E-ECOMMERCE AND SMALL BUSINESS GROWTH OF SELECTED ENTERPRISES IN BENIN CITY, NIGERIA.

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BEING A PROJECT WRITTEN IN THE DEPARTMENT OF BUSINESS ADMINISTRATION, FACULTY OF SOCIAL AND MANAGEMENT SCIENCES AND SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF POST-GRADUATE DIPLOMA (PGD) IN BUSINESS ADMINISTRATION OF THE BENSON IDAHOSA UNIVERSITY, BENIN CITY, EDO STATE, NIGERIA.

JUNE, 2026

DEDICATION

This research work is dedicated to God Almighty, for the wisdom, knowledge, understanding, good health and above all, the grace to carry out this research work.

DECLARATION

I, **AYUNBOKHAI EMMANUEL AFE**, do hereby declare that this project is entirely my own work and composition. The work in this project has not been submitted in candidature for any degree and is not concurrently been submitted for any other degree. All references made to work of other persons have been duly acknowledged.

_____ _____

AYUNBOKHAI EMMANUEL AFE **DATE**

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CERTIFICATION

We certify that this work was carried out by **AYUNBOKHAI EMMANUEL AFE** with marticulation number **PGD/BUS/260256** is adequate in scope and quality for the award of Post Graduate Diploma (PGD) degree of the Department of Business Administration, School of Postgraduate Studies, Benson Idahosa University, Benin City.

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ABSTRACT

The digital transformation of business has made e-commerce a key component in the growth of small businesses, but empirical studies of the specific dimensions of e-commerce in Benin City are very limited. This study examined the effects of e-commerce dimensions on the growth of the small business in Benin City, Nigeria. The research aimed to explore the impact of digital marketing intensity, usage of e-CRM and integration of online transactions on the development of selected small businesses in terms of sales revenue, number of customers and profitability. A cross sectional survey design was used and small businesses randomly sampled in five major markets of Benin City was a sample of 1200. Stratified random sampling was used to administer 250 questionnaires and 215 of these questionnaires were returned (86% response rate). For data analysis, descriptive Statistics, correlation analysis and multiple regression analysis was used in SPSS.: All three dimensions of e-commerce were found to have statistically significant positive impact on small business growth. Digital marketing intensity emerged as the strongest predictor ($\beta = 0.305$, $p < 0.001$), followed by e-CRM usage ($\beta = 0.249$, $p < 0.001$) and online transaction integration ($\beta = 0.231$, $p < 0.001$). The model as a whole accounted for 31.7% of the variance in business growth ($R^2 = 0.317$). Digital marketing intensity was adopted with the highest intensity (mean = 3.42) and the lowest was for online transaction integration (mean = 2.95). Digital marketing intensity is the most influential dimension of e-commerce to the growth of small businesses in Benin City. All three dimensions are beneficial, but there are issues of adoption such as lack of digital literacy and customer mistrust with online transactions. Digital marketing investments are important and should be done by small business owners and they should also consider implementing e-CRM systems

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The digital transformation of the business world has made a significant impact on how companies operate, compete, and grow in the global economy. Among the most important of these technologies is electronic commerce (e commerce) which involves conducting business, marketing products, and managing relationships with customers using the internet and online technologies (Laudon & Traver, 2024). The E-commerce offers a significant possibility to the support of small and medium enterprises (SMEs), particularly for companies that are geographically small, have budget limitations, and have less access to the supply chain (Taiminen & Karjaluoto, 2015; Oliveira et al., 2017). These relationships have been widely documented in advanced economies, and found to positively affect the revenues, market share, and innovation potential of businesses (OECD, 2022; World Bank, 2023). In the economies of today, digital commerce is revolutionising value creation, value delivery and value capture (Chaffey & Ellis Chadwick, 2022). Small firms that have been successful in using e commerce in their operations have reported that e commerce not only increased their sales it also resulted in greater knowledge of their customers, improved inventory management, and enabled them to have a more level playing field against larger firms (Turban Outland & King., 2021). This has led to considerable research into the applicability of e commerce to SMEs, its applicability and under what specific circumstances it provides maximum growth advantages.

In the developing economies the situation is more complex but no less exciting. Internet and mobile phone usage, as well as digital payment services has been growing at an exponential rate in Africa, creating an ideal ecosystem for the growth of e commerce (GSMA, 2024; ITU, 2023). Mobile first

solutions have replaced the traditional infrastructure constrain seen across the continent and sub-Saharan Africa has the fastest mobile money transaction growth rate in the world. According to GSMA (2024), over half a billion mobile money accounts have been registered in sub-Saharan Africa, Nigeria included. This digital revolution has reduced entry thresholds for small businesses, even for micro enterprises, to market their products and services to customers of other cities and in some cases to other countries. Nigeria as the biggest economy and most populated country in Africa makes it a dynamic background for e commerce and small business development. Nigeria's internet penetration is more than one hundred and twenty million and the burgeoning fintech industry hosts well-known firms such as Flutterwave, Paystack and Interswitch, which operate both locally and internationally (NCC, 2024; Jumia, 2025). The advent of online shopping platforms like Jumia, Konga, and numerous niche players has revolutionized how businesses, particularly small-scale ones, sell their products overseas, making it more competitively challenging for conventional businesses (Adewole, 2023; Ogunyemi & Ekwueme, 2022). The Federal Government of Nigeria has recognised the potential of digital commerce and the government's National Digital Economy Policy and Strategy references e commerce promotion among the areas of focus for Nigeria to become a leader in digital trade (Federal Ministry of Communications, 2020). The changing policy landscape, together with the dynamism of the private sector, has provided a distinctive setting in which to examine empirical evidence on the real effects that e commerce has on small business performance.

Benin City, the capital of Edo State, is an important commercial centre in southern Nigeria with a rich pre colonial history. The city's economy is characterized by a significant number of small businesses in various sectors, including retail, fashion, agro-processing, handicrafts, and general merchandise (Edo State Ministry of Commerce, 2024). In the past these businesses were all local,

had limited walk in traffic, local markets, and word of mouth advertising, and grew based on the size of their local areas. Over the past few years, however, many have started to embrace different types of e commerce such as social commerce on social media platforms like Facebook, Instagram and WhatsApp; e commerce stores running on websites, and e commerce listings on online marketplaces like Jumbo e mart, Jumbo e mart online, Jumbo e mart Nigeria and Jumbo e mart Africa (Ogbebor & Osazevbaru, 2023). The COVID 19 pandemic further drove this digital transition and many in-person enterprises were compelled to look for other means to connect with customers when in lockdown and socially distanced (NBS, 2022; UNDP, 2021). This exogenous shock (the pandemic) has forced even reluctant small business owners to try a new way of doing things, in this case digital, and many have persisted with these tools after the immediate crisis has passed.

Though there is some indication of increased digital activity, there is limited evidence on how and whether particular e commerce practices actually lead to tangible business growth for small businesses in Benin City. For the purposes of this study, business growth is reflected in the overall performance improvement in the business, including increased turnover, expanded customer base and higher profitability. The dimensions of e commerce explored in this study are digital marketing intensity, e customer relationship management (e CRM) tools and online transaction integration. The three dimensions have been found in literature to be critical factors that drive ecommerce success but have not been examined individually and collectively in the context of SBE growth in Benin City. Alzoubi and Alshurideh (2023) and Nuseir and Aljumah (2022) suggest that factors like digital literacy, managerial commitment, and infrastructure quality might mediate the link between e commerce adoption and growth. It is of strategic importance to understand the impact of these ecommerce dimensions on business growth as nearly half of the national Gross Domestic

Product (GDP) contribution and more than 80% of the employment generation in Nigeria comes from small businesses (SMEDAN, 2023) and as such is a policy imperative. The study therefore adopts a selected small businesses approach in Benin City to examine the relationship between digital marketing intensity, e CRM adoption and integration of online transactions and the growth of small businesses in Benin City.

1.2 Statement of the Problem

Although it is recognised that e commerce has potential to catalyse the growth of small businesses, there is a huge disconnect between the digital transformation hype and reality for small businesses in Benin City, Nigeria. Preliminary surveys and informal interviews with business owners carried out by the Edo State Chamber of Commerce (ESCC) reveal that while many business organizations have social media accounts or listed products on online platforms, very few have fully embraced e commerce as a business strategy (ESCC, 2024). Presumably, it's a gradual, piecemeal approach a business that has an Instagram page but can't take online orders, or a website that gets inquiries but no actual sales. This has not led to increase in sales, customer base and profitability for a significant number of these companies (Ogbebor & Osazevbaru, 2023). There are two problems: In the first place, there is not much empirical evidence on the impact of the specific practices of e commerce (digital marketing intensity, use of e CRM and integration of online transactions) on the growth of small businesses in Benin City. Previous studies on Nigerian cities have concentrated on the cities of Lagos, Abuja or Port Harcourt, overlooking the individual socio-economic and infrastructural environment of Benin City (Adebiyi & Olabode, 2022; Oyewole et al., 2021). The commercial capital of Nigeria, Lagos, has more developed internet infrastructure, a developing logistics industry and a greater population of digital consumers. The findings in Lagos are not easily transferable to the case of Benin City where there are significant differences in the business

environment. Secondly, despite the partial use of e commerce in some businesses, many of these companies have experienced recurring challenges like low digital literacy, high transaction fees, unsound logistics, and customer distrust, which hinder or offset the growth impacts (Akinbode & Oni, 2024; ITU, 2023).

This is a significant issue. The central business district of Benin City has more than 90% small businesses with tens of thousands of people being employed in the five major markets (Edo State Ministry of Commerce, 2024). However, if they do not use e commerce effectively, these companies can end up being left behind in an increasingly digital economy, and lose market share to more technologically sensitive competitors from Lagos or even other nations. Furthermore, there is also a high rate of youth unemployment and underemployment in Edo State, which is about twenty five percent based on the latest report of NBS (2023). E commerce is a potential avenue for job creation and entrepreneurial success for youth, but if the link between certain dimensions of e commerce and growth can't be systematically established, then business owners may be putting their money into e commerce tools that lack appropriate strategies, and policy makers may be spending resources inefficiently. Some national policies have been put in place to tackle the situation, such as the Nigerian Startup Act of 2022 (Federal Ministry of Communications, 2022) and the National Digital Economy Policy and Strategy (2020- 2030) (NITDA, 2020). However, the implementation at sub national level has been uneven and poorly evaluated, especially in Edo State. Studies have not yet considered digital marketing intensity and e CRM use and online transaction integration together on the growth of small business in Benin City. The central issue of the research is that, despite the fact that e commerce is widely touted as a growth engine, there is no rigorous empirical evidence in Benin City, on a contextual basis to support effective investments and policy decisions on these three dimensions of e commerce.

1.3 Research Questions

The following research questions will be used to guide this research:

1. How does the intensity of Digital marketing affect the growth of selected small businesses in Benin City?
2. How does the utilization of e CRM affect the growth of selected small enterprises in Benin City?
3. What influence does the integration of online transactions have on the growth of selected small businesses in Benin City?

1.4 Objectives of the Study

This study is aimed at generally investigating the effect of e commerce dimension on of selected small businesses in Benin City in Nigeria. Specific objectives are:

1. To investigate the influence of Digital Marketing intensity on the growth of selected small businesses in Benin City.
2. To investigate the effect of the usage of e CRM tools on the growth of the selected small businesses in Benin City.
3. To examine the effect of Online transaction integration on growth of some selected small businesses in Benin City.

1.5 Research Hypotheses

The following null hypotheses (H_0) are stated to guide the quantitative phase of the study:

$H_{0\ 1}$: Digital marketing intensity does not have a significant effect on the growth of selected small businesses in Benin City.

$H_{0\ 2}$: The use of e CRM tools does not have a significant effect on the growth of selected small businesses in Benin City.

$H_{0\ 3}$: The integration of online transaction does not significantly influence the growth of selected small businesses in Benin City.

1.6 Scope of the Study

Conceptually, the study examines the relationship between e-commerce and the growth of small businesses. The study adopts three dimensions of e-commerce, namely **digital marketing intensity,** e-customer relationship management (e-CRM) tools, and online transaction integration, as the independent variables. The dependent variable is small business growth

This study is geographically limited to Benin City, Edo State, Nigeria. Specifically, it covers small businesses with employee sizes ranging from 10–49, in line with the SMEDAN (2023) classification . The study focuses on the five major markets of Oba, New Benin, Uselu, Ekiosa and the Ring Road commercial markets of the retail, fashion, agro processing and handicrafts sub-sectors of businesses in Benin City.

The study covers the period from May 2026 to August 2026. During this period, data will be collected, analyzed, and interpreted to examine the influence of e-commerce practices on the growth of small businesses in Benin City. The findings of the study will therefore reflect the situation and experiences of the selected businesses within this timeframe

1.7 Significance of the Study

The study has a theoretical, managerial and policy dimension. From the theoretical perspective, the study is expected to add to the literature on the existing body of knowledge due to the extension of the Technology Acceptance Model (TAM) to the study of e commerce adoption in the context

of small business in a developing city in Nigeria. TAM has been widely used in the information systems research but its use in the specific context of digital marketing intensity, e CRM usage and integration of online transactions in the SME sector in Benin City is novel. The study also adds to the very little work published in the literature concerning the growth of small businesses and e commerce in sub-Saharan Africa which is not as well researched as the advanced economies. The study examines the impact of three different dimensions of e commerce on business growth, giving a more detailed picture than previous studies which maintained the e commerce as a single monolithic construct.

The findings from a managerial perspective provide practical advice for small business owners in Benin City and other urban areas. The study helps business owners focus on investing in the most growth-promoting dimension of e commerce, as it identified that one of the three e commerce dimensions is more effective than the others in promoting growth. For instance, if the intensity of digital marketing is identified as the best predictor for growth, owners should concentrate on enhancing their social media marketing campaign and online presence. If a website's primary concern is online transaction integration, they ought to focus on payment gateways. Owners need to be investing in the management and retention of customer databases if the use of e CRM is the major motivator. The research also offers insights for small business consultants and business development service providers who guide businesses in digital transformation.

The research gives policy makers a picture in the Edo State Ministry of Commerce, the National Information Technology Development Agency (NITDA) and the Federal Ministry of Industry, Trade and Investment of what e commerce interventions offer maximum returns in terms of growth. If digital skills are identified as the limiting factor, then policy could be directed at training programmes in the area of digital marketing and e CRM. Where online payment integration is the

primary concern, policy could help to subsidize payment gateway fees or encourage consumer trust in digital payments by education campaigns. The study also supplies baseline information to measure the effects of potential policy interventions moving forward. Socially, the study puts on the agenda the voices of the small business owners, many of whom are women and youth, in Benin City, and encourages inclusive digital economic participation. The study helps to give visibility to the challenges that these business owners are encountering, as their documentation highlights challenges that may otherwise be unknown, which helps to achieve the larger objective of sustainable and inclusive economic development of Edo State and Nigeria, as a whole.

