

# Role of ICT Usage in Market Accessibility of Small Business Enterprises in Tanzania

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## ABSTRACT

*This study investigates the role of Information and Communication Technology (ICT) in market accessibility of small and business enterprises in Dar es Salaam region which plays a big role in the market accessibility for small business enterprises such as information accessibility on new market opportunities example new buyers, new demands and new prices offering a wide marketing coverage in a simple commercial advert in social media is visible to all internet users, and by providing an improved and up to date marketing strategies. This study employed both primary and secondary data. The study applied a survey approach using questionnaires and observation. Data collected from the survey, a questionnaire was analyzed using the Statistical Package for Social Science (SPSS) in which the Chi-square technique for analyzing data was used to ascertain the impact of ICT usage on small business performances. The study findings show that ICT is used in SBEs in their daily activities and is helpful in market accessibility and profitability which include an increase of their business functionality increased profit margin and enable them to advertise their product and services worldwide. A properly designed ICT system easily increases the marketing coverage by opening the business to many customers and suppliers. In this study, 62.5% of the respondents agreed that ICT widens marketing coverage. However, the interview discovered that only 5% uses ICT in their marketing campaign. Thus, despite agreeing only 5% of the respondents had in some respects used ICT in the marketing campaign. The study recommends that there should be a reduction in VAT on items such as computers, scanners, fax machines, and printers to encourage entrepreneurs to implement ICT.*

**Keywords:** *ICT; Small Business Enterprises; Entrepreneur; Productivity; Profitability; Market Accessibility; Tanzania*

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## 1. Introduction

Small Business Enterprise (SBE) has been seen as a hub for generating income for the majority of urban dwellers with no formal paid employment. In Tanzania, entry into small business entrepreneurship is usually not seen as a problem. One can start small business at any time and in any place. However, the development of this sector has been profoundly characterized by two parallel phenomena which are perhaps contradictory in character. The first phenomenon is the increasing politicization effort encouraging people to engage in Small Business Enterprise (SBE). This led to the proliferation and mushrooming of small business most of which are in the form of petty trading, at least everywhere in the urban centres.

The second phenomenon is the parallel increase in Information and Communication Technology (ICT) use in business suggesting prevalence of its use which affect SBEs and counter reaction from the small traders. This is characterized by the increasing demand of technology skills on entrepreneurs in the competitive world market which is evident in most urban areas. Generally, the sector is characterized by constant tension and demand between small traders and ICT in urban centers. In principle ICTs have always been available since the advent of the printing press. The only difference is that from the late twentieth century, rapid advances in technology changed the traditional ways in which information was processed, communications conducted, and services available (Adu, 2002).

In global ICT perspective, Lonergan *et al.*, (2004) reported that at the beginning of 2004, there were over 1.3 billion ICT users of internet, mobile phones and personal computers worldwide and by 2007; the demand for the three ICT services would have grown at an average annual rate of 9.1%. The Global System of Mobile Communications (GSM) Association estimates that the GSM technology is used by more than one in five people of the world's population, representing approximately 77% of the world's cellular market and is estimated to account for 73% of the world's digital market and 72% of the world's wireless market (GSM Assoc., 2006).

According to the African Development Bank report 2011, there were fewer than two million ICT users of internet, mobile phones and personal computers in the continent 13 years ago. The number grew to over 400 million in 2009. Industry estimates show that there are currently more than 500 million ICT subscribers in Africa, up from 246 million in 2008. By March year 2012, slightly over 21 million of these were in Tanzania.

Moreover, in 2010, the number of internet, mobile phones and personal computers ICT users in Africa first exceeded that of fixed technology in place. In Tanzania, that happened the following year when the number reached 275,557 from the 2000 level of 110,518 against the fixed line figures of 177,802 and 173,591, respectively (The Citizen Newspaper, 2011).

In Tanzania ICT sector is the fastest growing sector of the economy for instance in 2009, recording 21.9% growth, up from 20.5% in 2008. The sector contributed 2.1 % to the GDP in 2009, up from 2.5% in 2008 (URT, 2010/11). The ICT sector is governed by the Tanzania Telecommunication Act of 1993 as amended by Act, No.12 of 2003, and by the institution formed under the Act, the Tanzania communications Regulatory Authority (TCRA, 2009). The business of ICT began in 1997 with very few companies adopting it (TCRA Report, 2011). The number of subscribers has been increasingly substantially for instance, report of Tanzania Communication Regulatory Authority (2011) depicted that there were 275,557 subscribers in 2001 but by November 2010 the number was increased to 17,985,919.

