



Research Article

Volume-02|Issue-11|2021

The Impact of Covid-19 Related Restrictions on E-Commerce Adoption and Use by SMEs in Zimbabwe: Case of Bulawayo Province (March 2020 to October 2021)

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Article History

Received: 30.10.2021

Accepted: 20.11.2021

Published: 30.11.2021

Citation

Foya, D., & Garikayi, V. R (2021). The Impact of Covid-19 Related Restrictions on E-Commerce Adoption and Use by SMEs in Zimbabwe: Case of Bulawayo Province (March 2020 to October 2021). *Indiana Journal of Humanities and Social Sciences*, 2(11), 55-74.

Abstract: The focus of this paper was to investigate the effect of Covid-19 related restrictions that were put up by government in Zimbabwe in relation to WHO Covid-19 guidelines and measure how these restrictions impacted on the adoption of e-commerce by SMEs. The study adopted a qualitative research design in the form of a phenomenological research approach. Primary data was gathered through a telephone interview with a sample of 180. The study only managed to get responses from 70 SMEs due to the limitations of the Covid-19 restrictions. Data was collected by use of interviews and data qualitative analysis using a mix of descriptive statistics and content analysis. The study found out that majority of SMEs in Bulawayo, Zimbabwe were caught off-guard by Covid-19 and had not implemented the necessary e-commerce platforms that could help them operate under Covid-19 restrictions. Results also showed that majority of SMEs in retail business had to quickly adopt and implement digital marketing platforms, Digital Funds Transfer platforms and online shopping. The study also found out Digital marketing and Digital Funds Transfer were the most available e-commerce platform and most used platform by SMEs during the Covid-19 period. The study showed that majority of SMEs pointed at travel bans both local and international as having the highest influence on SMEs adopting and implementing e-commerce platforms in their business operations. The first and most detrimental challenge to SMEs businesses was that COVID-19 restrictions increased exposure to cyber-crimes where SMEs and clients were at risk of losing funds to criminals, Majority of SMEs also lacked of knowledge on e-commerce platform usage and applicability. The study concluded that lack of finance to purchase laptops, internet routers and smart gadgets by SMEs and their clients to be able to use e-commerce was also another challenge. SMEs were also faced with a challenge of having inadequate resources for e-commerce implementation (financial and physical) and lastly Poor network and internet interruptions when making digital payment by SMEs and customers. The study thus concluded that that intensity of Covid-19 related restrictions influenced the overall level and rate of e-commerce adoption by SMEs during the Covid-19 era which means that Covid-19 restrictions are factors that can be regarded as powerful in influencing SMEs in adopting and implementing e-commerce in their businesses.

Keywords: Ecommerce, SMEs, Digital Marketing Platforms, Covid-19 Restrictions.

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INTRODUCTION

For investment to contribute to sustainable development and growth in Africa, there is a need to demystify the investment landscape on the continent and centre the discourse on the role of Small and Medium-sized Enterprises (SMEs) (SADC, 2020). SMEs employ the vast majority of any local labour force and have an integral role in any sustainable growth trajectory. At the International Trade Centre (ITC), they often refer to SMEs as ‘the missing link’ for inclusive growth. These enterprises generate more and better jobs when they can access new investments and build trade capacity and skills, and are empowered to become more competitive and connect to international markets (Price, 2020).

SMEs across the globe have been applauded for playing a pivotal role for economic development of the country. They are an indispensable drive in for rapid economic growth, since they steer growth and create employment. However, of concern, these enterprises

are, today exposed to the negative impact of COVID-19. In his opening remarks at a media briefing on COVID-19, the WHO Director-General stated that, “...although people of all walks of life are affected by COVID-19, the world’s poorest and most vulnerable people are especially, at risk”. This is true of SMEs all over the world, in urban or remote areas (Ghebreyesus, 2020). The WHO Director-General’s last statement above, prompts the researchers to carry out the survey on the impact of the disease on SMEs in the less developed countries.

The imposed Covid-19 related restrictions with significant restrictions to movement and productivity extend beyond the immediate health consequences to harmful societal, economic and broader health effects (Price, 2020). In many countries the imposed national lockdowns with significant restrictions to movement and productivity are still an integral component of national responses to improve countries’ capacity to reduce these detrimental effects (World Health Organisation, 2020). The COVID-19 pandemic is

spreading the globe, threatening to have a major impact on Sub-Saharan Africa. While illustrative of how to enforce control measures and minimize the worst effects, it faces major obstacles in many Sub-Saharan African countries, where technology, public health monitoring and scope, as well as health systems' ability to respond, significantly restrict the possible effectiveness of these measures (UNCTAD, 2020).

Global Overview of Impact of COVID-19 on SMEs and E-Commerce Adoption

More than one million people have died as a result of the coronavirus disease epidemic in 2019 (COVID-19), and the world economy is predicted to decline by a whopping 4.3 percent in 2020. If the situation continues, millions of jobs will be lost, millions of livelihoods will be jeopardized, and an estimated 130 million people will live in extreme poverty (WHO, 2020). The number of new COVID-19 cases is increasing at an unprecedented pace in many countries, especially in Europe, the United Kingdom, and the United States of America, and for many, a second wave is now an unexpected possibility (World Bank, 2020). While there is already a lot of confusion about how and where the pandemic will end, the profound economic shock caused by the public health epidemic has also revealed the global economy's pre-existing flaws, halting infrastructure growth across the world. No effective vaccine exists. The virus has a global mortality rate of 3%, and the best course of action as recommended by the World Health Organization (WHO, 2020) is prevention through social distancing, and good hygiene standards such as wearing of masks to prevent inhalation of infected air droplets, hand washing and sanitization of surfaces. To prevent the spread of COVID 19, many countries imposed national lockdowns with significant restrictions to movement and productivity, sports, entertainment as well as education (Mutambanengwe, 2020).

After the onset of the latest Corona Virus disease (COVID-19) pandemic, UNCTAD has been instrumental in raising awareness of the possibilities that have arisen as a result of the epidemic by promoting the use of e-commerce and digital solutions (Abebe, 2020). E-commerce has been predominant during the COVID-19 pandemic, and retailers have put much effort into building, improving, and promoting their online stores. Some small retailers that did not manage online stores before the shutdown developed temporary solutions to sell their products online, for example, by posting products on social media sites and by offering product pick-up or delivery services. Others have offered discounts for their online channels and started promotion campaigns on social media

According to Oktorá *et al.* (2020) the pandemic has heightened the pattern of increased use of social media and increased purchases from e-commerce websites. This is because the COVID-19 pandemic has

affected economies and financial markets worldwide more than previous pandemics due to severe government restrictions on economic activity and social life. The impact is especially visible in service-oriented economies of industrialized countries characterized by high levels of face-to-face contact. Abebe (2020) also highlights that consumption patterns have often changed as a result of the desire to procure important products. E-commerce firms use social media and their own e-commerce stores as essential distribution platforms. Since the beginning of the COVID-19 crisis, both channels have seen increased expansion. For more than 65 percent of them, the COVID-19 crisis was linked to a shift in sales composition (World Bank, 2020).

The International Trade Centre (ITC) notes in its special report on COVID 19 and SME impacts, that one in five SMEs face the possibility of going bankrupt and shutting down completely after three months due to lockdowns and supply chain disruptions (ITC, 2020). That report additionally notes that smaller firms have lower operational cash flows, lower capacity utilization, and are more sensitive to a disruption in supply chains. The report highlights the impact on small African firms, 75% of whom have experienced reduced sales and 54% have experienced reduced access to inputs. Losses were additionally recorded in exports, this is evident in the more than USD2,4 billion loss experienced by African exporters which were relying on key markets in China, The United States and the EU (ITC, 2020) in the early part of 2020. The UN Economic Commission for Africa in April 2020 noted that for small entities the three top challenges created by COVID 19 were lack of operational cash flows, potential closures and reduced opportunities to meet customers. By contrast the challenges for large firms were a reduction in customer interaction, issues relating to strategy and alternative products or services and a reduced demand for goods and services (UNECA, 2020).

Worldwide the hardest hit SME industries have been service industries where face to face contact is essential. Seventy six percent (76%) of accommodation and food services experienced partial or full lockdowns which severely affected their operations. Many of these institutions are female led institutions and hence COVID-19 has disproportionately affected gender even in the small business landscape, with 64% of women worldwide saying their business were severely affected (ITC, 2020).

SMEs in Africa and COVID-19 E-Commerce Response

Tembo (2020) reveals that SMEs' growth in Africa are constrained by lack of financial support, poor management, corruption, lack of training and experience, poor infrastructure, and insufficient profits. Of concern, these enterprises are, today exposed to the

negative impact of COVID-19. Therefore, SMEs to cover up had to also adopt e-commerce and apply it intensively to remain competitive and stay in business especially during the time when countries were in lockdown. For instance, in countries like Botswana, Nigeria, South Africa, Malawi, Kenya, Rwanda and Zambia in Sub-Saharan Africa, have managed to increase E-payments systems, but cash on delivery remains prominent (Bouët & Laborde, 2020). According to Chagonda (2020), SMEs in the food industry have also adopted e-commerce due to shifts in fast foods consumption habits accompanied by a faster uptake of cashless payment methods. Nearly 60 per cent of e-commerce companies and 70 per cent of online third-party marketplaces are seeing relatively higher growth rates in mobile money payments, followed by transaction through e-banking and credit cards (World Bank, 2020).

