

IMPACT OF MSME PERFORMANCE IN ENVIRONMENTAL SECTORS ON E-COMMERCE ADOPTION

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Abstract

E-Commerce Adoptions' impact on MSME performance will be examined in this research, which will be modified by environmental factors. The findings of this research, using multiple regression analysis techniques, show that e-commerce communication, business processes, online e-commerce, and digital e-commerce platforms influence the performance of MSMEs concurrently, whereas e-commerce services do not. MSMEs' success is also influenced by environmental factors, such as internet ecommerce and business procedures, according to this study. MSME actors may use these findings to help them grow their businesses and reach their full potential

1. INTRODUCTION

Young people, particularly those who are still in school, are increasingly turning to e-commerce trade as a way to supplement their income. By starting an internet business, a number of college students have joined the ranks of the nation's young entrepreneurs. E-commerce trade differs from traditional trading in a number of ways that make this feasible. According to Rozama, et al. (2019), advancements in data and communication technology have an impact on a wide range of factors, including changes in several aspects of society, including social, economical, political, and societal. People make use of data and communication technology to make online purchases and/or to provide goods and/or services. Known as electronic commerce or e-commerce, it allows people to shop without having to go to a store in order to do so. According to the 2019 Annual Micro and Small Industry Survey (IMK) statistics provided by the Central Statistics Agency (2019:33), Java has Indonesia's highest concentration of MSMEs. There are 16,588 micro-enterprises in DKI Jakarta that have recently started using e-commerce (BPS, 2019; 21-22)

2. MSMEs AND E-COMMERCE:

2.1 Insight into Micro, Small and Medium Enterprises (MSME):

Second only to agriculture, MSME is an important source of employment in India. It also provides a breeding ground for the next generation of small-business owners and inventors. More than half of the world's workforce is employed by micro, small, and medium-sized enterprises (MSMEs). On a year-over-year basis, the number of units in the micro sector has risen by 18.5 percent, to reach 25.13 lakh units in 2020. While the Small and Medium segments have both shown modest increases from 9k to 11k units since 2018, the Small sector has grown from 2.41 lakhs in 2019 to 2.95 lakhs in 2020. 6.11 percent of manufacturing GDP growth, 24.63 percent of service-related activity growth and 33.34 percent of manufacturing output are attributed to the sector. As a result of the lack of organisation in this industry. It's not only huge enterprises that are being pressured by government to establish a more sustainable ecology, but smaller businesses as well. This sector's growth was aided by the efforts of the Ministry of MSME. Self-reliance India, which means "Self-reliant India," is one such effort that aims to promote entrepreneurship and product indigenization in India in order to make the country an international market powerhouse. The ministry has been pushing this idea in many sectors, including as coir, khadi, and manufacturing, in partnership with relevant ministries, state governments, and other stakeholders, by giving required assistance to current businesses and aiding in the creation of new businesses

2.2 Classification Of MSME:

It has been classified into Micro, Medium, and small firms depending on investment and income. Before and after the introduction of "ABA," the table below shows the investment and turnover limits for both manufacturing and service sectors:

Table 1: Classification of Micro Small and Medium Enterprises (MSME's)

Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment in Plant and Machinery or Equipment: Not more than Rs.1 crore and Annual Turnover ; not more than Rs. 5 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.50 crore and Annual Turnover ; not more than Rs. 250 crore

