

## **E-BUSINESS MANAGEMENT PRACTICES ON THE PERFORMANCE OF SMALL SCALE ENTREPRENEURS (SSE) IN EBONYI STATE.**

Rev.Fr. Ede, Titus Eguji, Ph.D  
Department of Psychology and Sociological Studies  
Faculty of Social Sciences and Humanities,  
Ebonyi State University, Abakaliki  
[frtitus.ede@ebsu.edu.ng](mailto:frtitus.ede@ebsu.edu.ng)

### **Abstract**

The study evaluated the effect of E-business management practices on the performance of Small Scale Entrepreneurs (SSE) in Ebonyi state. The specific objectives were: examine the effect of customer relationship on profitability; evaluate the effect of E-transaction on improved efficiency of SSE in Ebonyi state. The study used the descriptive survey design approach. The primary source of data was the administration of questionnaire. The population was two hundred and thirty four (234) entrepreneurs. Two hundred and four (204) staff returned their questionnaire and accurately filled. Data was analyzed by mean score and standard deviation. Hypotheses were analyzed using Z - test. The findings indicated that Customer relationship management had significant positive effect on the profitability,  $Z(95, n = 204) 4.621 < 5.671, p < 0.05$  and E-transaction had significant positive effect on the improved efficiency of SSE in Ebonyi State  $Z(95, n = 204) 4.481 < 6.091, p < 0.05$ . The findings showed that with adoption of E-transaction, the challenges of product delivery and payment has been solved. The study recommended that managers should ensure customer service personnel in the organization are well trained individuals and practice good customer relationships.

### **Introduction**

#### **a. Background to the study**

The Internet is turning business upside down and inside out. It is fundamentally changing the way companies operate, whether in high-tech or metal bashing. This goes far beyond buying and selling over the Internet, or e-commerce, and deep into the processes and culture of an enterprise. In all aspects, e-businesses face hurdles and difficulties. The e-businesses space has become so saturated that standing out from other e-commerce businesses is challenging. "Small businesses that focus their attention in the e-business space need policies and procedures to create a solid cyber security framework for the organization as small businesses cannot afford to have downtime in operations and sales, because every transaction is a marginal financial success that the business depends on" (Post, 2023). From a business perspective, the internet has had a profound effect on the way firms operate, how they communicate with others, what products they produce, how they deliver products and services, and how they seek competitive advantage. The internet has changed the 'rules' of trading by presenting new challenges and opportunities and altering the way firms engage and build relationships with customers.

Mae, (2015) noted that the term 'e-business' is often used interchangeably with "e-commerce", but online transactions are only one of the ways that e-business has transformed today's business processes and improved efficiency. E-commerce companies leverage the internet, intranets, extranets, and various networks to facilitate their business processes. Instead of considering organizations as independent entities, they are now seen as interconnected entities within a network, where information and communication technologies play a vital role in enabling seamless transactions and collaborative ventures among partners. The advent of the internet has revolutionized the exchange of information, products, and

services globally, eliminating constraints of time and distance. The expansion of e-commerce in recent years has brought about new demands for businesses (Pratt, Cole & Karijan, 2023).

E-business processes play a vital role in enabling businesses to achieve their goals and objectives. In the present-day work environment, organizational performance is characterized by the ability of a company to attain its objectives amidst constant change. The definition of organizational performance can vary depending on factors such as the specific organization, its goals, and the market dynamics (Miles, 2022). Businesses are continuously adapting their business models to incorporate advanced technologies, hybrid workforces, evolving customer expectations, and the ever-expanding capabilities of the internet. Information technology, in conjunction with effective human resources management, empowers organizations to be more adaptable in their structures and enhances their capacity to comprehend market changes, respond to them, and capitalize on new opportunities.

Organizational performance is a term widely used but lacking a universally agreed-upon definition. While the construct is influenced by various factors specific to each organization, the absence of a standardized definition creates challenges for professionals in reaching a consensus on its precise meaning (CQ Net, 2023).

Recognizing the significance of e-business in modern business operations, this study aims to assess the impact of e-business management practices on the performance of Small Scale Entrepreneurs (SSE) in Ebonyi state.

#### **b. Statement of the problems**

E-business, also known as e-commerce, is the avenue companies use to sell goods and services via the Internet. E-Business is about utilizing internet technologies, such as simple email, online banking solutions, websites and more sophisticated applications such as web based CRM (Customer Relationship Management) Solutions, web based inventory management. Major goal of E-Business is to increase sales, business efficiency, productivity, streamline business processes and decrease costs. E-business *allows companies to reach more consumers in a much broader economic market.*

The past several years have seen an explosion in the world of business technology. Companies implement technology to create a competitive advantage in the business environment. In e- businesses due to automated processes, there is a very low reduction in the costs. Also, consumers can save a large amount of money while doing e-commerce shopping. Nevertheless, there have been observed lapses between these businesses and their customers as a result of poor customer relationship and failed E-transactions.