Furthermore, majority of SMEs in fashion businesses, SMEs in food processing and fast foods, SMEs in ICT (computers and phone accessories) shifted towards cash on delivery remains and still remains prominent in absolute terms, particularly in Less Developed Countries (Akhtar *et al.*, 2020). Thus e-commerce adoption has continued to be adopted and grow since the outbreak of the pandemic as consumers have increasingly turned to e-commerce. While the pandemic has been an opportunity for many digital-driven business models, business outlook looks challenging for a significant share of e-commerce businesses. Most of the entities in the informal sector are micro, small and medium scale enterprises. Informal businesses and smaller firms in poor countries are disproportionately affected by COVID 19. Tembo (2020) points out that COVID 19 has compounded an already bad situation in African countries that were already struggling with poor infrastructure, lack of financial access, and haphazard value chains.

According to Magaisa & Matipira (2017) SMEs in Zimbabwe account for between 80 to 90% of the countries working force whilst contributing at least 60% to Zimbabwe's GDP. Despite this contribution, Zimbabwe has one of the largest informal economies in the world, second to Bolivia (Medina & Shneider, 2018). They are an indispensable drive in Zimbabwean economy, since they steer growth and create employment. However, Covid-19 is a moment for SMEs to transform and to evolve as well as to adapt the technology to be able to sustain their businesses. Despite the restrictions related to existing social activities, SME entrepreneurs ought to take advantage of current technology. By adopting and using the technology platforms, the business may still run and remain profitable. E-commerce, as one of the areas that is constantly evolving and increasing now becomes more important in this pandemic period. SMEs carry out electronic commerce to invent new ways of creating value, new services and new business models, to

develop e-commerce strategies geared to expanding their business (Savrul *et al.*, 2014). It is against this background therefore that this research attempts to study how e-commerce adoptions is implemented by SMEs during pandemic, specifically in Bulawayo Metropolitan Province, in Zimbabwe. As one of the big City in Zimbabwe, Bulawayo Province is considered as a region having a considerable amount of SMEs.

Delimitation of the Study

This study limited itself to only focus on the effects of Covid-19 on e-commerce firms that sell products locally. It explored the effects of Covid-19 on traditional or offline firms, since the empirical data would then have to focus on only national enterprises. The study was conducted in Bulawayo Metropolitan Province of Zimbabwe. Bulawayo is the second largest city in Zimbabwe and also with significantly large number of SMEs. The main conceptual areas are mainly the impacts of specific Covid-19 restrictive measures on e-commerce adoption by SMEs. For this study, e-commerce adoption was the dependent variable and therefore the study focused on gained much literature on e-commerce principles, adoption and application as they were implemented and used by SMEs during the Covid-19 era. Thus, the researchers chose to look on these Covid-19 restrictive measures and their impact on e-commerce adoption by SMEs during the pandemic.

The target population of the study were the selected SMEs in Bulawayo Metropolitan Province. Bulawayo was chosen because it is considered the second busiest commercial city in Zimbabwe with a large number of SMEs operating in the CBD. The target respondents were SMEs owners and or managers who work and or own the SMEs. These were selected because they make the actual strategic business decisions and evaluations, and are familiar and knowledgeable about the issue under study. The study period covers the period March 2020 -September 2021. This is a unique period which has many economic fluctuations due to new normal resulting from COVID-19 regulations.

LITERATURE REVIEW

In this section, the authors briefly review what the existing theory as well as findings of other contributors, critically evaluate them and seek a deeper explanation and clearer understanding of the effect of Covid-19 related restrictions on e-commerce adoption by SMEs in Zimbabwe.

Defining SMEs

SME is an acronym that stands for small and medium scale enterprises. Small and medium-sized enterprises (SMEs) are non-subsidiary, independent firms which employ less than a given number of employees. This is because different countries and different continents have different criteria for classifying an SME. Although Small and Medium-sized

Enterprises play a vital role in every country economic growth and development, there is no generally accepted definition for SMEs. Therefore, different countries, international agencies and institutions have defined SMEs differently to suite their own concepts and operations. Authorities and scholars of this subject define SME on the basis of size of business, capital assets, working capital, number of employees and turnover.

SMEs Defined in the Zimbabwean Context

An SME is defined as a registered business employing less than seventy-five (75) employees for the manufacturing sector and employing fifty (50) or fewer employees in all other sectors (Kushner, 2010). However, defining small-and medium-sized entities the Zimbabwean perspective, Chipangura & Kaseke (2012), state that the Small Enterprise Development Cooperation (SEDCO, 2011), no longer utilizes the capital and turnover approach to define SMEs. As such, small businesses have an employment capacity of 1–20 hired employees while medium enterprises have an employment capacity of between 20 and 25 hired employees as referred to by the Confederation of Zimbabwe Industries (CZI), cited in (Chipangura & Kaseke, 2012). For purposes of this study, the authors use the latter definition for the term SME.

Small and medium sized enterprises (SMEs) have been increasingly recognized as a major platform by which many African countries can become developed owing to their existing contribution and capability to further drive the entire African continent to a developed status. According to Frimpong (2013) in his article, "SME is an engine of social and economic development in Africa". It is estimated that SMEs make up 70 % of Ghana's GDP and 92 % of its businesses. They also make up 91 % of formalized businesses in South Africa and 70 % of the manufacturing sector in Nigeria". SMEs are not only the engine of the economy, but can also serve as a stimulus for economic diversification in other sectors of the economy. SMEs with innovative technology have the potential to internationalize and enter foreign markets both regionally and globally. Support for SMEs has the capacity to significantly improve the standard of living of the populace and improve the economy of not only many countries in sub-Saharan Africa but the African continent as a whole (Folusho, 2015).

Electronic commerce, or e-commerce, is the process of businesses trading with other businesses and the formulation of internal processes using electronic links (Laudon & Travers, 2016). Electronic business, is a term often used interchangeably with e-commerce, but is more concerned with the transformation of key business processes through the use of internet technologies. Therefore, E-commerce is the activity of buying or selling of products on online services or over the Internet. It draws on technologies such as mobile

commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle although it may also use other technologies such as e-mail (Anne *et al.*, 2019; & Shemi, 2012). Typical e-commerce transactions include the purchase of online books (such as Amazon) and music purchases (music download in the form of digital distribution such as iTunes Store), and to a less extent, customized/personalized online liquor store inventory services. There are three areas of e-commerce: online retailing, electronic marketing and online auctions.

For the purposes of this study, will only review two models of e-commerce. These are described in the following sections:

Business-to-Business (B2B) E-Commerce Model

The largest category of e-commerce is business-to-business (B2B) commerce. This involves companies conducting e-procurement, supply chain management, network alliances, and negotiating purchase transactions over the internet (Shemi, 2012). Businesses do use e-commerce to lower transaction costs of conducting business and to make savings in terms of time and effort when conducting business. The B2B e-commerce provides many benefits to SMEs, such as improving productivity, facilitating customer-supplier interaction, access to the international market, reducing cost, and gaining competitive advantage. The firm using B2B e-commerce can expand their market share and sales, enhancing performance compared to non-e-commerce using firms (Šaković Jovanović *et al.*, 2020). Consequently, SMEs need to embrace technology innovation to improve production processes for achieving a competitive position in the global market (Baporikar & Shikokola, 2020).

Business-to-Consumer (B2C) E-Commerce Model

Business-to-Consumer (B2C) e-commerce which involves businesses introducing products and services to consumers via internet technologies. This includes companies selling software and hardware through the internet, taking orders for products that are subsequently delivered to the consumer, and providing digital services such as online magazines and search engines (Arnon *et al.*, 2020). On the other hand, there is also Consumer-to-consumer (C2C) e-commerce is concerned with the use of e-commerce by individuals to trade and exchange information with other individuals. There has been a huge growth in consumer-to-consumer auctions sites such as e-Bay and sites enabling consumers to offer goods and services to other consumers on an individual basis (Bravo, 2020).

According to OECD (2020) the COVID-19 pandemic has accelerated existing e-commerce adoption

patterns, boosting its global penetration. A significant portion of domestic and international trade in goods and services was redirected through digital means as governments and private entities took measures to mitigate the spread of the virus, including lockdowns and movement restrictions, and consumers practiced social distancing to prevent contagion.