Entrepreneurs have often demanded that the investment ceiling be increased to account for inflation, and the government has done so via its plan. There have been instances in the past when company owners would operate at a lower level or form many companies to disperse their revenue in such a manner that they kept inside the threshold restrictions and therefore benefited. As stated by Sipahi E and colleagues, the new categorization is beneficial to MSMEs since there are businesses that may create substantial profits with a modest amount of capital (2020). 114 million people were employed by MSMEs prior to the Covid-19 epidemic, which had a growth rate of 13% on average compared to the broader industrial sector's growth. Additionally, the industry was responsible for almost 30% of GDP (GDP). This industry's sole drawback is the poor pay of its employees. Growth and GDP contribution have both slowed significantly in this industry after COVID-19. Due to the country's lockdown, which lasted from March to June 2020, many micro, small, and medium-sized companies (MSMBs) were forced to close or reduce their workforces, which resulted in even more hardship for their workers. For their part, employees were forced to endure the weight of months of low or no pay and the inability to find another employment. As a result, not only has company suffered, but so have the owners and employees that work in this industry's workforce. It was a comfort to many people during these difficult times when the government ordered banks to provide a twelve-month deferral on loan repayments. Because of its size, breadth of operations, and limited financial resources, the MSME sector suffered greatly during the COVID-19 epidemic. Pandemic affected this industry particularly hard and destroyed many companies because to their inability to cope with such unforeseen conditions, leading the supply chain to break down and having an influence on production, consumption, and product and service usage directly.

2.3 Insight Into E-Commerce Usage By MSME In India

A twelve-month suspension on loan repayments was granted by the government after the prior case, which was welcomed by many during these difficult times.. SMEs were particularly vulnerable to the COVID-19 pandemic because of their small size, scope of operations, and financial resources. Because many companies could not cope with unforeseen events like the pandemic, supply-chain breakdowns resulted, which had an effect on product and service use and output. If small and medium-sized businesses (SMEs) implement e-commerce, they may expect considerable benefits such as increased revenues and margins, a broader market reach, lower marketing and communication expenditures, and an increase in new customer satisfaction and retention. Internet-based MSMEs are claimed to export twice as much as those that do not utilise the internet at all. Despite the fact that many SMEs in India do not have an online presence, 43% of the country's population now makes purchases online. Small and medium-sized businesses (SMEs) in India are being assisted by governmental and industry authorities, as well as e-commerce companies, in finding innovative ways to promote, sell and service their products. Since MSMEs are predicted to make up 25-30% of the country's GDP by 2021, the adoption of electronic commerce would reduce marketing and distribution expenses by 60-80%. E-commerce is now used by 27% of Indian MSMEs, according to current statistics, and

this number is anticipated to rise rapidly in the near future. E-commerce in India has grown at a rapid pace due to the rising usage of smartphones, as well as greater internet access and market knowledge. Internet users in India are predicted to overtake those in the United States and become the world's second-largest. In 2020, there will be almost 457 million smartphone users in India, up to 173 million in 2014, according to current figures. 70% of people now access the internet through their cellphones because of the availability of affordable smartphones and the drop in telecom data costs. "Make in India," "Digital India," and the "Skill India" programmes launched by the current Indian government throughout its two terms in office all seek to help MSMEs in the nation take use of the possibilities of e-commerce.

2.4 Adoption of E-Commerce Among Indian MSMEs In India

Because of the COVID-19 virus which damaged business so greatly, MSMEs have been able to see the actual possibilities of digitalization and e-commerce. Businesses failed to create, promote, or sell their final items to clients in 2020 during this time period, resulting in severe revenue losses, employee job losses, and economic failures. To get out of the present position and re-enter the market with a boom, MSMEs have to immediately embrace digital tactics and e-commerce. Eventually, the industry began to realise the potential of e-commerce and realised that its adoption might play a vital role in facilitating development for their enterprises in both home and foreign markets. More than one-hundred percent of Indian MSMEs utilise their own web site to showcase their goods and services; they also use the internet for online advertising; and they do business through e-commerce on a regular basis. In industrialised nations like the United States and Europe, where MSMEs operate in a similar manner, the same situation may be seen. In contrast, just 5% of Indian MSMEs have a website, compared to around 50% of MSMEs in industrialised nations, making them low online users. Digital platforms and e-commerce are not being adopted or used by businesses to their full potential due to a lack of corporate support and infrastructure. While all of India's top firms have an e-commerce presence, 75 percent of the country's lower-end businesses are moving toward e-commerce. E-commerce and having an online presence are becoming more popular in developing nations, especially among small and medium-sized enterprises (SMEs). An rise in online exports for MSMEs relying on internet technologies for development is expected as e-commerce ecosystems mature and cross-border trading improves.