Acquiring economic resources for producing goods and services is much easier when using e-business technology. *Businesses, managers and employees need intelligent digital retail practices to address e-business challenges in this highly competitive world. Therefore, the organization should not overlook the identified issues of e-business, as disregarding them could result in diminished profitability and a lack of improved efficiency. This has lead to the study of E-business management practices on the performance of Small Scale Entrepreneurs (SSE) in Ebonyi state.*

#### **1.3 Objectives of the study**

The main objective of the study was to evaluate the effect of E-business management practices on the performance of Small Scale Entrepreneurs (SSE) in Ebonyi state. The specific objectives were to:

- a- Examine the effect of customer relationship and profitability of SSE in Ebonyi state
- b- Evaluate the effect of E-transaction on improved efficiency of SSE in Ebonyi state

#### **1.4 Research Questions**

The following research question guided the study

- i. What is the effect of customer relationship and profitability of SSE in Ebonyi state?

- ii. What is the effect of E-transaction on improved efficiency of SSE in Ebonyi state?

### **1.5 Statement of hypotheses**

The following statement hypothesis guided the study

- i. Customer relationship management has significant effect on the profitability of SSE in Ebonyi state.
- ii. E-transaction has significant effect on the improved efficiency of SSE in Ebonyi state.

### **1.6 Significance of the study**

**Organization:** The research is highly important to the small scale entrepreneurs since it improves the legislation by defining permissible activities that are not under the jurisdiction of the government Businesses. These will Increase Revenue, Search Engine and Social Media,Traffic. Build an Online Reputation with Reviews, Lower Operational and Labour Costs, Customer Data Inventory Tracking, and Customer Email Communication.

**Individual:** Everyone is impacted by e-business, including company owners, executives, and workers as well as suppliers, clients, and rivals. The study and application of e-business equips people with the knowledge and abilities to transact their own business.

### **1.7 Scope of the study**

The study examined the of E-business management practices on the performance of Small Scale Entrepreneurs (SSE) in Ebonyi state. The geographical location of the study was Ebonyi state, Nigeria. The independent variable of E-business include: Customer relationship management and e-transaction while the dependent variable of the study was profitability and improved efficiency.

## **Review of Related Literature**

### **2.1 Conceptual Review**

#### **2.1.1 E-Business**

E-business, also known as electronic business, refers to the execution of various business processes online, utilizing platforms such as the web, internet, extranet, or a combination thereof. These processes encompass a wide range of activities focused on customers, internal operations, and management. They include buying and selling goods and services, providing customer service, processing payments, managing production and supply chains, collaborating with business partners, sharing information, automating employee services, and recruiting personnel. While e-business incorporates e-commerce, it extends beyond mere online purchasing transactions. Its scope encompasses functions and services such as developing intranets and extranets and delivering e-services over the internet through application service providers (Pratt, 2023).

#### **2.1.2 Management**

According to Dill (2021), management encompasses a series of activities including planning, decision-making, organizing, leading, motivating, and controlling the organization's human resources, financial resources, physical resources, and information resources. The aim of management is to achieve the organization's goals in a manner that is efficient and effective. Management (or managing) is the administration of organizations, whether they are a business, a non-profit organization, or a government body.

#### **2.1.4 E – business management practices**

E-business, also known as electronic business, involves conducting various business processes online through platforms such as the web, internet, extranet, or their combination. (Studycorgi, 2021). Enterprises engage in e-business to procure parts and supplies from other companies, collaborate on sales promotions, and conduct joint research. The adoption of e-business has brought about significant transformations in how enterprises, government agencies, nonprofit organizations, and other institutions operate. It has enabled them to enhance productivity, reduce costs, expedite digital transformation, and upgrade their processes (Pratt, Cole & Karjian, 2023).

#### **2.1.5 Components of E-business Management practices**

##### **2.1.5.1 Customer relationship management**

Customer relationship management (CRM) involves various elements, ranging from a company's website and emails to mass mailings and telephone calls. Companies also utilize social media to adapt to trends that can positively impact their bottom line. In recent times, the term CRM has increasingly been associated with technology systems that enable companies to effectively manage their external interactions with customers throughout the entire customer lifecycle, from initial discovery to education, purchase, and post-purchase stages (Hargrave, 2022).

