

# THE USE OF E-BUSINESS TOOLS FOR ENHANCING BUSINESS PERFORMANCE: A Case of African Immigrants in Cape Town

By

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Thesis submitted in partial fulfilment of the requirements for the degree

Master of Technology: Business Administration

in the Faculty of Business and Management Sciences

at the Cape Peninsula University of Technology

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District Six, Cape Town February 2021

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AR

30/03/2020

Signed

Date

## ACKNOWLEDGEMENTS

### I wish to thank:

- God, who made everything possible.
- My supervisor, Dr Michael Twum-Darko for his constant support, guiding me as a daughter and for providing me the guidance needed to complete this study.
- My co-supervisor, Dr Errol Frank, for his directives, feedback and having faith in me throughout the research.
- My Father Mr Ngwah Peter, my mother, Ngwah Odette, my siblings Mah Barbara, Akwen Ange Carine, Ngwah Frank and Sam Ngwah Junior, for their support and prayers despite being far away.
- My family here in Cape Town, Yvonne Akenji, Felix Mukah, Faith Akerewei, Mercy Akenji, Anne Lutgarde Djoumessi, Vanessa Clark Djoumessi, Marie Ndakwe, Mildred Afor, Roch S'ouh Yonkwa and my Fiancee Mbony Atam for their support and encouragement.
- To the participants, who, despite their busy schedule, were able to assist me whenever needed.

#### ABSTRACT

This thesis explored the benefits of e-business and online tools used by African immigrants in Cape Town, South Africa with businesses in the clothing and textile retail industry. E-business and online tools comprise an important part of business in this era of the 4<sup>th</sup> industrial revolution. As such they are an important platform to explore. This research is exploratory in nature. The data were sourced from active African immigrant small business owners and managers by means of a qualitative inquiry. A random sample was used to identify 15 small businesses in the retail clothing and textile industry in Cape Town. The results indicated that African immigrants were aware of the value of e-business and online tools to enhance their businesses. There is a perception that these e-business and online tools are expensive and require huge capital. To encourage small business owners to deploy e-business and online tools, it is recommended that they create an online presence which will attract customers to their websites, social media pages and other online activities. Powerful tools such as e-tailing build loyalty and encourage repeated purchases, creating sustained community engagement, particularly in these times of Covid-19 which make face-to-face shopping difficult and dangerous.

### DEDICATION

### This is dedicated to my Mom and Dad

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## CHAPTER ONE INTRODUCTION

#### 1.1 INTRODUCTION

In most recent times, SME's and small businesses have increasingly relied upon the internet to become dynamic. This development is in line with global trends of economic liberation (Bianchi et al., 2017; Whiting et al., 2017) Electronic business and business tools add great value to business and profitability for the owners. Many firms and small businesses have progressively incorporated electronic business (e-business) into their business processes which speed up transactions and valued activities. The competitive advantage of e-business has been assimilated into the global set-up of businesses worldwide.

Literature on small firms and businesses focused on promoting small business start-ups and how high their failure rate is (Choshin and Ghaffari, 2017). In South Africa, many small businesses have a lasting life cycle because of their use of different technologies, online facilities, and ebusiness tools. This applies to small businesses owned by South Africans and immigrants from Europe, Asia and the USA. In America, immigrant entrepreneurs have been recognised for their contribution to economic growth (Meres et al., 2016).Small businesses owned by these immigrants flourish online and online facilities become established across world borders. In Cape Town, many larger businesses failed within the formal industry. Success was mostly apparent among small businesses in the manufacturing industry (Rogerson, 2000).

New technologies have emerged: the way information is being transferred has evolved over recent decades. In business, online facilities such as e-marketing, e-procurement, e-mailing have gained traction in the world at large and especially in Africa (Choshin and Ghaffari, 2017; Anwar and Daniel, 2017) These tools have increasingly developed in many countries but others are still under-developed or are developing but slowly. Looking at the case of Africa, there are many crises which lead the inhabitants to flee their countries for various reasons: be it war, economic failure, or political upheaval. South Africa is a destination for many immigrants who look for a better life, especially African immigrants.

Observations on fast-growing economies show that the private sector plays a crucial role in the domestic mobilisation of resources (Kasasbeh, 2017). In Africa, most economies have not fully developed, so that the private sector and small businesses in particular play a pertinent role in developing the economy (Fohtung, et al., 2012). Small businesses in the retail sector in Cape Town can be said to contribute positively to the advancement of the economy (Tengeh, 2013). However, many of these African immigrants still use traditional marketing methods or means to make a profit. With the current rate at which technology is used in the world, e-business tools are not exploited sufficiently by these immigrants with small businesses. They might be making a basic living and contributing positively to the economy, but immigrant small business owners are not sufficiently exploring the use of e-business tools.

#### 1.2 RATIONALE

Studies on adopting e-business, the area in which this study is positioned, are deemed to be the core area of research in information systems (IS). There are no known reports on the topic proposed for this study. This research into a specific group of the small retailer businesses owned by African immigrants, contributes both to the present body of knowledge on the topic, and practice of these businesses. The results of this study justify its execution.

#### **1.2.1 Background**

For the past two decades, especially in the 90s, South Africa has been under pressure from political, social, and economic change, making it a fertile place for immigrants to relocate to the country. The period of transformation was between 1980 and 1990 with a slow disintegration of apartheid and the first democratic elections in 1994 in the history of South Africa. These changes have brought a huge impact on South African entrepreneurial and trade relations with other African countries.

On paper post-1994 immigration policies have seen a significant change in attitudes towards African immigrants. On the ground, however, xenophobia has been directed mainly towards black African migrants, both documented and undocumented (Peberdy, 1999; Crush, 1999). Nonetheless, attempts to control borders have been futile as South Africa continues to receive migrants and immigrant entrepreneurs from all over Africa. Migrants from Francophone and Anglophone West and Central Africa are visibly increasing in South Africa.

Most of these immigrants have engaged themselves in informal trading of items such as fruits, vegetables, bags, shoes, clothes, biscuits, and cigarettes. There is limited research into migrants and immigrant entrepreneurs in South Africa with the focus on the retail textile and clothing industry. Popular and official discussions suggest that African immigrants are poorly educated and economically deprived which drains South African socio-economic resources. Some research suggests that African migrants and immigrant small business owners may have more access to capital and are more educated than South African small business owners. African immigrant small business owners are particularly concentrated on the retail and services sectors with involvement in two specific areas of retail and production of clothing, car repairs and maintenance.

The textile and clothing industry offer opportunities for African immigrant entrepreneurs and small business owners. There are new technologies in the world, with entrepreneurs finding new niche markets. This may be why many companies have decided to use the online platform for reaching more customers from different parts of the world. Using these platforms to reach customers means they will engage in using e-business and online tools such as e-marketing, e-procurement, e-wallet, e-mails and e-logistics.

E-business is defined as the application of information and communication technology in support of all activities of the business (Warden, 2007). Other researchers define e-business as the practice of conducting different businesses processes over an online platform such as electronic data interchange (Srivastava & Panigrahi, 2016). E-business involves the use of applications and business processes to enhance activities of businesses over the internet using electronic internet networks. E-business utilises tools to execute the processes of e-procurement, e-logistics, edistribution, e-mails, e-commerce and social media (Ballard et al., 2012).

E-business nowadays is an integral part of business management. It is inevitable for the running of a business, regardless of the size all over the world. Businesses use e-business tools to manage their resources and perform tasks faster and more accurately (Islam, 2016). E-business tools enhance companies and enterprises with regards to business innovation.

#### **1.2.2** Problem statement

Preliminary investigation suggests that neglect of e-business tools contributed to the failure of small businesses in the retail clothing and textile industry in South African companies owned by African immigrants. Choshin & Ghaffari (2017), argue that there is insufficient use of online tools by small businesses owned by African immigrants. Most African immigrants, both skilled and unskilled, leave their home countries for the host countries due to unemployment in the home country. They decide to enter into small businesses in the host countries due to lack of work and economic opportunities back home. They invest their knowledge, money and experience in starting up small businesses to support themselves and the community they live in. Many of these businesses created by African immigrants become successful and flourish with profit. The reviewed literature does not report much on African immigrants using e-business tools to boost their businesses, especially in the retail clothing and textile industry (Tengeh, Ballard & Slabbert, 2012). Drawing from Hasanat, Hoque, Shikha, Anwar, Hamid. and Tat (2020), the current effect of COVID19 has greatly influenced technological advancement with the use of e-business and e-commerce which has become the fundamental activity for many firms and small businesses. Small businesses play a pivotal role in a country which includes immigrant small businesses therefore this study seeks to identify what level of e-commerce and e-business tools immigrant small businesses have adopted. Can it be that immigrant small businesses are unaware of the importance of e-business tools and are likely to be lagging or have they adopted the idea while making good use of these e-tool?

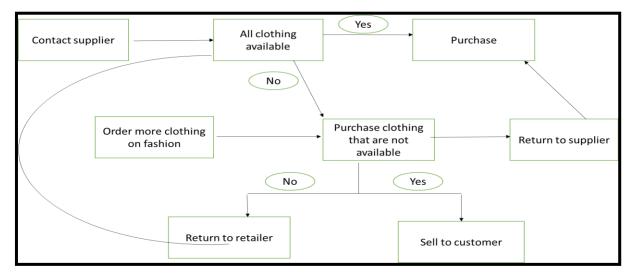


Figure 1.1 Traditional Business Model used by African Immigrants (source: Researcher's Creation)

#### **1.3.2** Research aim and objectives

Given the problem statement, the aim of this research is to explore the impact of adopting ebusiness tools by African immigrants with small businesses in the retail clothing and textile industry in the Cape metropolitan area.

To address the aim, the following objectives were considered:

- a) To determine the e-business or online tools used by small businesses in the retail clothing and textile industry in Cape Town.
- b) To determine the competitive advantage of e-business tools on African immigrant-owned retail clothing and textile small businesses in Cape Town.
- c) To provide general guidelines for the use of e-business tools by African Immigrant owned small businesses in the retail clothing and textile industry in Cape Town.

#### **1.3.3 Research Questions**

Given the main objective of the research, the main research question was to answer how ebusiness tools impacts on small retail clothing businesses owned by African immigrants in Cape Town. The sub questions that to address the main research question were:

- a) What are the online or e-business facilities used by small retail clothing and textile businesses?
- b) How can small businesses in the retail clothing and textile sector, which are owned by African immigrants, use online facilities to enhance their businesses?
- c) What are the best practices in using e-business tools by small businesses in the retail clothing and textile industry?