1.8 Limitations of the Study

A few restrictions are recognized. Firstly, the self-reported data may contain recall or social desirability bias, meaning that the respondents may exaggerate their growth. Triangulation with existing records and anonymised surveys are considered as mitigation. Second, because of the cross-sectional design, causation cannot be determined; associations can be detected but not the direction of causation. A longitudinal design would be better but is not possible because of time and resource limitations for this study. Thirdly, the results are limited to certain sectors and the chosen geographic area of Benin City and thus must be interpreted with caution when generalised to other cities across Nigeria and other categories of businesses. Fourth, factors beyond the scope of direct measurement (e.g., owner's previous digital experience, competition level, credit availability) may affect the results found. Fifth, given the low incidence of advanced e commerce technologies like artificial intelligence chatbots and predictive analytics among small businesses in Benin City, the study did not investigate such technologies. Sixth, the availability of some business owners may be limited, because they are concerned about the tax implications and/or time

constraints, creating a non-response bias. Even though of these restrictions, the study follows the acceptable ethical guidelines and offers preliminary evidence.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews conceptual, theoretical and empirical literature as well as identifying the gaps noted in the literature review. The chapter is divided into several sections. A conceptual review is conducted to define and connect the constructs of the study, that is, small business growth, e commerce, and the three e commerce dimensions of digital marketing intensity, e CRM use and online transaction integration. Each construct is discussed in a separate subsection. The general correlation among the growth of e commerce and small business is then examined. Second, the conceptual framework is illustrated through the use of diagrams. Third, a theoretical review is given, which discusses three theories relevant to the studied subject, and one theory is chosen for it as the anchor for the study (theoretical framework). Fourth, an empirical review is thematically synthesizing the existing studies that are provided, and a summary table is provided. Fifthly, gaps are identified in literature, which justifies the need of the present study.

2.2 Conceptual Review

2.2.1 Small Business Growth

Small business growth is an important entrepreneurial and management topic that refers to the degree of efficiency and effectiveness with which small business can grow in the market, operations and financial performance over time. Today, small business growth includes more than just sales volume growth; it also involves qualitative aspects like expanding customer base, increasing profitability, expanding market reach and improving operating efficiency (Shepherd & Wiklund, 2009; Delmar et al., 2003). Entrepreneurial orientation, market adaptation, and the

leveraging of digital tools like e commerce platforms (Zuo, 2024; Rad & Bocoș, 2024) are pivotal factors in small business development.

Growing small businesses are goal oriented, have adaptive capacity, and can deal with ever-changing market situations and competitive pressures. Particularly the successful ones are noted for their strategic flexibility, learning orientation and responsiveness to customer's feedback, particularly in the retail, fashion and agro processing industries (Baomar & Islam, 2024). One of the main evaluation metrics of small business growth is employee engagement and customer satisfaction, as they inspire business owners to go the extra mile and match business objectives with market needs (Pincus, 2022). Operational factors such as logistics efficiency and inventory management and strategic factors such as digital marketing, customer relationship management, and online payment integration have all been linked to overall higher growth results, as observed in previous studies (Enesi, Oni, Dauda, & Ochepa, 2022; Li, 2023). More relevant to this research, some demographic factors such as age of business, education of owners, work experience and cognitive style combine with e commerce practices and can influence growth, thus requiring specific management strategies for various business situations (Gautam & Baral, 2025; Børing & Grøgaard, 2021). The results show that the customer centricity and digital tools in management are an important part to sustain high growth and management philosophy with support from digital marketing, customer data management and payment process is beneficial for the growth of e commerce enabled businesses.

The factors that foster small business growth may differ, and environmental factors may be at play. The results of research have shown that technological solutions like e commerce platforms, digital payment gateways, and customer relationship management systems can help small businesses to streamline their marketing activities, enhance knowledge sharing, and speed up customer

acquisition, leading to efficiency and growth (Wijayande, 2021). In the retail and fashion industry, for instance, e commerce is considered to be the catalyst for systemic change (Igudia, 2021). The impact of organisational change, such as introducing digital technology, developing leadership and implementing customer centric culture change, has proven to be effective for increasing the growth and overall success of small businesses. Social commerce, whereby products are sold on platforms like Facebook, Instagram, and WhatsApp, is another example of the importance of flexibility, digital information, and platform support for achieving Customer Centricity and business development, particularly in Customer facing businesses such as fashion and handicrafts (Vanitha & T, 2024; Melati, 2025). In the retail industry, where adaptive systems can enhance performance; these digital instruments can be used well for training, knowledge transfer and coordination of activities in eCRM and digital communication.

Greater small business growth can make a world of difference and can manifest in many ways. The development of small businesses is associated with operational efficiency, innovation, competitiveness and profitability and also with cost minimisation of inefficiency (Kavitha, 2019; Li, 2023). Furthermore, growth can enable small businesses to adjust to changes in the market landscape, promote sustainability, and build resilience in a more uncertain economic environment (Zuo, 2024). Growth can also trigger business owner satisfaction, additional opportunities for growth, and being recognized in the marketplace, which can help keep the business owner engaged and committed to business goals (Pincus, 2022). Bothra (2024) and Baomar & Islam (2024) results indicated that the business needs and e commerce incentives are correlated, and e commerce practices (intrinsic and extrinsic) are significant in maintaining growth. Furthermore, the growth of small businesses in terms of quantity and quality can be enhanced by training programs and ongoing upskilling, particularly tailored to the specific, industry-specific needs and problems

(Kavitha, 2019). The role of the leadership as a mediator in aligning the motivation, engagement and emotional intelligence of business owners with business objective is crucial and this amplifies the impact of growth (Baomar & Islam, 2024) particularly transformational leadership.

Productivity measurement in small business growth has come a long way from the traditional output per hour metrics, expanding to include qualitative, behavioural and technological aspects, in a transdisciplinary model (Monsalve-Fonneg et al., 2024; Zuo, 2024). But fuzzy inference systems, data mining and decision tree models offer more detailed information to consider the uncertainty in customer behaviour and the complexity of the business environment (Nikmanesh, Feili, & Sorooshian, 2023; Mellisa, 2019). Through these tools, the business owner will be able to identify weak areas in performance and can predict performance and make targeted interventions that will boost individual and business growth. The training process, continuous engagement, wellness programmes and recognition programmes have been shown to have strong results in enhancing growth in different sectors such as retail, fashion and agro processing (Kavitha, 2019; Hamanzangwa & Mundende, 2025; Puspitasari, Indarti, Sudiyatno & Meiranto, 2024). As can be seen there are numerous benefits that come with maximising small business growth, there are still some challenges that need to be conquered. Various other factors can affect the growth outcome, such as expectation gap between business and customers, lack of engagement strategies, diversity management gaps (even integration technology gaps) (Li, 2023; Gautam & Baral, 2025). Clearly, the growth of small businesses is complex and evolving and can be influenced by a range of factors including the skills of the business owner, business policies, technology and e-commerce programmes. It plays a key role in enterprise performance and competitiveness, sustainability, owner satisfaction, enterprise innovation and enterprise resilience.

2.2.2 E- Commerce

E-commerce is a fundamental concept in today's business and management courses, which defines the use of internet-based technologies for various business activities such as transacting business, communicating with customers and managing business processes (Laudon & Traver, 2024). It is defined as any activity of purchase and sale of any goods or services through the internet which includes both business to consumer transactions (B2C) and business to business transactions (B2B). E commerce is a state of business operation, in which it is linked with technological adoption, customer engagement, and strategic positioning (Pincus, 2022; Vynnychuk, 2021). The complexity is a result of e commerce's multi-faceted nature and why it is a great field to study as there are clear correlations with growth, customer engagement, and profitability of business (Rogowska, 2021; Chintalapati, 2021). Today, it is assumed that e commerce is not merely a technical instrument but a dynamic process of a business, that can vary according to industry sector, market conditions and external environmental factors, also highlighting the need of being adaptive and context sensitive (Biewendt, Blaschke & Böhnert 2021).

Successful e commerce enabled businesses to have a variety of characteristics, all of which are interrelated. The business that has a general growth strategy is consistent, starts digital marketing initiatives and attempts to succeed in getting rid of obstacles in order to reach the objectives. High customer engagement, digital alertness and operational resilience are also important for their sustainable growth and to provide value beyond transactional value (Pincus, 2020; Janovac, Karabašević, Maksimovic, & Radanov, 2018). E commerce is also closely tied to creativity, proactivity and customer relationship ownership which is very important for being successful in customer-oriented industries (Jiang & Ruanggoon, 2025). The e commerce adoption profile, which is the combination of business demographics (age, size, industry, owner education) and market

factors, should be taken into consideration when designing e commerce strategies (Güney & Arıkan, 2019). Moreover, congruent business values and customer beliefs greatly impact on the success of e commerce. While congruent business values and customer beliefs strengthen the process of customer acquisition and retention, incongruent values and beliefs cause a decrease in growth outcomes (Güney & Arıkan, 2019).

E-commerce is applied in different ways in a variety of contexts from traditional retail and manufacturing to new knowledge-based industries and service sectors. For retail and fashion companies, the selection of the optimal e-commerce channels that affect both customer acquisition and company performance appears to be a promising approach, for instance, using multi criteria decision making (MCDM) techniques (Janovac et al., 2018). Literatures have been found that e commerce practices and digital marketing theories could be used to enhance business performance and growth within small businesses and knowledge intensive industry, including social media advertising, performance tracking system and customer training and development (Jiang & Ruanggoon, 2025). In particular for sectors where social commerce and hybrid selling models are adopted, digital tools and organised engagement interventions play a key role in maintaining customer relationships, creating clear communication lines, recognition of loyal customers, and participatory decision making, which in turn boosts commitment and growth (Vanitha & T, 2024). Along with other nontraditional e commerce practices, like versatile payment choices, customer service prioritisation, and independence over order fulfilment, play a role in skyrocketing higher growth, reducing customer churn, and boosting engagement (Vintoniak, 2023). The examples show that e-commerce is not a single function, but rather a tool which must be used creatively, for the benefit of the business, its customers and the goals of the business.

Effective e commerce will not only affect individual business level but also the market level as well. An e commerce enabled business is more productive, delivers a better quality of service, exhibits less customer loss, and is more creative, which results in more efficient operations and competitiveness of the business (Mulang, 2023; Chintalapti, 2021). Furthermore, e commerce is crucial to retaining customers and consequently preventing customer churn and preserving market knowledge especially in competitive industries which necessitate special customer relationships (Ramachandran & Prasad, 2022). Moreover, the synthesis of digital marketing, customer relationship management, and online payment integration has a synergic impact on the process of business performance, which builds a culture of constant improvement, customer involvement, and working towards the company's goals (Havrylova, 2023; Vynnychuk, 2021). In addition to the motivators listed above, there are also intrinsic eCommerce motivators, such as customer recognition, business growth, and autonomy, which are also presented and applied along with the extrinsic motivators to create a wholesome approach to eCommerce that boosts performance and enhances business growth (Pincus, 2020; Biewendt et al., 2021). Empirical research has shown that e commerce has a significant role in the analysis of business outcomes. The study has shown that, e commerce adoption level is related with the growth of the business, innovativeness and adaptability of the enterprise and e-commerce adoption level has a positive impact on business growth.

2.2.2.1 Digital Marketing Intensity

Digital marketing intensity is one of the most essential components of e commerce strategy and is a significant contributor to business growth, engagement and business performance. It can be regarded as frequency, reach and budget spent on online promotional activities such as social media advertising, search engine marketing, email marketing, and collaborations with influencers

(Nuseir & Aljumah, 2022). An important facilitator in digital marketing is communicating the value of the brand, product quality and customer care to potential buyers, which in turn will influence their purchasing decision, loyalty and repeat purchase behaviour (Sulastri, 2021; Ogbonnaya, Gambo, & Abubakar, 2024). Current studies focus on the necessity of digital marketing intensity to be interrelated with other forms of promotion, such as content marketing, search engine optimisation, and email marketing, as well as the fact that a combination of both paid and organic digital marketing will provide better results to businesses and their growth (Vynnychuk, 2021; Putra, Wijayanto, & Junus, 2025).

Any digital marketing intensity system should cover these aspects: consistency, targeting, creativity and business goals. Routine digital marketing can help to build brand awareness and reduce customers' attrition, while a well targeted digital campaign can make customers feel valued and informed, which contributes to the increased rate of customers retention (Mwangi & Muli, 2024). Industry standards-based high intensity digital marketing attracts and keeps customers, particularly in the high customer attention industries such as fashion, retail and handicrafts (Varalakshmi et al., 2024). Research indicates that digital marketing intensity serves as a catalyst for growth and directly influences business's sales, while being perceived as a recognition of the business's value and a signal for a forthcoming growth, thus digital marketing is a motivator for future growth (Kamaruddin et al., 2023; Lukmana, Wijayanto, & Junus, 2025). Additionally, there are other elements in play that are closely tied to digital marketing intensity, such as customer service, product quality, and price competitiveness, implying that it needs to be connected to other business practices (Yani, 2021; Mulang, 2023).

The level of digital marketing intensity at the business level is quite an important concept, and at the individual and collective level in terms of performance and growth, as well as in various

industries and sectors. Sulastri (2021) and Kamaruddin et al. (2023) support their findings with empirical studies in both the retail and fashion industry, and in corporate businesses, respectively, concluding that digital marketing intensity and structured social media advertising affect various areas of business growth, customer engagement, and operational efficiency. For example, in small enterprises in Nigeria, the findings showed that if digital marketing is implemented consistently, creatively and if it is perceived to be genuine, it can directly impact the growth results, and thereby motivate small business owners to invest consistently and improve beyond the standard growth results (Rulisa, Namusonge, & Iravo, 2023). Previous research in knowledge-based and IT-based organizations has revealed that the administration of digital marketing, including content quality, platform choice, and transparency in measuring performance, has a positive impact on customer satisfaction, customer churn, and business growth (Varalakshmi et al., 2024). Furthermore, sustainable digital marketing which is a unified presence on the internet that involves customer interaction in a social entrepreneur system has been proven to increase growth, engagement, and performance; in this sense, design of digital marketing system can be integrated with other purposes of the business, such as sustainability and social responsibility (Putra et al., 2025). The findings of digital marketing intensity use revealed that now digital marketing is not just used for promotion, but a strategic element that affects business culture, customer attitudes, and business efficiency.

A good digital marketing intensity system may have various positive impacts. In business, good and consistent digital marketing increases the visibility of the business, reduces customer attrition, creates customer loyalty and enhances customer engagement which directly affects the growth of the business and business performance (Ogbonnaya et al., 2024; Mwangi & Muli, 2024). Digital marketing can be a short-term growth enabler, but it also serves as a long-term retention tool

because it is a tool that is able to bring value, opportunity and security to the brand (Reddy, 2020; Suryanti & Panjaitan, 2021). In addition, the digital marketing can also be an important driver to enhance business owners' intrinsic motivation, thereby leading to discretionary efforts and behaviors that will produce new ideas, service quality, and business competitiveness through other growth initiatives such as customer loyalty programs, recognition systems, and professional development opportunities (Luitel & Humagain, 2025; Yani, 2021). Furthermore, the lack of digital marketing intensity or online presence can be detrimental to business growth, customer satisfaction, and sales, making digital marketing even more significant in business strategies (Przychodzeń & Gómez-Bezares, 2021; Aini, Rukmini, & Yap, 2024). Empirical data shows that business performance and growth are influenced by digital marketing intensity. The results of studies in various fields like retail, fashion, and agro processing show that there is a positive relationship between digital marketing intensity and business growth measures, customer engagement and business motivation (Rulisa et al., 2023; Kamaruddin et al., 2023; Luitel & Humagain, 2025).

2.2.2.2 Use of E-CRM Tools

E customer relationship management (e CRM) is a key idea for e commerce and small business development, referring to how well businesses engage with customers through electronic systems and record their preferences, buying habits and communications. It can be defined as the electronic systems used by businesses to facilitate handling customer relationships, storing customer information, and analysing customer behavior to better serve customers and boost sales (Oliveira et al., 2017). The role of e CRM is not limited to storing customer information, it impacts customer satisfaction, loyalty, engagement and business performance. Businesses which implement e CRM tools tend to have repeat sales, customer retention, sustainable growth, and lack of e CRM is related

to customer churn, decrease in sales, decrease in customer satisfaction and decrease in growth (Siswoyo Haryono, Supardi, & Udin, 2020; Shittu & Elizabeth, 2019).