##### **2.1.5.2 E – transaction**

An electronic transaction refers to the process of digitally exchanging electronic data within computer-mediated networks. This data, in the form of electronic records, is transmitted and received through digital means. Electronic transactions encompass more than just the exchange of money or electronic payments; they also involve the transfer of data and messages that can be processed online. (Aryne, 2021).

#### **2.1.6 Performance**

A performance refers to the act of completion of an action, task, or function. Academic performance, on the other hand, pertains to the assessment of student accomplishments in different academic disciplines. Educators and educational authorities commonly evaluate achievement through classroom performance, graduation rates, and standardized test outcomes (Ballotpedia, 2022).

### **i. Components of Performance**

#### **2.1.7.1 Profitability**

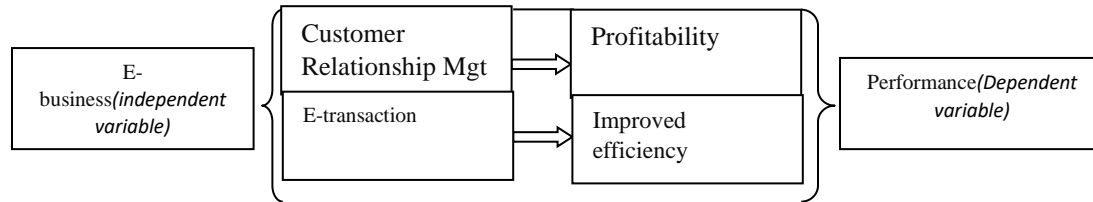
Profitability is ability of a company to use its resources to generate revenues in excess of its expenses. Profitability determines whether a business stays in business. According to Horton, Potters and Munichello (2021), profitability refers to the capacity of a business to generate a return on investment by utilizing its resources in comparison to an alternative investment. The success of a every business depends on its ability to continually earn profits. Profitability is the degree to which the value of a farm's production exceeds the cost of the resources used to produce it, (Edwards, Duffy, 2014).

#### **1. Improved Efficiency**

Efficiency is the achievement of optimal performance levels by utilizing the fewest possible inputs to generate the highest possible output. It involves minimizing the use of unnecessary resources, including personal time and energy, to produce a specific outcome. Efficiency is a quantifiable concept that can be

assessed by evaluating the ratio of useful output to total input. By increasing efficiency, the wastage of resources such as physical materials, energy, and time can be minimized while still achieving the desired results (Banton, 2022).

### 2.1.8 Conceptual framework of the study



### b. Theoretical Review

The study was anchored on social network theory. The social network perspective provides a set of methods for analyzing the structure of whole social entities as well as a variety of theories explaining the patterns observed in these structures

#### 2.2.1 Social network theory

Social network theory was developed by Émile Durkheim and Ferdinand Tönnies 1894. Social network theory focuses on the role of social relationships in transmitting information, channeling personal or media influence, and enabling attitudinal or behavioral change. Social networks are networks of social interactions and personal relationships (Shires & Chapel, 2020). SNT is a way to account for the social connections that an individual employs to reach valued information. Social networking is an online platform that facilitates interpersonal connections, idea-sharing, information dissemination, and the fostering of social bonds. In the dynamic landscape of today, social networking is experiencing significant growth. People utilize social networks as an outlet for expressing their emotions and connecting with others. The motivations for engaging in social networking can vary from person to person, (Ehrlich, 2011).

### 2.3 Empirical Review

#### 2.3.1 Effect of customer relationship manufacturing and profitability

Ogbu, Ugboego and Osueke (2019) carried out a study on the Effect of Customer Relationship Management on Organisational Resilience of Deposit Money Banks in Nigeria. This research survey examines the impact of customer relationship management (CRM) on the organizational resilience of deposit money banks. The study adopts a cross-sectional approach. A sample of ten deposit money banks in Abakaliki, Ebonyi State, was selected using simple random sampling. From these banks, eighty senior managers were sampled. The sample size of sixty-six was determined based on the accessible population using the Krejcie and Morgan method. Data was collected from the respondents using a closed-ended questionnaire. The hypotheses were analyzed using simple linear regression with IBM SPSS Statistics (20.0). The findings of the study indicated a positive and significant effect of customer relationship management on the organizational resilience of deposit money banks in Nigeria.