The use of ICT and technology has affected every aspect of business, transforming not only the way that business is conducted but also creating new business sectors and jobs by providing a room for modern managerial and business operational issues like external management of business, business operational control, online procurement and marketing of merchandise, Outsourcing and part time professional business consultations and e-commerce. In Tanzania, for example ICT has evolved from its traditional “back office” role toward a “strategic” role being able to support current business strategies and also to shape new business strategies (Keen, 1991). Because of the noticed pervasiveness and dependence on ICT in small business enterprise, the importance of alignment between ICT use and the small business enterprise direction has appeared. In this sense, the need to evaluate and analyze the impact that has been arisen following the use of ICT whether small businesses have actually changed in their business performance with the advent of ICT and how this new input has been exploited on productivity, profitability and market accessibility. If this gap is not properly researched and analyzed, the level of stakeholders’ understanding pertaining the importance, education, support and use of ICT in small businesses will be very low which will in turn jeopardizes the performance and sustainability of those enterprises. In view of that, the current study was then set out to investigate and analyze for the actual situation with regard to impacts.  $H_{iii}$ : ICT usage has significant on market accessibility of Small Business Enterprises in Tanzania at  $\alpha=0.05$ .

## 2. Material and Methods

Productivity is a measure of the efficiency of a person, machine, factory, system, etc., in converting inputs into useful outputs (OECD, 2004). The computation of Productivity involves dividing average output per period by the total costs incurred or resources (capital, energy, material, personnel) consumed in that period. Productivity is a critical determinant of cost efficiency. Recently there have been many challenges and variations in the forces for productivity during the last decade. One that has acquired substantial attention over the past few years is concerned with the impact of information and communication technology on productivity growth of firm performance (OECD, 2004). The widespread diffusion of the Internet, the mobile phone and the broadband networks shows how influencing these technologies have become.

According to little theoretical and empirical evidence, ICT claimed to offers benefits for a wide range of business processes and improves information and knowledge management within the firm, leading to better performance. Firms can manage their processes more efficiently and, as a consequence, they increase their operational efficiency. Moreover, it is claimed to reduce the coordination costs of the firm because of lower procurement and inventory costs and closer coordination with suppliers (Tachiki *et al.*, 2004; and OECD, 2004), further adds that, communication based on ICT and the Internet can also improve external communication, reducing the inefficiencies resulting from lack of co-ordination between firms, and increasing the speed and reliability of information processing and transfer.

However, according to the literature review on the impact of ICT on the firm performance, it has seen to be the diversity of theoretical approaches and empirical evidence on the role of ICT in the improvement of the firm performance. Solow (2009), remarked that ‘people can see the computer age everywhere but in the productivity

statistics'. Research on the 'Solow paradox' since then has thrown the contribution of computers, software and telecommunication hardware into sharper relief. There is now persuasive evidence that the information and computer technology (ICT) investment boom of the 1990's has led to significant changes in the absolute and relative productivity performance of firms, sectors and countries. In general, all the studies analyzed about impacts of ICT on productivity contain the idea that, to achieve a more competitive position, the firm should complement ICT investments with an appropriate use of these technologies, for which, implicitly, complementary resources are required.

Profitability means the surplus remaining after total costs are deducted from total revenue, and the basis on which tax is computed and dividend is paid. It is the best known measure of success in an enterprise (Solow, 2009). The same author argued that, ICT can impact the profitability of SBEs in many aspects including being one of the significant input factors for both formal and informal SBEs and contribute positively to revenue generation. Mobile phones have overtaken computers as tools in supporting the running of SBEs, given their prevalence and accessibility. Mobile phones and internets are used right across the business operations. This situation has arisen by default rather than through regulatory intervention.