## 1.4 DELINEATION OF THE RESEARCH

The research focused on e-business infrastructure and online e-commerce tools used to enhance business performance of retail clothing businesses of African immigrants in Cape Town. The research was limited to randomly selected owners or managers of small businesses in the retail clothing industry.

## 1.5 SIGNIFICANCE OF THE RESEARCH

The research bridges a gap in empirical research on the factors influencing and enhancing performance of small businesses in the retail clothing industry. The outcomes are useful to organisations and managers of African immigrants in the retail clothing industry and even to other industries.

### 1.6 ETHICAL CONSIDERATIONS

Ethical issues related to the research occurred mainly in the data collection. The data collected through interviews were subjected to approval of the selected organisations to make sure that it does not violate the organisation's privacy and confidentiality policies. It discloses all information that could harm the reputation of the organisation or private information to competitors. The data of the participants of the interviews remained confidential. The transcribed interview was reviewed by the participants to ensure that the responses were captured accurately. This was to ascertain the validity of the results of the research. Other ethical considerations were to verify and validate the accuracy of the information and results presented in the study. Interpretations have to be based on the theoretical framework of thematic analysis. The statements made by the interviewees were presented *verbatim* and no changes were effected in any way to suit the study or affect the results.

## 1.7 OVERVIEW OF THE THESIS

#### **Chapter One: Introduction**

This chapter emphasises the benefits of e-business to small businesses. The chapter elaborates on the significance of e-business tools by small businesses in the retail clothing industry owned by African immigrants. This enabled the description of the research statement leading to the aim and objectives of the study, followed by the research main and sub-questions. The problem conceptualisation, delineation as well as the significance of the research were then included.

#### **Chapter Two: Literature Review**

Chapter two concerns the literature review; introducing e-business in general and focused on ebusiness techniques in small businesses: noting how beneficial it has been to small businesses. This chapter details the reasons why small businesses fail to use e-business to enhance their businesses.

#### **Chapter Three: Research Design**

In chapter four, the researcher elaborates on the methodology and approach applied to the data collected during the data collection process. Much emphasis was laid on the research instrument, techniques used during the data collection, and their importance in the context of the study. The chapter further designates the case study, the unit of analysis with the ethical considerations which were considered during the data collection and data analysis.

#### **Chapter Four: Analysis and Interpretation**

Chapter five is focused on describing the analysis of the data using the concept of thematic analysis as a theoretical view via which data were collected, analysed and categorised. The findings drawn from the data analysis process and supported by existing literature were expounded to delineate the research objectives of this research, and to address the matter of ebusiness tools for enhancing business performance.Guidelines could then be defined which small businesses in the retail clothing industry could employ. The chapter expatiates on the significance of the research and its implications.

#### **Chapter Five: Conclusion and Recommendations**

Chapter six is the final chapter of this study which highlights the importance of the findings. Implications for future research are outlined. Appendices provide the interview guide used for the data collection, the solicitation to take part in the study, ethical clearance obtained and the transcribed interviews.

## 1.8 SUMMARY

This chapter focused on the context and conceptualised the research problem. The research aim and objectives were outlined. The research questions were formulated in this chapter. The delineation of the research, contributions and ethical considerations were all discussed in this chapter. The preceding chapter expatiates on scholarship associated with the phenomenon and the related research objectives, and questions in relation to the literature review. It described the thematic analysis used as the theoretical lens through which this study was conducted.

# CHAPTER TWO LITERATURE REVIEW

## 2.1 INTRODUCTION

The previous chapter introduced the study, laying out the scope and nature of the investigation. This chapter focuses upon existing literature to discover the effects of e-business tools on African immigrant owned retail clothing shops in Cape Town. A literature review can be defined as an objective critical summary of any well-researched topic which is under consideration.

## 2.2. AFRICAN IMMIGRANTS IN CAPE TOWN

Migration is one of the main issues of this era and is important, unavoidable yet beneficial to the economic and social prosperity of a country. Throughout the world's history, both animals and humans migrate across regions, countries even continents in search of food, shelter, safety and hospitable weather conditions. Today, many people still look to move for the same reasons, to work and live more comfortably.

In South Africa, there has been increasing influx of foreign migrants and refugees across Africa since early the 90s. Rogerson (1992) made a study of immigrants in South Africa who have created small businesses in major cities, including Cape Town. Rogerson (1999) showed the significance of foreign-owned small businesses and indicated their activities, mostly in retail clothing, food selling, hair dressing saloons and restaurants.

Sector	Activity	Origin of Immigrant	
Retail	Clothing and food	Malawians, West Africans, Zimbabweans	

Table 2.1: Immigrants Business clusters according to their origins (adopted from Rogerson's research)

Service	Hair dressing, Restaurants, Motor car repairs	All Africans	
Production	Traditional dresses, wedding dresses, General tailoring	West Africans and Malawians	
Other business sector	Night clubs, cafes, music shops, traditional healing	West Africans, Central Africans, East Africans.	

# 2.3. E -BUSINESS IMPLICATION FOR AFRICAN IMMIGRANT SMALL BUSINESSES

Zaied and Nasser (2012) studied the adoption of e-business in Egypt by African immigrants and discovered that most of the small businesses did not provide online processing systems but used the general stage of e-business. Heeks (2015) agrees with Nasser and Zaired's findings:his study was conducted in Nigeria on African women and their use of ICT and e-business tools for their small businesses. The study indicates that 95% were of interviewees were using e-business tools for the general stage; characterised by communication with the intention to buy or sell products and the use of software packages such as word processing and book-keeping. The study did not find any advanced e-business activities among the African women who participated in the study.

#### 2.3.1. Small Businesses

Small businesses in Africa have taken a different turn as many unemployed people start a business in order to survive. Many small businesses owned by African immigrants in South Africa are generally lagging with regards to technology adoption. This study focuses specifically on the retail clothing industry for the better understanding of the adoption of e-business tools, and the impact of these e-business tools on the small businesses. Most small businesses emphasise e-commerce aspects of buying, selling and paying online while neglecting the aspects of e-business including transforming organizational business processes using ICT.

Drawing upon Buckley and Montes (2002) and Evans (2002) it is clear that the rate at which small businesses in Europe and US can be equated with their uptake of e-business tools. 30% of small businesses and micro firms engage in using e-business to transform their business processes.

#### 2.3.2. E-business

Gaile-Sarkane (2006) differentiated e-business from e-commerce; stating that e-business involves models and different methods of doing business, including e-commerce. Gaile-Sarkane (ibid.) identifies the components of e-business as e-commerce, customer relations management, and supply chain management, resource planning and business intelligence. Heeks (2015) defines e-business as the use of electronic means to conduct business both internally and externally, with the advantage of increasing profits, efficiency, information handling, and chain improvement and competitive advantage.

Drawing upon the work of Choshin and Ghaffari (2017), it is apparent that e-business is essential. The fundamental need of a business consists of cost, quality and profitability. E-business is a business model (Tchamyou, 2017) which utilizes a business plan while accommodating business issues in relation to e-commerce Miller et al., 2001). Many companies use e-business to increase procurement efficiency and collaboration with suppliers. Others use e-business to stretch virtual boundaries both forward and backward to interact with customers and suppliers respectively via e-commerce activities as seen in figure 2.1 below.

#### **E-Business |Value and Value Drivers**

Drawing upon the work of Tsumake and Kyobe (2018), in the 21<sup>st</sup> century, conducting business over the internet means rapid growth, competitive characteristics and creation of wealth. Many companies have changed the way they conduct business due to changes in business practices and the value created from using e-business. Tsumake and Kyobe (2018) argue that e-business drivers in small businesses in Southern Africa have no comprehensive model to measure the value created by e-business. Exploring Value Chain, many studies focus on three theories: Porter's Value Chain Model, Resource Based Views and Economic Theory. Porter's theory focuses on value adding activities which add value to the chain. The Resource Based view stresses value creation by using resources in a firm to be effective and efficient. Economic theory emphasises using information systems to reduce cost and gain value creation benefits.

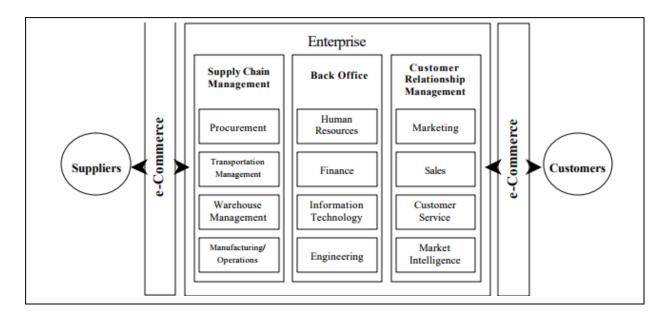


Figure 2.1: Forward and backward use of e-business activities (Source: Miller et al., 2001)

#### Value Creation

The purpose of an organisation is to create value, no matter what business activities or stakeholders are involved. The main purpose of a small business is to generate value. Value is measured by customer satisfaction, growth and performance, which are the ultimate existence/purpose of an enterprise. Most small businesses in the clothing industry owned by small businesses highlight financial performance, which is just one aspect of the success of an enterprise. Value creation makes the business model, resources and capabilities underlying the portfolio of the business model with financial resources, one of the indicators included.

#### Efficiency

The first identified basis of value creation of e-business is efficiency (Fatoki, 2014). It is associated more with Transaction Cost Theory (Klein, 2016). Literature states that Transaction efficiency increases while costs per transaction decrease. Therefore, small businesses achieve cost reduction by lower search costs, economies of scale of production, less irregular information and lower costs between different enterprises.

Transaction efficiency can be evaluated in e-business by comparing transactional costs between different web shopping sites. Transactions over the internet, using e-business tools have

substantial effects on transactional costs and decline in uncertainty. It reduces the possibility of asset specification and customer search and bargaining costs.

#### Complementarities

A pertinent value driver of e-business is complementarity. When a bundle of products has an extra value compared to an individual value it changes value creation of e-business; from linear value chain covering the horizontal sphere while focusing on profit maximising, which is the ultimate customer value. Complementarity is said to bring great outcomes and subsequently increase the demand for goods. When demand increases, it influences the number of complementary components of products supplied by small businesses.