Importance of E-Commerce

The benefits of joining the e-business arena outweigh the costs for most organizations (Barau *et al.*, 2001; Lefebvre *et al.*, 2005; & Straub & Klein, 2001). However, the review of the literature shows that SMEs are using the Internet in most part for electronic mail and advertising and are not taking full advantage of e-business technologies when compared to large organizations (Fillis *et al.*, 2004; Peet *et al.*, 2002; Quayle, 2002; & Grandon & Pearson 2004). Understanding how a company can benefit from e-business is the key to e-business implementation. Small and medium-size organizations must ensure that e-business will align with their organizational goals and in turn create positive outcomes for the organization. Having a well-developed strategy that includes flexibility and adaptability for launching, maintaining, and updating an e-business is crucial. E-business strategy can be defined as the development and the execution of a plan for a company to do business electronically. When developing an e-business strategy, companies must identify the areas of the business that will be affected by e-business implementation. The business owner/manager and key employees should participate in the development of a plan for e-business implementation and identify benefits derived and changes required by such a system. Managers should encourage customers and suppliers' participation in this phase since the readiness of both for e-business is essential in the success of an e-business plan. The plan should include the type of information and communications technologies and security measures needed as well as provide methods for earning the trust of the customers, business partners, and suppliers. In addition, an entrance strategy must be developed. Entering into e-business at the wrong time can prove detrimental to an SME (Sanderson, 2004; & Cote et al. 2005).

By allowing customers to track delivery of parcels in real time, the Federal Express website keeps customers in touch with the location of their goods and when they will arrive. Provision of this sort of information creates greater customer satisfaction and sense of control. Online and mobile banking services are now well used by most bank customers, who, although some still express feelings about the lack of personal interaction with bank staff, generally would not want to return to the old system of standing in a queue for personal service. Social media platforms are also being utilized by consumers to interact with their business partners (Amornkitvikai & Lee, 2020).

Automatic email responses provide customers with instant information to their inquiries and help create more sales by answering general queries more quickly and comprehensively. Websites with interactive features, e.g. chat line, bulletin board, email, e-forms. These facilities help keep the customer in touch with the "real person" in the business. Some customers respond better in this environment and the business owner can ask more direct questions of the customer to help build personal profile information. They feel more in control of the transaction process and can access their information any time (Bravo, 2020).

Furthermore, e-commerce facilitates the progress and growth of SMEs in developing countries due to the ability of the internet technology and ICT to reduce cost of transactions, to eliminate intermediaries and facilitating linkages to the global supply chains (Bravo, 2020). Electronic Supply Chain Management applications in SMEs enable them cut operation cost, provide better customer service, better inventory management, reduce order cycle, receive customer feedback, maintain customer profiling, hence can satisfy customers better and achieve an overall competitive edge.

Thus, for many businesses, planning, investment and implementation of electronic technologies will improve international competitiveness, resulting in improved market share, return on investment (ROI) and consequently market performance through business leadership (Bravo, 2020). For example, using the Internet, a business can seek out and respond to a tender from anywhere around the world more quickly than ever before. Also, a business can use the Internet to source technical specifications, materials and other resources more cheaply and quickly than traditional means (Baporikar & Shikokola, 2020). Further, email and teleconferencing can facilitate greater collaboration between businesses in joint ventures to enter new markets, produce products or supply a customer. These factors combined contribute to better "access to markets" and a faster "time to market" for businesses and their products.

An e-business model is the electronic methods and structures used by a company to remain competitive and to generate revenue (Bravo, 2020). There are several e-business models that can be used by an organization but the five common models include: business-to-business (B2B), business-to-consumer (B2C), portals, websites as goodwill or promotional vehicles, and mobile commerce (Burrelli, 2020). Companies should carefully analyse their business and evaluate the benefits and costs of each model to ensure that they utilize the best system for their business. The selection of a suitable model can lower intermediary costs, reduce purchasing costs, improve buyer and supplier relationships, and improve market share or development.

Another importance of e-commerce is reduction of company cost of conducting business. Bouët & Laborde (2020) denotes that e-commerce helps to reduce wages by engaging labour via the Internet on performance-based rewards. Companies who fully implement e-commerce for business operations are likely to incur labour expenses only when you need them by outsourcing work like invoicing, debt collection and customer support, advertising, copywriting etc. turning fixed costs into variable costs. Labour costs can also be reduced by automating business processes which require less human intervention. Materials costs Reduce materials costs by requesting and receiving both expressions of interest and quotes from materials suppliers worldwide. Collaborate electronically with other businesses to bulk purchase materials (Bouët & Laborde, 2020).

Factors That Promote E-Commerce Adoption

Before venturing into e-business, many factors such as cost, change of corporate culture, security, availability of resources, resistance to change by employees, and integration of e-business into business activities should be considered by managers. It has been argued that these factors collectively and independently could inhibit SMEs from implementing e-business (Mendo & Fitzgerald, 2005).

E-Commerce and Urban Logistics by SMEs during Covid-19

Due to the Covid-19 lockdown, urban consumers increased their purchase of goods and services online. SMEs tapped into this zone by improving urban logistics in the industry (World Bank, 2021). This continued growth of e-commerce throughout the world has accelerated the participation of SMEs in e-commerce platforms in 2021, as COVID-19 has rewritten the rules of the retail sector. Between January 2019 and June 2020, retail platforms experienced an extraordinary increase in global traffic. The websites of SMEs received nearly 22 billion visits in June 2020; a 35.5% increase year-on year (Statista, 2020). In the United States, the share of e-commerce adoption and usage by SMEs rose from 11.8 to 16.1% between the first and second quarters, and in the United Kingdom from 20.3 to 31.3%.

According to the International Trade Centre (2020), in the EU retail sales via mail order houses or the Internet in April 2020 increased by 30% compared to April 2019, while total retail sales diminished by 17.9% (OECD 2020a). The reasons are evident: lockdown measures have driven new consumers to pursue online channel in order to avoid busy physical stores, and the shopping frequency of previous cyber-customers has increased and a multitude of SMEs which did not yet have an online presence have launched such initiatives.

Cross-Border E-Commerce by SMEs during the Covid-19 Lockdown Period

International Trade Centre (2020), reports that disruptions in global supply chains brought about by restrictions on cross-border air, maritime, and road transport adversely affected international merchandise e-commerce, including those transactions made over B2B and B2C e-commerce platforms and marketplaces. The bulk of e-commerce, including transactions in online platforms and those enabled by electronic data exchange, corresponds to B2B operations, which were 83% of total sales in 2018. Predominantly, online purchases are done among domestic suppliers. For instance, cross-border B2C e-commerce sales represented less than 10% of total e-commerce sales among the top-10 merchandise exporters. Similarly, the share of online shoppers making cross-border e-commerce transactions was 23% in 2018, up from 18% in 2016 (UNCTAD, 2020).

Penetration of e-commerce and digital trade by SMEs has been significant especially in countries such as Nigeria and South Africa, with significant differences across countries and regions. UNCTAD (2020) estimates that (in decreasing order) the United States, Japan, and China remain the largest markets in terms of value, where SMEs have adopted and implemented e-commerce for cross border trade during the Covid-19 era. Accounting for 34%, 13%, and 9% of global e-commerce sales, respectively. Regionally, according to estimates from E-marketer's 2020 Global Report, Asia-Pacific accounted for 62% of global e-commerce sales in value, followed by North America (19%) and Western Europe (13%). Central and Eastern Europe, Latin America and the Caribbean, the Middle East, and Africa accounted for the remaining 6%.

Domestic E-Commerce by SMEs during Covid-19 Lockdown

In contrast to cross-border e-commerce, domestic e-commerce of goods and services surged during the pandemic (OECD, 2020). Lockdowns and other containment measures, movement restrictions (including for non-essential workers), all contributed to SMEs adopting e-commerce to cater for the significant changes in businesses' and consumers' behaviour, which brought about new consumption patterns in online shopping. The volume and variety of goods and services bought and consumed through digital means increased substantially, therefore majority of SMEs had to implement e-commerce so as to meet with both supply and demand adjustments as the pandemic developed (Zhang *et al.*, 2020).

As new rules and regulations became clearer and work arrangements adjusted to the new environment, however, e-commerce amongst SMEs showed high growth rates across the world in a context of overall contracting physical retail outlets. In Europe, online orders by SMEs increased 50% year-on year on

average during the first quarter of 2020 (European Commission, 2020), while in North America they were up 120% at the end of May 2020 compared with the same period in 2019 (World Bank, 2020). Thailand saw a 60% jump in downloads of shopping apps amongst SMEs after a lockdown was imposed in March. SMEs turned into social media marketing and other digital platforms (UNCTAD, 2020). According to Statista (2020)' estimates, e-commerce operations increased substantially across Arab countries as well, as consumers in Egypt, Jordan, Lebanon, Morocco, Saudi Arabia and the United Arab Emirates reported a higher frequency of online shopping.

In Africa, digital trade due to increased e-commerce adoption by SMEs increased significantly among industries during the pandemic, although the pre-pandemic scenario was characterized by very low levels of online and e-commerce activity. In South Africa, it increased from 19.4 to 24.6 per cent between August 2019 and August 2020 and, in Botswana, from 5.0 per cent in 2019 to 9.4 per cent in 2020. Similar trends were observed in Zambia, Zimbabwe, and Tanzania (SADC, 2020). The overall increase in digital trade by SMEs resulted from higher activity along both the intensive and extensive margins, albeit with differences across and within countries.

E-Commerce Platforms Adopted by SMEs during the Covid-19 Period

This section reviews literature on the various e-commerce platforms adopted by SMEs due to Covid-19.