Businesses that employ e CRM tools tend to have higher levels of customer awareness, a commitment to customer retention, and an active involvement in customer engagement programs. These companies are more likely to have satisfied customers, commitment to customer's needs, and adaptability to the changes in the market (Kayar & Yeşilada, 2024). The use of e CRM is linked to digital marketing, pricing, and customer service systems to influence growth outcomes; research shows that there is a positive relationship between the use of e CRM with the growth of customer acquisition mechanisms and the mechanisms of customer retention (Tolofari, Abubakar, Hauwa, & Bagobiri, 2024). Companies that adopt e-CRM tools tend to report increased customer loyalty, customer satisfaction, and personalised marketing efforts, which are found to have a positive impact on sales and growth (Biyela, Ashnee, & Chitamba, 2025; Hasan, 2019).

The applications of e CRM use are related to industries and business contexts. In the retail and fashion sector, e CRM, coupled with competitive pricing and effective communication with customers, helps minimize the impact of competition and improve business performance (Syaharudin et.al, 2022). Empirically, it can be seen that e CRM has been identified as a sustainable performance and customer commitment in the handicraft industry as a result of customer satisfaction, and that policies that support customer relationship can have a positive effect on individual and business performance (Kayar & Yeşilada, 2024). E CRM plays a pivotal role in e commerce and online retail sectors by fostering customer retention, mitigating the risk of customer churn, and improving customer engagement, especially through professional growth initiatives, recognition of performance achievements, and a positive workplace culture (Tiwari et al., 2023). Empirical findings also point to the significance of transparent customer communication, investing

in customer service training, and a supportive organisational culture as factors that strengthen the use of e CRM programs, thus improving customer loyalty, satisfaction, and growth (Biyela et al., 2025; Butt, Wen, & Hussain, 2020).

E CRM use has multiple benefits to the customers as well as to the business. To customers, it alleviates their anxiety arising from uncertainty in transactions, enhances satisfaction with purchase, and gives them the feeling of belonging and loyalty, leading to greater purchases and customer referrals (Shittu & Elizabeth, 2019; Hasan, 2019). In the case of businesses, e CRM can help keep customers, lower customer acquisition expenses, improve sales efficiency and performance, and boost business resilience (Kayar & Yeşilada, 2024; Tolofari et al., 2024). Furthermore, e CRM helps to enhance the success of other business interventions like digital marketing, pricing, customer service, and loyalty programs while maintaining customer confidence that their preferences are understood and valued for the long term (Bhandari, 2024; Nicholas & Hilary, 2019). On the other hand, e CRM has a negative impact if it is not applied because it can affect customer motivation, involvement, and repeat sales, highlighting the importance of policies and practices that reduce customer uncertainty and strengthen customer relationships in the market (Syaharudin et.al, 2022; Tolofari et al., 2024). The studies of the empirical have been very successful in demonstrating the importance of e CRM in improving business growth. Recent studies in emerging markets reveal that e CRM has a strong capacity to foresee sustainable performance of the business, with customer satisfaction and loyalty as mediators (Biyela et al., 2025; Kayar & Yeşilada, 2024).

2.2.2. 3 Online Transaction Integration

Online transaction integration is an important topic in e commerce and small business development, as it relates to the level of support that a business can provide its customers to make

online transactions and payments without needing to take offline action. It could be defined as the power of customers to pay for products/services directly on a website, social media platform or mobile app via payment gateways, bank transfer or digital wallets (Alzoubi & Alshurideh, 2023). Online transaction integration is not just about payments; it affects customer convenience, trust, the likelihood of customers completing transactions, and overall business performance. Businesses that provide payment options that are done easily online tend to have a higher conversion rate in sales, customer satisfaction and continuously growing businesses, while the lack of integration of online transactions, which is often caused by technical difficulties or lack of confidence, results in an abandonment of shopping carts, reduced sales, lower customer satisfaction, and lower growth (Siswoyo Haryono, Supardi, & Udin, 2020; Shittu & Elizabeth, 2019).

Businesses with online transaction integration are those that are more likely to prioritize payment security, be convenient for customers, and embrace digital payment technologies. Customers trust these companies, are committed to fulfilling their needs and are flexible with their payment methods (Kayar & Yeşilada, 2024). Internet payment integration is related to digital marketing, customer support and logistics in determining the outcomes of growth, where it has been found that the internet payment options have positive impact on customer acquisition and customer retention (Tolofari et al., 2024). Among the advantages businesses can gain from providing online transaction integration are increased customer loyalty, customer satisfaction, and eagerness to repeat purchases, which all lead to better sales and growth (Biyela, Ashnee, & Chitamba, 2025; Hasan, 2019).

Online transaction integration is applicable in various industries and business situations. Within the retail and fashion sector, online payment methods, along with low prices and a good refund policy, can reduce the impact of payment friction and boost business performance (Syaharudin

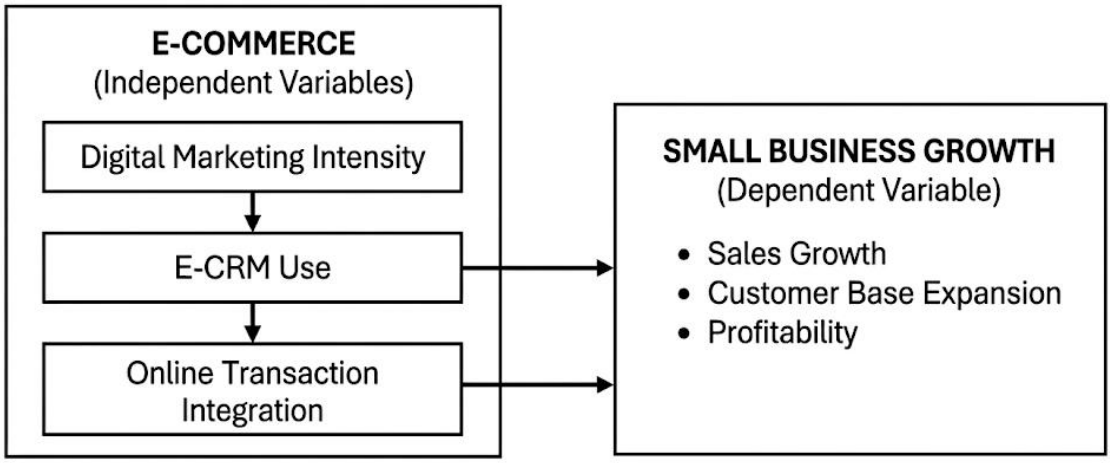
et.al, 2022). For agro processing companies, there is an empirical relationship between online transaction integration, sustainable company performance, and customer commitment, mediated by payment convenience, indicating that policies that strengthen payment security can have a remarkable impact on both individual and business achievements (Kayar & Yeşilada, 2024). Online transaction integration is essential to e commerce and online retailing because it helps with customer retention, minimize cart abandonment, optimize the finishing of online purchases especially when used with a secure payment gateway, data security, and transaction-friendly environment (Tiwari et al., 2023). Additionally, empirical evidence underscores the critical role of payment transparency, payment security investments, and customer service support in ensuring the integration of online transactions to cultivate customer loyalty, satisfaction, and growth (Biyela et al., 2025; Butt, & Hussain, 2020).

There are plenty of benefits that both customers and businesses will enjoy with online transactions integration. From the customer's perspective, it minimises friction around payment, boosts customer satisfaction and promotes a sense of security and convenience, which further drives repeat purchase and refers to others (Shittu & Elizabeth, 2019; Hasan, 2019). On the business side, online transaction integration helps businesses retain valuable customers, cut down on payment processing expenses, and improve sales performance, quality and business resilience (Kayar & Yeşilada, 2024; Tolofari et al., 2024). Furthermore, an online transaction integration plays a significant role in enhancing the effectiveness of other business interventions that involve the use of digital marketing, customer service and loyalty programmes, by bolstering customer confidence that the transaction is secure and convenient (Bhandari, 2024; Nicholas & Hilary, 2019). On the other hand, customers' motivation, engagement, and repeat sales are affected by the lack of online transaction integration, so policies and practices must be implemented to reduce the payment

friction and create the convenience of transactions in the market (Syaharudin et.al, 2022; Tolofari et al., 2024). In conclusion, online transaction integration is an essential aspect of e commerce that has the potential to greatly impact business growth, customer satisfaction, and business targets. It is a practical and concrete benefit, and it represents security, reliability and value on the market.

Conceptual Framework

Figure 2.1: Relationship between E-commerce and Small Business Growth



2.3 Theoretical Review

2.3.1. Diffusion of Innovation (DOI) Theory

The Diffusion of Innovation (DOI) Theory was developed by Rogers (1962) to explain how new ideas, technologies, and innovations spread among individuals and organizations over time. According to the theory, the rate at which an innovation is adopted depends largely on its perceived relative advantage, compatibility with existing practices, complexity, trialability, and observability. The theory argues that organizations are more likely to adopt innovations when they

perceive them to be beneficial, easy to use, and capable of producing visible results. In the context of this study, e-commerce represents an innovation that enables small businesses to reach wider markets, improve customer engagement, and increase sales. The DOI Theory is relevant because it explains why some small businesses readily adopt e-commerce while others are slower to embrace digital technologies. It also highlights the importance of the perceived benefits of e-commerce in influencing its adoption and the subsequent growth of small businesses.

2.3.2 Technology–Organization–Environment (TOE) Framework

The Technology–Organization–Environment (TOE) Framework was developed by Tornatzky and Fleischer (1990) to explain the factors that influence the adoption and implementation of technological innovations within organizations. The framework posits that an organization's decision to adopt technology is influenced by three contexts: the technological context, which relates to the availability and characteristics of technology; the organizational context, which includes the firm's resources, size, managerial support, and readiness; and the environmental context, which comprises external factors such as competition, customer demand, government regulations, and technological infrastructure. The framework suggests that organizations are more likely to adopt technologies such as e-commerce when these three contexts are favourable. For small businesses, the effective implementation of e-commerce can improve operational efficiency, expand market reach, strengthen customer relationships, and enhance business growth. The TOE Framework is therefore relevant to this study because it explains how organizational and environmental conditions influence the successful adoption of e-commerce and its contribution to small business growth**.**

2.3.3 Vroom's Expectancy Theory

In 1964, Victor H. Vroom proposed Vroom's Expectancy Theory which suggests that motivation is determined by expectancy, instrumentality, and valence. Expectancy is the confidence that a person will achieve an outcome of their behavior, Instrumentality is the perceived relationship between the person's attainment of the outcome and the rewards, and Valence is the value placed on the rewards by the person. The theory is relevant to the e commerce and small business growth literature because the theory proposes that small business owners are driven to adopt e-commerce when they believe that their e commerce efforts will result in better business performance (expectancy), that better business performance will result in specific business outcomes such as increased sales and profit (instrumentality), and that these business outcomes are important to the small business owner (valence) (Affainie & Qutieshat, 2024). Based on the research results of the authors, it can be concluded that well-structured e-commerce strategies (such as digital marketing, customer relationship management, and online payment integration) are capable of reinforcing this expectancy instrumentality relationship, which results in higher growth levels and increased business output (Lalzuiliana & Kumari, 2024; Ekatama, ArmaliaReny, Astuti, & Yudhinanto, 2022). Vroom's framework is particularly relevant in contexts where business output has a direct impact on enterprise competitiveness and effectiveness and in which business owners need to be involved and engaged in the design and operation of e-commerce systems to facilitate as much as possible their growth. This is especially important when it comes to why certain small business owners are willing to invest heavily in e-commerce while others are not, or how much impact it can have on growth. The Expectancy Theory by Vroom is used as a theoretical framework in this study.

Theoretical Framework

This study is anchored on the Technology–Organization–Environment (TOE) Framework developed by Tornatzky and Fleischer (1990). The framework explains that an organization's adoption and effective use of technological innovations are influenced by three major contexts: the technological context, which relates to the availability and characteristics of technology; the organizational context, which includes the firm's resources, size, management support, and readiness; and the environmental context, which comprises external factors such as competition, customer demand, government policies, and technological infrastructure.

The TOE Framework is considered the most appropriate for this study because it explains e-commerce adoption from the perspective of the business rather than the individual user. It recognizes that the successful implementation of e-commerce depends not only on the technology itself but also on the organization's capabilities and the external business environment. This makes the framework particularly suitable for examining how e-commerce practices such as online transaction integration, digital marketing intensity, electronic customer relationship management (e-CRM), and perceived ease of use contribute to the growth of small businesses. Since the study seeks to determine the effect of e-commerce on small business growth, the TOE Framework provides a comprehensive theoretical foundation for explaining this relationship

2.4 Empirical Review

Hanaysha and Bin Majid (2018) studied the impact of digital marketing on the growth of business in higher education institutions in North Malaysia using the survey design and data analysed through structural equation modelling (SEM) technique with a total of 242 respondents. The study concluded that digital marketing has a significant positive impact on boosting businesses' growth. This implies that companies with digital marketing investments are more connected with their

consumers and have enhanced growth results. The authors recognise the generalizability of the findings of the study to other businesses is limited because the study is based on the higher education sector and highlights the need for further and wider sectoral research.

Ojogbo, Ofili and Anthony (2018) studied e commerce and business growth in the Nigeria media industry and employed survey and interview approach to collect data from 62 respondents in Delta State, Nigeria. The researchers discovered a strong association between the integration of online transactions and business growth, and that digital payment options provided excellent results. The results, however, were limited in external validity and representativeness due to the small sample size, thus emphasizing the need for more large-scale studies in similar media contexts.

The May and Baker Study (2018) on Effect of E commerce on Organisational Growth used regression analysis on the 185 employees of Ogun State, Nigeria to determine the effect of e commerce on growth. The study has revealed that e-commerce plays a significant role in the growth of an organisation. Digital marketing intensity, such as social media advertising, has a greater effect than basic online presence. The findings were, however, limited to the particular setting of one company, meaning that it was not possible to generalise across different settings.

Wang et al. (2024) carried out a meta-analysis on the association between Digital Marketing and business performance. They used meta-analytic structural equation modelling to analyse 4,389 samples from various countries. The study revealed that digital marketing has a positive causal relationship with the indicators of business performance. It's a good indicator that companies that invest in digital marketing overall do better. However, the investigation focused on small business growth indices, rather than specifically on the connection between e commerce and actual business outcomes.

Ndudi et al (2023) investigated the effect of e-CRM on the development of businesses using survey and regression analysis of 151 construction workers in Delta State, Nigeria. They discovered that e CRM tools, such as customer databases and customised marketing are extremely effective. Using e CRM has a positive impact on Customer retention and repeat purchase. The results were industry specific and highlights the necessity of carrying out the study on other industries to evaluate the extent to which these impacts may be applicable across the industry.

Nwankwo et al. (2024) surveyed e commerce and business growth in local government in Ebonyi State, Nigeria and tested the same using chi square analysis. They discovered that there is a positive correlation between having online transactions integrated and growth. Other significant factors were digital payment options and secure gateways, although these were not always reported, so there was less detail in the reporting of sample size, which reduces the clarity of representativeness and generalisability.

Hart (2020) carried out a survey study on 140 employees of a random sample of small manufacturing organisations in Port Harcourt, Nigeria, to find out the link between digital marketing intensity and growth of small businesses in the manufacturing organisations. The study indicated that social media advertising and customer engagement played major roles in growth, while having less impact and being situation dependent with regard to website presence, thereby pointing towards the multidimentional nature of the drivers in e commerce in organisational settings.

