it is because of lack of knowledge and resources. This study therefore sought to unroll the extent to which SMEs have adopted the use of e-Commerce in their business operation in Zimbabwe and also to find out the extent of benefits they can derive by using e-Commerce in their business operations.

### STATEMENT OF THE PROBLEM

According to literature, there are so many benefits or advantages that the SMEs can derive by adopting e-Commerce in their operations, these include the reduced costs and improved customer service in addition to increased sales and profitability. These costs include transactional, operational, distribution, communication, delivery, advertising, administrative and management (Wilson and Abbel, 2002). According to the Ministry of Small and Medium Enterprises few SMEs in Zimbabwe have managed to adopt e-Commerce regardless of many advantages and benefits they can get from it. The study therefore sought to find out to what extent have SMEs in Zimbabwe adopted and benefited from the use of e-Commerce in their business operations.

### OBJECTIVES OF THE STUDY

1. To assess the extent to which SMEs in Zimbabwe have adopted e-Commerce.
2. To determining whether there are any benefits that have accrued to SMEs in Zimbabwe from adopting use of e-Commerce in their businesses.



**METHODOLOGY**

The researchers used quantitative research design and administered a total of 150 questionnaires to collect data. Questionnaires were issued out to SMEs owners and SMEs managers of various SMEs industrial sectors. The questionnaires were distributed on door to door basis using judgmental sampling and random sampling techniques. The questionnaires were collected as soon as the respondents had completed them.

**LITERATURE REVIEW**

**Small-to-Medium Sized Enterprises (SMEs):** In Zimbabwe, the Ministry of SMEs (2000) defines a small enterprise as a business that employs not more than 50 people while operating as a registered entity and a medium sized enterprise is one that employees up to 75 to 100 people. The Small Enterprises Development Corporation (SEDCO) (2010) does not differentiate between the small and medium sized entities but defines a small and medium sized enterprise as a form that has not more than 100 employees and above.

**E-commerce:** Refers to a wide range of online business activities for products and services. It also pertains to any form of business transaction in which the parties interact electronically rather than by the physical exchange or direct physical contact. A more complete definition is that e-Commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among the organizations, and between organizations and individuals (Chang, 2002).

**Technology and Infrastructure Support:** The rapid changes taking place in technological environment brought about major changes in the way organisations operate. Porter (2008) suggests that infrastructure and technology of any organisation depends on the financial strengths of that organisation. It is a prerequisite for entrepreneurs to have proper budgets in order to take care of the infrastructure and technology requirements of an organization. Identification of sources of technologies appropriate to their specific activities and procurement of cost effective technology is very crucial for effective running of an enterprises. Often most of SMEs are always struggling to produce required documents whether by banks or government authorities, these documents may include simple financial statements, business plans, budgets or balance sheets, while a good system can assist them in this regard.

**Benefits and Advantages of e-Commerce on SMEs:** Using e-Commerce, organizations can expand their markets to national and international markets with minimum capital investments. An organization can easily locate more customers, best suppliers and suitable business partners across the globe. E-commerce helps organization to reduce the cost to create process, distribute, retrieve and manage the paper based information by digitalizing the information. E-commerce improves the brand image of the company and helps organization to provide better customer services. E-commerce offers numerous benefits including reduced costs and improved customer service. These costs include transactional cost, operational, distribution, communication, delivery, advertising, administrative and management (Wilson and Abbel, 2002).

**Reduced Operational Costs:** E-Commerce offers numerous benefits including reduced costs and improved customer service. These costs include transactional cost, operational, distribution, communication, delivery, advertising, administrative and management (Wilson and Abbel, 2002). E-Commerce is used as low cost product advertising and marketing tool, and the medium works well since it can overcome time and geographic limitations (Sharma, 2002). E-Commerce is significantly reshaping manufacturing organizations. It is changing manufacturing systems from mass production to demand-driven, possible just-in-time manufacturing systems. The internet as an enabling force for improved supply chain management, offers efficiency and cost reduction to business processes across industries and nations (Lancioni, 2003). By adopting e-Commerce, business growth can be achieved either by boosting top line or revenue of business with greater product sales or service income or by increasing bottom line or profitability of the operation by minimizing costs (Sharma, 2002).

**Improved Customer Service:** E-Commerce improves the flow of organizational information. It is especially useful at gathering intelligence on customers, competitors, and potential markets. It increases the organization's ability to sense and respond to the market needs by collecting and disseminating market information throughout the organization. Strategic flexibility enables an organization to provide customers with personalized products while returning the economic advantages of mass production. With the information, the organization could accurately assess or stimulate market demand and search for new markets (Chang, 2002).

**Increased Sales:** E-Commerce allows organizations to quickly respond to customer needs through reduction of the time to the market, the time to produce, the time to deliver and the time to service, and this will result in the organization providing excellent customer service that meets the customers' needs and expectations, the customers will then recommend your products and services to others which will increase your sales (Riely, 2006).

**Profitability:** The use of e-Commerce can assist the business to operate profitably. Instead of business making several trips and shopping around for raw materials, a few mouse clicks can assist the business in identifying the suitable supplier while in the office. This will save the costs of travelling and time spent. Reduced operational costs will therefore increase the profitability of the SMEs.