Digital Payments

Evidence on increased adoption of digital and electronic payment methods is mixed among developing and transition countries, besides developed economies in Western Europe and North America, where utilization of digital means of payment was widespread before the pandemic. In Latin America and the Caribbean, available evidence from Mercado Libre and PayU points to increased adoption of electronic and digital payment methods. Among businesses in LDCs, UNCTAD (2020) found that, although there was a substantial increase in the use of mobile money for transactions, the use of cash was preferred by customers and continued to grow during the crisis.

Digitally delivered services associated with entertainment, videoconferencing, and educational services, showed general growth during the pandemic. The use of videoconferencing applications such as Skype, Zoom, Microsoft Teams or Google Meet became widespread as workers transitioned from the office to alternative work-from-home arrangements. During the first months of the pandemic usage of video conferencing platforms increased 300% in the United States and traffic from Zoom and Skype in Thailand increased by 830% and 215%, respectively. In Latin

America and the Caribbean, the use of teleworking services increased by 320% between the first and second quarters of 2020.

Okella (2020), denotes that e-commerce services in general are facilitated by digital payment solutions. In developing countries, where debit and credit card penetration are relatively low, mobile money is a useful payment solution for various transactions, including online payments. Bangura (2017) also denotes those digital payments accelerate the transaction process and avoid the problems associated with cash-on-delivery, such as fraud, delays to the transaction fulfilment, and the time and cost of paying the suppliers. According to World Bank GSMA (2019) report, by the end of 2018, there were 868 million registered mobile money accounts globally, with the majority of them in developing regions. Despite this, there remains an issue around financial literacy in developing regions (Bangura, 2017). In some cases, users continue to perceive digital payments as unsecure and show distrust in e-commerce and online payments both factors are limiting for e-commerce scale and adoption.

Online Shopping and Social Media Marketing

According to World Bank (2021) Covid-19 related restrictions also meant that SMEs had to adopt B-2-Customer e-commerce platforms which meant that they required to adopt ways to communicate with their clients or customers. The SMEs that were able to adapt to digital platforms have thrived, in general, while traditional retailers with weak online strategies dwindled, with several prominent ones filing for bankruptcy. E-shopping's enabled some businesses with the right resources to maintain or expand sales, and consumers with the right resources to maintain purchases and lifestyles, during the pandemic (SADC, 2020).

Khan (2020) found out that as e-commerce has grown in popularity, so has the number of digital marketing platforms used by small businesses and consumers. Non-financial organizations are increasingly offering services including digital payments, credit, and insurance at the point of sale, a trend known as embedded finance. This boom in embedded finance has the potential to greatly improve small and medium-sized business access to capital while also lowering costs and enhancing efficiency in the digital economy.

Challenges for SMEs to Adopt E-Commerce under Covid-19

Although Covid-19 crisis might have triggered an increase in the rate at which SMEs adopted e-commerce in developed countries, however, for low-income countries there were various challenges that Covid-19 imposed to SMEs in their effort to adopt e-commerce. This was mainly due to the fact that SMEs in developing countries due to lack of basic digital

literacy, high costs to access services, and low levels of financial inclusion were caught off-guard. Addressing these barriers should be prioritized to make digital economies more inclusive for smaller companies and low-income households.

Technology and Covid-19 Health Regulations

Many SMEs struggle to meet the COVID-19 prevention requirements from the local government agencies. Some local governments also push the burden of COVID-19 prevention entirely on businesses. If one COVID-19 case cluster shows up in a business, the business will be closed for a longer period. Broken supply chain and logistics: Upstream SME closures are felt by downstream factories that are relying on the parts they produce for SMEs (Sihal *et al.*, 2019). Without the parts and necessary logistics to bring in materials and ship out products, many factories can barely produce or have no place to store the products. Most of the international shipping companies are slow in getting back to work because of the ongoing epidemic and various travel bans. Worries about revenue and cash flow: Because of the widespread low market demand, many small businesses have found that reopening only means they continue to pay rent and salaries without revenue (Ocloo *et al.*, 2020).

Many will pay staff minimal wages or lay off staff, which can further reduce demand. Many employees work from home, with several business owners using the downtime to figure out the fragmented supply chain, look for new overseas contracts, design training sessions for staff or redesign websites, or use online platforms and social media to keep in touch with regular customers. Most considered their loss in the first quarter a natural disaster that will have to be absorbed by their business; some were concerned about borrowing more when the future revenue was uncertain. Many hope that their businesses will gradually get back on track by the end of the second quarter. Little internet usage, reduced access to finance, and a poor enabling environment, however, have constrained growth. With contracting offline retail, the share of e-commerce on total retail increased significantly. (Sihal *et al.*, 2019)

Lower Liquidity to Buy Internet Products to Use E-Commerce Platforms

SMEs struggle more with reduced demand during the downturn – their sales shrink by more than large firms, and their cash drains faster. Sales revenue is in fact where the carnage takes place: SMEs experience a greater drop than large firms in the same sector and location by nearly 9 percentage points. Smaller firms are more affected by this than disruptions in international trade for example. Among them, the job-creating and productivity enhancing SMEs that matter more for recovery experience the demand shock somewhat less severely, but are more exposed to international trade disruptions, and are more exposed to

supply and finance shocks (Mohtaramzadeh *et al.*, 2018; & Silal *et al.*, 2019).

Saving these SMEs might require addressing a range of constraints beyond liquidity. Overall, a range of responses by firms to the downturn seem to be out of reach for businesses of smaller size. Fewer of them start remote work, leaving their workers exposed to health risks. Many try something different, like offering a new product or service that might be in demand, and a significantly greater share of them start delivering products and services at homes. These adjustments require investments that small businesses often find it hard to undertake (Sihal *et al.*, 2019). To make it through the pandemic, SMEs need grants, not loans. The majority simply do not turn to banks for loans, despite record low interest rates. But not all governments have the budget for grant support. Eight out of 10 firms of all sizes expect some form of public aid in higher income countries like Cyprus for example. In lower income countries like Georgia or Moldova, the little public money available is earmarked for larger firms. In Africa even fewer expect support from the government - in fact the majority of governments in low income countries have not taken any measures to support SMEs. The combination of tight fiscal space and already high corporate debt poses the greatest risks to upper middle-income countries that have funded previous expansions through borrowing.

Adoption Cost and B2B E-Commerce

In addition to top management support, another significant factor in an organizational context is the cost of using e-commerce technology (Mohtaramzadeh *et al.*, 2018; Silal *et al.*, 2019). The higher cost of technology will result in lower usage of technology in the organization, particularly in SMEs. Many scholars also stress on lack of funding as a major barrier for SMEs to adopt technologies (Palm, 2018). That's why adoption cost is another major factor in SMEs for e-commerce usage and an essential consideration in the decision making process for developing countries (Hassanzadeh *et al.*, 2009; & Mohtaramzadeh *et al.*, 2018). More specifically, manufacturing SMEs related adoption cost impact on firm performance is still not identified by the scholars. In addition to inadequate infrastructure, uncertainty about regulatory frameworks for the provision of financial services can represent a key risk for e-commerce platforms and needs to be prioritized by regulators in the short term. Because the segment is evolving rapidly, regulators have not yet developed a coherent and simplified framework for embedded finance solutions to operate. Changing requirements linked to payments and credit licenses as well as know-your-customer requirements for sellers and customers need to be addressed for platforms to expand.

Motivations for Adopting E-Commerce during Covid-19

Despite the challenges that Covid-19 imposed in relation to adoption of e-commerce by SMEs, there were also several benefits from Covid-19 in relation to adoption of e-commerce. The following section explains the various motivational factors for adopting e-commerce during the covid-19 lockdown era.

Competitive Pressures and Increase of Efficiency

Pandemic Covid-19 should be a moment for SMEs to transform and to evolve as well as to adapt the technology to be able to sustain and remain effective in terms of production, supply and delivery. Despite the restrictions related to existing social activities, SMEs entrepreneurs ought to take the advantages of current technology. By adopting and using the technology platform, the business may still run and remain profitable. E-commerce, as one of the areas that is constantly evolving and increasing now becomes more important in this pandemic period. SMEs carry out electronic commerce to invent new ways of creating value, new services and new business models, to develop e-commerce strategies geared to expanding their business.

Covid-19 also helped SMEs to quickly realise the importance of staying in competition by adopting e-commerce. Covid-19 therefore increased Competitive Pressure and B2B E-Commerce adoption and usage by SMEs. In the compelling literature, empirical studies have proved that competitive pressure is the key element that serves as a driver to adopt technology to accelerate the business processes (Altaf & Shahzad, 2018). Organizations are more likely to adopt e-commerce methodologies when they operate in a competitive atmosphere (Sila, 2013). A significant positive impact is empirically proved in studying competitive pressure leading to support e-commerce adoption (Hussain *et al.*, 2020). Furthermore, competitive pressure plays a unique role in the use of innovation by organizations. Competitive pressure impacts the use of the information system and helps SMEs achieve superior performance and competitive advantage (Ocloo *et al.*, 2018). However, very few studies are available on competitive pressure (Ruivo *et al.*, 2014).