### Lock-in

Lock-in refers to customer unwillingness to execute/perform business with other business owners. It could refer to an unwillingness to change transaction channels by customers resulting in loyalty and retention. It can be established with relation to the familiarity with the interface of e-business tools of the small business.

#### Novelty

Novelty is directly related to value creation and enhances the position of business in the market share. It has a great influence in e-business as it presents the original ideas, which is an advantage for a small business in the retail industry.

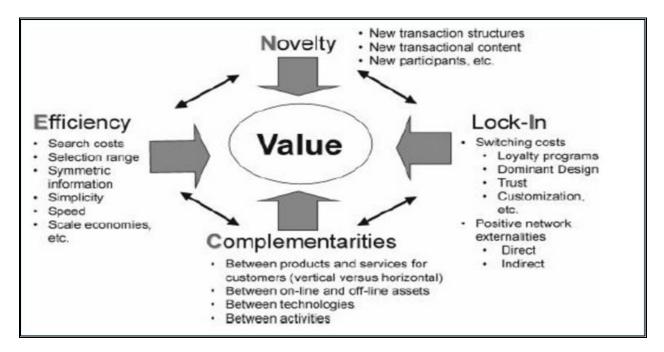


Figure 2. 2: Benefits of E-business tools (Source: Amit & Zott, 2001

#### 2.3.3. Significance of Small Businesses

Small businesses have a vital role in the growth of a country as demonstrated by different regions of the planet earth. Many Economies in Sub-Saharan Africa recognize the positive role that small businesses play in the development and growth of their countries. These include job creation, innovative products and adoption of new technology (Hassen and Svensson, 2014). E-business has generated a great interest in small businesses. The term e-business has been in existence since at least 1997. It is considered and described as a new way of conducting businesse.

E-Business is defined by the United States Consensus Bureau as "any progress that a big organisation conducts over a computer mediated network. Business organisations include any for profit, government, non-profit entity. Their processes include production, customer and internal or management-focused business processes." Small businesses using innovative ways to improve business processes bring benefits to organisations (Anand, Wamba & Gnanzou, 2013). E-business enables organisations and small businesses to improve performance in terms of efficiency and effectiveness.



Figure 2.3: E-business success in small business (Choshin & Ghaffari, 2017)

#### 2.3.4 E-business Evolution

E-business has had a considerable impact on our economy. The nature of e-business is becoming more complex as the market evolves. In ancient times "first generation" e-commerce emerged and companies rushed to gain a web appearance but crashed in the 2000s as companies failed to deliver business profits through dot.com; which led to the reconsideration of value known as e-business. E-business as second generation is characterized by "mission critical, industrial strength platform which supports new markets and models as seen in figure 3 below (Miller et al., 2001)..

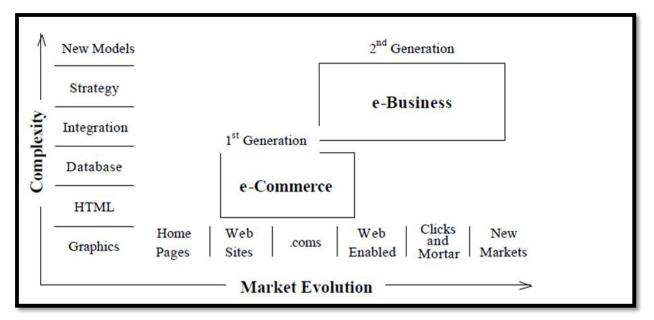


Figure 2.4: The market evolution and complexity of E-Commerce/E-Business development

#### 2.3.5. E-Business Impact

Innovation in business is important as e-business sets in, regardless of the company or business. There is no doubt that e-business adds value to business processes; especially value-chain processes in the exchange of goods, money, services and information. The fundamental purpose of a small business is to satisfy the needs of customers, that is, demand and supply. In recent times, interaction between small businesses and customers has led to improved delivery process. Interaction between both parties, small businesses and customers, has improved the way small businesses relate to their customers.

#### 2.3.6 Level of Adoption and Utilisation of E-business by other small businesses

Drawing upon the research of Mitrovic et al., (2013), it is clear that E-business varies with different types of organisations and enterprises, depending on the size, age, location and knowledge base while big businesses engage in e-business based on their financial volume and or human capital, high ICT equipment and highly sophisticated systems. Small enterprises focus only on a small portion of e-business or do business solely on the internet.

In agreement with Hassen and Svensson (2014), there are several theories that portray why a business will take up e-business and what level of e-business the enterprise is willing to adopt.

These models are the Adoption Ladder Model and the Transporter Model. In view of Taylor and Murphy (2004), the Model one "adoption ladder model" is about the adoption and utilisation of e-business over the years while making a profit and developing the business to attain its goals.

Levy and Powell (2003) emphasise the "transporter" model; that it is mostly used for small businesses due to their nature and how valuable their owners perceive the usage of internet to be, alongside the growth of their businesses with the use of e-business.

	Within Firm	Customer Interface	Supplier
Communication process	Electronic communication within the firm	Electronic communication with customers	Communication with suppliers
Administrative process	Electronic internal administration		
Order-taking process		Online order taking	
Procurement process			e-procurement

Table 2.2: E-business success in small business (Choshin & Ghaffari, 2017)

According to Wu et al. (2003) most businesses adopted and used e-business for communication, administrative processes, order taking, and procurement within and out of the organisation. Relating that to this study, few of the African immigrant small businesses made use of all these aspects of e-business. Porter's (1985) value of chain framework as mentioned in the literature provides value creation within a business which can be seen through different stages in the interface.

## 2.3.7. E-Business and Small Businesses Owned by African Immigrants

African immigrants in South Africa are mostly engaged in small businesses in the retail industry. Their activities revolve around selling clothing, food, motor car parts, hair dressing and others (Kalitanyi, 2010) as confirmed by Fatoki in his research in 2014.

## 2.4 BENEFITS OF E-BUSINESS IN SMALL BUSINESSES

E-business tools in small businesses are essential for communication through delivery of information, products/services, and making payments. E-business tools such as telephones lines, computers increase the speed of delivery, cutting the cost while improving the quality of goods and services and increasing the speed of service delivery. There is little information on the successful adoption of e-business by small businesses in developing countries. It is possibly why there are limited studies conducted in the developing countries.

#### 2.4.1 Business Growth

The growth of a business is based on e-commerce. E-business plays a vital role in the growth of many businesses nowadays. The difference between e-business and e-commerce is that e-business stresses sales (Alam and Zaheer, 2011). It incorporates sales with other systems of the enterprise such as order processing and delivery units. The linking of e-business to a small business adds value chain for accepting of orders online and delivery to customers wherever they may be located.

In a broader perspective, it can be said that e-business has several benefits related to the growth of small businesses including customer relations management, supply chain management, E-procurement and Enterprise Resource Management. When a business aligns its e-business objectives with those of the overall business objectives, this helps in advancing the business as a whole.

According to Brozozowska and Bubel (2015), E-business signifies business management methods using IT Communications. Businesses nowadays including small businesses base their resources on capital and human resources, and the right information at the right time which may determine the development and strong competitive advantage of the enterprise on the global market.

In analysing interview data in 2002, Levi and Powell argue that the first driver of a business is growth, while the second is internet technologies. The researchers indicated that small businesses and SME's considered the huge impact that the internet and e-business played on their businesses. Some firms do not regard the value of e-business to their growth strategy.

#### 2.4.2 Job Creation

SME's and small businesses are considered to be the "Back Bone" of an economy. They create more jobs than are created by large businesses; contributing to 37% to the employment of South Africans (Dlodlo, Dhurup and Dlodlo, 2010). Small businesses are catalysts for economic growth, development of human capital, manufacturing and the retail sector. Small businesses are important because of the job creation opportunity and distribution of wealth which creates a multiplier effect on the socio-economic activities of South Africa (Bianchi, Glavas and Mathews, 2017). A comparitive study conducted between Cameroon, Nigeria and South Africa, showed evidence of the potential contribution small businesses provide for the South African economy (Howe, 2015).

#### 2.5 BARRIERS TO SMALL BUSINESS USE OF E-BUSINESS

Many organisations, especially large ones, have enough resources to adopt e-business. Yet small businesses have difficulties with both uptake and adoption of e-business. Some of the pertinent barriers in small businesses are: limited infrastructure, financial impediments, high inflation rates, and price sensitive consumers (Oluwafemi, 2015).

The take up of e-business by small businesses owned by immigrants in Europe and America are quite notable though it is said to be overrated (Taylor and Murphy, 2004). In New Zealand, the main barriers to small businesses adopting e-business is the fact that suppliers are not yet connected, decrease in productivity of workers and lack of confidence in e-business especially e-marketing with regards to effectiveness. The lack of expertise of personnel and high charges of usage limitation in hardware pose further barriers (Chitura et al., 2008). In the e-business evolution from the 90s till late 2000s, most barriers reported have been consistent in previous studies throughout the period. Small businesses in developing countries may not necessarily face the same barriers as small businesses in developed countries.

#### 2.5.1 Limited Access to ICT/ E-business

Despite the fact that many countries in the developing world have adopted ICT and e-business tools in the public and private sector, many developing countries still struggle with the adoption of ICT and e-business, especially small and medium enterprises (Kotelnikov, 2007). A study

conducted in 2002 in Cape Town on small businesses by Cloete, Courtney and Fintz identifies the level of limited access small businesses have on ICT and e-business. The factors they outlined as major setbacks were; lack of computers, software, telecommunications, low ebusiness use by competitors and supply chain partners, unclear benefits of e-business which affected the adoption of e-business/e-commerce by these small businesses.

#### 2.5.2. Lack of Awareness, Literacy and Skills

Small businesses and SMEs play a vital role in job creation which has a significant increase in economic activities offering important opportunities to these firms. If e-skills are lacking, it makes it ineffective for the uptake and adoption of e-business in small firms. The Government, educational institutions, businesses and individuals need to provide a framework to encourage e-skill formation to small business owners and individuals (Istanbul, 2004).

Researching awareness of e-businesses by African immigrants with small businesses, Heeks (2015) found that many Africans with small business were not aware of e-business and could not adopt the technology. Heeks examined the difficulty that immigrants face when adopting e-business and e-commerce. Hs findings are supported by Nasser and Zaied (2012) who believe that e-business adoption is related to the level of ICT acquisition.