From the study titled ICT in Marketing: A Study of the Use of Internet and Mobile Phones in five Selected Companies in Dublin by Paulina explain how ICT impacts marketing accessibility for a business. According to Paulina *et al.*; (2007), companies still fall short of their target, despite advancements in ICT marketing. Information and communication technologies (ICTs) like mobile phones, computers and Intranet are considered important for creating competitive advantage. Despite their rapid deployment rates, only a few studies mainly from the information technology (IT) and engineering literature have been devoted in uncovering the factors that influence the diffusion of new information technologies and their proper use within an organization.

Similarly, empirical studies regarding the impact of ICT diffusion and their proper use in organizations seem limited. A research by Butler (2005), indicated that the increasing popularity of the internet as a business tool can be attributed to its current size and prospected growth, as well as its attractive demographics. The internet's potential to provide an efficient channel for advertising and marketing efforts is overwhelming, and yet no one is really sure how to use the internet for these activities. Even in advanced economies, for example, Canada, mobile marketing is still an emerging technology, Kinetix Media Communications (2013). In an attempt to fill this research void, the study examined the implementation of these ICT facilities and their impacts in the business performance.

Wolf (2001), in his study on determinants and impact of ICT use for African SBE, mentions that the focus on production processes might be too narrow and those ICTs might exert their influence through product-quality improvements and improved services. He put it further that, ICTs might additionally help SBEs in the administration of their businesses and enhance procurement and marketing processes. Besides that, Hallberg (2000), in his paper concern ICT market-oriented strategy for small and medium enterprises argues that, when a new technology, product or service emerges, individuals evaluate both its economic profitability and other variables - degree of risk, decrease in discomfort, savings in time and effort and immediacy of rewards and go for it. In additional to that, Schubert and Leimstoll (2007) and Nyangarika *et al.*, (2020b) conducted a quantitative study regarding the co-relationship between ICT usage and SBEs business operations. His research was conducted using 38,016 companies with number of employees ranging from 10 to 249 and grouped in such that 30% were CEOs, 35% were CIOs, 24% as other executives in commercial and technical areas, and 11% had other functions in the company. His study shows that "(i) SBEs are using ICT in their daily business, especially in field like financial and accounting, human resource management; (ii) there is a high degree of inter-organizational ICT usage; (iii) ICT is strongly rooted in management, that is high involvement and skills of managers; and (iv) ICT can successfully supports competitive strategies if well used. Information and communication technologies (ICTs) make large, medium and small companies more flexible. Especially, the importance of ICTs for Small Business Enterprises is increasing in time since the share of SBEs in countries is about 95-98 % and they have some difficulties to finance and manage their companies, enter market and produce their goods and services.

Furthermore, Ofafa and Kiveu (2013), assert that, ICT improves the market level of business enterprises. According to the study conducted by Kärrberg and Liebenau (2009) and Nyangarika *et al.*, (2020c), Information and communication technologies continued to make businesses more efficient in the conduct of key tasks as well as more productive overall. Besides, Solow (2009), comes up with the following impacts of ICT on profitability:

- ICTs are significant input factors for both formal and informal SBEs and contribute positively to revenue generation.

- Mobile phones have overtaken computers as tools in supporting the running of SBEs, given their prevalence and accessibility.
- Mobile phones and internets are used right across the business operations. This situation has arisen by default rather than through regulatory intervention.

Msabila (2012), in her research on impacts of ICT to Entrepreneurs focused on the challenges it brought them and the study revealed that, Entrepreneurs are having obstacles which hinder them not to utilize ICT fully which is the lack of resources and skills to do so. Her study didn't analyze the other side of positive impacts it brought them. However, it stated that, there could be many possibilities for Entrepreneurs to gain more advantages by engaging further ICT into their business. According to Barba (2007), who did a research on Benefits of ICT Adoption by Small Business Enterprises (SBEs), ICTs was found to have a valuable potential for developing SBEs through more effective use and better integration of ICTs in business processes while assisting them to make more efficient decisions relevant to their performance.