Ogboagha & Managwu (2021) conducted a study on the Impact of effective implementation of customer relationship management to the success of hotels in Afikpo North local government of Ebonyi State, Nigeria. The study assessed the impact of effective implementation of customer relationship management to the success of hotels in Afikpo North. The researchers formulated three objectives and one hypothesis for the purpose of the study. A total of eighty (80) respondents were sampled for the study. Questionnaire and personal interview were the instruments used for data collection. Relevant data collected were

analyzed using simple percentages and Analysis of Variance (ANOVA) was used to test the hypothesis. The findings of the study showed that product customisation, long term relationship, customer loyalty and return on investment were the importance of Customer Relationship Management on hotel establishment. Mac-Ozigbo and Cross (2021) conducted a study to examine the influence of customer relationship marketing on the performance of commercial banks in Nigeria. The research focused on the impact of investment in implementing customer relationship marketing strategies on the performance of commercial banks in Nigeria. The study was conducted in the Federal Capital Territory, Abuja, Nigeria. A quasi-experimental research design was employed, utilizing secondary data for analysis. The findings indicated a negative and statistically insignificant association between investment in customer relationship marketing and the profit level of commercial banks in Nigeria.

Muhammad, Suhail and Muhammad (2022) conducted a study to explore the effects of Customer Relationship Management (CRM), Technological Turbulence, and Customer-Centric Management on Financial Performance. The study revealed that CRM enhances competitiveness by enabling organizations to understand customer needs and trends. The research also examined how internal and external information integration, as well as supply chain performance, impact corporate finances. Primary data was collected from service sectors in Lahore, with questionnaires distributed to 150 individuals, resulting in 121 valid responses. Demographic analysis was conducted using SPSS, while regression and correlation analyses were performed using Smart-PLS (3.0). From a business-to-customer (B2C) perspective, the study found that CRM adoption has a significant positive impact on organizational performance within the service industry.

### **2.3.2 Effect of E-transaction on improved efficiency**

Azih and Nwagwu, (2015) conducted a study on a Role of E-Payment System in Promoting Accountability in Government Ministries as Perceived by Accounting Education Graduates and Accountants in Ministry of Finance of Ebonyi State. This paper identified the role of electronic payment system in promoting accountability in government ministries alongside with the challenges facing the implementation of e-payment in government ministries in Ebonyi State. The study was guided by two research questions and two hypotheses. The population of the study comprised of 112 accountants as well as accounting education graduates working in the Ministry of Finance as accounting officers. The entire population was studied because of the small number of the population. A structured questionnaire was administered to all the respondents while 98 copies of the questionnaire were filled correctly and returned. The research questions were answered using mean and standard deviation while the hypotheses were tested using t- test. The test of hypothesis showed no significant difference on their responses based on gender and experience. The researchers based on their findings concluded that e-payment helps in assuring correctness of financial transactions recorded.

Onwumere and Ozioma- Eleodinmuo (2015) carried out a study on Enhancing Innovativeness Among Small and Medium Scale (SMES) Leather Enterprises to Boost Performance in Abia State, Nigeria. This study critically analyzes the innovation types and the effect on the performance of the leather based manufacturing enterprise in Abia state. The study has four specific objectives which were to examine the socio economic characteristics of the respondents, analyses of the various types and strategies of innovation, the effect of innovation on the performance of the enterprise as well as the determinant of innovation and performance. Random samples of 120 leather based manufacturing firms were obtained and the data were collected using a well-structured questionnaire. The tools used for data analysis were tables, frequencies and percentages, correlation analysis, probit regression and multiple regression

analyses. It was observed that the innovations used to enhance performance among leather based agro-industries were product, market and technological innovations.

Anoke, Odo and Ogbonna (2019) carried out a study on the Effect of Exchange Rate Depreciation on Trade Balance in Nigeria. This study examined the effect of exchange rate depreciation on trade balance in Nigeria (1986-2014). The econometric analytic tools used are: Co integration Test, vector error correction model, Wald test, Granger Causality Test with the following results (i) the trace statistics of the Johansen co integrating equation shows that there exist a long run equilibrium relationship between exchange rate depreciation and trade balance in Nigeria. (ii) the vector error correction term met the required conditions, however exchange rate depreciation has no significant effect on trade balance in Nigeria, The study concludes that depreciation cannot improve the trade balance in the Nigerian economy in the short run as depreciation can only benefit countries that are originally export based before the depreciation of a currency. Economies that are import dependent like Nigeria can hardly benefit from the depreciation of its currency.

Ndukwe, Agha & Ede (2023) conducted a research on impact of Public Enterprises on Economic Development: A Study of Selected State-Owned Enterprises in Ebonyi State. The study assessed the impact of public enterprises on economic development with focus on selected state-owned enterprises in Ebonyi State. Specifically, the study examined the extent to which public enterprises have contributed to revenue generation, job creation and improved standard of living in Ebonyi State. Descriptive survey design was adopted to study 1567 staff of selected enterprises and residents being beneficiaries. The sample size was 319 determined using Taro Yemene's and Kumar's sample allocation formulae. Judgmental sampling techniques were adopted. Data were collected from primary and secondary sources. The instrument for data collection was structured questionnaire. Data were analysed using statistical tables, mean and standard deviation. Findings revealed that public enterprises have not significantly enhanced revenue generation in Ebonyi State.