#### 2.5.3. Lack of Finances

Small businesses in the clothing industry in South Africa owned by immigrants have several challenges including finances. Immigrant entrepreneurs in Cape Town, especially in the retail clothing sector, do not invest much in e-business tools. Literature states that reports on the period of 2000 and beyond include limited hardware devices, lack of online payment processes e-procurement facilities and limited banking services (Hassen and Svensson, 2014).

#### 2.5.4. Unskilled Personnel

Menon et al., (2016) point out that in some countries such as Japan, Korea, Finland, United States the use of e-business tools by small retail clothing businesses is very popular. Other countries are still struggling to use e-business tools, such as Cameroon, Togo and Chad (Demuijnck and Ngnodjom, 2013; Maga, Kamdjoug, Wamba and Tcheuffa, 2019).

#### 2.5.5. Poor Physical and Legal Infrastructure

The acquisition of e-business increases the number of transactions that a small business can carry out both in local trade and international trade, which involves electronic data exchange. The traditional method of trading is saturated with rules and regulations frameworks whereas the e-business concept is still developing legal frameworks (Alam and Zaheer, 2011). Privacy is a legal issue that firms turn to react differently to the challenge.

## 2.6 SUMMARY

This chapter provides an overview of the literature on the use of e-business and online tools by immigrants. The literature is based upon the benefits of using e-business and online tools by small businesses owned by African immigrants. Elaboration was done on the barriers African immigrants face with respect to adopting and utilising e-business and online tools. Common issues in the literature were discussed which determined the gaps associated with the use of E-business and online tools by African immigrants. It was established that issues related to the adopting of e-business and online tools are better addressed by exploring the factors hindering the use of e-business and online tools by African immigrants. The next chapter will elaborate the research approach utilised in the study as well as analyse the process applied.

# CHAPTER THREE RESEARCH APPROACH AND METHODOLOGY

## **3.1 INTRODUCTION**

The previous chapter presented a review of literature which highlighted issues of e-business adoption and usage in small business, pertaining to retailers in the clothing industry. The issues raised were congruent with the theory of Value creation with regards to e-business. This theory is identified as a powerful tool to study the level of adoption of e-business by small businesses in the retail clothing industry of Cape Town pertaining to African immigrants.

This chapter explains the methodology used for this project. A qualitative research approach was adopted because it fitted the decisions and actions taken during the research to ensure quality of the study. The aim of this chapter is to describe how the study is designed. The following areas are set out: the research paradigm, research approach, delineation of the study, sampling framework, sampling method and sampling size, validity and reliability issues in qualitative research, ethical consideration, data collection, interviews, instruments, data analysis and conclusion.

## **3.2 METHODOLOGY**

This research adopted a qualitative research paradigm. Qualitative research aims to take into account social life; determining how use of words creates a platform for data analysis (Patton and Conchron, 2002). This is inductive research which begins with observation (O'Reilly, 2009). Inductive research format is appropriate for this study since the main objective is to explain how e-business benefits small businesses owned by African Immigrants in the retail clothing industry in Cape Town. An inductive approach provides new knowledge, making a broader generalization from specific observations. The population of the study comprises owners and managers of the small businesses. The questionnaire formulated and asked was relevant to participants involved in the retail clothing industry. A qualitative researcher interprets and makes sense of what is discovered on the field (Leedy and Ormrod, 2004).

#### **3.2.1 Qualitative Research Approach**

Qualitative research enables researchers in information systems to study social and cultural phenomena. In accordance with Thomas (2003), qualitative research concentrates upon personal stories and behaviours in different situations. Leedy and Ormrod (2004) believe that qualitative researchers specify research problems while interviewing the participants about the phenomenon under study.

Below are some characteristics of qualitative research as outlined by Goldkuhl (2019):

**Description**: It seeks to disclose the nature of a certain situation, setting, processes, relations and systems or people.

- a) **Interpretation**: Allows a researcher to attain a new understanding of a phenomenon while uncovering the existing problems within the phenomenon.
- b) Verification: This enables the researcher to test the validity of certain assumptions.
- c) **Evaluation**: Enriches the knowledge of the researcher, making it possible to judge the effectiveness of policies, practice and innovation.

#### **3.2.2** Attributes of Qualitative Research

According to Maxwell (1996), research questions are the bases for justifying a research study. This research study adopted Maxwell's recommended five components for qualitative research questions, as outlined below:



#### Figure 3.1: An interactive Model of research Design (Source: Maxwell, 1996)

**Purpose:** The questions reflected the aim of the research, the phenomenon selected and the importance of the study.

**Conceptual Context:** The research questions addressed the research phenomenon being investigated. A conceptual framework was used (i) to tease out the phenomenon and (ii) as an input to the data collection tool.

**Research questions:** The research questions addressed the purpose of the research, the phenomenon selected, and the questions that the study answers;

**Methods:** The questions were formulated to facilitate the way the data were to be collected, the different tools to be used to gather information and as a means to make validation and analysis of data possible.

**Validity:**The questions took into consideration how the collected data can be validated for the results be accepted.

In terms of Yin (2018), it can be stated that qualitative research allows inconsistencies and divergent world views to be explored. Adopting this research approach, the study was able to focus on an understanding of the process, social and cultural context which is fundamental to different behavioural patterns, especially the"why" question of the research study. In addition, Leedy & Ormrod (2010) deliberate upon the characteristics of qualitative research as follows which were applied in this research study:

**Purpose**: The purpose of adopting a qualitative research approach was to describe, explain, explore, interpret and build new understanding. The research sought a better understanding of a complex phenomenon and used exploratory inquiry to account for the phenomenon from start to finish.

**Process**: The adopted process was holistic in nature and had a specific design measurement instrument and interpretation that guided the research. This approach helped the researcher to maintain an open mind, allowed flexibility along the way and interaction with the participants.

**Data collection**: An interview instrument was used for qualitative data collection, as described in the next section.

**Data Analysis**: Given the subjective nature of the phenomenon and adopting an inductive approach, themes were identified by employing an inductive process which later moved towards a deductive mode to modify and verify data. This method enabled the researcher to observe and drew conclusions concerning the chosen phenomenon.

**Reporting**: Qualitative research data creates stories resulting from the complexity of the phenomenon being investigated and expressed during the data analysis process.

## **3.3 SAMPLING AND POPULATION**

#### 3.3.1 Sampling Framework

The sample framework of this qualitative research took into consideration the list of items or material in the selected population (Turner, 2003). Drawing upon the work of Struwig and Stead (2001), this study set out the reasons for selecting this sample. Below are some characteristics that influenced the sampling framework of the study:

- The sample size of a qualitative research project can be changed as the study progresses and can be finalised only once the study commences.
- Each sample unit can be drawn from data only after the previous sample unit has been analysed. More units are needed only if the previous sample does not have enough information or is significantly different from the required information.

As information is needed continuously, more specific, sampling units are sought which can lead to new insights as the research progresses.

#### **3.3.2** Population

This research targeted African immigrants who owned or managed small businesses in the retail clothing industry in the Cape Metropole. Respondents had to adhere to specific rules to justify the validity of their responses. The following characteristics were applied:

• Respondents were limited to African immigrants in the retail clothing industry such as owners and managers.

- Owners/managers who were actively involved in the daily operational activities of a small business.
- The business must have been in existence for at least 2 years.

#### **3.3.3 Sample Method and Sample Size**

This research focused on a small number of people since it is a qualitative research project (Maxwell, 2013 and Naree, 2007). This research made used of a case study in a single setting where purposive sampling was applied in selecting 15 participants who were interviewed.

In terms of the findings of Palyse (2008), it was pertinent to purposively select owners and managers of small businesses owned by African Immigrants in a position to implement or use ebusiness tools in the Cape Metropole. Purposive sampling in this case provided the data needed to achieve the goals of the study. Giving the definition of purposive sampling, the sample population were African Immigrant small business owners who were most likely to provide information to satisfy the research's goal. The intention was to focus on the richness of data and description more than the extent to which the sampled data can be generalized to the population (Palyse, 2008).

Considering the work of Marre (2007), it can be argued that purposively sampled participants hold information needed for the research study.

## **3.4 DATA COLLECTION**

The participants were grouped into two: owners of small businesses and managers who implemented e-business tools for their various businesses. Managers and owners of small businesses in the retail clothing industry with an African immigrant origin operating in the Cape Town metropole were approached for the purpose of the research. According to Walliman (2003), when the problem statement has been identified, the data needed for the problem statement and analysis suitable for the data analysis should be known. All letters of consent were handed to the managers and owners to be signed. Holiday (2002) emphasises the importance of discretion, so all the informed consent letters stated the purpose of the study and respect of confidentiality, and the privacy of the data collection process. Data collection is a crucial phase

in any research study, regardless of the size of the project (Holiday, 2002). There exist two types of data, primary and secondary data which are elaborated below.

#### **3.4.1 Primary Data**

Crowther and Lancaster (2009) argue that primary data are not in existence unless produced through a research process and usually collected through interviews, experiments, observations and surveys. Walliman (2004) demonstrates that primary data sampling was used as the basis to collect data relevant to the study and to address the research problem.

For the purpose of this research, data were collected by means of interviews and observations from a sample of small businesses owned by African immigrants within the retail clothing industry. The data collected were limited to small businesses in the retail clothing industry with special attention to managers and owners in the Cape Metropole.

#### **3.4.2 Secondary Data**

Secondary data are defined as an analysis or presentation of data gathered by other individuals for a main reason. This kind of data is more suitable for researchers who do not have enough time and resources (Johnson, 2014). Drawing upon Walliman (2004), secondary data were used to provide a background to the study which depended on secondary data as a record to create content for further research. Various publications were used as secondary data with a focus on previous studies on the subject, journals and textbooks. Use of secondary data was advantageous because it was provided by a team of expert researchers and proved an opportunity to trace the development over time.

Different types of secondary data can be outlined as follows:

- Written material: for the purpose of this research, records such as personal data, committee reports, production reports, minutes of meeting, communications such as emails, letters, publications such as journals, books, advertisements, newspapers were utilised.
- Non-written material: Television programmes, video tapes, tape recordings, films including documentaries, live reporting and interviews.

Survey data: Government census of the population, employment, economic surveys, organization surveys of markets, sales, and economic forecast and employees' attitudes.