According to Falke (2001), who did a study on the effect of ICTs on small enterprises in developing countries, discovered that the most potential adopters have the new technology the speed of diffusion decreases again until the saturation level is reached, where entrepreneurs might not see a benefit of the new technology but fear to have a disadvantage if they don't use it. Moreover, Arendt (2008) and Nyangarika *et al.*, (2020a) presents the results of the research into barriers to ICT adoption to Entrepreneurs, according to his research, the major issue is not the access to ICT but rather the lack of appropriate education, knowledge and skills on the part of managers and employees. It is evident that small and medium enterprises suffer from the problem of a lack of human resources needed for using ICT. Based on Beckinsale and Ram (2006), the perceived benefits of ICT adoption often include focus on improving business efficiency; operational effectiveness and the need to reach out for new markets and opportunities. Furthermore, USAID (2013), shows that, ICT has revolutionized the marketing practice among agriculturalists. In different context, Mwakaje (2010) asserts that, ICT helps to decrease cost of the price for products due to decrease operational costs, increases sales volume, and wide market access.

On top of that, Solow (2009), in his research on the role of Information and Communication Technologies in business, argued that the widespread uses of ICTs are changing the way people or companies work. It is a feature of the technological advancements of this period in history where there has been immense innovation in information management and communication so that in many countries, information and knowledge are easily conveyed, accessed and used. The gaps observed here are that, there are no and or very little scholarly research in the Impact of ICT usage in SBEs performance especially in the productivity, profitability and marketing aspects of small businesses in Tanzanian context. As can be seen from the review of various researchers above, their studies focused on the ICT determinants and adoption factors in SBEs, the relationship of ICT and SBEs, the barriers to ICT implementation in SBEs and the challenges of ICT in SBEs, and the general impacts of ICT on Entrepreneurs but none of the study has investigated on the impacts that ICT usage has brought in SBEs performances specifically in the productivity, profitability and marketing aspects.

The overall objective of the ICT policy is to enhance nation-wide economic growth and social progress by encouraging beneficial ICT activities in all sectors through providing a conducive framework for investments in capacity building and in promoting multi-layered co-operation and knowledge sharing locally as well as globally, (National ICT policy, 2003).Based on previous studies, ICT adoption in Entrepreneurship can be driven or inhibited by government intervention, which is also viewed as an external source of pressure apart from the suppliers, customers and competitors. Government's primary role is to articulate vision and policy (Howell and Terziowski, 2005), as these are considered the two development drivers for any regional or national ICT development initiatives to promote business in Entrepreneurship.

### 3. Methods

The study collected both primary and secondary data. With respect to primary data, the study applied survey approach using questionnaires and observation. The questionnaire instrument was structured with both open and closed ended questions. secondary data were collected through documentary sources review. The research aimed at reviewing data in local Small Business Enterprises found in Dar es Salaam city specifically in the productivity, market and profitability trend of their operations before and with ICT era. On this ground, historical and business performance trend data were reviewed to widening understanding of the researcher and support the primary data.

#### 4. Results

The second group that needed a hypothesis test was the impact of ICT on the market of the small enterprises. This part has the following hypotheses;  $H_{02}$ : ICT usage has no significant role on market accessibility of Small Business Enterprises in Tanzania;  $H_{a2}$ : ICT usage has significant role on market accessibility of Small Business Enterprises in Tanzania. To test these hypotheses two representative market variables were used; wide marketing coverage and Information accessibility on new market opportunities. By average the remaining variable presents the same conclusions. The first variable cross-tabulation was Wide marketing coverage against Use the following five-point scale rate your level of ICT usage (Table 4.1).

**Table 4.1: Cross-Tabulation-Wide Marketing Coverage**

Wide marketing coverage * Use the following five point scale rate your level of ICT usage						
Count						
		Use the following five point scale rate your level of ICT usage				Total
		1	2	3	4	
Wide marketing coverage	Highly Satisfied	3	0	2	5	10
	Reasonably Satisfied	7	3	5	0	15
	Neutral	0	8	2	0	10
	Highly Dissatisfied	0	2	3	0	5
Total		10	13	12	5	40

Source: Field data (2013)

**Table 4.2: Chi-Square Tests-Wide Marketing Coverage**

Chi-Square Tests			
	Value	Degree of freedom	Asymp. Sig. (2-sided)
Pearson Chi-Square	34.889 <sup>a</sup>	9	.000
N of Valid Cases	40		
a. 16 cells (100.0%) have expected count less than 5. The minimum expected count is .63.			