**ANALYSIS OF THE STUDY**

**TABLE 1: EXTENT TO WHICH SMEs USE E-COMMERCE IN THEIR BUSINESS**

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Technology and Human Interface	150	1.00	5.00	3.2800	1.24605
Adequate Computer Systems	150	1.00	5.00	3.1600	1.20136
Internet Connectivity	150	1.00	5.00	3.3400	0.98167
Information Communication Technology Skills	150	1.00	5.00	3.4400	1.01338
Information Processing and Online Business Transactions	150	1.00	5.00	3.5600	0.99304

Table1 above depicts the responses to the question on use of e-Commerce by SMEs. The statistics reflects an indifferent attitude by SMEs on the issue of technology and Human Interface, with an overall mean score of 3.2800 and the standard deviation of 1.24605; adequate computer systems, with an overall mean score of 3.1600 and standard deviation of 1.20136; internet connectivity, with an overall mean score of 3.3400 and standard deviation of 0.98167; information communication technology skills, with an overall mean score of 3.4400 and standard deviation of 1.01338, and information processing and online business transactions, with an overall mean score of 3.5600 and standard deviation of 0.99304. E-Commerce adoption by SMEs is at its early and infant stages; however the more systems they have the more they have institutionalised e-Commerce in their operations. The SMEs with highly skilled ICT personnel are better placed in dealing with ever changing technological environment. This facilitates the use of e-Commerce in the business operations of the SMEs. The statistics reflects strong evidence of information processing and online business transactions being processed online. This reflects the level of adoption, institutionalisation and diffusion of e-Commerce in the business operations of SMEs in Zimbabwe.

**TABLE 2: THE EXTENT OF BENEFIT FROM USE OF e-COMMERCE**

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Reduced Operational Costs	150	1.00	5.00	3.6400	1.04511
Improved Customer Service	150	1.00	5.00	3.7800	0.99571
Increased Sales	150	1.00	5.00	3.6800	1.03884
Profitability	150	1.00	5.00	4.1000	1.14731

Table 2 above shows the statistical results on the positive attitude of the respondents towards the benefits derived from use of e-Commerce. The respondents acknowledged that the following benefits accrue to SMEs as result of using e-Commerce in their business operations: reduction of operational costs (mean score, 3.6400, standard deviation 1.04511; improved customer service (mean score, 3.7800, standard deviation 0.99571; increased sales (mean score, 3.6800, standard deviation 1.03884 and profitability (mean score, 4.1000, standard deviation 1.14731. The operational costs include transactional cost, distribution, communication, delivery, advertising, administrative and management (Wilson and Abbel, 2002).

TABLE 3: DESCRIPTIVE STATISTICS

Variables	N	Mean	Standard Deviation
Increased Sales	50	3.6533	.87017
Technology and Human Interface	50	3.3267	.95829
Computer Systems	50	3.3533	.92192
Improved Customer Service	50	3.4267	.86515
Information Communication Technology	50	3.2867	.84652
Improved Perceived Profits	50	3.4800	.73179

Table 3 above depicts the descriptive statistics indicating the respondents' positive perceptions of increased sales; improved profits, reduced operational costs and improved customer service as a result of e-Commerce adoption (technology and human interface, computer systems and information communication technology). The statistics significantly affirms the perceived relationship amongst the variables of the phenomenon under study.

TABLE 4: DESCRIPTIVE STATISTICS

Variables	N	Mean	Standard Deviation
Perceived Profits	50	3.9467	.92915
Technology and Human Interface	50	3.3267	.95829
Computer Systems	50	3.3533	.92192
Improved Customer Service	50	3.4267	.86515
Information Communication Technology	50	3.2867	.84652
Information Processing	50	3.4800	.73179

Table 4 above depicts the descriptive statistics indicating the respondents' positive perceptions of improved profits, improved customer service as a result of e-Commerce adoption (technology and human interface, computer systems, information communication technology and information processing). The statistics significantly affirms the perceived relationship amongst the variables of the phenomenon under study.

### FINDINGS AND SUGGESTIONS

The above results indicate that SMEs in Zimbabwe are using e-Commerce in their operations and they are benefitting in terms of reduced operational costs. These costs include transactional cost, operational, distribution, communication, delivery, advertising, administrative and management. They are also realising significant increases in sales revenues.

**Suggestion 1:** The research findings show that SMEs were positive about the use of e-commerce in their operations in Zimbabwe. This was shown by the mean score of 3.2800 on Technology and Human Interface, 3.1600 on Adequate Computer System, 3.3400 on Internet Connectivity and 3.4400 on Information Communication Technology Skills.

**Suggestion 2:** The research findings also showed that SMEs were benefitting in terms of reduced operational costs with a mean score of 3.6400, improved customer service 3.7800, increased sales 3.6800 and perceived profits with 4.1000. This meant that the SMEs were positive on the above as benefits of use of e-commerce.

**Suggestion 3:** The findings also show that there is significant relationship between adoption of e-commerce and reduced operational costs, improved customer service, increased sales and improved profits.

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