#### 3.4.3 Authentication of the data sources

In the same view as Goldkuhl (2019), the research study was accurate, reliable and sufficient within the process of using data which was verified for authentication. Authentication of the source of data was examined, data collected from government statistics and data collected from large / well-known organization should be authenticated with the main aim of maintaining credibility (Walliman, 2004). Information provided by these smaller organisations was more difficult to check for accuracy unless its printed publication related to the research which give more credibility (Saunders, Lewis and Thornhill, 2015).

#### **3.4.4 The Research Questions**

According to Yin (2018), research questions give more meaning to what the study wants to understand through the use of interview questions to gain a better understanding of the phenomenon while interviewing the respondents to obtain knowledge.

To reiterate the objective of this research, it was to investigate the benefits of e-tools for small businesses owned by African immigrant in the retail clothing industry. The questions of the interview were formulated according to the literature reviewed.

The interview questions consisted of different sections;

Section A: Demographics Section B: Level of Education Section C: Defining and understand of E-business tools Section D: Level of E-business usage in the organisation Section E: Effective use of E-business in the organisation

#### 3.4.5 The Interviews

Being the most common format of data collection used in qualitative research, qualitative interviews were recorded, cross-checked and used to reinforce this research (Jamshed, 2014). Qualitative research interviews were semi-structured with open-ended questions. The purpose of

interviews was to gain a better understanding of the perception of the participants pertaining to the phenomenon chosen (Yin, 2018). Data obtained through the interviews were analysed to solve the research problem, especially the one at hand which is considered crucial; since qualitative research depends on the depth of the interviews (Marshall and Rossman, 2006). The recommendations and conclusions of this thesis make use of the findings from interviews to identify solutions to the phenomenon being investigated (Saunders et al., 2016). The data were obtained by means of structured and semi-structured interviews described in the next subsection:

#### (I) Semi structured Interviews

In terms of Smith (2003), the study adopted semi-structured interviews. Questions were designed in a way that allowed a list of questions to be asked of the respondents. The points considered depended on the purpose of the research. It was important to establish personal contacts since the questions were open-ended. In information systems, interviews are used because of the complexity of the means of collecting data.

Semi-structured interviews depended on the questions asked which guided the interview flow and allowed participants to elaborate on important issues that concerned them (Hesse-Biber, 2006). Semi-structured interview questions were a series of unstructured interview questions which allowed for multiple responses since participants' responses were followed by a predetermined question (Saunders et al., 2016).

#### (II) Open-Ended Questions

Open-ended questions were used because they allowed the participants to define and describe the situation in the industry in depth. Questions were designed to encourage the interviewee to provide extensive answers so that facts could be obtained.

#### **3.4.5.1 Personal Interviews**

Participants held personal interviews in the workplace because of its convenience. There was room for privacy, and it was suitable for recording the interviews. Struwig and Stead (2001) claim that personal interviews provide accurate data; more so than mailed questionnaires and telephonic interviews. In accordance with Struwig and Stead (2003) and Saunders et al., (2012),

respondents pointed out that their preference for personalized interviews rather than mailed questionnaires and/or telephonic interviews.

#### 3.4.5.2 Advantages of personal interviews

The physical presence of the participants had a positive effect on the accuracy of the data gathered. Generally, face-to-face interviews afford better judgement on the quality of the responses. The researcher notices if the question was not understood by the interviewee or made them uncomfortable (Struwig and Stead, 2001; Saunders et al., 2012).

#### 3.4.5.3 Preparing for interviews

In accordance with Struwig and Stead (2001), the dictaphone was in good working condition, the battery was full with enough space on the device for recording. After the interview, the dictaphone was checked to make sure that the whole interview was recorded. It was confirmed that no recording issues were encountered during the process of the interviews.

#### **3.4.5.4** Conducting the Interview

In line with the findings of Saunders et al., (2016) and Maxwell (1996), a proper introduction was made to all participants. The purpose of the study, the ethical clearance and reason for selection were explained. During the interview, interviewees were told of the aim of the study and why their input was important for the research. All the respondents were informed of the nature of the study with an emphasis laid on the fact that they were participating voluntarily and had the liberty to withdraw at any given stage. Confidentiality was kept at its maximum and privacy was respected. Participants were informed about (i) data collection, (ii) the purpose of the research and (iii) that data were destroyed afterwards (i.e. after the thesis was written). Participants were informed about the recording of the interviews before the commencement of the interview, with no dispute from the interviewees. The interviews were audio taped and conducted in English. Each and every interview took place for approximately 15 to 25 minutes. The interviews were conducted in the Cape Town Metropole in the Western Cape Province.

#### **3.4.5.6 Role of the Interviewer**

Rubin and Rubin (2005) and Saunders et al., (2012) explain the role of the interviewer during an interview. The interviewer has to be calm and relaxed to create an atmosphere for a thoughtful, rich and proper interview. The level of concentration has to be high. Follow up question ask for more explanation if all questions were not well explained. The interviewer needed to present a balanced personality with the interviewee. An aggressive personality might intimidate the interviewee. The interviewer found a way to express his/her point of view during the interview. The researcherhad a strong opinion on certain topics and refrained from expressing stern disapproval on such subjects.

#### **3.4.5.7** Role of the Participant

In this research, semi-structured interview questions were used. The participants were owners and managers of small businesses in the retail clothing industry; mainly being African immigrants who are based in Cape Town Metropole who use e-tools to enhance their businesses. The participants were able to answer without any tension or obligation. The participants sought clarity on terms they did not understand, and the phenomenon being investigated. All participants were comfortable and relaxed during the interview with the idea that they could learn many things from the exercise and phenomenon under study. The participants could not easily express themselves as most were from French-speaking Africa (DRC Congo, Cameroon) and others from Somalia. Some of the participants requested feedback on the study when it was complete.

#### **3.4.5.8** Translation

All interviews were conducted in English, but some did not understand some terms which were translated and explained in French.

#### **3.4.5.9** Observations

Observations were a method used to record interviewee behaviour without questioning (Merre, 2007). According to Maxwell (1996), observation is helpful because it is used to gather details about behaviour during an interview which aided in acquiring different perceptions of the participants. Leedy and Ormrod (2004) state that observations are flexible as new data are

obtained through this method. Field notes were inadequate to record the richness of what was being observed. Observation methods aided in reviewing participant behaviour; between what they presented and what they actually said, without the knowledge of the participants (Patton & Conchron, 2002).

#### 3.4.5.10 Field Notes

Field notes were taken during observations. Field notes were used for documenting observation in the field and indicated how participants behaved and reacted (Mack et al., 2005). Field notes in this qualitative research were used as a tool to record much-needed data (Phillipi and Launderdale, 2018). Mack et al., (2005) indicated that field notes are documents about what the study had experienced and learnt while interacting with participants.

#### **3.4.6 Interview Schedules**

Interview schedules were kept, indicating the participants to be interviewed and the dates of the interviews.

Interview	Date of Schedule
Participant # 1	28th September 2018
Participant # 2	21 <sup>st</sup> September 2018
Participant # 3	21 <sup>st</sup> September 2018
Participant # 4	1 <sup>st</sup> October 2018
Participant # 5	13 <sup>th</sup> October 2018
Participant # 6	16 <sup>th</sup> October 2018
Participant # 7	10 <sup>th</sup> December 2018
Participant # 8	14 <sup>th</sup> December 2018
Participant # 9	15 <sup>th</sup> December 2018
Participant # 10	14 <sup>th</sup> December 2018
Participant # 11	15 December 2018
Participant # 12	10 <sup>th</sup> December 2018

#### Table 3. 1: Interview Schedule

Interview	Date of Schedule
Participant # 13	20 <sup>th</sup> December 2018
Participant # 14	20 <sup>th</sup> December 2018
Participant # 15	21 <sup>st</sup> December 2018

#### 3. 4.7 Transcribing

At the end of each interview, all data were transcribed for later analysis. This exercise was time consuming, and many hours were spent at the Cape Peninsula University of Technology (CPUT) postgraduate library to transcribe interviews. Stuckey (2014) and Bailey (2014) argue that transcription is time consuming since the speed, tone, timing, voice and pauses can be significant in collecting data and interpretation of data. Other researchers agree that transcribing interview data can be tricky because it includes stalling words such as 'uh'/'oh' which have to be spelt the way they have been pronounced by the respondent: silences and pauses by respondents during the interview and even hesitations need to be shown in brackets (Rubin and Rubin, 1995). In accordance with the parameters set by Stuckey (2014), the interviews were recorded to give more attention to the interviewee, without being distracted or having to write notes. The recording was played repeatedly, with an attentive ear to listen and ensure that correct data were captured. Attention was given to the transcribing by continuously repeating and listening to the data collected as a crucial step in the data analysis (Bailey, 2014). Transcription took into consideration the interruptions that occur during the interview (Rubin & Rubin, 2014). Details of the interviewees were removed due to the confidentiality clause.

## 3.4. 8 Data Storage

The most crucial step of the data storage was the backing up of the data. This was done in order to avoid the frustration of losing data. The data were backed up in a safe cloud storage and were destroyed after transcription and data analysis.

#### 3.4.9 Location of the Interviews

The interviews took place at Cape Town CBD, Goodwood, Parow and Belville (Highlighted area)

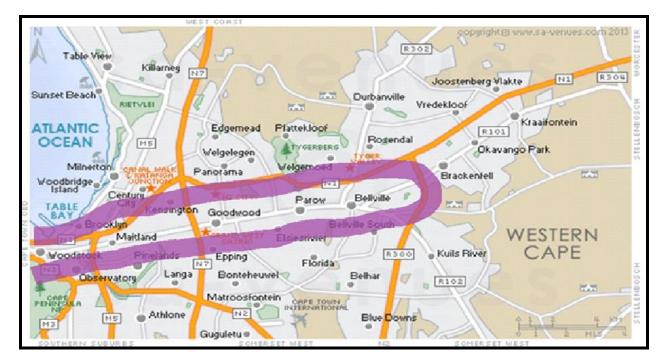


Figure 3.2: Map of Cape Town Northern Suburbs (Source: SA- Venues.com)

# 3.5 DATA VALIDITY AND RELIABILITY

#### 3.5.1 Validity

The validity of qualitative research has raised some debate, leading to many qualitative scholars avoiding the concept entirely due to the perception that it is closely related to quantitative assumptions which are only suitable for quantitative research (Maxwell, 2013). Byrman and Bell (2011) state that validity is established by the integrity of the conclusion of the data gathered for the study. According to Jackson (2008) "Validity refers to whether a measuring instrument measures what it claims to measure". The validity of this study focused more on the extent to which data collection or research methods measures what is intended to measure or describe (Crowther and Lancaster, 2009). Leedy and Ormrod (2004) outline the following strategies used to support the validity of findings in qualitative research:

(a) Extensive time in the field: More time was spent studying the phenomenon and formulating the research questions while searching for evidence to support or contradict any claim made.