Source: Field data (2013)

Observations: the calculated value was 34.889 shown in Table 4.2 whereas the table value at 5% significance level and 9 degree of freedom was 16.919. Therefore, the null hypothesis is dropped and the alternative hypothesis accepted. The second variable cross tabled was *Information accessibility on new market opportunities* whose responses are summarized in Table 4.3.

**Table 4.3: Cross-Tabulation-Info Accessibility on New Markets**

Information accessibility on new market opportunities * Use the following five point scale rate your level of ICT usage						
Count						
		Use the following five point scale rate your level of ICT usage				Total
		1	2	3	4	
Information accessibility on new market opportunities	Reasonably Satisfied	0	2	0	0	2
	Neutral	0	6	4	0	10
	Dissatisfied	10	5	8	0	23
	Highly Dissatisfied	0	0	0	5	5
Total		10	13	12	5	40

Source: Field data (2013)

Observations: the calculated value was 52.575 (Table 4.4) whereas the table value at 5% significance level and 9 degree of freedom was 16.919. Therefore, the null hypothesis is dropped and the alternative hypothesis accepted. Generally, as implied by the two best representative variables above the alternative hypothesis is accepted. Therefore, ICT has impacts on the market of the enterprises.

**Table 4.4: Chi-Square Tests-Info Accessibility on New Markets**

Chi-Square Tests			
	Value	Degree of freedom	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.575 <sup>a</sup>	9	.000
N of Valid Cases	40		
a. 13 cells (81.3%) have expected count less than 5. The minimum expected count is .25.			

Source: Field data (2013)

The last part to test the hypothesis was the impact of ICT on the profitability of the enterprises. This part was hypothesized by the following hypotheses; **H03:** ICT usage has no significant contribution on profitability of Small Business Enterprises in Tanzania; **Ha3:** ICT usage has significant contribution on profitability of Small Business Enterprises in Tanzania. To carry out the test of the above hypothesis two best representative variables were cross-tabled to the rate of ICT usage. These variables were; *Increased volume of sales* and *reduced costs*. The first cross-tabulation associates the increased volume of sale and ICT usage rate and the responses are summarized in Table 4.5.

**Table 4.5: Cross-Tabulation-Increased volume of sales**

Increased volume of sales * Use the following five point scale rate your level of ICT usage						
		Use the following five point scale rate your level of ICT usage				Total
		1	2	3	4	
Increased volume of sales	Agree	0	0	0	5	5
	Neutral	0	10	10	0	20
	Disagree	7	3	0	0	10
	Strongly Disagree	3	0	2	0	5
Total		10	13	12	5	40

Source: Field data (2013)

**Table 4.6: Chi-Square Tests-Increased volume of sales**

Chi-Square Tests			
	Value	Degree of freedom	Asymp. Sig. (2-sided)
Pearson Chi-Square	64.287 <sup>a</sup>	9	.000
N of Valid Cases	40		
a. 13 cells (81.3%) have expected count less than 5. The minimum expected count is .63.			

Source: Field data 2013

Observations: the calculated value was 64.287 (Table 4.6) whereas the table value at 5% significance level and 9 degree of freedom was 16.919. Therefore, the null hypothesis is dropped and the alternative hypothesis accepted. The findings by Mwakaje (2010) supports the findings that, volume of sales increases due to use of ICT among farmers. The last cross tabulation associated the *reduced costs* and the *ICT usage rate* and the responses summarized in Table 4.7; Observations: the calculated value was 64.287 (Table 4.7) whereas the table value at 5% significance level and 9 degree of freedom was 16.919. Therefore, the null hypothesis is dropped and the alternative hypothesis accepted. Generally, the chi square statistics suggests that the alternative hypothesis is true and therefore accepted. Therefore, ICT has impacts on the profitability of the enterprises. The study by Mwakaje (2010) shows that, the use of ICT such as mobile phones in marketing reduce costs among agriculturalists in marketing their products. Therefore, the findings correlate with the literature findings.