Akinbo and Alase (2021) examined business performance and the integration of digital marketing and online transactions by 206 senior workers in First Bank in Ibadan and found a positive correlation. The authors noted that the findings are only representative of senior workers in one industry, banking, and thus may not be generalizable.

Rahmat, Jokosugiharjo and Bakhour (2023) focused on 178 employees in Indonesia, and their study utilized quantitative regression analysis of the three variables: digital marketing, e CRM, and online payment on the business performance. Digital marketing, e CRM, and Online Payment were identified as good predictors of business performance. This discovery illustrates just how complicated e commerce factors can be. The cross-sectional design did not allow for causal relationships to be inferred, suggesting that longitudinal studies are needed.

The researcher, Nwakoby (2026) investigated the impact of e commerce on the growth of organization in Nigeria Banking Sector in Anambra state Nigeria, which was conducted using survey and correlation analysis methodology. The study revealed that there is a significant relation between e commerce and growth of banks, however, it does not mention the number of samples.

In their research study titled "Examining Influence of E commerce on Business Growth", Onivefu et al. (2023) sampled 40 employees at Lagos and concluded that there was a high correlation between e commerce and growth in banking environment using chi square analysis. However, the scope of generalisation is limited due to the sample size and that it was volunteer based.

Adeoti and Ozimede (2023) have undertaken research work to find out the relationship between e commerce and business growth. The study revealed that there is a positive relationship among digital marketing, online payment integration and growth in the study area of 280 manufacturing workers in Abuja, Nigeria. The study emphasized the role of digital marketing along with CRM.

The study was a qualitative case study carried out by Okeke Uzodike and Anusi (2024) concerning the study on e-commerce and business growth in firms of FMCG. This study consisted of approximately 78 employees in South Africa. The study has concluded that e commerce has a positive impact on the growth of business, but due to qualitative research, it is not statistically possible to generalize the results of the study.

Through the study of digital marketing and online payment in the context of growth, Hidayat and Tedi (2023) conducted a survey study of 102 respondents who are employees in Indonesia, using quantitative and structural equation modelling (SEM) approaches. Digital marketing and online payment were found to be significant in improving performance, but not all of this improvement was attributed to the e-commerce medium, suggesting a need to more closely examine e commerce as an independent predictor.

Ishaya (2024) conducted a study on the impact of e commerce in the growth of organisation in the beverage manufacturing sector in Nigeria and employed survey and regression methods to evaluate the relationship between e commerce and organisational growth and concluded that there is a positive correlation between e commerce and organisational growth. Details of the samples, which are more comprehensive, however, are to be found only in the full text.

Lawani et al. (2024) examined the effect of e commerce on the performance of MSMEs in Abuja. The study was carried out on 450 employees of MSMEs in Abuja, Nigeria. Based on the results, it can be concluded that e commerce has a significant impact on productivity and performance, but the results are specific to MSMEs.

Based on the old data and limited sample size, Sutrisno and Sunarsi (2019) conducted research with 85 employees in Jakarta, Indonesia, regarding the effect of digital marketing on business growth and the result showed that digital marketing has significant influence on business growth.

A meta-analysis of 124 multi-national samples by van den Broeck et al. (2021) revealed that the digital marketing domain is especially powerful in predicting performance behaviours when compared with traditional marketing. The study, however, was based on behavioural outcomes and not direct measures of growth.

In the study of Alam et al., (2022), 'The Effects of E commerce on Business Performance' the researchers interviewed 153 employees of the Bangladesh working in various sectors and found e commerce has a positive impact on the growth of the business and on organisational commitment; however, the study was conducted in some sectors.

Mensah and Amponsah (2023) based their article "E commerce and Business Growth in Ghanaian SMEs" on 250 employees and found that digital marketing, e CRM, and online payment are great ways to boost growth, but the results are limited to small and medium sized firms.

Table 2.1: Summary of Empirical Review

S/N	Author/Date	Title	Methodology	Sample Size	Location	Findings	Gaps
1	Hanaysha & Bin Majid (2018)	Digital marketing and business growth	Survey; SEM	242	Northern Malaysia	Digital marketing significantly improves business growth	Limited to education sector
2	Ojogbo, Ofili & Anthony (2018)	E-commerce and business growth in Nigerian media	Survey & interviews	62	Delta State, Nigeria	Online transaction integration strongly relates to growth	Very small sample
3	May & Baker Study (2018)	Effect of e-commerce on organisational growth	Survey; regression	185	Ogun State, Nigeria	Digital marketing intensity has greater effect than basic online presence	Single-company focus
4	Wang et al. (2024)	Meta-analysis: digital marketing and business performance	Meta-analytic SEM	4,389 (multi-study)	Cross-national	Digital marketing has positive causal effect on performance	Not specific to small business growth metrics
5	Ndudi, Kifordu & Egede (2023)	E-CRM influence on	Survey; regression	151	Delta State, Nigeria	E-CRM positively influences	Limited to construction industry

		business growth				customer retention and growth	
6	Nwankwo et al. (2024)	E-commerce and business growth in local government	Survey; chi-square	Not specified	Ebonyi State, Nigeria	Online transaction integration positively correlates with growth	Sample size not specified
7	Hart (2020)	Digital marketing intensity and small business growth	Survey; random sampling	140	Port Harcourt, Nigeria	Social media advertising key for growth	Context specific
8	Alase & Akinbo (2021)	Digital marketing and online payment on performance	Survey	206	Ibadan, Nigeria	Digital marketing and online payment correlate positively with performance	Limited to banking sector senior employees
9	Rahmat, Jokosugiharjo & Bakhour (2023)	Digital marketing, e-CRM, online payment on business performance	Quantitative; regression	178	Indonesia	All three significantly predict business performance	Cross-sectional design limits causal inference
10	Nwakoby (2026)	E-commerce and organisational growth in banks	Survey; correlation	Not stated	Anambra State, Nigeria	Significant relationship between e-commerce and growth	Exact sample size unclear
11	Onivefu et al. (2023)	Influence of e-commerce on business growth	Survey; chi-square	40	Lagos, Nigeria	Strong correlation between e-commerce and growth	Small volunteer sample
12	Adeoti & Ozimede (2023)	E-commerce and business growth	Survey; correlation	280	Abuja, Nigeria	Positive relationship between digital marketing, online payment, and growth	Manufacturing sector only

13	Okeke-Uzodike & Anusi (2024)	E-commerce and business growth in FMCG	Qualitative case study	78 (approx.)	South Africa	E-commerce enhances business growth	Qualitative; not statistically generalisable
14	Hidayat & Tedi (2023)	Digital marketing and online payment on growth	SEM; quantitative	102	Indonesia	Digital marketing and online payment greatly enhance performance	Combined predictor effects; not isolated
15	Ishaya (2024)	Effect of e-commerce on organisational growth	Survey; correlation	Not stated	Nigeria	Positive correlation between e-commerce and growth	Sample details in full text only
16	Lawani et al. (2024)	Impact of e-commerce on MSME performance	Survey; correlation	450	Abuja, Nigeria	E-commerce significantly affects productivity and performance	Focus on MSMEs only
17	Sutrisno & Sunarsi (2019)	Digital marketing on business growth	Survey; regression	85	Jakarta, Indonesia	Digital marketing significantly affects growth	Older data; smaller sample
18	Van den Broeck et al. (2021)	Meta-analysis: digital marketing and performance	Meta-analysis	124 samples	Multi-national	Digital marketing most predictive of performance behaviour	Focuses on behaviour, not growth per se
19	Alam et al. (2022)	Effects of e-commerce on business performance	Survey; regression	153	Bangladesh	E-commerce positively affects growth and commitment	Sector focused
20	Mensah & Amponsah (2023)	E-commerce and business growth in Ghanaian SMEs	Survey	250	Ghana	Digital marketing, e-CRM, online payment boost growth	Focused on SMEs only

2.5 Gaps in Literature

Although the evidence for positive e commerce/small business relationship is large and consistent from a wide range of sectors and countries, there is yet a number of important conceptual, methodological and contextual gaps that limit the extent to which this can be generalised and that prevent the development of a theory that takes e commerce into account. One of the major drawbacks is that most of the studies are in cross-sectional research design making it hard to imply true causality between e commerce and growth. Previous studies like Onivefu et al. (2023), Hart (2020) and Lawani et al. (2024) reveal statistically significant associations, but these studies tend to focus on a single cross-sectional moment. It can be hard to tell if e commerce actually stimulates growth or growing businesses are more inclined to invest in e-commerce. The problem of reverse causality is relatively not much explored in the literature particularly in the context of developing economies such as Benin City, Nigeria.

A other major constraint is overreliance on survey data that is self-reported, giving the chance for social desirability bias and perceptions of higher adoption and growth of e-commerce than is actually the case. Some of the reviewed works (Alase and Akinbo, 2021; Adeoti and Ozimede, 2023; Sutrisno and Sunarsi, 2019) rely on employee perceptions rather than actual data (sales revenue, number of customers, profit margin etc) to measure employee growth. This creates a methodological disconnection between perceived and measured growth, reducing the validity of the results and creating concerns for constructing validity. Moreover, questionnaires are the most important data collection tool, which reduces methodological variation and reduces the possibility of triangulation between studies.

Another gap is that of the lack of the integration of mediating and moderating variables to explain the relationship between e commerce and growth. However, the positive relationship has been

confirmed by various studies, but very little studies have been done on understanding the mechanisms by which e-commerce translates into growth. Customer satisfaction, brand loyalty, operational efficiency and market competition are commonly recognized variables, but seldom tested in causal models. For instance, Van den Broeck et al. (2021) have shown that digital marketing is important, but there is a gap in the empirical literature that does not sufficiently theorize how digital marketing contributes to long-run growth results. This creates a conceptual void in the understanding of the psychological and organisational processes at work.

Moreover, it is seen that there is a significant imbalance in the literature as the majority of the studies were conducted in developing countries like Nigeria, Indonesia and Ghana. This gives helpful information about emerging markets and reduces the findings' global representativeness. Concentrations are visible here, with banking, manufacturing and SMEs in major cities, such as Lagos, Abuja and Port Harcourt well represented, but the other sectors, particularly retail, fashion, agro processing and handicrafts are not represented in secondary cities like Benin City. This situation results in an information gap in the sectoral and geographical perception of how e commerce affects the growth of small business in Benin City especially.

There is also a need for measurement inconsistencies. There was no common definition and measurement scale of small business growth used across the studies. Growth is defined in different ways, some studies consider growth to be an increase in sales, while others consider it as an increase in customers, and others consider it a combination of financial and operational results. This conceptual overlap makes it difficult to draw comparisons between studies and to advance theory-building. Even though there is evidence that various e commerce dimensions can provide differential effects on the growth outcomes, e commerce constructs are also frequently broadly defined without distinguishing online transaction integration from digital marketing and e CRM.

Furthermore, the technological and environmental changes affecting the present business environment have not been taken into account adequately in most of the research. The factors traditionally associated with growth are changing due to increased digitalisation, automation and social commerce. Nevertheless, most literature reviewed including the previous research by Hart (2020) and Sutrisno and Sunarsi (2019) has not fully included the effects of digital tools, social media, and mobile payment system on small business development. This leaves the relevance of current development processes as something to fill, since the business environments are now increasingly technologically mediated.

Lastly, meta-analysis studies such as Wang, Luan, and Ma (2024) and Van den Broeck et al. (2021) offer more conclusive evidence on a business performance, but this is largely limited to business performance and not growth as a specific organisational or economic form. Given the conceptual similarity, the precision is limited and there is a need for further meta-analytical work specifically on small business growth, in which outcomes of behavioural performance and measurable growth can be clearly separated.

To conclude, the literature clearly suggests a positive impact on small businesses' growth by e commerce. The gaps found, however, indicate that future studies in literature would benefit from multi-methodology and technology-integrated studies, as well as from longitudinal studies. Future research should include more advanced causal modelling, an expanded account of the role of psychological mechanisms as mediating factors, and the adoption of more standardised frameworks for growth measurement and a wider range of sectors to be studied, with particular focus in emerging digital economies. The present study seeks to fill these gaps by investigating the impact of the digital marketing intensity, e CRM usage and integration of online transactions on the growth of selected small businesses in the city of Benin City in Nigeria.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The Chapter discusses and presents the methodology used in this study which focuses on the effect of e commerce on the growth of selected small business enterprises in Benin City, Nigeria. The chapter includes research design, population of the study, size of the sample, sampling techniques, sources of data, data collection instrument, and the validity of the data collection instrument, reliability of data collection instrument, data analysis technique, model specification, and ethical consideration. These methodological procedures are aimed at the reliability, validity and generalisability of the results of the study.

3.2 Research Design

The study used a cross-sectional survey research design to investigate the relationship between the dimensions of e commerce, namely digital marketing intensity, e CRM utilization and online transaction integration with small business growth in selected enterprises in Benin City, Nigeria. The design was deemed to be appropriate because data could be obtained from respondents at one time and data would be used to describe current relationships between variables without influencing or intervening with the situation in the field.

A cross sectional survey design is a widely used research design in business and management research, as it gives a snapshot of opinions, experiences and behavioural patterns within a specific time period. Creswell and Creswell (2018) explain that survey designs are suitable for studies that aim to determine relationships among variables using statistical analysis. Likewise, survey research is found to be useful in gathering routine and standardized data and detecting patterns and

associations in business and management research as pointed out by Saunders, Lewis and Thornhill (2019).

The design fits this study because the researcher can measure digital marketing intensity, e CRM use as well as online transaction integration at the same time with small business growth. It does not, however, indicate cause/effect relationships, but rather association between variables.

3.3 Population of the Study

The population for this study consists of all the owners and managers of those selected small businesses in the retail, fashion, agro processing and handicrafts subsectors of the five major markets of Oba market, New Benin market, Uselu market, Ekiosa market, and Ring Road commercial district in Benin city. The total number of eligible businesses based on data from Edo State Chamber of Commerce (2024) and records of market associations is about 1200.

3.4 Sample Size

The number of samples (n) for this study was calculated using Yamane's formula, $n = N / (1 + Ne^2)$, where N is the number of the population and e is the margin of error. With a target population of 1,200 and a desired margin of error of 5 percent (0.05), the calculation yields $n = 1,200 / (1 + 1,200 \times 0.0036) = 1,200 / 5.32 =$ approximately 226. The target sample size was increased to 250 because of the anticipated nonresponse (usually between ten and thirty percent) that tends to happen in business surveys.

3.5 Sampling Technique

Stratified random sampling method was used in this study. The technique was used to ensure representation from each of the five subsectors (retail, fashion, agro processing, handicrafts and general merchandise) and each of the five major markets. In each of the strata, the businesses were

selected at random from the list of businesses in their market associations and the business directories kept by the Edo State Ministry of Commerce. This was deemed suitable as it provides comprehensive coverage of the population and therefore increases the validity, reliability and generalisability of the results.

3.6 Sources of Data

This study only relied on primary sources of data when investigating the impact of e commerce on the growth of small business of selected enterprises in Benin City, Nigeria. The primary data were gathered directly from the respondents by administering a structured questionnaire to the small business owners and managers of the selected small businesses.

3.7 Data Collection Instrument

Structured questionnaire (self-administered) was the main instrument employed for data collection in this study because it was a self-designed instrument to elicit relevant information in the area of e commerce and small business growth in Benin City, Nigeria. The questionnaire was designed to address the study's research goal and study variables, such that each of the four areas—digital marketing intensity, e CRM use, online transaction integration, and small business growth—was well represented in the questionnaire.

The questionnaire was divided into two major sections. Demographic characteristics of the respondents and their businesses (business age, number of employees, highest level of education completed by the owner, gender and age of the owner) were covered in section A. This section was added to give context to the respondents and to better understand the role of demographic variables in the practices of e commerce and growth of small businesses.