RESEARCH METHODOLOGY

This study adopted the phenomenological philosophy. The phenomenological philosophy includes a range of interpretive techniques which seek to describe, decode, translate and otherwise come to terms with the meaning, not the frequency, of certain more or less naturally occurring phenomena in the social world and is also known as the qualitative approach, which, as a contrast to the positivism approach, (Saunders *et al.*, 2000).

In this study, the Phenomenological Philosophy approaches helped the researchers to gain insight into the research problem from the perspective that human behaviour is not as easily measured as phenomena in the natural sciences (Hussey & Hussey, 1997). The study used this approach so as to use a range of interpretive techniques that describe and translate the meaning of naturally occurring phenomena in the social world. The interpretive approach, therefore aims to explain the subjective reasons and meanings that lie behind social action.

Research Design

The qualitative research design was used in the study. The researchers adopted a qualitative research design because the study was based on the phenomenological methodology, since the researchers wished to describe the perceptions that the SME owners attached to the impact of Covid-19 related restrictions on e-commerce adoption by SMEs (De Vos *et al.*, 2002). Thus, by adopting a qualitative design, this enabled the researchers to collect data in an attempt to develop a theory (Saunders *et al.*, 2016). The reason why the researcher used a qualitative design was also based on the fact that the study was concerned with qualities and non-numerical characteristics. Qualitative researchers use field research methods, primary case studies and participant observation within natural settings. Hussey & Hussey (1997) further articulate that qualitative data collection methods can be expensive and time consuming, although it can be argued that qualitative data in business research provides a more 'real' basis for analysis and interpretation.

The researchers used purposive sampling technique in order to purposely sample key informants. The study sample therefore was 80 SME owners who were purposively selected for the study. The study sample determination was based on the category which SMEs were grouped under, either under Category A: SMEs in ICT Sector, Category B: SMEs in Household Goods Retailing Sector or Category C: Clothes and Fashion Retailing Sector. Table 3.1 helps to illustrate the population and its characteristics in terms of categories A and B that was used to determine the population.

Data Collection Tools

The researchers used semi-structured interviews and expert reviews for data collection. This implied that researcher using both structured and unstructured questions in the interview script. The semi-structured interviews were in the form of telephone interviews and expert reviews. Semi-structured interviews contemplated for both qualitative and quantitative data gathering while expert reviews gathered the qualitative data. Qualitative data was obtained from interviews with key informants. Telephone interviews were made with SME owners to gain an in-depth understanding of the effect of Covid-

19 restrictions on e-commerce adoption. The advantages of using interviews are that, they can provide in-depth information, inexpensive and they are good for measuring attitudes and most other content of interest (Creswell, 2003). The researcher used interviews to pave a way for accessing respondents' perceptions, meanings, and definitions of situations and constructions of reality.

Most of the respondents responded well the telephone interviews and a total of 70 interviews were conducted. One advantage that made the researchers to use telephone interviews is that they are extremely fast and due to the Covid-19 restrictions the researcher could not perform face to face interviews. The use of telephone interviews was also because of the Covid-19 pandemic lockdown which could not allow the researcher conduct face to face in-depth interviews.

Data Analysis

Given the use of interviews in collecting data, content analysis and thematic analysis was used in analysing data for this study. Content analysis was used in analyzing qualitative data from interviews, and consisted of identifying themes, issues, trends, and thematic interrelationships in order to understand effects of Covid-19 related restrictions on the ability of SMEs to adopt e-commerce platforms. Thus, the technique also involved looking at documents, text, or speech to see what themes emerge, or what people talk about the most. This analysis therefore addressed objectives two, three and four of the study.

FINDINGS, ANALYSIS AND INTERPRETATION

This section of the paper presents the results of the research findings in the manner outlined under research design. The research study results outline demographic profile analysis, in relation to age, gender, level of education for SME owners, and the position held in their organisation. The researchers managed to successfully interview 70 SME owners out of the 80 scheduled telephone interviews. The study therefore managed to attain a response rate of 88% from the interviews.

The study found a link between age of owners of small to medium enterprises and their decision to adopt ICT in their businesses. Therefore, in this research it was also vital to consider age as a demographic factor in determining the level of adoption of e-commerce by SMEs with regards to Covid-19 era. Figure 4.1 shows the study findings in relation to distribution of age of respondents. 57% of respondents were between the ages 25-34 years followed by those in the age group 18-24 years who make up 29%. Those that were 35 years and above had a 14% representation. The data shows that majority of SME owners in Bulawayo are in the age range 18-34 years. This reveals

that majority of SMEs in Bulawayo that are into retailing (ICT, Computer Accessories retailing, Clothing and Household goods retailing and Smart phones retailing) are owned by youths. Youths therefore dominate this segment of the SMEs category in Bulawayo. This is because of the high unemployment rate in Zimbabwe has forced young people to consider entrepreneurship as a way of unemployment. Majority of young people therefore due to high unemployment level have found themselves opening SMEs instead of seeking formal employment. According to ZIMSTATS (2012), 85% of youths in Zimbabwe are self-employed and are under the informal sector working as an entrepreneur.

Distribution by Gender

Gender on the other hand is also a determinant of e-commerce adoption. It was apparent therefore to measure the distribution of respondents according to their gender. This was done to ascertain the gender balance between SME owners in the retailing sector in Bulawayo and measure this against level of e-commerce adoption during the Covid-19 period. The distribution of gender by respondents is that there were 23 males (33%) and 47 females (67%) that participated in the study. The study thus found out that the issue of gender was in favour of women in relation to owning SMEs in retailing business in Bulawayo. This entails that majority of women in Bulawayo have small to medium businesses that are into retailing as compared to their male counterparts who dominate in SMEs which are more industrial in nature. This data also corresponds with ZIMSTATS (2016) where it is reported that 65% of women in SMEs are in retail business while around 68% of men are in SMEs that are more industrial.

Distribution by Highest Level of Education

The researchers sought to understand the education level of respondents involved in SMEs. Level of education in most situations determines the level of knowledge in a person. The more the person is educated or the higher their education level, the higher their level of understanding of various issues in the economy and society. Therefore, in this study it was apparent to measure the level of education of respondents to ascertain how much knowledge they had in relation to Covid-19 related restrictions, their impacts on e-commerce adoption and also knowledge they had on e-commerce platforms. Out of the 70 respondents that took part in the study, 57% respondents had a University Degree as their highest level of education. On the other hand, 26% had a College Certificate/Diploma as their highest level of education, while 9% had Advanced Level as their highest level of education and 4% had Ordinary Level as their highest level of education and lastly, 6% had no education qualification of any kind. The results of this study shows that majority of respondents or SME owners were educated with majority having either a University Degree or College Certificate/Diploma.

The data above shows that majority of College and University graduates who have either an Undergraduate Degree, College Diploma or Certificate and are failing to secure employment, end up starting their own businesses. Another factor is that majority of universities and colleges in Zimbabwe have been teaching students on entrepreneurship and the results of this strategy is starting to pay-off as students now have the necessary skills to start up their own businesses. This entails that the level of education amongst youths owning businesses in Bulawayo is high. Majority of SME owners are college and university graduates who did not find employment in companies and had started their small businesses in the city.

Position in the Organisation

The researchers further sought to understand the position of the respondents in their organisations. This was because position in the organisation influences the powers an individual has on decision making processes in an organisation. The higher the position, the more powers an individual has to influence the decisions in the organisation. Therefore, in relation to this study, position of the respondent could be linked to the power and ability of the respondent to influence decisions in the organisations based on why the organisation must adopt e-commerce, at what rate and which e-commerce platforms the organisation could adopt.

89% of the respondents who took part in this study were the owners of the organisations they represented in this study. Only a 7% were Senior Managers and 4% were supervisors respectively. This entails that majority of the respondents were owners of the businesses and therefore had power making decisions. This also entails that majority of respondents therefore had the power to make and apply decisions in relation to e-commerce adoption and use in their organisations. In majority of SMEs, the owner has the highest position and is mostly the manager. This is because majority of SMEs employs less than 50 people. Majority of the respondents in this study therefore were owners of the company and majority of these SMEs had less than 20 employees.

Presentation and Discussion of Findings

This section provides the presentation of the study findings according to themes that came as a result of the study research objectives and also according to themes from literature review.

Characteristics of E-Commerce Adoption and Use by SMEs

It was vital to understand first the characteristics of e-commerce adoption by SMEs during Covid-19 such as the kind of e-commerce platforms that are available to them and level of familiarity with these e-commerce platforms. This was essential to this

research since it allowed to show the various adoption and usage options that SMEs have in relation to e-commerce. This data was essential to measure if these characteristics for e-commerce adoption contributed to the extent to which Covid-19 related restriction contributed to e-commerce adoption and use by SMEs in Zimbabwe with specific reference to Bulawayo Province.

What are the available products and platforms on E-commerce that can be accessed by SMEs in Zimbabwe during Covid-19?

