Impact of Information and Communication Technology on Business Sector: A Qualitative Evidence from Nigeria

Ikaba, Yirakpoa Victoria   Wali Kemkamma   Nwiepe Naata Michael

School of Management Sciences, Marketing Department, Ken-Saro Wiwa Polytechnic, PMB 20, Rivers State, Nigeria

Abstract

Information and communications technology (ICT) is no longer an option for economies and business but a necessity. Its impact in the developed economies is huge and tremendous but poorly harnessed by developing countries, for instance, Nigeria. This study explores different adoption theories and delved deeply into the Stage of Growth of e-Business (SOG-e) model to explain how they can drive full digitization. Using Nigeria as a case in the emerging markets, the study selected seven key sectors in the Nigeria economy. Adopting a qualitative research, senior managerial personnel in each of the sectors were interviewed to determine their SOG-e. The results indicate that only the banking/financial services sector has achieved full digitization. Problems hindering full digitization include consumer, government and social factors. Implications of the study suggest that provision of necessary infrastructure and policy direction will enhance full digitization.

Keywords: Digital marketing, emerging markets, adoption theories, SOG-e

1. Introduction

The deployment of internet as a marketing platform has seen firms employ social media tools such as Facebook, Twitter, Whatsapp, Blog, Flickr, YouTube, etc. (Kietzmann, Hermkens, McCarthy & Silvestre, 2011; Jarvinen, Tollinen, Karjaluoto & Jayawardhena, 2012; Pal & Kapur, 2010). Social media tools enhance customer relationships through generating viral effects, consumer evangelism and positive-word of-mouth advocacy (Cheung & Thadani, 2012; Hollebeek, Glynn & Brodie 2014). Internet helps marketers to monitor customers online purchase behavior through tracking their browsing history in order to serve them with relevant marketing programmes (Bucklin & Sismeiro, 2009; Li & Kannan, 2014), The internet has also been seen as having helped in shortening the long chain of marketing intermediaries thus providing direct link with the service providers (Karjaluoto & Mustonen, 2015).

The contribution of the internet business to the economy of a country, especially the developed countries is tremendous. For instance, according to Internet Indicators (1999, cited in Chaston and Mangles, 2003), the Internet generates annual revenues of $332 billion and supports almost 1,400,000 jobs in the US economy. In the UK, according to BBC (2012), the internet economy is well worth £121 billion, about $208 billion in 2010 contributing 8.3% to the economy. Firms in the developed economies have discovered that the internet as a platform for marketing has not only transformed the conduct of business but also optimized firms' management of its perception by customers (Jarvinen & Taiminen, 2015; Dennis, Merrilees, Jayawardhena & Wright, 2009), easily handles the diverse and divergent customer behavior, cost effectiveness and measurement of marketing results (Jarvinen & Karjaluoto, 2015; Peter, Chen, Kaplan, Ognibeni & Pauwels, 2013). However, compared to the emerging markets, the picture is radically different. In the emerging markets, the adoption of the internet is mainly used for communication and information retrieval (Abd.Mukti, 2000; MacGregor, 2011).

Many streams of studies have looked at the inhibitors from the endogenous prisms such as physical, technological, institutional and socio-economic factors (Davies, 1999; Abd. Mukti, 2000; Hempel & Kwong, 2001). Digital marketing adoption varies among the emerging markets (Gregorio, Kassicieh & Neto, 2005). The model establishing the Stage of Growth of e-Business (SOG-e) has been developed (McKay, Marshall & Pranato, 2000) as firms and countries are able to determine what stage they are based on the criteria from the model (Ghamdi, Alfarraj & Bahaddad, 2014). The research questions therefore are: how can adoption theories aid digital marketing adoption in the emerging markets? Where is Nigeria on the Stage of Growth of e-Business (SOG-e). The remainder of the paper shall proceed as follows. The next section will treat the concept of digital marketing and adoption theories. It will then discuss the theory of SOG-e and the research methodology. Analysis will follow before the result as it ends with the conclusion, theoretical and managerial implications.