(b) Negative case Analysis: This study sought to address any evidence contrary to claims made and revise interpretations.

(c) Thick Description: The study ensured that the data collected provided rich information to enable readers to draw their conclusions from the data presented.

(d) Feedback from others: The study received feedback from other peoples' opinions in the field of study which was used as a yardstick to examine and interpret the data gathered.

(e) **Respondent Validation:** Despite the fact that the study had been approved, confirmation was garnered from respondents with regards to the study by asking their opinion on whether they agree or disagree with the conclusion based on their experiences.

#### 3.5.1.1 Validity issues in qualitative research

In accord with Saunders, Lewis and Thornhill (2012), validity of the research had to be assessed using different aspects which include internal validity, content validity, construct validity and predictive validity. For the purpose of this research, only the following were considered:

Internal validity: This aspect focused on the questionnaire regarding what the study intended to measure. This brings us to the second parameter because the first one is usually problematic.

Content validity: Regarding validity of the questionnaire used, the study made sure it provided adequate coverage of the questions under investigation. This was done through a thorough literature review and prior discussions with others on the subject matter.



Figure 3.3: Stages of validity or reliability. (adopted from Saunders, Lewis & Thornhill, 2012)

The above figure shows the stages that occurred when the questions were formulated making sure they are valid and reliable. The stages fulfilled the internal and content validity aspects of validity. In respect of the findings of Richards and Merse (2007), this study ensured that invalidity was avoided by taking into consideration any misconception that might be reflected due to incorrect analyses or interpretation that might not meet the requirements of qualitative research method. The study adopted the guidelines of Maxwell (2004) on validity issues in qualitative research to validate the collected data, as outlined below:

(a) **Description:** The data collected were presented exactly as gathered and the audio or video recording were used to resolve any major concern.

(b) Interpretation: Another point of validity which was considered was related to interpretation during findings. The study was not biased but rather objective based on participants' words and behaviour.

(c)**Theory:** In accordance with Lave and March (1975), attention was paid to the explanation and knowledge of the phenomenon being researched.

#### 3.5.2 Reliability

Drawing upon Byrman and Bell (2002), the reliability of the research focused on the consistency of the questionnaire. The interpretation of responses was done in the same way the study intended. The robustness of the questionnaire determined the interpretation of the question. Consistent findings were established at different times and under different circumstances by means of interviews held at different times and places.

Reliability indicates the extent to which the data collection provides the same findings in different occasions. In line with Jackson (2008), the reliability of this study includes consistency and stability of the measuring instrument which in this case were the interview questions. Patton & Conchron (2002) outlined the following techniques which acted as a guideline for the interviews with the aim of achieving validation and reliability:

- a) **Reproductively**: the study used the same guide to ensure that another person using the same techniques would produce the same data
- b) **Systematic:** this refers to the research being assured; interviewees and information were selected to agree with pre-existing ideas about the responses.
- c) **Credible:** credibility of the questions asked was generated on a valid account of the phenomenon.

d) Transparency: transparency was gained through a perfect representation of the methods so that the reader would be able to get a better understanding of how the data was collected and presented.

Patton and Conchron (2002) indicated that interviewers need some skills and training which is important to maximise validity and reliability. Respondents' statements made during the interviews were not changed in any way to suit the study. The respondents had to review the interviews to ensure that the responses were captured accurately in order to validate the results of the study. The data provided by the instrument designed were accurately reflected in order to measure variable-internal validity and therefore allow simplification to be made beyond the instant experimental situations-external validity.

#### 3.5.3 Credibility and Trustworthiness of the study

In achieving credibility and trustworthiness, the research focus was modified as progress was made. All changes were recorded to produce a reliable or dependable account of the emerging research; to allow others to evaluate the research. Emphasis was laid on the representation of the research participants' socially constructed realities; to match with what participants actually intended with the following techniques used as a yardstick:

A lengthy research involvement with the participants was used to build trust and collect sufficient data.

A thorough analysis that accounted for negative issues by refining the analysis so as to produce the best explanation of the phenomenon studied.

A cross-check of the analysis with the participants to make sure the interpretation was consistent.

The alignment between the preconceived expectation of the research and what eventually was revealed was made; with no keeping of regular records and challenging them during the analysis of the data.

In accordance with Marre (2007), multiple methods were used to gather data, including interviews, field notes and observation which aided in achieve trustworthiness for the study. Thematic analysis was used with different themes and methods used to collect data. Field notes,

interviews and observations were the instruments used to collect the data for this study. Feedback regarding the validity of the interpretation of the data was obtained from the interviewees and the CPUT community. The conclusion of the findings was sent to the interviewees asking them if they agree with the perspective of the interviewer. The findings have been presented in such a way that the reader can gain a broader understanding of how the data were collected, analysed and the methods used as well (Patton & Conchron, 2002).

#### **3.6 ETHICAL CONSIDERATION**

Saunders et al., (2016) indicate that a research study has to take into account the interest of the participants and the first step is to consider the issue of ethics. This research considered four ideologies as explained by Beauchap and Childress (1989):

- a) Autonomy: The study ensured that the rights of the individual to make his or her decision about participating in the study were assured.
- b) Beneficence: refers to the act of doing good while having the best interest of the others in mind.
- c) Non-Maleficence: No harm whatsoever was caused to the participants.
- d) Justice: All information was gathered in fairness and equity; therefore no bias was applied.

Two more issues discussed in the qualitative research consisted of consent and confidentiality (Patton & Conchron, 2002). A written ethics clearance was granted from the CPUT research and Ethics Unit (see Appendix A for a copy of the ethical clearance certificate provided by the Ethics Committee of the Business Faculty at Cape Peninsula University of Technology) for the following reasons:

a) The proposed research is potentially beneficial to the South African economy and society at large because the survival of small businesses is a means to escape poverty and unemployment in South Africa. The study does not appear to have a harmful influence on participants' autonomy and privacy.

b) The student anticipated and handled ethical issues with anonymity. Documents such as informed consent letter, voluntary participation and opportunity for participants to review the interview responses were provided.

c) The interview questionnaire was attached as the proper instrument used for collecting data for the qualitative study.

The study was given an ethical clearance by the Research Ethics Committee of the Faculty.

According to the points outlined above, the main ethical issues were identified and discussed below.

#### 3.6.1 Informed Consent

In line with the stipulations of Flic (2007), there was consent with a mutual contract which outlined the purpose of the research study, expectations from the participants, data procedure and how data was stored. In addition, anonymity was guaranteed; with signatures by both the researcher and the participants. The participants could withdraw at any time and participants were assured of feedback and results of the study. Participants were informed of the nature of the study and were not obligated to participate. All participants were informed with regards to withdrawal if they deemed to do so at any time in the research process. A written consent letter was granted by one of the small businesses in the Cape Metropole which was signed by the owner of the business.

#### **3.6.2** Confidentiality and Privacy

Participants' information was the focus of confidentiality. In the same view as Leedy & Ormrod (2010), this research respected participants' rights to privacy. The ethical issues of this research were more on the side of data collection. All data collected through interviews were strictly confidential and did not violate the organisations' privacy and did not reveal information that could destroy the reputation of the organisations or reveal private information to its competitors.

All respondents were told of the purpose of the study and the data were only used for the purpose of the study.

The letter of confidentiality and privacy were given to reassure the participants. The letter was issued after a description of the study was given to participants with information of the purpose of the research. Images or names were not taken or presented in the study which safeguarded their confidentiality and anonymity. The participants were identified by numbers, for example participant 1.

#### 3.6.3 No Harm

Drawing upon Flick (2007), respondents who participated in the research were informed of suffering no harm or risk from taking part in the research. In line with Leedy & Ormrod (2010) risks in participating in the study were minimized to day-to-day risks. This assurance was made before the day of the interview. According to this researcher, no participant was harmed or abused physically or emotionally.

#### 3.7 DATA ANALYSIS

In line with Holliday (2002), data analysis is a process of making sense of sifting, organizing, cataloguing, selecting, determining the themes of data gathered. In line with Maxwell (1996), this qualitative research was influenced by decisions made on the research design which affected the quality of data analysed. The qualitative data collected from the respondents were captured and later discussed. Some respondents were not comfortable answering questions because of language barriers.

In line with the precepts of Maxwell (1996), the research findings indicated that data analysis was a sound feature of the qualitative research undertaken because it differentiated the research (qualitative research) from experimental and survey research. In line with Mouton (2001), the data analysis of this research consisted of breaking up data into patterns, themes and relations with the main aim of analysing the data to understand the data collected.

#### **3.7.1 Thematic Analysis**

Drawing upon Saunders, Lewis & Thornhill (2016), thematic analysis was used to analyse the data collected for this research. In agreement with Ibrahim (2012), the data went through a complete process whereby all cross-references between the data and the research were identified to develop themes. As Patton (2002) recommends thematic analysis used for the research looked across all the data to identify the common issues that recurred, while identifying the main themes that summarised all the views of the participants.

Thematic analysis was used on different levels with interviews recorded and saved on Google drive for back up. Recordings were played severally to gain a better understanding of participants' answers. Each meaning from the data was compared with other units and then placed in an appropriate category i.e. theme with different codes. The following were identified as key stages in thematic analysis which was applied by Patton (2002):

#### **Stage 1: Read and Annotate transcripts**

This was the introductory stage whereby an overview of the data was not yet provided but a preliminary observation was made. This was a beneficial start as it helped with transcription and analysing of data collected.

#### **Stage 2: Identifying of themes**

Secondly data were analysed and detailed into identified themes, summaries and notes taken of what the participants were referring to in the interviews. Themes were identified and a list of all themes made.

#### **Stage 3: Developing the coding scheme**

Finally, the last but one step was the grouping of the identified themes collected together to develop a coding scheme. The broader codes were sub-divided into sub-codes. Recollecting from the first stage, the code scheme was developed at the beginning of the data collection which aided in structuring the data collected in the later stage.