**Table 4.7 : Cross-Tabulation-reduced cost**

Reduced costs e.g. transaction, marketing * Use the following five point scale rate your level of ICT usage						
		Use the following five point scale rate your level of ICT usage				Total
		1	2	3	4	
Reduced costs e.g. transaction, marketing	Agree	0	0	0	5	5
	Neutral	0	10	10	0	20
	Disagree	7	3	0	0	10

	Strongly Disagree	3	0	2	0	5
Total		10	13	12	5	40

Source: Field data (2013)

ICT offers many marketing related advantages; however, due to time hindrance this study analyzed some of these market related uses. ICT as a marketing helper. Information accessibility on new market opportunities. One of the major marketing uses of ICT is accessibility of market information and opportunities. This includes internet advertised tenders, requests, supplies and demands. During this study it was found that only 5% of the respondents used ICT to access new market opportunities.

**Table 4.8: Chi-Square Tests-Reduced cost**

Chi-Square Tests			
	Value	Degree of freedom	Asymp. Sig. (2-sided)
Pearson Chi-Square	64.287 <sup>a</sup>	9	.000
N of Valid Cases	40		
a. 13 cells (81.3%) have expected count less than 5. The minimum expected count is .63.			

Source: Field data (2013)

It was also discovered that the remaining 95% have not benefited because the marketing department do not use internet marketing systems. A properly designed ICT system easily increases the marketing coverage by opening the business to many customers and suppliers as shown in (Table 4.8). For example, by having its product advertised on yahoo, the firm meets with all yahoo users globally. In this study 62.5% of the respondents agreed that ICT widens the marketing coverage. However, the interview discovered that only 5% uses ICT in their marketing campaign. Thus, despite of agreeing only 5% of the respondents had in some respects used ICT in the marketing campaign. ICT also provide enterprises with newly up dated marketing strategies. This includes commercial websites, social networks and other official websites of the enterprises. During this study 62.5% of the respondents agreed that ICT adds to the firms the best up dated marketing strategies. However, during the study it was found that only 2 respondents (5%) had used ICT in their marketing campaigns. This study tried to establish if ICT impairs marketing in any way. This may come in many ways such as additional marketing costs, and losing of customers due to its complexity. With the immergence of ICT as a marketing zone definitely additional cost might be incurred. If these cost increase they may in turn become marketing burdens. During this study it was found that respondents do not see ICT as adding excessively costs. Nevertheless, those with ICT working properly believe that ICT offers more marketing advantages than disadvantages.

## 5. Conclusion

It can be concluded from the study that, ICT usage is vital in Small business enterprises in Tanzania, especially in their daily activities in the productivity, market accessibility and profitability which include increase of their business functionality, increased profit margin and enable them to advertise their product and services worldwide. However, there were many possibilities for the small enterprises to gain more advantages by engaging further ICT into their business. But they were having obstacles that hinder them not to utilize ICT fully which are the lack of resources such as capital for acquiring the high costs ICT systems and the skills to operate the systems. Lack of skills applied in both, the technical and business areas and makes the IT strategy approach gaining advantage largely unworkable to Small Enterprises. Therefore, the findings from this study indicate the need for Small Enterprises support in knowledge management to achieve the ICT goals. This support could be in terms of education and training, developing new tools and methods for acquiring and managing knowledge of ICT in SBEs and reduction of costs of ICT related equipment's. Hence, to make ICT meaningful for small business enterprise in Dar es Salaam and Tanzania at large, these challenges need to be dealt upon vigorously to ensure all identified challenges are under control. Recommendations form an important part of this study. Born of different findings of the study this paper gives the following recommendations. **To the government:** There should be reduction of the cost of ICT related equipment's; this study found that only the business enterprises with annual income of above 1,500,000/= are able to acquire ICT system. The main reason why lower income earners do not use ICT is that the acquisition cost is relatively high mainly due to VAT. The author therefore, recommends that there should be reduction of VAT on items such as computers, scanners, fax machine and printers to encourage entrepreneurs to implement ICT; **To policy makers:** ICT trainings and a well-articulated policy which will focus on ICT usage in SBEs specifically on the costs reduction of ICT related equipment's;

**To small business enterprises and community:** To educate themselves on the use of the ICT related equipment's; this study found that many entrepreneurs do not use ICT due to the fact that they do not know well how to use the related equipment's such as computers, scanners and fax machines. Therefore, the author recommends that entrepreneurs and community as a whole should take initiatives to educate themselves on how to administer ICT in order to avoid missing full ICT utilization in their business and or reduce experts hiring charges.

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