2. Digital Marketing and theories of adoption

In extant literature (Webb, 2002; Karjaluoto & Huhtamaki, 2010; Karjaluoto, Mustonen & Ulkuniemi, 2015; Jarvinen, Tollinen, Karjaluoto & Jayawardhena, 2012; Hirschheim & Klein, 2012), "electronic channels", "e-marketing", "digital marketing", "internet marketing", "e-business", "e-commerce", have been used interchangeably Pyhamaki (2012). For instance, Webb (2002), in his conceptual definition of electronic channels was to rather discuss e-commerce. In Karjaluoto & Huhtamaki (2010), the 'Role of Electronic Channels in Micro-Sized Brick-and-Mortar Firms' used e-business 63 times, e-commerce 50 times, e-channels 26 times and

digital channels 9 times.

Information technology and systems research has led to the formulation and adoption of many theories (Shaikh & Karjaluoto, 2015, Ukpabi & Karjaluoto, 2016), however, not all the theories receive equal attention and citation (Korpelainen, 2011). Table 1 presents the list of theories and models considered useful and their implications to the adoption of digital marketing in the emerging markets.

Table 1: Adoption theories and their implication for electronic channel adoption in emerging markets

S/N	Author/Year	Theory	Postulations	Implication for electronic channel adoption in emerging markets
1.	Fishbein & Ajzen (1975)	Theory of Reasoned Action (TRA)	It assumes that a person's behavior is determined by ones intention to perform an action and the behavior is determined by the person's attitude and beliefs and the person's subjective norms to perform that behavior	The subjective norm means those important to the person whose influence makes the person to perform that behavior. Technology has liberalized trade and communication so much that the influence of the developed economy through bilateral ties and agreement can create avenues through which governments of the emerging markets will see the need to create the environment for electronic channel adoption
2	Davies (1989)	Technology Acceptance Model (TAM)	The theory has two major constructs: perceived usefulness and perceived ease of use. Perceived usefulness implies the degree to which the person believes the system will ease his job performance. Perceived ease of use implies the degree to which the person believes using the system would be free of effort.	The theory is very germane to the emerging market. Adopting electronic channel will likely fast track development e.g. online banking, cash withdrawal through Automatic Teller Machine (ATM) without queuing in the banking hall. Like other developed nations, perceived ease of use would mean that adopting electronic channel will require less effort in terms of money, time. Much is spent at the moment which the adoption of technology can reduce e.g. e-ticketing
3.	Rogers (1983; 1995)	Diffusion of Innovations (DOI)	The theory explains how new ideas spread in a community and the role of communication and opinion leaders in shaping adoption of the idea	The theory is very relevant in the emerging markets. Power distant prevails in the emerging market as life and living is centred around respect for opinion leaders and elders (Hofstede, 1984; Wu, 2006). Leaders can be used in spreading the information on a paradigm shift from the manual to the electronic channels e.g. Bank ATM, POS, e-ticketing and receipting.
4.	Ajzen (1991)	Theory of Planned Behaviour (TPB)	Similar to the theory of reasoned action. The theory adds self-control as an additional construct. It postulates that intentions are governed by attitudes but also by social pressure and a sense of self control.	This is also very important as it is important for the emerging markets to adopt electronic channels through the pressure of catching up with the advanced economies. Financial systems all over the world are intertwined. It is now possible to use a Master or Visa Card issued by a bank in Nigeria in an ATM machine in Finland. Emerging markets cannot afford to lag behind if there financial and educational systems must be in tandem with the rest of the world.
5.	Vankatesh, Morris, Davis, Davis (2003)	Unified Theory of Acceptance and Use of Technology (UTAUT)	UTAUT combines TRA, TPB, TAM, Model of PC Utilisation and the social cognitive theory (Korpelainen, 2011). It consists of four constructs: performance expectancy, effort expectancy, social influence and facilitating conditions. It has moderating variables such as age, gender, experience and voluntariness.	Some emerging markets are bereft of modern technology not because of their lack of human resources to drive those technological innovations but absence government policy to drive those technological innovations. This theory applies as age, gender and experience (those who studied abroad) can drive these innovations as government shows the will power.
6.	Cooper and Zmud (1990)	Model of IT Implementation Process	It is based on organizational change, innovation and technological diffusion. The theory proposes that information technology adoption in an organization starts with scanning the need of that organization all the through to the infusion stage.	Governments in emerging markets can establish the need for electronic channel by conducting a situation audit. This will be followed by training the required manpower who will drive the process.
7.	Oliver (1977; 1980), Bhattacherjee (2001)	Expectation Confirmation Theory (ECT)	The theory seeks to explain post-purchase or post-adoption satisfaction or dissatisfaction as functions of expectation, perceived performance and disconfirmation of already held beliefs.	Judging from the four pillars of the theory: expectation, perceived performance, disconfirmation of beliefs and satisfaction. Expectation of adopting electronic channels are many and varied and its use in many sectors will lead to a positive disconfirmation and will likely increase post-adoption behavior.
8.	Lee (1966)	Push-Pull Theory	The theory explains the push factors (unpleasant experiences) why people migrate and the pull (attractive destination) factors. Copiously used in Information Systems research, it explains why users switch from one website or electronic channel to another. They will migrate when they experience unpleasant experiences.	The push factors in the emerging markets are many: redundant social infrastructure, poor education, etc. The pull factors for electronic channel are wide and varied: faster services at banks, e-ticketing, online library and course delivery, etc. These factors are compelling enough to necessitate a pull to the adoption of electronic channel.