Obeten, Uba, Ewum & Timilehin (2023) carried out a study on Measuring Entrepreneurial Skills and Sustainability in Small Business Enterprises Post-Pandemic: Empirical Study From Cross River State, Nigeria. The study aims to identify entrepreneurial skills required for sustainable small business enterprises in Calabar Metropolis of Cross River State, Nigeria. Two research questions were posed to guide the study. The study adopted a descriptive survey research design, and multistage sampling techniques were observed. The stratified and accidental sampling techniques were used to arrive at the selected sample of four hundred (400) registered small business enterprises operating in Cross Rivers State. A structured questionnaire titled "Questionnaire for Entrepreneurial Skills Required for Sustainable Small Business Enterprises in Calabar Metropolis" (QESRSSBECM) was used for data collection. Descriptive statistics was used to analyze data gathered for the research using SPSS version 21.0. The research findings revealed that risk management and ICT skills are required for sustainable small business enterprises in Calabar Metropolis in the post-covid era.

**2.3 Summary of the Empirical Review**

S/N	Author	Year	Area of the study	Topics	Method/Analysis	Findings
i.	Azih and Nwagwu	2015	Ebonyi State, Nigeria	Role of E-Payment System in Promoting Accountability in Government Ministries as Perceived by Accounting Education Graduates and Accountants in Ministry of Finance of Ebonyi State.	Mean and standard deviation	The researchers based on their findings concluded that e-payment helps in assuring correctness of financial transactions recorded.
ii.	Onwumere and Ozioma-Eleodinmuo	2015	Abia State, Nigeria.	Enhancing Innovativeness Among Small and Medium Scale (SMES) Leather Enterprises to Boost Performance in Abia State, Nigeria.	Tables, frequencies and percentages, correlation analysis, probit regression and multiple regression analyses	The significant determinants of innovation were enterprise size, competitors, output level, and credit availability for the venture and education status of firm operators.
iii.	Anoke, Odo and Ogbonna	2019	Nigeria	Effect of Exchange Rate Depreciation on Trade Balance in Nigeria. This study examined the effect of exchange rate depreciation on trade balance in Nigeria (1986-2014).	Descriptive survey	The study concludes that depreciation cannot improve the trade balance in the Nigerian economy in the short run as depreciation can only benefit countries that are originally export based before the depreciation of a currency.
iv.	Ogbu Ugboego and Osueke	2019	Abakaliki, Ebonyi State, Nigeria	Effect of Customer Relationship Management on Organisational Resilience of Deposit Money Banks in Nigeria.	Cross-sectional research survey	The study found that customer relationship management has positive significant effect on organisational resilience of deposit money banks in Nigeria. Based on the findings, the study establishes that customer relationship management, when assessed in terms of people, process, and technology dimensions, fosters organizational resilience in service-oriented organizations. This resilience is measured through attributes such as openness, proaction, and authenticity.



v.	Ogboagha & Managwu	2021	Ebonyi State, Nigeria	Impact of effective implementation of customer relationship management to the success of hotels in Afikpo North local government of Ebonyi State, Nigeria.	Simple percentages and Analysis of Variance (ANOVA)	The findings of the study showed that product customisation, long term relationship, customer loyalty and return on investment were the importance of Customer Relationship Management on hotel establishment.
vi.	Mac-Ozigbo and Cross	2021	Nigeria	Impact of Customer Relationship Marketing on the Performance of Commercial Banks in Nigeria.	Descriptive and inferential	The findings indicated that there is a non-significant and negative correlation between the investment in customer relationship marketing implementation and the profitability of commercial banks in Nigeria.
vii.	Godwin-Okoubi	2022	Nigeria	Customer Relationship Management: Ease Way to do Business.	Descriptive Survey	Companies need to have agreed processes and practices for dealing with complaints. Though commonly neglected, this has been shown to be directly correlated with program quality and customer retention.
viii.	Muhammad, Suhail and Muhammad	2022	Lahore	Impact of Customer Relationship Management, Technological Turbulence, and Customer-Centric Management on Financial Performance.	Regression and correlation analysis	The findings indicate that internal/external information integration (IEII) does not exert any significant influence on financial performance. This study holds particular value for industries such as banks or other business-to-customer (B2C) firms.
ix.	Ndukwe, Agha & Ede	2023	Ebonyi State, Nigeria	Impact of Public Enterprises on Economic Development: A Study of Selected State-Owned Enterprises in Ebonyi State.	Descriptive survey design	Findings revealed that public enterprises have not significantly enhanced revenue generation in Ebonyi State; public enterprises have not contributed significantly to job creation in Ebonyi State; and public enterprises have not significantly improved the living standard in Ebonyi State.