#### **Stage 4: Coding the data**

The last step was to apply codes to the full set of data by writing codes on the margins of transcripts, notes or margin. The coding scheme was corrected as the data analysis went on in details.

Drawing upon Thomas (2003), inductive coding was applied to this research which had fewer than eight major themes in order to complete in the shortest time frame. This is the reason why some of the categories of the coding schemes were combined and decision made on what is pertinent to the study.

# 3.8. DELINEATION OF THE STUDY

The focus of this study was to explore the impact of adopting e-tools by small businesses owned by African immigrants in the retail clothing industry. The use of e-business by many businesses in the industry had strained the relations between businesses. The use of internet in this new age is the new business model and channel and a way of life. The 4IR and perhaps 5IR has hit the internet and many businesses will suffer the consequences of not keeping the trend. The business culture needs to be taken into consideration. E-business and e-commerce needs a third-party involvement as well as long-term relationships with key role players to see the success of ebusiness. This research study used an interpretivist case study to assess the stages of adoption of e-business. A detailed explanation is done in chapter two of this study.

#### 3.9 SUMMARY

This chapter was a general overview of qualitative research methodology which includes actions and decisions taken to provide the quality of the study. This chapter outlined and discussed data collection and methods used such as personal interviews, field notes and observation. In addition, the chapter explicated on the validity issue in qualitative research and discussed undoubtedly methods used to assure validity and reliability of the research. The sampling method and size were also discussed. More so, the method of analysing data was discussed. The ethical considerations were explained as well as the method in which the respondents were treated and protected during the interview was well explained.

# CHAPTER FOUR FINDINGS AND DISCUSSIONS

## **4.1 INTRODUCTION**

The previous chapter discussed the research methodology and design applied in the study. The chapter focused on research methodology applied in most qualitative research. This chapter discusses the results derived from the interviews conducted with the managers and owners of the small businesses in the retail clothing industry owned by African immigrants based in the Cape Town Metropole.

The data collected were analysed in respect of the research questions formulated in Chapter One, the themes obtained from the literature, other emerging themes that have been revealed during the interviews and through data obtained from the field notes and observations. The concept of thematic analysis assisted in categorizing the themes identified and informed the interpretation of the findings in order to define the proposed general framework portrayed as the revised conceptual framework.

# 4.2 PROCESS OF ANALYSIS

The data obtained from the semi-structured interviews were subjected to thematic analysis: the data reduction and analysis strategy of the qualitative data were segmented, categorized, summarized and rebuilt in a way that captured the focal concept within the data set (Ibrahim, 2012; Braun and Clarke, 2006). Thematic analysis as a descriptive strategy was adopted to facilitate the search for patterns of experience within qualitative data.

In qualitative study such as this one, a thematic coding strategy used segmented and categorised data for thematic analysis. This approach assisted in data reduction which is quite different from the grounded theory axial and open coding strategies which aim at including analytical insights and inquiries to fulfil the theory.

In thematic analysis, codes are used to enlist themes found in data. After the collection of semistructured interviews, certain terms were anticipated in the data set because of their inclusion in the data collection. The codes were derived from the beginning of the problem conceptualization, the review of literature and/or professional experience. At the early stage of thematic analysis, the coding was more heuristic than analytical. The coding categories served as a repository for promising ideas which became the coding category through a rigorous process of analytic induction that included within and across-case comparisons.

There are two main concepts in thematic analysis coding and themes. Coding simplifies the development of themes while development of themes simplifies coding. In coding, parts of data are separated from the original text and labelled. This facilitated all data bearing the same label to be retrieved and inspected together. Data management strategies were used to handle coded data in ways that were flexible and robust. The codes and categories enabled reconstruction and reorganisation, making the search and retrieval capacities capable of managing large amounts of information. Throughout the process of analysis, the relevance of all the themes to the research questions and to the data as a whole were considered, keeping the developing analysis integrated. Analysis identified the themes and considered the relations among all categories. Data that were decontextualized through coding retained their connection to the sources and revealed ideographic characteristics of qualitative research. The difference between qualitative content analysis and thematic analysis is shown by integration and connection of the sources of data (Braun and Clarke, 2006).

In order for the development of useful generalization from thematic coding to take place, the themes were synthesized into more than a list of themes and their description. The results include important concepts as well as processes identified in the study. Thematic analysis takes into account patterns of commonality across all cases and contextual aspects of the phenomenon selected which accounts for differences among participants. For instance, thematic analysis of the data collected included important concepts in the study of African immigrant small businesses in the retail clothing industry and concepts which influence the way the business is carried out. The following approach was applied to the thematic analysis used in this study:

Step 1: Transcription

1.1 All the transcriptions of the interview recordings were made followed by a thorough reading of the transcripts. The intention was to isolate the initial thought on the themes

that emerged from the transcriptions. The exercise was undertaken severally to determine the dominant themes.

- 1.2 Thereafter, a spreadsheet was created in Excel in which every question was set out on a worksheet. The spreadsheet included delineating criteria which involve gender, use of e-business in the retail clothing small business, to provide a better understanding of the responses given by each and every research participant.
- Step 2: Themes and coding:
- 2.1 Literature was used to establish concept conceptualisation, providing a firm basis for predefined themes and codes in the problem conceptualisation which was in line with the research questions. Coding was applied consistently throughout the research.
- 2.2 All codes were derived from the themes, concepts and ideas generated from the collected data. All the codes were guided by modalities of the structure of the thematic analysis which aided in conceptualising the research questions. The researcher searched for words and group of words that related to the themes identified in the problem conceptualisation. Any new themes were categorised by using modalities of thematic analysis; namely interpretivist schemes, norms and facilities.

Step 3: Re-reading and documentation

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- 3.1 A thorough reading was performed for the second time to ensure that all aspects of the data collected were identified and highlighted.
  - 3.2 Finally, in respect to what Hsieh (2005) claims, the themes were distilled into documents according to these categories. Categorisation determined the ways in which the different codes were related and interlinked.

#### 4.3 RESULTS AND DISCUSSIONS

The data collection regarded as the field work was undertaken in Cape Town, South Africa with the units of analysis of 15 people including owners and managers of small retail clothing businesses owned by African immigrants. Data analysis was performed to identify those businesses which use online tools and e-business as well as the impact such use has on their businesses.

Qualitative data were collected through interviews which were conducted with managers and owners of small businesses in the retail textile clothing industry. Data were analysed using thematic analysis. The initial sample and the actual sample matched; all the samples of the population for the qualitative approach were matched. Drawing upon Yu and Cooper (1983), it is arguable that a response rate as low as 43% is considered sufficient for analysis and to make inferences, especially in a case study approach in which a qualitative study was conducted to support and expand qualitative analysis. The data collected were interpreted using thematic analysis which guided the whole research. The prospect of the outcome is elaborated in the next section.

#### 4.3.1 Determining online and e-business tools used by small business

When the question "What are the online or e-business facilities used by small retail clothing and textile businesses" was asked, these were the following responses:

"The cost getting the e-business tools is quite expensive but with social media, it is a little cheaper." [*Respondent 1*]

"Not aware of the benefits. I have heard people talk about it, but I am not keen because I do not know how to use the internet. If I need something, I usually find someone to help me." [*Respondent 4*]

"It is cheaper to call on Whatsapp, and Facebook is a little cheap" [*Respondent 4*]

"At least I share pics and make phone calls on Whatsapp. I would say it helped." [*Respondent 8*]

"Whatsapp to call and send pictures to customers and suppliers. And internet banking has also helped me." [*Respondent 9*]

"I share pics, messages and make phone calls on Whatsapp. I also use internet and cell phone banking; I would say it helped." [*Respondent 11*]

"I take pics, messages and make phone calls on Whatsapp with my customers. I also use internet and cell phone banking; I buy online and also sell online." [*Respondent 12*]

"Sharing of pics, messages and make phone calls on Whatsapp. I also use internet and cell phone banking; I would say it helped" [*Respondent 14*]

Respondents 2, 3, 4, 5, 6, 10,13 and 15 were familiar with cost of acquiring e-business and online tools for their businesses and did not have difficulty with the costs because of the benefits they received. Below are their responses:

"The use of e-business is less expensive for me. I just have to WhatsApp my supplier, email her and then do internet banking to pay her. In 3-7 days, my goods will be delivered. Unlike before, it used to be very expensive. I had to travel to other countries and spend lots of money just to get my goods." *[Respondent 2]* 

"Use of e-business is less expensive for me. I just have to WhatsApp my supplier, email her and then do internet banking to pay her. I also do e-procurement. In 5-10 days, my goods will be delivered. I used to travel to Turkey, Nigeria and Indonesia, while spending lots of money just to get my goods." *[Respondent 3]* 

"The cost benefit I get from using e-business is much more than when I did not use the internet. I do not know what I will do without internet." [Respondent 5]

"The cost of not using e-business is much more than when I did not use the internet. I do not know what I will do without internet." [*Respondent 6*]

"I use e-procurement, e-banking and e-distribution methods to distribute my products. It has reduced the cost of transport for me." *[Respondent 10]* 

"I do e-procurement, e-distribution, e-banking, m-banking." [Respondent 13]

"Cost is a very important part of a business. I like to keep it minimal and I think online services are helping in this case." *[Respondent 15]* 

Contrary to the research completed by Tengeh et al. (2012), it is arguable that the cost of acquiring e-business and online tools by the majority of these small businesses owned by African immigrants is not an issue because they are using e-business and online tools such as e-procurement, e-distribution, e-banking and m-banking which are crucial components for businesses. Drawing on Bernard L. Ngota, Eric E. Mang'unyi, Sookdhev Rajkaran (2018), it is that noticeable that the respondents who believe that cost is not an issue have at least studied above high school, though most of the respondents did not really use e-business and online tools to the fullest utmost potential.

Despite all the respondents knowing and using e-business and online tools to enhance their business processes, respondent 4 was quite different: he was unfamiliar with e-business and online tools. In agreement with Nipo, Bujang and Hassan (2018), it can be argued that the digital divide is still in existence, especially with people above 40 who are managing or own small business in the retail textile and clothing industry, especially owned by African immigrants.

"Not aware of the benefits. I have heard people talk about it, but I am not keen because I do not know how to use the internet. If I need something, I usually find someone to help me." [Respondent 4].