The study collected data on the available products and or platforms on e-commerce that could be accessed by SMEs during the Covid-19 era. This was to identify the various e-commerce platforms that SMEs felt they were accessible to them during the Covid-19 era. This data was essential since it helps in understanding if platforms were available to SMEs and which specific e-commerce platforms were available and could be used by SMEs and which ones were not accessible and available and why. 57% of the respondents pointed out that the available platforms that they could easily access and use was digital marketing followed by those who pointed to digital funds transfer were 29%. A few SME owners (6%) and (9%) pointed to Online shopping and online transaction processing respectively. The data shows that Digital marketing and Digital Funds Transfer were the most available e-commerce platform and most used platform by SMEs during the Covid-19 period.

The main reason for this is that before Covid-19 related restrictions were put in place by government, majority of SMEs were already using digital marketing (for instance social media marketing and internet marketing) and digital funds transfer (Zipit). Furthermore, digital marketing platforms were already familiar to SMEs such as social media marketing and therefore were easy for SMEs to quickly access and implement.

Respondent J, Q and B had this to say in the interviews:

We were already using digital marketing through social media marketing platforms before Covid, so it was easy for us to quickly resort to social media and internet marketing when the lockdown was put forward by government. So majority of SMEs had no choice but to go digital in terms of marketing, communication with suppliers, buying goods and supplies online and also making orders for the raw material and inputs online. Although majority of SMEs were not ready for sophisticated e-commerce set ups, majority relied on simple B2C e-commerce strategies such as use of social media marketing Facebook, Twitter, Instagram and WhatsApp

with other advertising their products on websites.

Respondent Q also had this to say:

We had platforms that we were already using such online banking, online digital money transfers using portals such as EcoCash, OneMoney, Mukuru and so forth. Due to the lockdown, we had to quickly start using online marketing, buying and selling their goods online. Majority of our stock comes from China, Japan, Dubai so we had already been using online bank transfers to order goods online and also use freight such as FedEx, DHL and Swift to transport our goods to Zimbabwe. So these platforms we were already using

Online shopping was not popular amongst SMEs during the Covid-19 lockdown period because SMEs who were already ordering goods from Dubai, South Africa, China and Japan to mention but a few, had already created long term relationship with their clients in these countries. Therefore, what they required was not online shopping but rather making orders online digitally transfer funds to their suppliers in the countries. To sell the goods locally, SMEs needed to adopt and implement excessive digital marketing especially through social media marketing.

Level of Familiarity with E-Commerce Technologies as Applied to SMEs Business

The study also sought to find out the level of familiarity with e-commerce technologies or platforms and the type of e-commerce platforms that were available. This was meant to measure which e-commerce platforms that SMEs were familiar with and how available were these platforms to SMEs during the Covid-19 period. This helped the researcher in combining effects of Covid-19 on adoption of e-commerce and e-commerce platforms that were available and familiar with SMEs during the period when Covid-19 restrictive measures were put in place. This shows the link between SMEs' level of familiarity with e-commerce platforms and e-commerce platforms that are available and accessible by SMEs. For digital marketing, 80% of respondents that were interviewed showed that they were familiar with digital marketing while 12% were moderately familiar and 8% had very low familiarity level with digital marketing. The results therefore show that majority of SME owners were familiar with Digital Marketing as an e-commerce platform.

75% of SME owners that were interviewed were also highly familiar with digital funds transfer while only 5% mentioned that there were not familiar digital money transfers and online shopping and transaction processing.

Online shopping and online transaction processing had the highest level of unfamiliarity with 85% and 90% of respondents pointed out that they had not used these platforms during the Covid-19 lockdown period respectively. This entails that majority of SMEs were highly unfamiliar with online shopping and online transaction processing. In short, the statistics resemble that majority of SME owners had familiarity with Digital Marketing and Digital Funds Transfers as compared to online shopping and online transaction processing. This data shows that these platforms were Digital Marketing and Digital Funds Transfers available and accessible by majority of SMEs during the COVID 19 period. Online shopping was not popular amongst SMEs during the Covid-19 lockdown period because SMEs who were already ordering goods from Dubai, South Africa, China and Japan to mention but a few, had already created long term relationship with their clients in these countries. Therefore, what they required was not online shopping but rather making orders online digitally transfer funds to their suppliers in the countries. To sell the goods locally, SMEs needed to adopt and implement excessive digital marketing especially through social media marketing.

E-Commerce Strategies and Platforms that Helped in Mitigating the Negative Impact of COVID-19 Related Restrictions on Performance of SMEs in Zimbabwe

The study sought to establish the e-commerce strategies and or platforms that helped in mitigating the negative effects of Covid-19 on adoption of e-commerce by SMEs.

It was also apparent to extract information on the specific e-commerce platforms that assisted SMEs to mitigate the negative impact of Covid-19 related restrictions. The study found out that there were two types of e-commerce platforms used by SMEs that had a huge impact in reducing the negative effects of Covid-19 related restrictions imposed by the government on the performance of SMEs. These are Mobile Money Transfers and Digital Marketing.

The following are responses that were given by SME owners in relation to how mobile money transfers helped them during the Covid-19 period.

Respondent A and G had this to say:

Respondents A:

I am into selling of smart phones, computers and computer accessories. Ecocash/Telecash/Onemoney helped my business by increasing sales and purchasing of supplies online to restock. It was easy to make orders online using these mobile money transfers and it was easy for clients to pay for goods using mobile money platforms in the comfort of their homes during the total lock down period. We could advertise on social

media and clients would pay for their goods using mobile money transfer then we do door-to-door home delivery

For respondent G, mobile money transfers were also essential to keep their business running during the Covid-19 lockdown period. Respondent G had this to say:

Mobile banking and online banking, helped in increasing financial transactions between my customers, my business and my suppliers. I could quickly make orders and pay for them using mobile banking services or online banking. Customers would also pay for their goods using the same method. I can say the Covid-19 period made me realize the importance of e-commerce platforms in doing business. Mobile money transfers were very helpful during the time of this pandemic

From interviews that were conducted by the researcher, 98% of the respondents highlighted that Ecocash/Telecash/Onemoney helped them in increasing sales and purchasing of supplies online to restock during the time when Covid-19 restriction were effective. Furthermore majority of respondents also pointed out that Zipit, online banking, help in increasing financial transactions between customer and SMEs and SMEs and suppliers as seen by the responses of respondent A and G. 89% of respondents that were interviewed also highlighted that Mobile banking and online banking, helped in increasing financial transactions between my customers, my business and my suppliers. This shows that majority of respondents agreed that mobile money transfers were an essential e-commerce platform that helped to reduce the negative effects of Covid-19 restricts by enabling SMEs to pay for their goods and also make online payments for their supplies. Customers were also able to pay for the same goods being sold by SMEs using online banking and mobile banking methods thus overly making e-commerce platforms such as mobile money transfers an essential strategy for mitigating the effects of Covid-19 on the performance of SMEs. These results also sync with various studies that were conducted across the globe. For instance a study by UNCTAD (2020) shows evidence on increased adoption of digital and electronic payment methods in developing and transition countries by SMEs, with developed economies in Western Europe and North America, leading where utilization of digital means of payment. In Latin America and the Caribbean, available evidence from Mercado Libre and PayU points to increased adoption of electronic and digital payment methods. Among businesses in LDCs, UNCTAD (2020) found that, although there was a substantial increase in the use of mobile money for transactions, the use of cash was preferred by customers and continued to grow during the crisis.

90% of respondents that were interviewed maintained that debit and credit card usage increased and, mobile money became a useful payment solution for various transactions, including online payments during the Covid-19 era. All the respondents when they were asked how mobile money transfers were useful said that digital payments accelerated the transaction process and avoided the problems associated with cash-on-delivery, such as fraud, delays to the transaction fulfilment, and the time and cost of paying the suppliers. This data is supported by World Bank GSMA (2020) report, which reports that by the end of 2020, there were 868 million registered mobile money accounts globally, with the majority of them in developing regions being used for mobile money transfer due to Covid-19.

Importance of Internet/Social Media Marketing

Interviews with SME owners proved that internet marketing or social media marketing was essential in reducing the negative effects of Covid-19 restrictions on the performance of SMEs. Of the 80 respondents that were interviewed, (100%) all of them acknowledged that increase in WhatsApp usage helped in sales and maintaining market share. Out of the 80 respondents, 79 respondents (96%) also pointed out that both Facebook helped in advertising products online to stay competitive and Twitter was vital in creating new markets and new customers through relation and social marketing under Covid-19 related restrictions.

The following are responses that were given by SME owners in relation to how internet/social media marketing helped them during the Covid-19 period.

Respondents Z:

I was communicating with my suppliers and customers on WhatsApp, Twitter and Facebook every day. This was the new norm for survival. To advertise my products I use Facebook and Instagram. These social media platforms are very essential for advertisement. I also took the opportunity to use Facebook to advertise my staff since during lockdown period, majority of people who were not going to work would spend much of their time online steaming content on social media. This was an advantage for doing business online.