x.	Obeten, Uba, Ewum & Timilehin	2023	Cross River State, Nigeria	Measuring Entrepreneurial Skills and Sustainability in Small Business Enterprises Post- Pandemic: Empirical Study From Cross River State, Nigeria.	Descriptive survey research design, and multistage sampling techniques	The research findings revealed that risk management and ICT skills are required for sustainable small business enterprises in Calabar Metropolis in the post-covid era.
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### 2.5 Gap in Literature

The few studies done were carried outside effect of E-business management practices on the performance of small scale entrepreneurs in Ebonyi state and did not focus to best of my knowledge on the customer relationship manufacturing and profitability and effect of E-transaction on improved efficiency of SSE in Ebonyi state. Most of the studies reviewed analysed their data through Mean and standard deviation, Tables, frequencies and percentages, correlation analysis, probit regression and multiple regression analyses, Cross-sectional research survey, Simple percentages and Analysis of Variance (ANOVA), Regression and correlation analysis, Descriptive survey design and Descriptive survey research design, and multistage sampling techniques respectively while the present study made use of Z test to test the hypotheses. Therefore, the study aimed at filling this research gap by evaluating the effect of E-business management practices on the performance of small scale entrepreneurs in Ebonyi state.

### 3.0 Methodology

The area of the study was Ebonyi state, Nigeria. The selected small scale entrepreneurs from Abakiliki metropolis were used. The study used the descriptive survey design approach. The primary source of data was the administration of questionnaire. The population of the study consisted of two hundred and thirty four (234) entrepreneurs. Two hundred and four (204) staff returned the questionnaire and accurately filled. That gave 87 percent response rate. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability co-efficient of 0.750 which was also good. Data was presented and analyzed by mean score and standard deviation using Sprint Likert Scale. The hypotheses were analyzed using Z - test statistic tool.

#### 4.0 Data presentation and Analyses

##### 4.1: the effect of customer relationship manufacturing and profitability of SSE in Ebonyi state

**Table 4.1.1: Responses to research question one on the effect of customer relationship manufacturing and profitability of SSE in Ebonyi state**

		5	4	3	2	1	$\Sigma$ FX	-	SD	Decision
		SA	A	N	DA	SD		X		
1	Managing direct interactions from customers increase sales	355 71 34.8	188 47 23.0	48 16 7.8	58 29 14.2	41 41 20.1	690 204 100%	3. 38	1.560	Agree
2	Better customer service promotes sales margin of the small scale enterprises	240 48 23.5	188 47 23.0	75 25 12.3	36 18 8.8	66 66 32.4	605 204 100%	2. 97	1.602	Agree
3	Effective marketing increases the opportunities a customer has to connect with the business	335 67 32.8	216 51 25.0	78 26 12.7	40 20 9.8	40 40 19.6	709 204 100%	3. 42	1.511	Agree
4	Improvement in customer satisfaction shows efficiency and increases in profit of business	405 81 39.7	172 43 21.1	21 7 3.4	84 42 20.6	31 31 15.2	713 204 100%	3. 50	1.542	Agree
5	Customer relationship management empowers the organisation to generate and retain profitable customers	375 75 36.8	172 43 21.1	54 18 8.8	40 20 9.8	48 48 23.5	689 204 100%	3. 38	1.610	Agree
<b>Total Grand mean and standard deviation</b>								<b>3.3</b>	<b>1.565</b>	<b>3</b>

*Source: Field Survey, 2023*

Table 4.1.1, 118 respondents out of 204 representing 57.8 percent agreed that managing direct interactions from customers increase sales with mean score 3.38 and a standard deviation of 1.560. Better customer service promotes sales margin of the small scale enterprises 95 respondents representing 46.5 percent agreed with a mean score of 3.97 and a standard deviation of 1.602. Effective marketing increases the opportunities a customer has to connect with the business 118 respondents representing 57.8 percent agreed with a mean score of 3.42 and standard deviation of 1.511. Improvement in customer satisfaction shows efficiency and increases in profit of business 124 respondents representing 60.8 percent agreed with a mean score of 3.50 and 1.542. Customer relationship management empowers the organisation to generate and retain profitable customers 118 respondents representing 57.9 percent agreed with a mean score of 3.38 and a standard deviation of 1.610.