3. Stage of Growth of e-Business (SOG-e) Model

This model was propounded by McKay, Marshall & Pranato (2000) to explain and identify the position of the organization on the adoption ladder. As shown in Figure 1, the model comprises four stages to assess the stage of e-commerce at the upper end and four stages to assess the stage of IT at the lower ladder and the stages meet two blocks which form the maturity stage of e-business in an organization (McKay, Marshall, & Pranato, 2000; Ghamdi, Alfarraj & Bahaddad, 2014).
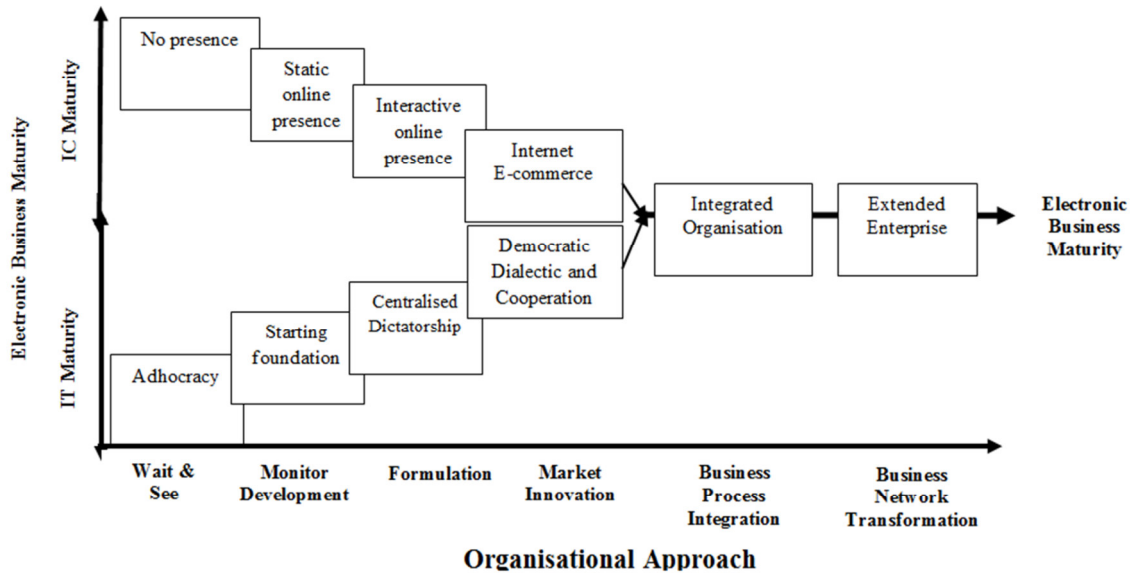

Fig.1: The SOG-e Model of E-Business Maturity (Mckay, Marshall & Pranato, 2000)