2.5 E- Commerce: Engine For Growth Of Msmes In India

In the last several years, the trading and operations of MSMEs have seen a remarkable transformation. Competition from both local and foreign businesses is a major concern for the industry despite its enormous economic impact. Because of this, in order to retain a competitive advantage in the market, MSMEs must broaden their consumer base and reach out to customers from all over the world. For companies, this means that they may compete on a worldwide scale, thanks to e-commerce, which will help them become more competitive

3. ADOPTION OF ECOMMERCE IN MSME SECTOR

ecommerce is a result of the internet's role in facilitating technical progress. In the early 1970s, electronic fund transfer (EFT) and electronic data interchange (EDI) were developed, enabling businesses to make orders and execute electronic financial transfers using computers. To communicate digital information before 1990, EDI was the sole option. With the advent of geographic user interfaces (GUIs) and the ability to easily navigate the whole World Wide Web, the internet's popularity has exploded. The rise of ecommerce may be attributed to the growth and advancement of technology. It was the pizza hut that was the first to implement change by setting up their first virtual website and receiving their first electronic order. Reordering supplies was made easier by Baxter healthcare, a pharmaceutical company, which used ecommerce and a telephone modem. A combination of improvements in internet infrastructure, software architecture, and development tools has boosted e-commerce, allowing businesses to take use of the internet's potential. According to Jose Gvarges, ecommerce existed prior to the internet. In electronic commerce the element of 'commerce' constitutes as one of the operative functions and the electronic component merely a way through which the function of commerce facilitate and as it uses information system (IS), information technology (IT) or information and communication technology (ICT) as means of serving commercial ends.

The Philip kottler writes his book of marketing management on the assumption that “the company’s marketing strategies and the models are need to be built as per requirement of internet the organisation for economic cooperation and development has supposed the concept of ecommerce for SME sector as earlier it was only concentrated towards the larger business organisation. In order to overcome the disadvantage of their small size, the internet has been used as a vital component in securing new customers and expanding their geographic reach. Customers are drawn to the internet mostly because of the savings in both time and money that it offers. Consumers nowadays are more likely to seek out the advice of others before making a purchase, and here is where the influence of social media can be observed. As a training ground for internet marketing, social media sites like Facebook and Twitter (marketing 2.0). the one to one relationship is created with this consumer express their needs, preferences and choice and idea about products in their social channel that influence future purchase.

3.1 Adoption of Ecommerce

If a transaction can be completed electronically, it is considered to be an ecommerce transaction in the eyes of literature. E-commerce is defined as "any activity or process that may be supported electronically" by swatman (1996). In another viewpoint, ecommerce is defined as any activity that utilises internet technology, yet there is a point of disagreement. There is a similar issue when lauden and Traver describe ecommerce by solely considering the internet as the only possible viewpoint. Electronic commerce encompasses more than just online transactions; it also encompasses the sharing and exchange of product data and information. All of these procedures rely on electronic communication between the parties and a well-built payment mechanism, which is necessary. To sum up, "Ecommerce uses computer network and electronic technology to connect all organization's processes, activities, and services aimed at purchasing and selling of items and exchange of information about company's money. The phrase e-commerce and e-business may be used interchangeably because of their similarity. According to both damanpour& Madison (2001) and Shinder (2007), there is no distinction between the two activities, which they see as part of a new linked economy in which businesses may increase value and access new market possibilities by transitioning internal and external relationships. According to laundon and tramer (2009a), an e-commerce system of business support is one that provides the foundation for online commerce.