**4.1: The effect of E-transaction on improved efficiency of SSE in Ebonyi state****Table 4.1.1: Responses to research question one on the effect of E-transaction on improved efficiency of SSE in Ebonyi state**

		5	4	3	2	1	$\sum FX$	-	SD	Decision
		SA	A	N	DA	SD		X		
1	Fund are transferred much faster relative to traditional payment methods	395 79 38.7	236 59 28.9	21 7 3.4	88 44 21.6	15 15 7.4	788 204 100%	3.70	1.366	Agree
2	Small scale enterprises receive and make payment online at any time	300 60 29.4	236 59 28.9	3 1 .5	76 38 18.6	46 46 22.5	661 204 100%	3.24	1.584	Agree
3	The need to go to banks is removed and stress reduced	340 68 20.8	244 61 47.1	18 6 8.8	40 40 20.4	29 29 2.9	671 204 100%	3.49	1.474	Agree
4	E-transaction is convenient for both business and consumers	320 64 31.4	147 49 24.0	69 23 11.3	12 6 2.9	62 62 30.4	610 204 100%	3.23	1.643	Agree
5	Paper checks are reduced due to delay with the coming of online transaction	405 81 39.7	152 38 18.6	42 14 6.9	86 43 21.1	28 28 13.7	713 204 100%	3.50	1.517	Agree
<b>Total Grand mean and standard deviation</b>								<b>3.432</b>	<b>1.5168</b>	

*Source: Field Survey, 2023*

Table 4.2.1, 138 respondents out of 204 representing 67.6 percent agreed that fund are transferred much faster relative to traditional payment methods with mean score 3.70 and a standard deviation of 1.366. Small scale enterprises receive and make payment online at any time 119 respondents representing 58.3 percent agreed with a mean score of 3.24 and a standard deviation of 1.584. The need to go to banks is removed and stress reduced 129 respondents representing 67.9 percent agreed with a mean score of 3.49 and standard deviation of 1.474. E-transaction is convenient for both business and consumers 113 respondents representing 55.4 percent agreed with a mean score of 3.23 and 1.643. Paper checks are reduced due to delay with the coming of online transaction 119 respondents representing 58.3 percent agreed with a mean score of 3.50 and a standard deviation of 1.517

4.4 Test of Hypotheses

4.4.1 Hypothesis one: Customer relationship management has significant effect on the profitability of SSE in Ebonyi state

Table 4.4.4.1: Z-test on Customer relationship management has significant effect on the profitability of SSE in Ebonyi state

One-Sample Kolmogorov-Smirnov Test

	Managing direct interactions from customers increase sales	Better customer service promotes sales margin of the small scale enterprises	Effective marketing increases the opportunities a customer has to connect with the business	Improvement in customer satisfaction shows efficiency and increases in profit of business	Customer relationship management empowers the organisation to generate and retain profitable customers	
N	204	204	204	204	204	
Uniform Parameters <sup>a,b</sup>	Minimum	1	1	1	1	
	Maximum	5	5	5	5	
Most Extreme Differences	Absolute	.348	.324	.328	.397	.368
	Positive	.201	.324	.196	.152	.235
	Negative	-.348	-.235	-.328	-.397	-.368
Kolmogorov-Smirnov Z	4.971	4.621	4.691	5.671	5.251	
Asymp. Sig. (2-tailed)	.000	.000	.000	.000	.000	

a. Test distribution is Uniform.

b. Calculated from data.

Decision Rule

If the calculated Z-value is greater than the critical Z-value (i.e  $Z_{cal} > Z_{critical}$ ), reject the null hypothesis and accept the alternative hypothesis accordingly.

Result

With Kolmogorov-Smirnon Z – value ranges from 4.621 to 5.671 and on Asymp. Significance of 0.000, the responses from the respondents as display in the table is normally distributed. This affirms the assertion of the most of the respondents that **customer relationship management had significant positive effect on the profitability of SSE in Ebonyi state**

Decision

Furthermore, comparing the calculated Z- value ranges from 4.621 to 5.671 against the critical Z- value of .000(2-tailed test at 97percent level of confidence) the null hypothesis were rejected. Thus the alternative hypothesis was accepted which states that **customer relationship management had significant positive effect on the profitability of SSE in Ebonyi state**

**4.4.2 Hypothesis Two: E-transaction has significant effect on the improved efficiency of SSE in Ebonyi state**

**Table 4.4.2: Z-test on E-transaction has significant effect on the improved efficiency of SSE in Ebonyi state**

		<b>One-Sample Kolmogorov-Smirnov Test</b>				
		Fund are transferred much faster relative to traditional payment methods	Small scale enterprises receive and make payment online at any time	The need to go to banks is removed and stress reduced	E-transaction is convenient for both business and consumers	Paper checks are reduced due to delay with the coming of online transaction
N		204	204	204	204	204
Uniform Parameters <sup>a,b</sup>	Minimum	1	1	1	1	1
	Maximum	5	5	5	5	5
Most Extreme Differences	Absolute	.426	.333	.382	.314	.397
	Positive	.074	.225	.142	.304	.137
	Negative	-.426	-.333	-.382	-.314	-.397
Kolmogorov-Smirnov Z		6.091	4.761	5.461	4.481	5.671
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000

- a. Test distribution is Uniform.
- b. Calculated from data.