4. Methodology

Since the level of digital adoption in Nigeria is still at its infantile stage and the study sought to find the level of its adoption, the best approach is qualitative (Karjaluoto, Mustonen & Ulkumiemi, 2015; Ghamdi, Alfarraj & Bahaddad, 2014). The sample for the study was made up of key sectors that form the nucleus of the Nigeria economy. In qualitative studies, the researcher discretionally choses his sample as such studies are not meant to generalize conclusions but to provide explanations, views and opinions (McGivern, 2009). The sectors include banking, retail, shipping and logistics, manufacturing, oil and gas, hospitality/accommodation and education. These business sectors are either branches of multinational corporations or Nigerian companies but have branches outside the country. The reason for this selection was to compare their operations outside Africa with their digital marketing activities in Nigeria. The interviewer recorded as the respondents spoke and when he missed a particular statement or wanted more explanations, he probed for further explanation (McGivern, 2009). Websites of the international headquarters were also assessed in order to compare it with the website of the Nigerian branch. At the end of the interview, several themes emerged. The researcher adopted content analysis. This method involves breaking down the texts into different parts and coded with labels into groups that share similarity (Creswell, 2009; Ghamdi, Alfarraj & Bahaddad, 2014).

4.1 Analysis and Discussion of Interview Data

SOG-e of the sectors

The result of the interview revealed some interesting facts. Of the seven sectors, it is only the banking that has full digital presence. Customers can use their ATM cards, perform online banking and make payments online. However, for the rest, the internet presence was just to advertise, provide answers to questions and show the firm's contact details. Table 2 is the summary of the firms on how they ranked along the four stages.

Table 2: Stage of e-commerce Presence by Sectors

S/N	Business Sector	Stage 1	Stage 2	Stage 3	Stage 4
		Does it have online presence	Does it have static website?	Is there existence of interactive website?	Is there existence of e-commerce website where order can be placed online and paid for?
1.	Bank/financial services	√	X	√	√
2.	Retail	√	X	√	X
3.	Shipping and Logistics	√	X	X	X
4.	Manufacturing	√	X	X	X
5.	Oil and Gas	√	X	X	X
6.	Hospitality/Accommodation	√	X	√	X
7.	Education	√	X	√	X

4.2 Factors influencing Digital Marketing Adoption

Analyses of data reveal some underlining factors influencing low adoption of digital marketing in Nigeria. These factors are grouped into three main areas: consumers' factors, social factors and government factors.

1. Consumer Factors

a. Illiteracy: The interview revealed that illiteracy is one of the greatest challenges facing e-commerce. Many of the customers to these businesses cannot read and write and depend on the service provides' personal presence for transaction. E-commerce eliminates personal contacts and so long as they want to meet the service staff to fill forms for them, explain what is written on the forms, digital marketing cannot be the right choice.

b. Aversion to use ATM Card:

The interview revealed that aversion to the use ATM cards on the part of the consumers constitutes a major hindrance to digital marketing adoption. The bank manager in the interview stated as thus:

"The challenge facing us is that some of them (customers) do not want to use the ATM card. You cannot even tell them about online banking. They prefer to continue to meet the teller. Even when we make it compulsory that under certain limits, the money will not be paid across the counter, they will complain you are pushing them away from you."

c. Past Experiences/Negative Information

Some of the customers who had negative experience with the system find it difficult to try it again. One respondent stated:

"*When you demand from them why they would not check admission status online before coming to the office, they always said they don"t believe on those names. It is the one they see with their eyes on paper they will believe. Some of them capitalize on the negative information somebody told them."*

d. Poverty: Poverty has also been identified as one of the drawbacks of digital marketing adoption. With the digital system, it means the people will access their computers, smartphones and internet. But where the money is not available, it becomes difficult to buy those items. Many people in the emerging markets, including Nigeria live on less than $1 per day (Sheth, 2011).

2. Government Factors

Another dimension of factors are blamed on the government. The following have been summarized under this section.

a. Deficient infrastructure

Infrastructure constitutes the backbone through which e-commerce thrives. Good road, stable power supply, educational facilities are all important to e-commerce adoption. The respondent who represented the oil and gas industry said when he was making a general comment thus:

"I have lost hope in the banks because of frequent complain of no network. When you hear this, you are frustrated because you don't know what to do. In the manual system of banking, though it was slow, we never had the complain of no network that makes everybody wait endlessly until network is restored."

b. Policy Guideline

From the interviews, it was gathered that lack of government policy direction on broadband penetration is a major factor. The capital intensive nature of broadband makes private participation a difficult task. There is no law guiding return policy. A customer who receives a product he/she does not like cannot return it because the e-tailer will not accept it. The respondent for the retail sector stated thus:

"We find it difficult to implement a system where customers can place order online because we have had several questions such as "how will I return the product if I don't like it?"