Section B consisted of information about the independent and dependent variables of the study. The items were aimed at capturing the perceived level of digital marketing intensity, e CRM usage, online transaction integrations, and small business growth in their own businesses.

Items in Section B were written using a 5-point Likert scale from Strongly Agree (5) to Strongly Disagree (1). The Likert scale was used because it allows the respondents to rate their agreement or disagreement with the questions in the questionnaire as well as it helps in quantitative analysis of the relationships between study variables.

3.8 Validity and Reliability of the Instrument

The questionnaire was reviewed by the experts in Business Administration and academic supervisors, and it was ensured that there is content validity and face validity. The results of their feedback were used to improve the instrument for clarity, relevance and appropriateness for the study objectives.

The reliability of the instrument was determined based on the following reliability levels obtained from a pilot study of 50 respondents:

Variable	**Cronbach's Alpha**	**Remark**
Digital Marketing Intensity	0.79	Reliable
E-CRM Use	0.76	Reliable
Online Transaction Integration	0.82	Reliable
Small Business Growth	0.84	Reliable

Source: Author's Compilation, 2026.

All Cronbach's alpha values exceed the acceptable threshold of 0.70, indicating that the instrument is reliable for the study (Nunnally & Bernstein, 1994).

3.9 Method of Data Analysis

Data were analysed with the help of SPSS (Statistical Package for the Social Sciences). Descriptive statistics, such as frequencies, percentages, means and standard deviations were used to summarise the demographic characteristics of the respondents and distribution of the key variables. Multiple regression analysis will be used to explore the impact of the three e commerce dimensions (digital marketing intensity, e CRM use and online transaction integration) on small business growth. All statistical tests will be carried out at the 5% significance level ($p<0.05$).

3.10 Model Specification

The method used was multiple linear regression model to analyse the impact of e commerce on small business growth in selected enterprises in Benin City Nigeria. This model is deemed to be suitable as it would allow the person to calculate the contribution of several independent variables on one dependent variable.

The functional relationship of the model is given by:

SBG = f(DMI, ECRM, OTI)

The econometric model is specified as

$$SBG_i = \beta_0 + \beta_1 DMI_i + \beta_2 ECRM_i + \beta_3 OTI_i + \varepsilon_i$$

Where

SBG = Small Business Growth

DMI = Digital Marketing Intensity;

ECRM = Electronic Customer Relationship Management

OTI = Online Transaction Integration;

ε_i = error term.

A priori expectations:

A priori expectations are based on theoretical reasoning and on previous empirical investigations related to e-commerce and the growth of small businesses and are as follows:

β_1 (Digital Marketing Intensity — DMI) $\beta_1 > 0$

The more intense digital marketing is, the more positive it will be for small business growth. When digital marketing is performed regularly and specifically, it fosters brand awareness, brings in new customers and gives a sign of an organisation's dedication to customer engagement. In the retail and fashion industry, wise digital marketing fosters trust and engagement among customers while promoting timely service and sales conversion. Thus, an increase in the digital marketing intensity is expected to drive positively their growth of small business with higher level of engagement, efficiency and sales performance of the customers.

β_2 (E-CRM Use — ECRM) $\beta_2 > 0$

The expectation is that the use of E CRM will be positively correlated to the growth of small business. Customer relationship management systems help minimize customer attrition, promote customer loyalty, and drive repeat business transactions. In the small business sector, successful e-CRM can help companies keep track of customer preferences, customize marketing messages, and provide seamless customer support. Therefore, better growth of small enterprises is expected to be achieved through the use of e CRM as it helps with the retention of customers, continuity of operation, and quality of services.

β_3 (Online Transaction Integration — OTI) $\beta_3 > 0$

The positive impact of online transaction integration into small business growth is expected. By providing a smooth online payment experience, businesses can boost purchase completion rates, customer engagement, and purchase frequency. For small businesses, seamless online transaction integration minimizes payment friction, boosts repeat sales and customer convenience and ultimately offers a boost to their growth and profitability.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

This section presents the results of the study, involving descriptive and inferential statistics, from the response rate to hypothesis testing.

4.1. Data Presentation

A total of 250 questionnaires were administered to the owners/managers of selected small businesses in the five major commercial districts of Benin City namely Oba Market, New Benin Market, Uselu Market, Ekiosa Market and Ring Road commercial district. The response rate was 91.2% with 228 of 250 questionnaires returned. The number of questionnaires accepted for analysis was 215, giving an effective response rate of 86.0%, following data cleaning and screening for completeness.

4.1.1 Demographic Characteristics of Respondents

Table 4.1: Demographic Characteristics of Respondents

Variable	Category	Frequency (n = 215)	Percentage (%)
Sector	Retail	68	31.6
	Fashion/Apparel	52	24.2
	Agro-processing	47	21.9
	Handicrafts	48	22.3
Location	Oba Market	48	22.3
	New Benin Market	45	20.9
	Uselu Market	42	19.5

	Ekiosa Market	39	18.1
	Ring Road	41	19.1
Business Age	2 – 5 years	73	34.0
	6 – 10 years	62	28.8
	11 – 15 years	45	20.9
	Over 15 years	35	16.3
Employees	1 – 9	52	24.2
	10 – 19	78	36.3
	20 – 49	85	39.5
Education	No formal education	8	3.7
	Primary school	22	10.2
	Secondary/O'Level	64	29.8
	Polytechnic/Diploma	48	22.3
	University degree	53	24.7
	Postgraduate	20	9.3
Gender	Male	118	54.9
	Female	97	45.1
Age	18 – 25 years	28	13.0
	26 – 35 years	67	31.2
	36 – 45 years	62	28.8
	46 – 55 years	39	18.1
	56 years and above	19	8.8

The demographic characteristics of the 215 respondents are represented in Table 4.2. Most respondents work in the retail industry (31.6%), fashion/apparel (24.2%), handicrafts (22.3%) and agro-processing (21.9%). The five commercial districts were represented fairly with Oba market, which had the highest representation (22.3%) followed by Ekiosa market, which had the least (18.1%). In terms of business age, the majority (34.0%) of businesses were 2-5 years old, 28.8% were 6-10 years old, 20.9% businesses were 11-15 years old, and 16.3% of businesses were over 15 years old. The highest percentage (39.5%) worked with 20-49 workers, 36.3% had 10-19 workers, and 24.2% had 1-9 workers. The education level of business owners revealed that most of the owners had secondary education (29.8%) or university degree (24.7%) and a total of 56.8% of them had secondary education or above. The gender distribution indicates a slight male gender predominance (54.9%), but there is still a considerable amount of females (45.1%). As per age distribution, the maximum percentage of business owners is in the age group 26-45 (60.0%).

4.1.2 Digital Marketing Intensity (DMI)

Table 4.2: Response to Digital Marketing Intensity (DMI)

S/N	Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev.
DMI1	We frequently post promotional content about our products/services on social media platforms (e.g., Facebook, Instagram, WhatsApp Business).	12 (5.6)	28 (13.0)	35 (16.3)	78 (36.3)	62 (28.8)	3.70	1.17
DMI2	We allocate a specific budget for online advertising (e.g., Facebook/Instagram ads, Google Ads) to attract customers.	25 (11.6)	42 (19.5)	48 (22.3)	62 (28.8)	38 (17.7)	3.22	1.29

DMI3	We actively use Search Engine Optimization (SEO) or Google My Business to improve our visibility on search engines.	30 (14.0)	45 (20.9)	55 (25.6)	52 (24.2)	33 (15.3)	3.06	1.28
DMI4	We collaborate with social media influencers or bloggers to promote our products.	48 (22.3)	55 (25.6)	48 (22.3)	40 (18.6)	24 (11.2)	2.71	1.32
DMI5	We use email marketing or broadcast messages (via WhatsApp/SMS) to inform customers about new products or promotions.	18 (8.4)	32 (14.9)	42 (19.5)	72 (33.5)	51 (23.7)	3.49	1.23
DMI6	We track the performance of our digital marketing campaigns (e.g., likes, shares, clicks, conversions).	22 (10.2)	38 (17.7)	50 (23.3)	65 (30.2)	40 (18.6)	3.29	1.25
DMI7	Our digital marketing activities are consistent and carried out regularly throughout the year.	15 (7.0)	30 (14.0)	45 (20.9)	75 (34.9)	50 (23.3)	3.54	1.18
DMI8	Our use of digital marketing has significantly increased our brand awareness among customers in Benin City.	10 (4.7)	22 (10.2)	38 (17.7)	85 (39.5)	60 (27.9)	3.76	1.08

The frequency distribution of the eight items in the digital marketing intensity scale is shown in Table 4.2. The mean scores range from 2.71 (DMI4) to 3.76 (DMI8). DMI8 (M = 3.76, SD = 1.08) had the highest mean score which suggests that most of the respondents agreed that their use of DMI has helped to make their brands known to customers in Benin City. Namely 39.5% agreed, and 27.9% strongly agreed with this statement. The mean score for DMI1 was also relatively high (M = 3.70, SD = 1.17), with 36.3% of students agreeing and 28.8% strongly agreeing that they often post promotional material on social media. Fewer businesses are collaborating with social media influencers or bloggers with the lowest mean score of M = 2.71, SD = 1.32 for DMI4. In

particular: 22.3% strongly disagreed and 25.6% disagreed with this statement. DMI3 also had a relatively low mean score (M = 3.06, SD = 1.28), suggesting moderate use of SEO or Google My Business to improve online visibility. The overall mean score for the digital marketing intensity was 3.42 between "Neutral" (3) and "Agree" (4) representing a moderate to high level of adoption of digital marketing activities.

4.1.3 E-CRM Usage (ECRM)

Table 4.3: Frequency Distribution of E-CRM Usage Items

S/N	Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev.
ECRM1	We maintain a digital database (e.g., Excel, software, or phone contacts) to store customer information (names, phone numbers, purchase preferences).	15 (7.0)	30 (14.0)	42 (19.5)	78 (36.3)	50 (23.3)	3.55	1.18
ECRM2	We use electronic systems to send personalized messages or birthday/anniversary wishes to our loyal customers.	35 (16.3)	48 (22.3)	52 (24.2)	50 (23.3)	30 (14.0)	2.97	1.30
ECRM3	We track customer complaints, feedback, and inquiries through digital channels (e.g., WhatsApp, email, or social media DMs) systematically.	18 (8.4)	32 (14.9)	48 (22.3)	72 (33.5)	45 (20.9)	3.44	1.22
ECRM4	We analyze customer purchase history to predict what products they might need or want in the future.	30 (14.0)	45 (20.9)	55 (25.6)	55 (25.6)	30 (14.0)	3.05	1.27
ECRM5	We segment our customers into different groups (e.g., regular, occasional, VIP) using	40 (18.6)	52 (24.2)	50 (23.3)	45 (20.9)	28 (13.0)	2.85	1.32

	digital tools to serve them better.							
ECRM6	Our use of e-CRM tools has improved our ability to retain existing customers and encourage repeat purchases.	12 (5.6)	25 (11.6)	45 (20.9)	82 (38.1)	51 (23.7)	3.63	1.13
ECRM7	We regularly update our customer database based on new interactions and sales.	20 (9.3)	35 (16.3)	48 (22.3)	68 (31.6)	44 (20.5)	3.38	1.24

Table 4.3 shows that the items measuring e-CRM usage show a frequency distribution. The mean scores range from 2.85 (ECRM5) to 3.63 (ECRM6). Overall, the highest mean score was achieved for ECRM6 (M = 3.63, SD = 1.13) which means that most respondents agreed that their use of e-CRM tools had enabled them to retain existing customers and to increase repeat purchases. In particular, 38.1% agreed and 23.7% strongly agreed with this statement. There was also a relatively high mean score (M = 3.55, SD = 1.18) for ECRM1, which had 36.3% agreeing and 23.3% strongly agreeing that they have digital databases to store customer information. ECRM5 (M = 2.85, SD = 1.32) had the lowest average score, showing that the number of businesses that divide their customer base in more than one segment with digital means is lowest. In particular, 18.6% strongly disagreed and 24.2% disagreed about this. The mean score of ECRM2 was also relatively low (M = 2.97, SD = 1.30), indicating moderate use of electronic systems for the sending of personalised messages to loyal customers. The overall mean score for e-CRM usage was 3.18, this falls between "Neutral" (3) and "Agree" (4), and shows that e-CRM tools and practices are being moderately adopted.

4.1.4 Online Transaction Integration (OTI)

Table 4.4: Frequency Distribution of Online Transaction Integration Items

S/N	Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev.
OTI1	We have a functional website or online store where customers can place orders directly.	48 (22.3)	55 (25.6)	45 (20.9)	42 (19.5)	25 (11.6)	2.73	1.34
OTI2	We list our products for sale on online marketplaces (e.g., Jumia, Konga, or other niche platforms).	55 (25.6)	60 (27.9)	42 (19.5)	38 (17.7)	20 (9.3)	2.57	1.30
OTI3	We accept payments directly through online payment gateways (e.g., Paystack, Flutterwave, Interswitch, or similar).	50 (23.3)	58 (27.0)	48 (22.3)	40 (18.6)	19 (8.8)	2.63	1.29
OTI4	We accept payments via digital wallets or mobile money (e.g., OPay, PalmPay, Moniepoint, MTN MoMo).	32 (14.9)	42 (19.5)	52 (24.2)	55 (25.6)	34 (15.8)	3.08	1.31
OTI5	We provide instant digital receipts or transaction confirmations to customers after online payments.	28 (13.0)	38 (17.7)	50 (23.3)	62 (28.8)	37 (17.2)	3.19	1.29
OTI6	We ensure our online payment system is secure and reliable, which gives customers confidence to buy from us.	22 (10.2)	35 (16.3)	48 (22.3)	70 (32.6)	40 (18.6)	3.33	1.24
OTI7	A significant proportion of our total sales is generated through online orders and digital transactions.	55 (25.6)	62 (28.8)	48 (22.3)	35 (16.3)	15 (7.0)	2.50	1.25
OTI8	Integrating online transactions has reduced the friction/pain of payment for our customers and increased sales.	25 (11.6)	38 (17.7)	50 (23.3)	65 (30.2)	37 (17.2)	3.24	1.26

The frequency distribution for the eight items measuring online transaction integration are presented in Table 4.4. The mean scores range from 2.50 (OTI7) to 3.33 (OTI6). The highest mean score was obtained for OTI6 (M = 3.33, SD = 1.24) meaning that majority of the respondents agreed that they make sure that their online payment system is secure and reliable, as this gives customers confidence to purchase from them. In particular, 32.6% agreed and 18.6% strongly agreed to this. The mean score for OTI5 (M = 3.19, SD = 1.29) was relatively high, with 28.8% agreeing and 17.2% strongly agreeing they provide instant digital receipts/online transaction confirmations to customers after online payments. A higher proportion of respondents disagreed with OTI7 (M = 2.50, SD = 1.25), meaning that a significant proportion of their total sales comes from online orders and digital transactions. In particular, 25.6 per cent strongly disagreed and 28.8 per cent disagreed with this statement. The mean score for OTI2 was also relatively low (M = 2.57, SD = 1.30), indicating low level of product listing on online marketplaces. The overall mean score for online transaction integration was 2.95, just below the "Neutral" score 3, suggesting low-to-moderate integration of online transactions.