**Decision Rule**

If the calculated Z-value is greater than the critical Z-value (i.e  $Z_{cal} > Z_{critical}$ ), reject the null hypothesis and accept the alternative hypothesis accordingly.

**Result**

With Kolmogorov-Smirnon Z – value ranges from 4.481 to 6.091 and on Asymp. Significance of 0.000, the responses from the respondents as display in the table is normally distributed. This affirms the assertion of the most of the respondents that **E-transaction had significant positive effect on the improved efficiency of SSE in Ebonyi State**

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**Decision**

Furthermore, comparing the calculated Z- value ranges from  $4.481 < 6.091$  against the critical Z- value of .000(2-tailed test at 97percent level of confidence) the null hypothesis were rejected. Thus the alternative hypothesis was accepted which states that **E-transaction had significant positive effect on the improved efficiency of SSE in Ebonyi State**

#### 4.4 Discussion of findings

##### 4.4.1 Customer relationship management had significant positive effect on the profitability of SSE in Ebonyi state

Hypotheses one showed the calculated Z- value ranges from  $4.621 < 5.671$  against the critical Z- value of .000, which implies that customer relationship management had significant positive effect on the profitability of SSE in Ebonyi state. In support of these hypotheses, the study of Ogbu Ugboego and Osueke (2019) on the Effect of Customer Relationship Management on Organisational Resilience of Deposit Money Banks in Nigeria was reviewed. The study investigated the effect of customer relationship management on organizational resilience of deposit money banks in Nigeria using cross-sectional research survey. The study found that customer relationship management has positive significant effect on organisational resilience of deposit money banks in Nigeria.

##### 4.4.2 E-transaction had significant positive effect on the improved efficiency of SSE in Ebonyi State

The result of hypotheses two revealed that, comparing the calculated Z- value ranges from 4.481 to 6.091 against the critical Z- value of .000 which implies that E-transaction had significant positive effect on the improved efficiency of SSE in Ebonyi State. In Accordance with these hypotheses, Azih and Nwagwu, (2015) conducted a study on a Role of E-Payment System in Promoting Accountability in Government Ministries as Perceived by Accounting Education Graduates and Accountants in Ministry of Finance of Ebonyi State. This paper identified the role of electronic payment system in promoting accountability in government ministries as well as the challenges facing the implementation of e-payment in government ministries in Ebonyi State. The study was guided by two research questions and two hypotheses. The population of the study comprised of 112 accountants as well as accounting education graduates working in the Ministry of Finance as accounting officers. The entire population was studied because of the small number of the population. The researchers based on their findings concluded that e-payment helps in assuring correctness of financial transactions recorded.

#### 5.0 Summary of findings

##### The study found that

- i. **Customer relationship management had significant positive effect on the profitability of SSE in Ebonyi State**,  $Z (95, n = 204) 4.621$  to  $5.671, p > 0.05$ . This implies that when organizations customer service is sound and capable, the organization is bound to maximize its profit.
- ii. **E-transaction had significant positive effect on the improved efficiency of SSE in Ebonyi State**  $Z (95, n = 204) 4.481$  to  $6.091, p > 0.05$ . This finding showed that with the adoption of E-transaction in the organization, the challenges of product delivery and payment has been solved.

#### 5.1 Conclusions

The study concluded that customer relationship and E-transaction had significant effect on profitability and improved efficiency. E-business provides the capacity to buy and sell products and information on the Internet as well as other online service. Among the most powerful forces affecting the world's economy and commerce today is the substantial increase in globalisation through the use of Information and Communications Technologies. The rapid increase in the level of innovation in information and telecommunication technology has revolutionise" the operation of different organizations. The e-businesses space has become so saturated that standing out from other e-

commerce businesses is challenging. The benefits of moving from a paper-based exchange of documents to EDI services include reduced errors, faster document processing, automated workflows, and improved business-partners relationships.

## 5.2 Recommendations

The study recommends that

- b. The managers should ensure that customer service personnel's in the organization are well trained individuals who do not only know but are sure to practices the ethics of good customer service personnel.
- c. Organization managers should not forget that everything with quality also has its fake. Therefore, hiring of talented and skilled individuals who can handle the challenges of online transactions is highly necessary.

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