3. Social/cultural Factors
The respondents were unanimous on this. Social/cultural factors play serious roles as to why Nigerian consumers develop are lethargic in embracing digital marketing. These factors include:
a. Online Security:
They explained that some have lost huge sums of money through hacking. Some ATM card numbers have been compromised raising doubts about their security online.
b. Exposure to modern facilities
Respondents explained that lack of exposure have made some to feel contended with what they have. One of the respondents said:
"Some of them are afraid of coming close to the computer system. They see the machine as a mysterious object operated by unseen forces in it"
c. Culture
Another reason has been adduced to the culture of a people. Nigerian culture anchors on more frequent human contact. E-commerce, to a large extent, limits facial interaction. Majority of the customers would want to be served by humans instead of machines.

5. Discussions/Conclusion
In line with the objectives of this study, theories of adoption can be very useful in driving digitization in the emerging markets. Though not all theories are relevant and applicable in the emerging markets, this study has found that theories such as TAM, TRA, TPB, ECT, Push-Pull Theory, SOG-e and some few others are very relevant. The study has also found that most Nigerian firms are operating on the third ladder of the SOG-e, that is, interactive online presence. It is only in the banking sector that full digitization has been implemented.

5.1 Theoretical Implications
Most studies on digital marketing were based in the West (Vankatesh, Thong & Wu, 2012; Jarvinen, Tollinen, Karjaluoto & Jayawardhena, 2012; Bucklin & Sismeiro, 2009). Most theories that are applicable to the West may not be relevant to the emerging markets because of the peculiar economic and social system (Seth, 2011). Studies suited for the emerging markets must understand the socio/cultural, economic and environmental milieu surrounding such markets. This study has found that most multinational companies operating in Nigeria do not have active e-commerce websites for the Nigeria market even though such e-commerce websites exists in the developed nation. The reason is that investing into such ventures may not yield the required result as the facilities to promote such investment are poorly provided.
        Three factors: Consumers' factors, social factors and government factors are the underlining reason for the low adoption of e-commerce. Most people are illiterates and do not read and write. Some also believe that credit card will alienate them from their relations and acquaintances who are the service providers, for instance, in the banks. Poor power supply, absence of good roads and lack of policy guideline by government 10 are all contributors to the slow adoption of digital marketing in Nigeria. This corroborates Ghamdi, Alfarraj & Bahaddad (2014).

5.2 Managerial Implications
It is important for managers to know that shutting out the entire market because of those who do not use e-commerce is not the best option. Compared what is happening in Nigeria in the banking sector, initially it was slow but more people are embracing online banking. Nigeria's middle class is growing and they will embrace e-commerce. Any service provider that introduces it will likely enjoy the first mover advantage in that industry. To drive digitization of the Nigerian market, massive promotional campaigns that embrace not only the conventional advertising messages but also face to face interaction with the people, use of opinion leaders and local community development committee members to educate their people on the new available means of transacting business. Also, in order to attract people, premiums and discounts can be offered to those who order online.
        Return policy in the emerging market especially Nigeria is very poor and in some cases non-existent. E-commerce thrives when customers who feel the product delivered did not match his/her expectation can be returned and gets the desired one or refunded within the ambit of the law. The legislative arm should make such laws in order to provide encouragement for the patronage of e-commerce. Government should lay out policy trust and provide the enabling environment by subsidizing the cost of internet. Nothing works without power. Investment should be channeled to steady power supply. Also, companies should dedicate online chart section that will provide instant answer to question from customers. Many people abandon e-commerce because they are not better informed. Lastly, security should be provided for online transactions. Firms should do everything possible to protect the identity of online shoppers and should not sell their data to marketing firms for advertising purposes.

5.3 Limitation and Direction for Future Research

The data collection process for the study might not have come from a representative of the sample population. The study was based in Port Harcourt. There are other cities like Lagos, Abuja and Ibadan that could have been used. Also, one respondent cannot represent a whole sector in a country of more than 170 million people. It is therefore recommended that a quantitative study should be commissioned to test each of these variables on digital marketing adoption with a sample drawn from more cities in Nigeria.

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