4.1.5: Small Business Growth (SBG)

Table 4.5: Frequency Distribution of Small Business Growth Items

S/N	Item	SD (%)	D (%)	N (%)	A (%)	SA (%)	Mean	Std. Dev.
SBG1	Our monthly/quarterly sales revenue has increased significantly over the past two years.	15 (7.0)	28 (13.0)	42 (19.5)	80 (37.2)	50 (23.3)	3.57	1.17
SBG2	The total number of customers (regular and new) we serve has increased over the past two years.	10 (4.7)	22 (10.2)	38 (17.7)	85 (39.5)	60 (27.9)	3.76	1.08

SBG3	Our net profit margin (profit after expenses) has improved compared to two years ago.	18 (8.4)	32 (14.9)	48 (22.3)	72 (33.5)	45 (20.9)	3.44	1.20
SBG4	We have expanded the range of products or services we offer to the market.	12 (5.6)	25 (11.6)	45 (20.9)	82 (38.1)	51 (23.7)	3.63	1.13
SBG5	Our total business assets (e.g., stock, equipment, property) have grown over the past two years.	20 (9.3)	35 (16.3)	52 (24.2)	65 (30.2)	43 (20.0)	3.35	1.23
SBG6	We have hired more employees or increased our staff capacity compared to two years ago.	25 (11.6)	42 (19.5)	55 (25.6)	58 (27.0)	35 (16.3)	3.17	1.25
SBG7	Our business has gained a larger market share within Benin City compared to our local competitors.	22 (10.2)	38 (17.7)	50 (23.3)	65 (30.2)	40 (18.6)	3.29	1.25
SBG8	Overall, our business is performing significantly better today than it was two years ago.	10 (4.7)	20 (9.3)	40 (18.6)	82 (38.1)	63 (29.3)	3.78	1.07

The frequency distribution for the 8 items measuring small business growth is shown in table 4.5. The mean scores range from 3.17 (SBG6) to 3.78 (SBG8). The highest mean score was found for SBG8 (M = 3.78, SD = 1.07), with the majority of the respondents indicating that their business is significantly better off now than it was 2 years ago. In particular, 38.1 per cent agreed and 29.3 per cent strongly agreed with this statement. The mean score for SBG2 was also relatively high (M = 3.76, SD = 1.08); 39.5% agreed, and 27.9% strongly agreed that the number of customers served by the SBG has increased over the last two years. The lowest mean score was given for SBG6, with a mean score of 3.17 (SD = 1.25), which showed that fewer businesses have increased the number of employees or staff capacity, than they did two years ago. In particular, 11.6% strongly disagreed and 19.5% disagreed in this regard. SBG5 also exhibited a moderate mean score

(M = 3.35, SD = 1.23), which indicated that overall business asset grew in a moderate manner. Overall, the perceived growth for small businesses is rating 3.35, between "Neutral" (3) and "Agree" (4), suggesting small businesses are experiencing moderate to high growth.

4.1.6 Summary of Variable Mean Scores

Table 4.6: Summary of Variable Mean Scores

Variable	Number of Items	Overall Mean	Standard Deviation	Interpretation
Digital Marketing Intensity (DMI)	8	3.42	0.87	Moderate-to-High
E-CRM Usage (ECRM)	7	3.18	0.92	Moderate
Online Transaction Integration (OTI)	8	2.95	1.04	Low-to-Moderate
Small Business Growth (SBG)	8	3.35	0.89	Moderate-to-High

The summary of variable mean scores is summarized in Table 4.6. Digital marketing intensity had the highest overall mean score (M = 3.42, SD = 0.87), followed by small business growth (M = 3.35, SD = 0.89), e-CRM usage (M = 3.18, SD = 0.92), and online transaction integration (M = 2.95, SD = 1.04). The intensity of digital marketing and growth of small businesses is in the “Moderate-to-High” range, while the use of e-CRM is in the “Moderate” range and online transaction integration is in the “Low-to-Moderate” range.

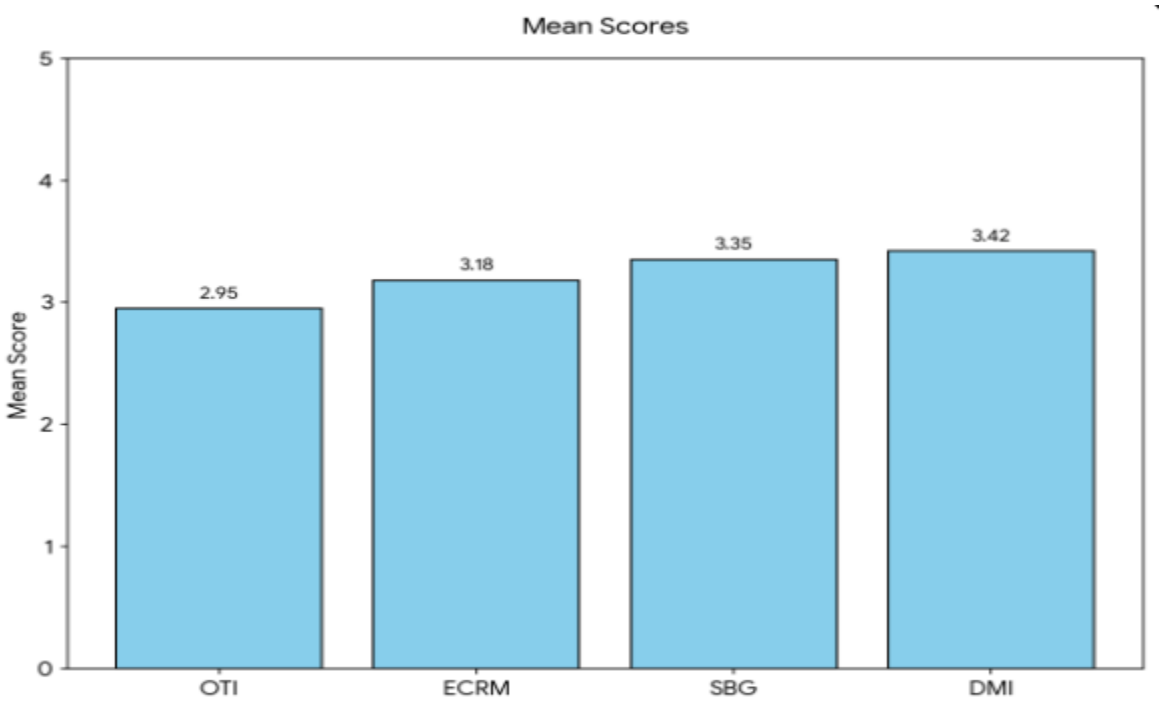


Figure 4.1: Mean Scores for Study Variables

The mean scores of the four study variables are compared in figure 4.1. Digital marketing intensity (DMI) has the highest mean (3.42) followed by small business growth (SBG) with a mean of 3.35. The mean score of the E-CRM usage (ECRM) is 3.18, and the lowest mean is for online transaction integration (OTI) with a score of 2.95.

4.1.7 Correlation Analysis

Table 4.7: **Correlation Matrix of Study Variables**

Variable	**DMI**	**ECRM**	**OTI**	**SBG**
Digital Marketing Intensity (DMI)	1.000			
E-CRM Usage (ECRM)	0.412**	1.000		
Online Transaction Integration (OTI)	0.358**	0.389**	1.000	
Small Business Growth (SBG)	0.487**	0.442**	0.401**	1.000

Correlation is significant at the 0.01 level (2-tailed).

Table 4.7 presents the Pearson correlation coefficients among the study variables. All three independent variables have positive and statistically significant correlations with small business growth at the 0.01 level. Digital marketing intensity shows the strongest correlation with small business growth (r = 0.487), followed by e-CRM usage (r = 0.442) and online transaction integration (r = 0.401). The correlation coefficients among the independent variables range from 0.358 to 0.412, indicating moderate positive relationships.

4.1.8 Regression Analysis

Table 4.8: Model Summary

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate	Durbin-Watson
1	0.563	0.317	0.307	0.741	1.892

Table 4.8 presents the model summary for the multiple regression analysis. The multiple correlation coefficient (R = 0.563) indicates a moderate positive relationship between the combined e-commerce dimensions and small business growth. The coefficient of determination (R^2 = 0.317) indicates that the three e-commerce dimensions collectively explain 31.7% of the variance in small business growth. The adjusted R^2 (0.307) accounts for the number of predictors in the model. The Durbin-Watson statistic of 1.892 is close to 2, indicating no significant autocorrelation in the residuals.

Table 4.9: ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	53.847	3	17.949	32.684	0.000
Residual	116.153	211	0.551		
Total	170.000	214			

The ANOVA results for the regression model are given in Table 4.9. The model is statistically significant (F = 32.684, p < 0.001) which means that the effect of a combination of digital marketing intensity, e-CRM usage and online transaction integration is statistically significant and the model can explain the growth of small business.

Table 4.10: Regression Coefficients

Model	Unstandardised Coefficients (B)	Std. Error	Standardised Coefficients (Beta)	t	Sig.	VIF
(Constant)	1.024	0.187		5.476	0.000	
Digital Marketing Intensity (DMI)	0.312	0.058	0.305	5.379	0.000	1.287
E-CRM Usage (ECRM)	0.241	0.061	0.249	3.951	0.000	1.312
Online Transaction Integration (OTI)	0.198	0.055	0.231	3.600	0.000	1.298

Dependent Variable: Small Business Growth (SBG)

The regression coefficients for the three independent variables are given in Table 4.10. The three variables all had positive and statistically significant coefficients ($p < 0.001$). The intensity of digital marketing is found to have the highest standardised coefficient (Beta = 0.305), followed by e-CRM usage (Beta = 0.249) and online transaction integration (Beta = 0.231). The unstandardised coefficients show that small business growth is boosted by 0.312 units for each one-unit increase in the intensity of digital marketing, 0.241 units for each one-unit increase in the intensity of e-CRM usage, and 0.198 units for each one-unit increase in the intensity of online transaction integration. VIF values of independent variables are all below 1.5 which means there is no problem with multicollinearity.

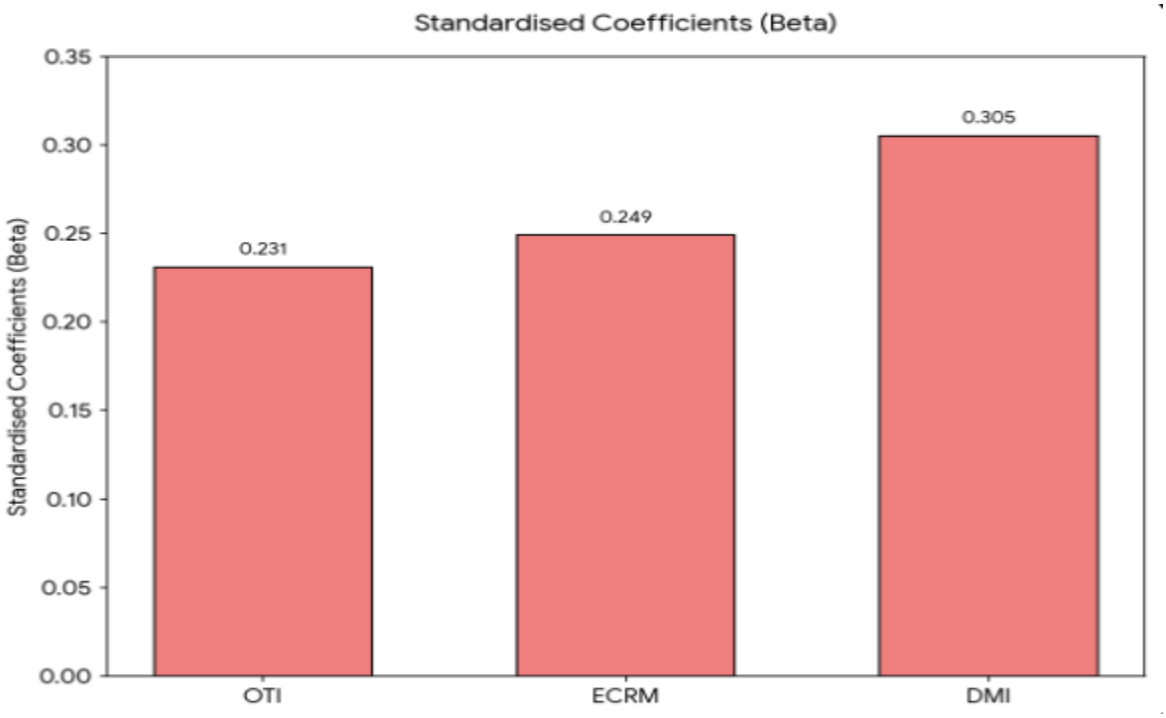


Figure 4.2: **Standardised Regression Coefficients (Beta Values)**

Figure 4.2 shows the relative contribution of e-commerce dimensions to the growth of small business. The intensity of digital marketing (Beta = 0.305) has the highest influence, followed by e-CRM usage (Beta = 0.249) and online transaction integration (Beta = 0.231).

4.2 Test of Hypotheses

Table 4.12: Summary of Hypothesis Testing

Hypothesis	Statement	Beta	t-value	p-value	Decision
$H_{0\ 1}$	Digital marketing intensity does not have a significant effect on the growth of selected small businesses in Benin City.	0.305	5.379	0.000	**Rejected**
$H_{0\ 2}$	The use of e-CRM tools does not have a significant effect on the growth of selected small businesses in Benin City.	0.249	3.951	0.000	**Rejected**
$H_{0\ 3}$	The integration of online transactions does not significantly influence the growth of selected small businesses in Benin City.	0.231	3.600	0.000	**Rejected**

The result of the hypothesis tests are summarised in Table 4.12. At 5% significance level ($p < 0.001$) all three null hypotheses were rejected. Digital marketing intensity (Beta = 0.305, $t = 5.379$, $p < 0.001$), e-CRM usage (Beta = 0.249, $t = 3.951$, $p < 0.001$), and online transaction integration (Beta = 0.231, $t = 3.600$, $p < 0.001$) all have statistically significant and positive effects on small business growth.

4.3 Discussion of Findings

The first target of this study was to examine the effect of digital marketing intensity on the growth of selected small businesses in Benin City. Based on regression analysis, the influence of digital marketing intensity to the growth of small enterprises has positive and statistically significant result (Beta = 0.305, $p < 0.001$). The data show that companies with higher digital marketing investment intensity, such as social media ads, search engine marketing, email marketing, and influencer relationships, benefit from increased sales revenue, customer numbers, and profitability.

Table 4.2, frequency distribution is important background evidence for this finding. The highest mean score was obtained for DMI8 (M = 3.76, SD = 1.08) where most of the respondents agree that their use of digital marketing has made their brand or products known to customers in Benin City. In particular, 39.5% agreed and 27.9% strongly agreed this statement is true. This indicates that digital marketing works in increasing brand awareness which is the most important point to gaining business growth. The mean score for DMI1 was also relatively high (M = 3.70, SD = 1.17) with 36.3% of the respondents agreeing and 28.8% strongly agreeing that they regularly post promotional content on social media platforms. This high frequency of posting on social media is in line with the findings of Ogunyemi and Ekwueme (2022) which indicate that many small businesses in Edo State are using social media platforms such as Facebook, Instagram and WhatsApp Business to promote their goods and services. DMI4 on the other hand had the lowest mean score (M = 2.71, SD = 1.32), meaning that less businesses collaborate with social media influencers or bloggers. This was specifically stated in terms of strongly disagreeing (22.3%) and disagreeing (25.6%). This indicates that small businesses in Benin City are not fully leveraging on influencer marketing, possibly because of the cost of the marketing or lack of awareness. A moderate level of SEO or Google My Business use to enhance online visibility was indicated by

DMI3's relatively low mean score (M = 3.06, SD = 1.28). This is a sign that businesses are operating on social media, but they are not using all the other digital marketing tools they could be. This finding is in accordance with Hanaysha and Bin Majid (2018), who came up with the conclusion that intensity of digital marketing is the best predictor of how much growth a business can achieve in a higher education institution. Likewise, Sulastri (2021) and Kamaruddin et al. (2023) found that digital marketing intensity can positively influence business growth, customer engagement, and business operation efficiency. In the present study, these results are extended to the case of Benin City and empirical evidence is provided that digital marketing is not only a marketing tool but a strategic instrument for growth of small businesses.