Today's businesses have shifted their focus from "me to we," not just flexing their muscles but also becoming pioneers in the shift from "me to we." Organizations are broadening their horizons by tapping into the digital business, digital customer, and even digital device arenas through the use of networks. Many organisations' processes have been changed by e-commerce since the capacity to accept change is crucial for changing the landscape of commercial organisations (ITC). ecommerce reveals the driving forces behind an organization's growth and worldwide presence, which necessitates the adoption of the proper technology, the development of logistical skills, and the availability of the internet to make this implementation possible. It also makes clear the steps an organisation must take in order to maximise the potential of ecommerce in terms of increased results and reduced costs by eliminating all middlemen in the value chain process. It is necessary to have a number of crucial pieces in place before ecommerce can take off. In order for a company to function, it need access to the internet, as well as physical and digital products and services. Preparation is required before ecommerce can take hold in the United States. The manager's ability to think beyond the box is essential for this adoption to occur. It is a slow, complicated process with integrated e-commerce capabilities that businesses are moving toward ecommerce adoption. The ecommerce advantage is one of the most important factors in the adoption of ecommerce. According to the research, e-commerce adoption is influenced by the perceived benefits of e-commerce. Sales will go up, customer, supplier, and staff relations will improve, and order tracking will be made simpler. According to auger (2001), ecommerce applications must be compatible with established business processes since compatibility affects the pace at which innovation is adopted. The adoption of ecommerce may be seen as a continuum that comprises a wide range of applications as well as a sequence of innovations that must be considered as an important part of adoption.

3.2 Ebusiness & MSME

E-business, or electronic business, has transformed the way companies do business by making use of the internet as a valid communication channel. The digital trend has influenced company strategy, process reform, and information collection in a significant manner. Because of this, the company has built a new linked environment where customers' habits, preferences, and context are used to provide an engaging and personalised experience (Accenture tech vision). It's not only about buying and selling products and services; it's also about providing customer support, engaging with business partners, performing e-learning, and processing e-transactions. Hybrid e-commerce models, such as brick-and-click, use the best of both conventional and web-based techniques. It is defined by Zhu and Karlmer (2003:53) as a platform for conducting value chain operations (including sales, customer support, procurement, information exchange, and coordination with suppliers to integrate information technology infrastructure) using the internet as a medium. "E business," as defined by damanpour and madison in 2001, involves the use of new laws of the linked economy to create value and exploit market possibilities. In order to facilitate e-commerce exchanges, a company that is digitally enabled controls the transactions. Social networking sites, wikis, blogs, podcasts, instant messaging, and discussion formats are among the web 2.0 applications defined by O reilly (2005). Many of the obstacles inherent in small company have been solved by the widespread usage of audio and video conferencing and presentation systems. Small businesses benefit from the cooperation network because they have access to more resources, which allows them to develop and compete on a global scale.

3.3 Ecommerce in Indian MSME

Small and medium-sized enterprises (SMEs) in India have an exceptional potential to take advantage of the country's rapid development in ecommerce. Msme may now reach a worldwide market that was previously out of reach because to internet connectivity. From \$38.5 billion in 2007, the Indian e-commerce sector is predicted to expand to \$200 billion by 2026. (by IBEFe Commerce). MSMEs in India have benefited from the e-commerce industry's funding, technology, and training. This has had a positive cascading effect on other industries. Since the Internet converted the globe into a global village and revolutionised civilization, no other technology has had such profound impact on human existence (by Seymour et al) The 'creative instrict' of Indian entrepreneurs has enabled them to construct a technological platform and embrace digitalization (deloitte) by creating new online behaviours. Digital India, Make in India, Startup India, Skill India, and Innovation Fund are the government's main programmes to assist the ecommerce sector and to tackle the issues of rural internet penetration and a shortage of trained personnel, respectively (deloitte). The research conducting by Boston consulting group titled 'capitalizing on India s digitally influenced consumers from buzz to bucks which shows that Indian internet user use internet for product use or for many other purposes. This demonstrates how the internet aids consumers from the pre-buy stage all the way to the point of purchase. It was pointed out in the report that msme had a problem. Small and medium-sized enterprises (SMEs) are actively engaged in integrating ecommerce into their business processes, as has been seen and proven in several studies. Ecommerce has made it possible for small firms to compete on an equal footing with large ones, allowing for more mobility and flexibility in how and when they communicate.