For respondent F, social media marketing was an opportunity for meeting new customers in different cities also essential to keep their business running during the Covid-19 lockdown period. Respondent G had this to say:

Through social media, I managed to reach customers as far as Hwange, Victoria falls and Plumtree. I would advertise my goods on Facebook and WhatsApp grouped and customers from as far as Hwange and Gwanda would respond to my adverts, purchase the

goods online and make digital money transfer and I would send their goods via a courier mostly DHL and Swift.

The responses from interviews as shown above therefore shows that Social media Marketing and Internet marketing were essential platforms that helped reduce the negative impact of Covid-19 related restriction on performance of SMEs. The two responses sync with each other and finding shows that the bulk of e-commerce, including transactions in online platforms and those enabled by electronic data exchange, corresponds to B2B operations, by SMEs were the most being used during the Covid-19 era and accounted for 83% of total e-commerce platforms that were used. Furthermore, penetration of e-commerce and digital trade by SMEs through use of social media marketing and digital payment systems such as online banking, mobile money transfers and debit cards has been significant in Zimbabwe. This is supported by UNCTAD (2020a) which estimates that (in decreasing order) the United States, Japan, and China remain the largest markets in terms of value, where SMEs have adopted and implemented social media marketing and online and mobile bank cash transfers for cross border trade during the Covid-19 era. The result of this study shows an increase in usage of WhatsApp, Facebook, Twitter and Instagram as well as web marketing among SMEs. Thus, SMEs, were the highest amongst companies which transported small parcels ordered online, for IT products and also essential healthcare items, such as ventilators and personal protective equipment.

Ways in Which E-Commerce Platforms Helped in Mitigating the Negative Impact of COVID-19 Restrictions on Performance

E-commerce is the activity of buying or selling of products on online services or over the Internet meaning to say that electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. The study therefore sought to establish specific areas and specific ways in which e-commerce technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems helped in mitigating the negative effects of Covid-19 restrictions on performance

From interviews with respondents, 98% said that B2B and B2C applications by SMEs increased e-commerce familiarity amongst SMEs (Experience of using e-commerce services also increased at both producer and consumer level) during lock down, and that Online marketing (catalogue, online advertisement)

extensively helped SMEs retain their market share and stay competitive. All SME owners that were interviewed (100%) highlighted that the use of Technologies for example, access to mobile devices, enabled SMEs to receive notifications of orders and perform key tasks during lockdown. The following responses are examples of views that were given by respondents.

Respondent F, M and J had this to say:

Respondent F:

The main negative effects of Covid-19 restrictions were that we couldn't open our shops, therefore using e-commerce technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems helped in mitigating the negative effects of Covid-19 restrictions on performance.

While respondent M, had this to say:

Through social media, I managed to reach my customers. Knowledge in use of e-commerce platforms was essential at this stage to help me stay competitive. Use of Technologies for example, access to mobile devices, enabled us to make orders and perform key tasks during lockdown.

Interviews with respondents also showed that all SME owners increased their Digital payment solutions, for instance, higher use of online payments (debit and credit card) during lock down which enabled SMEs to continue to make sales and also pay suppliers. Of the 80 respondents, 86% highlighted that online marketing, digital payment systems helped in reducing the negative effect of Covid-19 restrictions on performance of SMEs. It can be established that the results of this study sync with majority of research that was done prior to this one, for instance, Covid-19 related restrictions also meant that SMEs had to adopt B2C-Customer e-commerce platforms which meant that they required to adopt ways to communicate with their clients or customers. The SMEs that were able to adapt to digital platforms have thrived, in general, while traditional retailers with weak online strategies dwindled, with several prominent ones filing for bankruptcy. E-shopping's enabled some businesses with the right resources to maintain or expand sales, and consumers with the right resources to maintain purchases and lifestyles, during the pandemic.

Challenges Encountered By SMEs in Adopting E-Commerce under the Covid-19 Era

This section presents and analyses data on barriers that SMEs encountered in adopting e-

commerce under the Covid-19 era. The results discussed above show that 45% of respondents said that the main challenge for adopting e-commerce faced by SMEs during Covid-19 was high internet charges. This was followed by lack of technology to support e-commerce while 30% of respondents pointed towards lack of finance to buy computers, smart phones, internet routers and Wifi gadgets was also highlighted as a challenge. Respondents also highlighted that lack of knowledge on e-commerce platform usage and applicability was also a challenge.

The results also showed that majority of SME owners strongly agreed that these were the major challenges they were facing in trying to adopt e-commerce. Many SMEs struggle to meet the COVID-19 prevention requirements from the local government agencies. If one COVID-19 case cluster shows up in a business, the business will be closed for a longer period. Third, broken supply chain and logistics: Upstream SME closures are felt by downstream factories that are relying on the parts they produce for SMEs. Without the parts and necessary logistics to bring in materials and ship out products, many factories can barely produce or have no place to store the products. Most of the international shipping companies are slow in getting back to work because of the ongoing epidemic and various travel bans. Fourth, worries about revenue and cash flow as a result of the widespread low market demand, many small businesses have found that reopening only means they continue to pay rent and salaries without revenue.

Financial Challenges

Inadequate resources for its implementation (financial and physical) to implement e-commerce as a challenge was highlighted by respondents that agreed that inadequate financial resources for its implementation make it hard for SMEs to entirely make use of the e-commerce techniques during the pandemic. To end, SMEs struggle more with reduced demand during the downturn – their sales shrink by more than large firms, and their cash drains faster. Sales revenue is in fact where the carnage takes place: SMEs experience a greater drop than large firms in the same sector and location by nearly 9 percentage points.

Adoption Cost is Very High

The results from the respondents do show that one of the barriers is high cost for adoption of e-commerce during the Covid-19 pandemic due to high cost of data and internet charges. Similar to the majority of respondents of this study argue that the higher cost of technology will result in lower usage of technology in the organization, particularly in SMEs. They further stressed on lack of funding as a major barrier for SMEs to adopt technologies. That's why adoption cost is another major factor in SMEs for e-commerce usage and an essential consideration in the decision-making process for developing countries. In addition to

inadequate infrastructure, uncertainty about regulatory frameworks for the provision of financial services can represent a key risk for e-commerce platforms and needs to be prioritized by regulators in the short term.

Influence of COVID-19 Related Restrictions on E-Commerce Adoption by SMEs

The SME owners/managers/CEOs were asked in the questionnaire on the Covid-19 restriction that they felt had the very strong, strong, medium or neutral impact on adoption of e-commerce by SMEs. The findings show respondents' rating on which Covid-19 related restriction they viewed as having the strongest effect on SMEs' adopting e-commerce in the businesses. 98% of the respondents that were interviewed highlighted that Travel bans both local and international had the highest influence on SMEs adoption of e-commerce. 2% pointed out further that travel bans and total lock down had a strong influence on adoption of e-commerce by SMEs. This means that majority of respondents viewed travel bans both local and international as having very strong influence on SMEs adopting and implementing e-commerce platforms in their business operations. 95% of the interviewed respondents also pointed out that lockdown / total shut down and closure of businesses had a very high influence on adoption of e-commerce by SMEs while 5% only viewed lockdown/total shut down and closure of businesses as having only strong influence. 65% of the respondents rated curfew as having Very Strong influence on adoption of e-commerce by SMEs in Bulawayo. However, with regards to Sanitization, wearing of masks and social distancing the 96% of respondents indicated that it had also a very weak influence on adoption of e-commerce.

The results of the study shows that Lock down / total shut down and closure of businesses, Travel bans both local and international and Curfews that were put in place by the government increased the use of e-commerce platforms. From interviews the researcher managed to pick out that the Lockdown period and total shut down period led to SMEs and various other businesses resorting to the use of various ecommerce platforms in form of Digital Marketing, Social Media Marketing, Online Fund Transfers, Digital Supply and procurement management. In the interviews respondents managed to point out that majority of SMEs were forced therefore to implement e-commerce platforms such as Digital Marketing to be able to market their produce on the internet, on social media using social media marketing on Facebook, Twitter, Instagram and WhatsApp. On the other hand, Local and International travel bans forced SMEs to adopt online shopping and online money transfers by using B2B and B2C e-commerce strategies. By using B2B strategies, SMEs had to process their business transactions (such as communication with suppliers) and also shop online to get in touch with their suppliers abroad in countries such as China, Dubai, India, United Kingdom and

locally from city to city. Majority of SMEs were forced to adopt and implement digital money transfer systems such as online banking to be able to transfer money for order to their suppliers and also use mobile money payment methods such as Zipit, Ecocash, Onemoney and Telecash.

Respondent A and D had this to say:

The lockdown period due to Covid-19 meant that all businesses had to somehow conduct their businesses online. This also included SMEs. So majority of SMEs had no choice but to go digital in terms of marketing, communication with suppliers, buying goods and supplies online and also making orders for the raw material and inputs online. Although majority of SMEs were not ready for sophisticated e-commerce set ups, majority relied on simple B2C e-commerce strategies such as use of social media marketing Facebook, Twitter, Instagram and WhatsApp with other advertising their products on websites. In other words, Covid-19 related restrictions realised the adoption of e-commerce by small businesses.