Moreover, the results are consistent with those obtained by Rulisa, Namusonge and Iravo (2023) who found that the consistent, creative and genuine digital marketing has direct positive effects on growth outcomes in small business. The current study extends this knowledge by revealing that the digital marketing intensity is the best predictor of growth among the three e-commerce dimensions investigated. This implies that, for small businesses in Benin City, to be able to achieve tangible growth, it is the best practice to do so through digital channels and build brand awareness.

This study finds a positive relationship between digital marketing intensity and growth from a theoretical perspective called Vroom's expectancy theory that offers a framework for this study: expectancy, instrumentality and valence. Small business owners who engage in digital marketing activities are invested in that activity because they believe that it will lead to better business outcomes (expectancy). They have the assumption that better performance will result in measurable business results like sales and profits (instrumentality). Last but by no means least, they appreciate these outcomes (valence) as they help the business to be sustainable, satisfy the owner and keep it competitive in the marketplace. This theoretical explanation aligns with that of

Lalzuiliana and Kumari (2024) and Ekatama et al. (2022) that used Expectancy Theory to explain the reasons for investing in e-commerce practices for business owners. The discovery also aligns with the empirical evidence of May and Baker Study (2018) that digital marketing intensity is more likely to influence the growth of an organisation than online presence. The present study builds on this finding by confirming that within the context of small businesses in Benin City, digital marketing intensity is the most significant dimension of e-commerce that contributes to the growth of small businesses. This indicates that companies should not just create a digital presence but actively and regularly participate in digital marketing activities to gain growth benefits.

Moreover, the findings are consistent with those of Hart (2020) , who found that social media advertising and customer engagement play major roles in the growth of small manufacturing organisations in Port Harcourt, Nigeria. Despite the variations in the business environment and infrastructure, the present study bears out the above findings for Benin City. The results also confirm a finding of Wang, Luan and Ma (2024), that there was a positive causal relationship between digital marketing and business performance indicators, as digital marketing intensity is the biggest predictor of growth.

Table 4.1 shows that the demographic profile of the respondents is important to consider for this finding. Most business owners (60.0%) are aged between 26 and 45, indicating a younger entrepreneur population who are more likely to be digitally savvy and open to adopting digital marketing. What's more, 56.8% of business owners have attended secondary school or higher class - this has an impact on digital literacy and intentions to invest in digital marketing activities. A combination of demographic factors, including age and education, and e-commerce practices can impact growth outcomes, as Gautam and Baral (2025) noted.

This discovery has profound implications for the small business community in Benin City. As mentioned by Ogbonnaya, Gambo and Abubakar (2024), Mwangi and Muli (2024), consistent Digital Marketing can help boost the overall visibility of a business, lower rates of customer turnover, build customer loyalty, and improve customer engagement. Owners of businesses should, therefore, focus on investing in digital marketing activities, which include content marketing, search engine optimization, and social media marketing. They should also measure the performance of their digital marketing efforts to make sure that their investments are producing the results they are looking for.

The finding recommends a policy action where training programmes should be developed and implemented by the government agencies like the Edo State Ministry of Commerce, and the National Information Technology Development Agency (NITDA) to improve the digital marketing skills of small business owners. The courses should encompass social media usage, search engine optimization strategies, and performance monitoring, equipping businesses with the tools to harness the full potential of their online marketing efforts. The discovery also highlights the need for inclusive digital economic participation, especially for women and the youth which represent a large share of the small business owners in Benin City.

The second goal of this study was the study of the effect of the use of E-CRM on the growth of selected small businesses in Benin City. The regression analysis indicated that e-CRM had a positive and statistically significant on the growth of small businesses with the regression coefficient of beta = 0.249, t value = 5.467, and p value < 0.001. This discovery suggests that companies that implement electronic Customer Relationship Management (eCRM) methods such as customer database, personalised communications, customer feedback monitoring, and purchase history analysis, have higher sales revenue, customer numbers, and profitability. This finding is of

interest in light of the frequency distribution in Table 4.3. The highest mean score was found for ECRM6 (M = 3.63, SD = 1.13), which showed that most of the respondents agreed that they have improved their retention of existing customers and got them to buy again with the help of e-CRM tools. In particular, 38.1% agreed and 23.7% strongly agreed with this statement. This implies that e-CRM tools are effective in improving customer retention, a factor that is crucial for sustainable business growth. For ECRM1, the mean (M = 3.55, SD = 1.18) was relatively high, with 36.3% stating they agree and 23.3% saying they strongly agree that they have digital databases to store customer information. This means that a lot of companies are getting started with data collection and storage.

ECRM5 however had the lowest mean score with M = 2.85, SD = 1.32, signifying that fewer businesses segment their customers into various groups based on digital tools. That is, 18.6% strongly disagreed, and 24.2% disagreed with this statement. This is an indication that businesses aren't getting the most from customer data by segmenting customers and targeting marketing campaigns accordingly. ECRM2 also had a relatively low mean score (M = 2.97, SD = 1.30), indicating moderate levels of electronic systems used to send personalised messages to loyal customers. This means that enterprises might be losing out on the chance of fostering more effective customer connections via customised messaging.

The finding is in agreement with the result of Ndudi, Kifordu and Egede (2023) which revealed that the use of e-CRM tools like customer database and personalized marketing is highly effective in enhancing customer retention and repeat transactions in the Construction Sector of Delta State, Nigeria. These results are extended to the retail, fashion, agro-processing and handicrafts sectors in the present study in Benin City, in which e-CRM usage was found to be a strong predictor of growth in small businesses across various sectors. The finding also corroborates the study

conducted by Oliveira et al. (2017) that defined e-CRM as the electronic systems implemented by businesses to facilitate the management of customer relationships, store customer data and analyse customer behaviour to provide better service and increase sales. The results of the present study also support the previous studies conducted by Siswoyo Haryono, Supardi and Udin (2020) as well as Shittu and Elizabeth (2019) in which they state that the use of e-CRM tools by businesses can lead to having repeat sales, customer retention and sustainable business growth.

Furthermore, the results support those of Kayar and Yeşilada (2024) who discovered that companies that use e-CRM tools have higher levels of customer consciousness, dedication to retaining customers, and engagement in customer engagement programmes. This study shows that this benefits are also reflected in the growth of small business in Benin City. Likewise, Tolofari et al. (2024) concluded that the use of e-CRM has a positive relationship with the growth of customer acquisition and retention mechanisms, in line with the results of this study.

The positive relationship between e-CRM usage and small business growth can be attributed to the expectations of the business owner that using the e-CRM tools will create better customer relationship and more repeat business (expectancy). Business owners perceive that improved customers relationship will lead to business increased sales and profits (instrumentality) and values of these outcomes due to contribution of business sustainability and competitiveness (valence). This theoretical interpretation is supported by Biyela, Ashnee and Chitamba (2025) as well as Hasan (2019) who indicate that companies that use e-CRM tools, experience higher customer loyalty, customer satisfaction, and personalised marketing efforts, which have a positive effect on sales and growth.

This result indicates that the use of e-CRM is the second strongest predictor of small business growth, after digital marketing intensity, suggesting that customer relationship management is a

key tool in the e-commerce toolbox for small businesses in Benin City. For retailers and fashion brands, e-CRM, along with competitive pricing and communication with customers can help reduce competition impact and boost business performance, according to Syaharudin et al. (2022). The present study supports this finding that the same benefits are achieved in the context of Benin City.

In addition, the study results corroborate with those of Tiwari, Singh and Gupta (2023) who established that e-CRM has been identified as one of the crucial issues in e-commerce and online retailing as it helps to retain customers, reduce the risk of customers leaving the company and enhance customer engagement. This study contributes to the existing knowledge by highlighting that the use of e-CRM does have a positive direct effect on the growth of small businesses, thus, the generation of e-CRM is a strategic need for business owners.

For small businesses, the message is clear: investing in e-CRM tools and practices can have a positive impact on the growth of the business. Businesses should build and keep digital databases of customers, tailor communications so that they have a more personalised tone, methodically record customers' feedback, and review the history of their purchases to anticipate future requirements. Butt, Wen and Hussain (2020) and Bhandari (2024) have stated that clear communication with customers and the development of an organisation's culture towards their use of e-CRM programmes increases customer loyalty, satisfaction and growth.

According to the finding, from a policy perspective government agencies and BDS providers ought to provide training and support for small businesses to implement e-CRM systems. This may involve courses in customer database management, customer segmentation and personalised marketing methods. Moreover, policymakers could also help small businesses by making e-CRM

software available for a discounted fee or by offering inexpensive digital tools that allow them to maintain an effective customer relationship.

The third goal of this study was to look at the effect of integration of online transactions on the development of selected small businesses in Benin City. The regression analysis showed that integration of online transactions is statistically significant and positively associated with the growth of small business (Beta = 0.231, $p < 0.001$). The discovery suggests that companies that adopt online payment solutions, such as payment gateways, digital wallets and mobile money, and allow customers to transact online, are seeing higher sales revenue, customer numbers and profitability.

It is important to remember that when it comes to this finding, there is context in the form of a frequency distribution, as listed in Table 4.4. The highest mean score was achieved by OTI6 (M = 3.33, SD = 1.24) which means that most of the respondents agreed that they make sure that their online payment system is secure and reliable so that customers can have confidence in them. In particular, 32.6% agreed and 18.6% strongly agreed with this statement. This indicates that companies that have embraced online payment systems understand how vital security and reliability are in fostering trust with customers. The mean score for OTI5 was also relatively high (M = 3.19, SD = 1.29), with 28.8% agreeing and 17.2% strongly agreeing that they issue an instant digital receipt or a transaction confirmation to consumers after online payments.

The mean score (M) of OTI7 was however the lowest (M = 2.50, SD = 1.25) which meant a large number of respondents disagreed that a significant proportion of their total sales is using online orders and digital transactions. In particular, 25.6% strongly disagreed and 28.8% disagreed that this was so. This indicates that although some businesses have embraced this online payment methodology, online transactions only account for a small percentage of the business's sales. The

mean value was also relatively low for OTI2 (M = 2.57, SD = 1.30), meaning that there is limited indication of product listing for sale on internet marketplaces like Jumia or Konga.

The finding is similar to that of Ojogbo, Ofili and Anthony (2018) who discovered that online transactions are a major driver of growth of businesses in Nigerian media industry. The results of the present study shows that integration of online transactions is an important determinant of small business growth in the retail, fashion, agro-processing and handicrafts industries in Benin City, suggesting that integration of online transactions is a major determinant of small businesses growth across diverse industries. The discovery also corresponds to the definition of online transaction integration developed by Alzoubi and Alshurideh (2023) which describes the ability of customers to pay for goods and services online directly on the website, social media page or mobile application using payment gateways, bank transfer or digital wallet. The results of the present study agree with the findings of Siswoyo Haryono and Supardi (2020) and Shittu and Elizabeth (2019) businesses that offer easily accessible payment options online have a higher percentage of conversion rates in sales, customer satisfaction, and continuously growing businesses.

Furthermore, the results are consistent with the findings of Nwankwo, Okafor and Eze (2024) that found a positive relationship between online transaction integration and growth in local government areas in Ebonyi State, Nigeria. The current study validates this relationship in the context of the city of Benin, although there are some disparities in the infrastructures and market conditions. On the other hand, Rahmat, Jokosugiharjo and Bakhour (2023) found online payment as a predictor of the performance of the business in Indonesia which is similar with this study.

It is interesting to note, however, that the e-commerce dimension of online transaction integration had the lowest overall mean score (M = 2.95) of the three e-commerce dimensions and was the poorest predictor of small business growth (Beta = 0.231). The result is consistent with the

challenges facing small businesses in Benin City such as low digital literacy, high transaction rates, poor logistics, and consumer mistrust with online payment systems reported by Akinbode and Oni (2024); ITU (2023). The penetration and effect of internet transaction integration is relatively low, indicating that it is a factor that helps the growth, but it may not be maximized yet because of the barriers.

From the perspective of Vroom's Expectancy Theory, the positive relationship between online transaction integration and small business growth can be explained by the business owner's expectation that integrating online payments will lead to more convenient transactions for customers and higher sales (expectancy). Business owners think that when sales go up, profits go up and the business grows (instrumentality) and they prefer this because it helps with the sustainability and competitiveness of their business (valence). According to Kayar and Yeşilada (2024) and Tolofari et al. (2024), online payment alternatives have a positive effect on customer acquisition and retention.

The results indicate that online transaction integration, which is the lowest performing predictor of growth across the three dimensions, may require more support for businesses in Benin City to address the challenges to the adoption of online payments. Biyela, Ashnee and Chitamba (2025) in their work and Hasan (2019) have indicated that the benefits of online transaction integration is that it brings about customer satisfaction, repeat purchases, customer loyalty and ultimately sales and growth. The advantages may not be fully realized, however, if users are not confident in online payment systems or if transaction costs are too high.

For small business owners, the takeaway is to invest in secure and reliable online payment systems to minimize payment conversion friction and gain customers' trust. The growth benefits of online transaction integration can be realized if policies and practices are implemented that will reduce

payment friction and make it convenient in the market place, as Syaharudin et al. (2022) and Tolofari et al. (2024) have suggested. To foster trust and online payment adoption, business owners must also inform their customers about the ease and security of online payments.

The results indicate, from a policy perspective, that government departments and financial institutions should strive to lower the obstacles to online payment use. This may involve funding payment gateway services, investing in digital infrastructure, and running public education campaigns to boost consumer confidence in digital payments. In the context of e-commerce and online retailing, integration with online transactions is crucial to maintaining customer loyalty, reducing cart abandonment, and ensuring that the online purchase process runs smoothly as Tiwari, Singh and Gupta (2023) have highlighted. Therefore, policy-makers need to focus on programs that encourage the use of secure and convenient online payment methods.

The regression analysis showed that the usage of digital marketing intensity (Beta = 0.305) had the highest influence on small business growth, followed by the use of e-CRM (Beta = 0.249) and the integration of online transactions (Beta = 0.231). The pattern indicates that digital marketing activities play the most crucial role for growth in the context of Benin City while all three e-commerce dimensions are set to play an important role. The result is similar to findings of Adeoti and Ozimede (2023) who revealed that digital marketing has a positive relationship with the online payment integration and growth of manufacturing companies in Abuja, Nigeria and they highlighted the effect of digital marketing and CRM. The current study builds upon this finding by showing that the intensity of digital marketing is the most influential e-commerce dimension in the growth of the following sectors: retail, fashion, agro-processing, and handicrafts.

The finding is also consistent with the evidence based on the meta-analysis done by Van den Broeck et al. (2021) which revealed that digital marketing domain is particularly strong when

compared with traditional marketing in predicting the behaviours of performance. In the current study, it is confirmed that digital marketing intensity is influential in the growth of small business, even in the developing economy of Nigeria. In addition, the result is in line with Mensah and Amponsah (2023) who determined that Digital marketing, e-CRM and Online payment were effective in enhancing the growth of Ghanaian SMEs. The current study builds on this by quantifying the relative contribution of each dimension and showing digital marketing intensity to be the most significant for growth.