3.4 TAM AND SME

Business adoption and its effect on organisation performance are examined using Davis's technology acceptance models. In this view, a person's attitude toward and perception of usefulness play a significant role in determining their actual behaviour. For the purpose of helping people adopt new technologies, Davis created this tool in 1985. Understanding how external factors affect internal beliefs, attitudes, and intentions is a key component of TAM. Potential users' attitudes toward technology adoption are influenced by two primary beliefs: the perceived utility and the perceived ease of use of the technology. Perceived usability is correlated with perceived ease of usage. Individuals have characterised perceived usefulness as the perception that the technology's simplicity of use requires only little physical and mental effort to be adopted. Another research, the most significant of which were TAM 2 and UTAUT, have added to and changed the tam model. Extended version of TAM has taken into account performance expectation, effort expectancy, social influence and enabling conditions. It has been utilised as a dependable and robust tool for forecasting the behaviour of

individuals when it comes to their adoption of new technologies. A variety of technologies have been used to evaluate the Tam model (e.g. ATM, email, netscape, access, internet, word and excel). In accordance with the theory of model, the results show that perceived utility and simplicity of use are the main factors that impact the attitude toward adoption and that further influences the intention to implement it

4. E-COMMERCE APPLICATION TO SMALL AND MEDIUM BUSINESSES (SMES)

ICT provides a whole new environment for distributing knowledge, exchanging ideas and connecting people today. Furthermore, it opens up a new market for addressing the requirements of human beings. Small firms may suffer from internet-related problems, according to a few studies. All nations throughout the globe are quickly adopting the practise of e-commerce. As a result, it was widely studied by academics throughout the globe. Scholars are particularly interested in how e-commerce might aid small and medium-sized businesses (SMEs), both because of the importance of SMEs to the economy and because of the many advantages e-commerce provides to businesses of all sizes. Due to SMEs' size, poor capital, low technology, labour with low skill, low competition, etc., it is difficult for them to compete effectively. This means that e-commerce for small and medium-sized enterprises (SMEs) is a subject that must be studied in a variety of ways. Over 60% of marketing and distribution expenses may be cut by using e-commerce, which is used by 27% of Indian SMEs on a daily basis (UNIDO). E-commerce can be implemented by SMEs for as little as \$100. (2017). The Indian government, business groups, and e-commerce companies all understand the importance of small and medium-sized enterprises (SMEs). E-commerce and small and medium-sized enterprises (SMEs) are flourishing in India thanks to several organisations, with the government playing a key role. As a result, study on the government's use of ecommerce to small and medium-sized enterprises is not just relevant to India, but also to other nations throughout the globe.

4.1 What e-commerce means for small and medium-sized businesses

These days, thanks to the advancement of information technology in general, and the Fourth Industrial Revolution in particular, there is more opportunity than ever before to disseminate knowledge, link people together, and so on. In addition, it opens up a new market for meeting human wants. It's possible to find a wide range of information on products and services through e-commerce. SMEs also benefit from e-commerce, which reduces manufacturing costs, lowers administrative expenses, and saves time. It is true that e-commerce facilitates business by providing direct access to consumers as well as suppliers and distributors. It is becoming more common for nations to join the global network economy as the internet and e-commerce proliferate. There are several advantages to e-commerce for small businesses, including the following: There is no set time or location. E-commerce is able to deliver on-demand information to its customers whenever and wherever they need it since it is based on the Internet. Customer thankfulness helps businesses cultivate long-term relationships with their most important clients. Traditional techniques take a long time to gather information, however virtual environments and enhanced visuals allow for a large time savings. Employers and workers both save time and money when it comes to educating themselves on the latest tools and technology. The distance between businesses and their clients is also reduced thanks to online shopping. There are a number of ways in which consumers may use the internet to purchase, pay, and reply to items.