Respondent D also had this to say:

Majority of SMEs were caught off guard by the Covid-19 related restriction since majority had not yet adopted e-commerce usage to the maximum. Covid-19 therefore compelled them to quickly adopt e-commerce in line with online trading, online banking, online digital money transfers using portals such as EcoCash, OneMoney, Mukuru and so forth. Majority however had to quickly start using online marketing, buying and selling their goods online and majority who get their stock from China, Japan, Dubai had to order goods online and also use freight such as FedEx, DHL and Swift to transport their goods. This entails therefore that they also had to increase their use of B2B e-commerce strategies for making orders, communication with suppliers and freight companies while also using B2C to get hold of their clients.

The views of the respondents therefore sync with each other. For instance, responses show that, urban consumers increased their purchase of goods and services online. SMEs tapped into this zone by improving urban logistics in the industry. This continued growth of e-commerce throughout the world has accelerated the participation of SMEs in e-commerce platforms in 2021, as COVID-19 has rewritten the rules of the retail sector. Between January 2019 and June 2020, retail platforms experienced an extraordinary increase in global traffic. The reasons are evident that lockdown measures have driven new consumers to pursue online channel in order to avoid

busy physical stores, and the shopping frequency of previous cyber-customers has increased and a multitude of SMEs which did not yet have an online presence have launched such initiatives. The results therefore entail that Covid-19 related restriction increased and influences the adoption of e-commerce by SMEs in Zimbabwe. The study found out that COVID-19 pandemic has accelerated the use of e-commerce platforms by SMEs and also an increase in B2B, B2C, C2B e-commerce strategies through growth in domestic and cross-border e-commerce across the Globe. Furthermore, the study established that lockdowns, movement restrictions, and social distancing to prevent contagion have driven a switch to online and digital channels, increasing the share of digital trade on total trade, both in goods and services between countries such as Zambia, South Africa, Congo, Botswana, Kenya and Zimbabwe.

CONCLUSIONS AND RECOMMENDATIONS

Characteristics of E-Commerce Adoption and Use by SMEs

The study realised it was essential to identify characteristics for e-commerce adoption by SMEs as contributed by Covid-19 related restriction with specific reference to Bulawayo Province. The study found out that these characteristics were the e-commerce products and platforms accessible and available to SMEs and level of familiarity with these e-commerce platforms and products. The findings highlighted those available platforms and products that SMEs could easily access and use were Digital marketing platforms, Digital Funds Transfer platforms and online shopping. Online transaction processing such as supply management were not accessible to many SMEs and majority of SMEs were not familiar with these two platforms.

The study therefore concluded that Digital marketing and Digital Funds Transfer were the most available e-commerce platform and most used platform by SMEs during the Covid-19 period. On the other hand SMEs were not familiar with online transaction processing such as supply management and were not accessible to many SMEs.

The study findings indicated that there were two types of e-commerce platforms used by SMEs that had a huge impact in reducing the negative effects of Covid-19 related restrictions imposed by the government on the performance of SMEs. These were Mobile Money Transfers and Digital Marketing. Majority of respondents acknowledged that Ecocash/Telecash/Onemoney helped them in increasing sales and payment for supplies online to restock their businesses during the time when Covid-19 restriction were effective. Furthermore, majority of respondents also pointed out that Zipit, online banking, help in increasing financial transactions between customer and

SMEs and SMEs and suppliers. Furthermore, majority of respondents agreed that mobile money transfers were an essential e-commerce platform that helped to reduce the negative effects of Covid-19 restricts by enabling SMEs to pay for their goods and also make online payments for their supplies. Customers were also able to pay for the same goods being sold by SMEs using online banking and mobile banking methods thus overly making e-commerce platforms such as mobile money transfers an essential strategy for mitigating the effects of Covid-19 on the performance of SMEs. Majority of respondents acknowledged that increase in WhatsApp usage helped in sales and maintaining market share. Respondents also strongly agreed that both Facebook helped in advertising products online to stay competitive and Twitter was vital in creating new markets and new customers through relation and social marketing under Covid-19 related restrictions. The study found out therefore that without Mobile Money Transfers and Digital Marketing SMEs could not have survived the harsh environment that Covid-19 was posing on businesses.

The study concluded that Mobile Money Transfers and Digital Marketing were very useful in helping SMEs mitigate the effect of Covid-19 restrictions on their businesses. The study concludes that Mobile Money Transfers and Digital Marketing are therefore essential e-commerce tools that can be used by SMEs to reduce the negative effect of Covid-19 on the overall performance of the businesses. Therefore Covid-19 restriction further increased the use of e-commerce amongst SMEs in Zimbabwe. In conclusion, Social media Marketing and Internet marketing were also essential platforms that helped reduce the negative impact of Covid-19 related restriction on performance of SMEs.

Challenges Encountered By SMEs in Adopting E-Commerce under the Covid-19 Era

The study concluded that SMEs faced challenges in trying to adopt e-commerce during Covid-19. The first and most detrimental challenge to SMEs businesses was that COVID-19 restrictions increased exposure to cyber-crimes where SMEs and clients were at risk of losing funds to criminals, Majority of SMEs also lacked of knowledge on e-commerce platform usage and applicability. The study also established that lack of finance to purchase laptops, internet routers and smart gadgets by SMEs and their clients to be able to use e-commerce was also another challenge. SMEs were also faced with a challenge of having inadequate resources for e-commerce implementation (financial and physical) and lastly Poor network and internet interruptions when making digital payment by SMEs and customers, for example, debit and credit card declines, online banking services disruptions due to poor internet network.

Impact of Covid-19 Related Restrictions on SMEs E-Commerce Adoption

The study concluded that travel bans both local and international had the highest influence on SMEs adopting and implementing e-commerce platforms in their business operations. Majority of respondents also pointed out that Lock down / total shut down and closure of businesses had strong influence in making SMEs adopt e-commerce while Curfew and Sanitization, wearing of masks and social distancing had moderate influence. The findings therefore showed that the lockdown period and travel bans had the highest influence which forced majority of SMEs to adopt e-commerce so as to stay in business. The study found out that restrictive measures such as Curfew and Sanitization, wearing of masks and social distancing only influenced SMEs to adopt e-commerce moderately.

From these findings the study concluded that Covid-19 related restrictions had an influence on e-commerce adoption. Travel bans both local and international as well as lockdown influence the most on e-commerce adoption. During the time when there was lockdown and people were restricted from traveling from province to province, from home to town or from country to country, SMEs resorted to using e-commerce platforms to be able to keep in touch with their clients, market their products, make orders/supplies for their businesses and also use digital payment systems to make financial transactions. The study therefore concluded that Travel bans and Total lockdowns influenced majority of SMEs to adopt e-commerce platform.

Recommendations

The researcher came up with the following recommendations:

Banks need to simplify accounts opening process and reach out and try to get as many SMEs banked. They also needed to come up with SMEs friendly charges, facility and e-commerce supportive infrastructure.

The study recommends that Tertiary Institutions such as Universities and Technical Colleges ought to consider some form of corporate social responsibility programs directed at training SMEs on the benefits and how to implement sustainable e-commerce in their businesses. Government through its various Ministries such as Youth, Women and SMEs must in its training programs for SMEs include e-commerce capacity building. Website hosting and software development companies need to realise the potential untapped market in the SMEs and come up with special packages to encourage SMEs to have websites. Development of online payment portals together with websites will create go foundation for successful e-commerce implementation. Ministry of

Finance needs to consider exempting duty on ICT products that are required to support e-commerce, this will go a long way in ensuring that SMEs afford to acquire the necessary equipment.

Government intervention is needed to get network providers to come up with SME friendly packages that will stimulate the uptake of e-commerce and minimise the cost barrier.

Ministry Finance through the taxes authorities must simplify the formalisation process and lighten tax obligations for SMEs. They will help more SMEs to be formalised, banked and adopt e-commerce without fearing putting themselves in the spotlight.

The study recommends that the Parliament expedite the Cyber Security and Data Protection Bill which is critical in improving confidence among SMEs that the cyber space is safe or at least that they are legal remedies to available to them.

The study also recommends that SMEs need to adopt e-commerce to stay competitive. Despite the restrictions related to existing social activities, SMEs ought to take the advantages of current technology. By adopting and using the technology platform, the business may still run and remain profitable. E-commerce, as one of the areas that is constantly evolving and increasing now becomes more important in this pandemic period. SMEs carry out electronic commerce to invent new ways of creating value-added, new services and new business models, to develop e-commerce strategies geared to expanding their business.

SMEs entrepreneurs ought to invest in ICT and expand their knowledge on how ICT can be embedded in their businesses. SMEs must take the advantages of current technology. By adopting and using the technology platform, the business may still run and remain profitable. E-commerce, as one of the areas that is constantly evolving and increasing now becomes more important in this pandemic period. SMEs must carry out electronic commerce to invent new ways of creating value-added, new services and new business models, to develop e-commerce strategies geared to expanding their business.

The study recommends that further studies can be done in relation to strategies to promote e-commerce adoption in Zimbabwe and also on the role of Government and Tertiary institutions in stimulating SME growth. Another area that can be studied is in line with the impact of Entrepreneurship training by universities on Entrepreneurship development in Zimbabwe.

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