The fact that digital marketing intensity is the best predictor of growth is explained by Benin City's environment for the operation of small businesses. There are a large number of small businesses in which visual and social media marketing is effective like retail business, fashion business, handicraft business. Businesses can leverage platforms such as Facebook, Instagram, and WhatsApp Business to promote their offerings, interact with their customers and raise awareness about their brands at a more affordable cost. The expansion of the customer base through the use of WhatsApp Business has been especially successful in Edo State as stated by Ogunyemi and Ekwueme (2022).

However, the comparatively lesser impact of the online transaction integration points implies that businesses may be losing out on growth opportunities with the under-integration of online payment systems. This could be attributed to the issues highlighted by Akinbode and Oni (2024), ITU (2023) such as factors including low digital literacy, high transaction fees, unsound logistics and customer distrust. Solving these challenges can greatly improve the growth effect that can be derived from online transaction integration.

The total explanatory power of the three dimensions of e-commerce ($R2 = 0.317$) suggests that these dimensions can explain about 31.7 % of the variance in the growth of small businesses. This

indicates that some other factors, not accounted for in the model, also affect small business growth, including the characteristics of the business owner, market conditions, infrastructure quality and availability of finance. These additional factors should be investigated in future studies to help understand the factors affecting growth of small businesses in Benin City.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

The study was undertaken in the retail, fashion, agro-processing and handicrafts business categories in five major commercial districts of Oba market, New Benin market, Uselu market, Ekiosa market and Ring road commercial district in Benin city with a total of 215 owners/managers. A structured questionnaire based on validated questionnaires were used to gather the data, then the data were analysed through descriptive statistics, correlation analysis and multiple regression analysis.

1. The study revealed that digital marketing intensity has positive and statistically significant influence on the development of the selected small businesses of Benin City (Beta = 0.305, $p < 0.001$). It suggests that organisations that are putting in higher effort in digital marketing such as social media advertising, search engine optimisation, email marketing, and influencer partnership have more sales revenue, customer base, and profits.
2. The study revealed that the use of e-CRM has a positive and statistically significant impact on the growth of the selected small businesses in Benin City (Beta = 0.249, $p < 0.001$). This means that enterprises that implement electronic customer relationship management solutions such as a customer database, personalised communications, customer feedback tracking and purchase history analysis have higher growth rates.
3. The study revealed that integration of online transactions has a positive and statistically significant relationship with the growth of the selected small businesses in Benin City, Beta = 0.231, $p < 0.001$). This means that companies with online payment processing, such as

payment gateways, wallets, and mobile money, and where customers can make payments digitally are more likely to grow.

5.2 Conclusion

One of the key factors that plays a pivotal role in the growth of small business in Benin City is its digital marketing intensity. Small companies that dedicate substantial resources to digital marketing initiatives such as social media advertising and marketing, search engine marketing, e-mail promoting, and influencer marketing and marketing see substantial gains in sales income, variety of customers and profit. In the Benin City context, digital marketing is the most impactful dimension of e-commerce for businesses to grow, as it allows them to create brand awareness, engage customers, and boost sales. It's a reminder to small companies why digital marketing is an integral part of the business strategy to compete and thrive in a digital-driven economy. Also, small businesses boost their growth by using E-CRM to a great extent. Companies that have used electronic contact management systems that keep customer data, customise customer communication, monitor feedback and monitor customers' buying patterns are seeing increased growth. E-CRM facilitates businesses in developing robust relationships with customers, in customer retention, and in fostering repeat purchases, all of which are crucial to sustainable growth. The discovery validates the importance of CRM in the ecommerce strategy of small businesses. Online transaction integration is one factor that aids small business growth, however it is constrained by adoption challenges. Businesses that integrate online payment systems have greater growth while the use of online transaction integration in small businesses in Benin City is relatively low and has less influence than digital marketing intensity and e-CRM usage on growth. This is indicative of the problems that small businesses encounter as they integrate online payment systems, such as low digital literacy, high transaction costs, poor logistics, and customer distrust.

5.3 Recommendations

Based on the results and conclusions of this study, the following recommendations are made:

1. Benin City small business owners should focus on investment in digital marketing activities such as social media advertising, search engine optimisation, content marketing, and influencer partnerships. They should create a clear online marketing plan, dedicate a certain budget to online marketing and evaluate their campaigns by monitoring metrics with digital analytics software
2. Small business owners need to adopt e-CRM tools and practices to establish and maintain good customer relations. This involves having databases of digital customers, personalising communication, collecting feedback from customers and processing this systematically, segmenting customers according to their purchasing habits, and analysing their purchasing histories to forecast the needs of customers.
3. Small business owners should incorporate safe and easy online payment options to minimize payment friction and develop consumer trust. This involves providing payment gateways (such as Paystack, Flutterwave, Interswitch), digital wallets and mobile money (such as OPay, PalmPay, Moniepoint), and guaranteeing payment systems are secure and reliable.

Based on the results and constraints of this research, suggestions are offered for future research:

There is a need to use longitudinal designs to investigate the causal relationships between e-commerce dimensions and the growth of small businesses over time. Longitudinal studies would be useful in resolving the reverse causality problem, and give stronger evidence for the direction of the relationship.

5.4 Contributions to Knowledge

This research has several important contributions to the knowledge of the field of e-commerce and small business development:

1. Contextual Contribution: The study brings empirical evidence of the effect of the dimensions of ecommerce to the growth of small business in Benin City, Nigeria which has not been explored in previous studies. This study departs from previous studies that have been carried out in major cities like Lagos, Abuja, and Port Harcourt, which have not thoroughly examined the socio-economic and infrastructural environment in Benin City. The results offer significant insights for small business owners, policy makers and researchers who are interested in the issue of digital transformation of small businesses in secondary cities.

2. Theoretical Contribution: This study advances the use of Vroom's Expectancy Theory framework in the study of E-commerce adoption and small business growth. The study shows that the positive relationships between e-commerce dimensions and growth can be accounted for within a framework of expectancy, instrumentality, and valence, providing a theoretical ground for understanding the reasons behind small business owner's investment in e-commerce and possible reasons for the resulting growth. This theoretical contribution complements the vast literature on the use of motivational theories in e-commerce and the development of small business.

3. Empirical Contribution: The study offers empirical insights into the relative contribution of three e-commerce dimensions – digital marketing intensity, e-CRM usage and online transaction integration – to small business growth. The study looks at these dimensions separately and together, giving a more nuanced understanding of the relationship between

e-commerce and growth than previous studies which lumped e-commerce into one monolithic construct. This discovery highlights the importance of the intensity of digital marketing above all else, followed by the use of e-CRM and integrating online transactions to the business, which will guide business owners and policymakers for selecting which investments to prioritise when it comes to e-commerce.

4. Methodological Contribution: Methodological Contributions; adaption and validation of measurement instruments for digital marketing intensity, e-CRM usage, online transaction integration and small business growth in the Nigeria context. The instruments used in this study had been adapted from Haro-Zea et al. (2024), Ramirez and Gabronino (2026), PMC (2024), and Landazuri-Aguilera and Acosta-Mellado (2020) and showed satisfactory reliability and validity in this study with Cronbach's alpha greater than 0.78. The instruments validated can be used by future researchers in studies of e-commerce and growth in small business in similar subjects.

5. Policy Contribution: The study offers policy recommendations based on the evidence gathered. The results underlined the need for digital skills training, e-CRM support, online payment system and an inclusive digital economic participation. The recommendations are policy-friendly and offer a framework for policy development and implementation at state and national levels.

6. Practical Contribution: The study offers practical suggestions for small business owners who wish to use e-commerce as an avenue for growth. The results showed that digital marketing intensity is most strongly associated with growth and that the business owner should focus on investing in digital marketing activities. The fact that e-CRM usage and online transaction integration further add to the growth indicates that business owners

should have a holistic approach towards ecommerce that should include online payment systems, e-marketing and e-CRM.

7. Sectoral Contribution: The study brings out the effect of e-commerce on small businesses in the retail, fashion, agro-processing and handicrafts industry. The sectors play a significant importance to the economy of Benin City and Edo State which is responsible for the employment of tens of thousands of population and the contribution to the economy of the State. The results offer sector-specific understanding and information which can be used to guide specific interventions to support digital trade and business development.

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APPENDIX

DEPARTMENT OF BUSINESS ADMINISTRATION

FACULTY OF SOCIAL AND MANAGEMENT SCIENCES

BENSON IDAHOSA UNIVERSITY

QUESTIONNAIRE FOR

E-COMMERCE AND SMALL BUSINESS GROWTH OF SELECTED ENTERPRISES IN BENIN CITY, NIGERIA

Dear Respondent,

This questionnaire is designed to collect data for an academic research study on **"E-Commerce and Small Business Growth of Selected Enterprises in Benin City, Nigeria."** You have been selected because your business operates within the retail, fashion, agro-processing, or handicrafts sectors in one of the five major commercial areas of Benin City (Oba Market, New Benin Market, Uselu Market, Ekiosa Market, or Ring Road).

Your participation is entirely voluntary, and all responses will be treated with the strictest confidentiality. No personal or business identifiers will be used in the final report; data will be aggregated for statistical analysis. There are no right or wrong answers—please provide your honest opinion based on your actual business experience.

Thanks

Ayunbokhai Emmanuel Afe
Researcher

Instructions:

Please answer all questions as accurately as possible.

Tick (√) or circle the option that best applies to your business.

For Likert-scale questions, use the following guide:

1 = Strongly Disagree (SD)

2 = Disagree (D)

3 = Neutral (N)

4 = Agree (A)

5 = Strongly Agree (SA)

Estimated Time: 15–20 minutes.

Consent: By completing and returning this questionnaire, you consent to participate in this study.

SECTION A: SOCIO-DEMOGRAPHIC AND BUSINESS CHARACTERISTICS

Instruction: Please tick (√) or fill in the appropriate response for the following questions.

A1. What is the primary sector of your business?

Retail (General merchandise, consumer goods) ( )

Fashion/Apparel (Clothing, tailoring, accessories) ( )

Agro-processing (Food processing, packaging, agricultural products) ( )

Handicrafts (Art, beads, traditional crafts) ( )

Other (please specify): _____

A2. In which of the following commercial districts is your business primarily located?

Oba Market ( )

New Benin Market ( )

Uselu Market ( )

Ekiosa Market ( )

Ring Road Commercial District ( )

A3. How long has your business been in operation?

2 – 5 years ( )

6 – 10 years ( )

11 – 15 years ( )

Over 15 years ( )

A4. How many full-time employees does your business currently have (including yourself)?

1 – 9 (Micro-enterprise - exclude if strictly following SMEDAN, but include for data context)

10 – 19 ( )

20 – 49 ( )

50 and above (If selected, please check eligibility; however, scope is 10–49) ( )

A5. What is the highest level of education attained by the business owner/manager?

No formal education ( )

Primary school ( )

Secondary school / O'Level ( )

Polytechnic / Diploma ( )

University degree (B.Sc./B.A./HND) ( )

Postgraduate degree (M.Sc./MBA/Ph.D.) ( )

A6. Gender of the business owner/manager:

Male ( )

Female( )

Prefer not to say ( )

A7. Age bracket of the business owner/manager:

18 – 25 years ( )

26 – 35 years ( )

36 – 45 years ( )

46 – 55 years ( )

56 years and above ( )

SECTION B: DIGITAL MARKETING INTENSITY (DMI)

***Instruction**:* This section measures the intensity of your digital marketing activities. Please indicate the extent to which you agree or disagree with the following statements based on your business practices over the past 12 months.

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

(Adapted from Haro-Zea et al., 2024; Gáti, 2014)

S/N	Digital Marketing Practices	1	2	3	4	5
DMI1	We frequently post promotional content about our products/services on social media platforms (e.g., Facebook, Instagram, WhatsApp Business).					
DMI2	We allocate a specific budget for online advertising (e.g., Facebook/Instagram ads, Google Ads) to attract customers.					
DMI3	We actively use Search Engine Optimization (SEO) or Google My Business to improve our visibility on search engines.					
DMI4	We collaborate with social media influencers or bloggers to promote our products.					
DMI5	We use email marketing or broadcast messages (via WhatsApp/SMS) to inform customers about new products or promotions.					
DMI6	We track the performance of our digital marketing campaigns (e.g., likes, shares, clicks, conversions).					
DMI7	Our digital marketing activities are consistent and carried out regularly throughout the year.					
DMI8	Our use of digital marketing has significantly increased our brand awareness among customers in Benin City.					

SECTION C: E-CRM USAGE (ECRM)

***Instruction**:* This section measures the extent to which you utilize electronic Customer Relationship Management (e-CRM) tools to manage customer interactions. Please indicate your level of agreement with the following statements.

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

(Adapted from Ramirez & Gabronino, 2026; Ndudi et al., 2023)

S/N	E-CRM Practices	1	2	3	4	5
ECRM1	We maintain a digital database (e.g., Excel, software, or phone contacts) to store customer information (names, phone numbers, purchase preferences).					
ECRM2	We use electronic systems to send personalized messages or birthday/anniversary wishes to our loyal customers.					
ECRM3	We track customer complaints, feedback, and inquiries through digital channels (e.g., WhatsApp, email, or social media DMs) systematically.					
ECRM4	We analyze customer purchase history to predict what products they might need or want in the future.					
ECRM5	We segment our customers into different groups (e.g., regular, occasional, VIP) using digital tools to serve them better.					
ECRM6	Our use of e-CRM tools has improved our ability to retain existing customers and encourage repeat purchases.					
ECRM7	We regularly update our customer database based on new interactions and sales.					

SECTION D: ONLINE TRANSACTION INTEGRATION (OTI)

Instruction*:* This section examines the extent to which your business accepts and processes orders and payments digitally/online. Please indicate your agreement with the following statements.

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

(Adapted from PMC, 2024; European Commission Framework; Ojogbo et al., 2018)

S/N	Online Transaction Practices	1	2	3	4	5
OTI1	We have a functional website or online store where customers can place orders directly.					
OTI2	We list our products for sale on online marketplaces (e.g., Jumia, Konga, or other niche platforms).					
OTI3	We accept payments directly through online payment gateways (e.g., Paystack, Flutterwave, Interswitch, or similar).					
OTI4	We accept payments via digital wallets or mobile money (e.g., OPay, PalmPay, Moniepoint, MTN MoMo).					
OTI5	We provide instant digital receipts or transaction confirmations to customers after online payments.					
OTI6	We ensure our online payment system is secure and reliable, which gives customers confidence to buy from us.					
OTI7	A significant proportion of our total sales is generated through online orders and digital transactions.					
OTI8	Integrating online transactions has reduced the friction/pain of payment for our customers and increased sales.					

SECTION E: SMALL BUSINESS GROWTH (SBG) - DEPENDENT VARIABLE

Instruction*:* This section measures the perceived growth of your business over the past two (2) years (since you have been operating for at least 2 years). Please indicate your agreement with the following statements based on your experience.

Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

(Adapted from Landazuri-Aguilera & Acosta-Mellado, 2020; Wiklund et al., 2019)

S/N	Business Growth Indicators	1	2	3	4	5
SBG1	Our monthly/quarterly sales revenue has increased significantly over the past two years.					
SBG2	The total number of customers (regular and new) we serve has increased over the past two years.					
SBG3	Our net profit margin (profit after expenses) has improved compared to two years ago.					
SBG4	We have expanded the range of products or services we offer to the market.					
SBG5	Our total business assets (e.g., stock, equipment, property) have grown over the past two years.					
SBG6	We have hired more employees or increased our staff capacity compared to two years ago.					
SBG7	Our business has gained a larger market share within Benin City compared to our local competitors.					
SBG8	Overall, our business is performing significantly better today than it was two years ago.					

Thank you