Consumers, suppliers, and distributors all benefit from e-commerce's ability to reduce the distance between the firm and its customers by facilitating transactions and information exchanges. For businesses, it enables them to reach out to new clients and show thanks to current ones. In addition, e-commerce provides businesses with the ability to sell their items throughout the globe without having to contact customers or advertise elsewhere. In addition, e-commerce offers several advantages to business owners and managers, allowing them to better serve their clients. Thus, clients may interact directly with enterprises through online resources as a consequence of e-commerce. If you have a high-speed internet connection and a portable multimedia device like a laptop or computer, you may easily visit websites that provide information about items and pricing. E-commerce may increase supply chain efficiency by giving complete information about product use, inventory levels, shipping status, and manufacturing needs. According to the findings, e-commerce is the greatest option for small and medium-sized businesses (SMEs) as well as large corporations.

4.2 SMEs' Barriers in Applying E-commerce

Some of the most significant obstacles to implementing e-commerce for Vietnamese small and medium-sized enterprises (SMEs) were identified by Huu Phuoc Dai Nguyen and Thai Binh Dang (2017) in their study of the country's e-commerce landscape, including technical difficulties with e-commerce website use, who is ultimately responsible for e-commerce service delivery and payment, as well as service reliability, poor Internet connectivity, and customer privacy concerns. SMEs may be reluctant to adopt e-commerce because they fear that their staff lack the technological expertise to do so. In addition, many small and medium-sized enterprises (SMEs) in Vietnam lack expertise with e-commerce. Other challenges experienced by SMEs include language barriers, high user support costs, a lack of familiarity with e-business practises, registration and certification complications, and a higher-than-anticipated cost of running and maintaining an e-commerce system. Thuy Nguyen Xuan (2016) claims that information security is the most significant impediment to the growth of e-commerce in Vietnamese small and medium-sized enterprises.

E-commerce challenges in the EU include linguistic difficulties, logistical issues linked to the compatibility of postal and payment systems, and legislative impediments to both consumers and businesses. On the subject of e-commerce, Huang (2007) concentrates on Taiwan. For small and medium-sized businesses, the most significant roadblock is the legal system, followed by the payment system and infrastructure. Eight major obstacles to SMEs were found in another Australian research. Barriers are divided in this research into exterior and internal types. Common technological standards, industry sector e-competencies and an inability to grasp the demands of small businesses are all external hurdles. It's important to grasp the e-commerce ecosystem, identify advantages, trade globally, and deal with financial restraints. These two research have a small sample size, empirical data, and a limited number of obstacles to investigate. Another key roadblock in the deployment of electronic commerce was security concerns, which Sultana et al. (2011) highlighted as a prominent concern among Swedish small business owners who took part in the survey. To the contrary, Arendt (2008) contends that lack of company-wide education and training is an even greater impediment to widespread e-commerce adoption than a lack of financial resources.

4.3 Factors Affecting the Success of Applying E-commerce in SMEs

Many academics have also studied the elements that influence the success of e-commerce in addition to the study on e-commerce hurdles. Web localization to meet the needs of local customers (cultural appropriateness, local regulations, language, etc.) has been identified by scholars as a key success factor. Other factors include the development of customer or B2B relationship relationships, the focus on processes that improve convenience and information, intermediation and price as well as the site's visibility near the top of search results

5. CONCLUSION

The Indian e-commerce market is booming for many reasons, but if it is to have the desired impact on the Indian economy, it must overcome certain significant obstacles. Because of India's rising internet penetration, small and medium-sized enterprises (SMEs) have started discovering their alternatives as online sellers with access to clients and shoppers throughout the nation. Many small and medium-sized businesses (SMEs) are keen to take advantage of cross-border e-commerce as a significant income potential. Underdeveloped infrastructure, a lack of knowledge about the advantages of online commerce, and a lack of trust among enterprises contemplating going online are some of the primary obstacles facing the industry.

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