Different organisations and enterprises have specific e-business which sought their needs depending on their size, age, location and knowledge base (Mitrovic et al., 2013). Drawing upon Wu et al., (2003), a study was conducted, and it was discovered that most businesses adopted and

used e-business for communication, administrative processes, order taking, and procurement within and out of the organisation. Relating that to this study, very few of the African immigrant small businesses made use of all these aspects of e-business.

Theoretically, Porter's (1985) value of chain framework as mentioned in the literature that provides value creation within a business can be seen through different stages in the interface. The interviews showed that cognitive clustered e-business activities were associated with suppliers, internal operations of the business, customers and banking. Discussions with most of the owners and managers of the business revealed that e-business adoption could be measured, and many business processes could be enabled by electronic technology.

#### Intensity of E-business Adoption in small businesses owned by African immigrants

The table below (4.1) represents the field work encountered during the research. The rows in column 1 represent business processes within which e-business tools and initiatives can be introduced. In the communication process, African immigrant small business owners and managers used social media, especially WhatsApp, to communicate; this occurred in all three sections. The internal operations of the businesses, in particular financial and managerial accounting, human resources and employee benefits do not really occur in the boundaries of the businesses. The order-taking process which involves facilitation of transactions with customers and other businesses occur but are minimal with most of the small business of African immigrants in retail; clothing industry. The banking process is rarely used since many of the African Immigrant profiles do not allow them access to formal financial institutions (Tengeh et al., 2012). This makes it difficult for most of the small businesses owned by these immigrants to use the e-banking system.

The business processes delineated in the figure below are not exhaustive in terms of the potential e-business tools, processes and application although they might together constitute the key set of processes required to establish a link between various internal and external parts of a business.

 Table 4.1: The Business Process Perspective

	<b>Customer Interface</b>	Supplier Interface	Within the firm
Communication	Electronic	Electronic	Electronic

process	communication	communication with	communication with
	within the firm	customers (Emails,	suppliers (Emails,
	(Emails, Whatsapp,	Whatsapp, Facebook,	Whatsapp, Facebook,
	Facebook, Instagram)	Instagram)	Instagram)
Administrative	None	None	None
process			
Order taking process	None	Online order taking	None
Procurement	None	None	e-procurement
processes			
Marketing/	None	E-marketing	None
Advertising			
Banking	E-banking	E-banking	E-banking

Looking at the table above, it is clear that administrative process, procurement process, the marketing process and internal processes can be improved. On the other hand, the figure below (4.2) illustrates the external factors which may affect the productivity of a small business when online and e-business tools have been implemented. All IT aspects play a vital role with regards to the performance of a small business, especially in the clothing and textile industry.

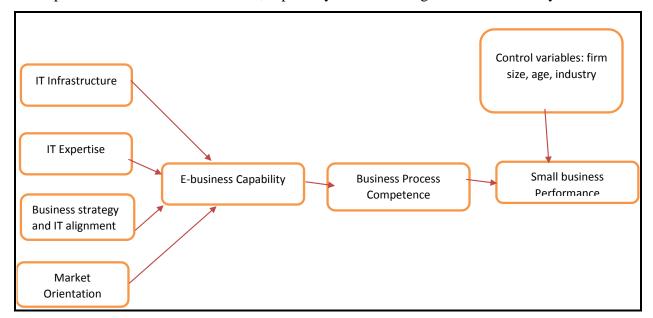


Figure 4.1 : Proposed IT alignment with business processes to improve small businesses

The proposed IT alignment with e-business processes is usually associated with growth of a business and capability of the company (Cragg et al., 2011). Some researchers argue that the success of an IT strategy with business processes depends on how a small business aligns her IT strategy with business objectives. The findings in the research suggest that these small businesses do not have any IT infrastructures and so are unlikely to align their business objectives with IT or e-business processes. Use of online tools by employing e-business innovation in the value chain processes will be a good culture to enhance marketing opportunities for small businesses.

Given the theme of "cost," most respondents knew the implication of using e-business and the costs involved. Respondents 1, 7 and 8 admitted using social media as their only online tool enhanced their businesses, with the exception of respondent 1 who felt that the notion of using e-business tools was more expensive than other online tools. Drawing upon the findings of Goldstuck (2015) and Tengeh et al. (2012), it is apparent that the cost of acquiring e-business and online tools is one of several underlying issues for immigrants owning small businesses.

#### 4.3.2 Determining the competitive advantage of online and e-business tools usage

Drawing upon the second objective, the "competitive advantage" theme was derived: most of the respondents had little idea of what competitive advantage they could have over other businesses by using e-business and online tools for their small businesses. The businesses relied solely upon social media as their only e-business and online tool which creates a gap for the immigrant small businesses to take their businesses to another level.

When the following questions were posed, "What is the driving force behind using e-business? Do you use e-business cost effective? Or you just want to improve competitiveness?" the following responses were given:

"I know that it makes things simple for me. But I do not know much about it." *[Respondent 15]* 

"I just have to Whatsapp my supplier, email her and then do internet banking to pay her. In 3-7 days, my goods will be delivered. Unlike before, it used to be very expensive. I had to travel to other countries and spend lots of money just to get my goods."

"I know that it makes things simple for me. But I do not know much about it." *[Respondent 2]* 

"The use of e-business is less expensive for me. I just have to Whatsapp my supplier, email her and then do internet banking to pay her. I also do e-procurement. In 5-10 days, my goods will be delivered. I used to travel to Turkey, Nigeria and Indonesia, while spending lots of money just to get my goods." [*Respondent 3*]

In terms of the responses of the participants, it can be argued that they do not really have much idea of the benefits of using e-business and online tools, not to mention competitive advantage. In view of the work of Vilnai-Yavetz and Levina (2018), it is obvious that the respondents did not care much about e-business and online tools but rather focussed on the cost of acquiring the online services which they presumed were expensive. The African immigrant small business owners focussed more on satisfying the customer and not their business processes which can be seen in the responses below. When the following question was put to them, "What is the driving force behind using e-business? Do you use e-business cost effective? Or you just want to improve competitiveness?" the answer given was:

"I am not really aware of the time I waste on the process of ordering instead of using e-business." [*Respondent 13*]

With respect to the study conducted by Chatzoglou and Chatzoudes (2016), small business owners usually place less interest in competitive advantage and the cost of adoption, rather African immigrants base their interest on adopting the IT infrastructure, business processes and internet.

#### 4.3.3 Proposed guidelines for the use of online and e-business tools

The use of online tools and e-business tools is an integral part of a business, especially with the growing levels of impact of 4IR. The Adoption and use of these tools will curb opportunities available which can be implemented by small businesses. The use of e-business and online tools is considered crucial important for small businesses.

Using guidelines for African Immigrants with small businesses in the retail textile and clothing industry in South Africa will assist in changing their perceptions about using the facilities as well as improve their business process for optimisation of profit. The following stages can be implemented:

- Evaluate the demand for the product.
- Research and evaluate the area for possible competition
- Name and Register Business.
- Determine manufacturing cost, transport cost and other processes.
- Create a website.
- Develop a marketing plan for attracting prospective/ Leads and converting them to customers
- Create online presence on all Social Medias and build the brand.
- Lunch an online store for more sales.

# 4.4 DATA VERIFICATION AND VALIDATION

In the process of interpreting the data, certain codes/themes were identified as stated above in the categories which the author will elaborate on. In terms of Maiterud (2001), this research is considered as part of the instrument. However, the data analysis was systematic and transparent in order to align with other researchers and readers (Malterud, 2001; Sandelowski, 1995). This research, like every other research approach, has a set technique for conducting, documenting and evaluating data analysis processes though rigor and trustworthiness which need to be observed. Thematic analysis seeks to create delicate, rich and trustworthy research findings. Assessing data verification and validity, the following criteria was used:

**Dependability**: Given the fact that the research is an interpretivist in nature, all the interviews were recorded using a Dictaphone and notes were taken. All changes were recorded in order to note the emerging research focus; so it can be understood and evaluated by other researchers.

**Credibility**: emphasis was laid on ensuring that participants' socially constructed realities match what the participant intended by checking data, analysis and interpretation with the participants.

**Authenticity**: the data collected were later sent to the participants involved in the research to allow them confirm accuracy by letting them comment and correct what was said. This was done in the form of showing the participants the interview transcripts to read.

Taking into account that there might be false assumptions, research design needs to be logical, and all assumptions made were scrutinised.

As mentioned previously, the benefit of using thematic analysis is that it provides a highly flexible approach which can be modified to suit different studies while providing a rich and detailed account of the findings (Braun & Clarke, 2006; King, 2004). This form of analysis offers an accessible form of analysis, especially for novices in research.

Although thematic analysis has many benefits or advantages, it has some disadvantages. This can be seen in relation to the literature pertaining to data analysis research as compared to grounded theory and ethnography which may cause novice researchers to feel uncertain about how to conduct a rigorous thematic analysis (Nowell et al., 2017).

Regardless of the shortcomings of thematic analysis, the researcher applied thematic analysis in a systematic and rigorous manner. This can be determined by the fact that all the aspects surrounding the success of this technique to generate and analyse the data from interviews was addressed. For example, lack of coding consistency might have occurred as the codes were not predefined. The researcher might overlook important data. However, the research uses thematic analysis to guide the data collection process as well as relevant literature to propose a problem conceptualisation.

Coding was done manually to decrypt sensitive information which would not have been easy to code automatically. The interview questions were designed according to the themes which guided the parameters of the concept. The coding was done by identifying rhyming words, phrases and ideas that emerged during reading of the responses from the interviewees. The codes guided by the problem conceptualisation and literature review provided ideas of the determinants.

#### 4.5 CONSTRAINTS AND LIMITATIONS

There are several shortcomings of a case study approach. Although qualitative research methods such as thematic analysis generate useful data, the outcome cannot be generalized (Easton, McComish and Greenberg, 2000). There are many shortcomings identified in this study including the focus on African immigrants, thematic analysis, the focus on small business in the retail clothing sector and a lack of generalization of findings. Despite the identified limitations, this study has to meet its objectives through rigorous analysis of the data on small businesses owned by African immigrants in the retail clothing industry in the Cape Town Metropole.

The information was analysed with interpretivist concepts. The issues addressed in this research are practical. That is why an interpretivist approach is used to describe the management of ebusiness tools. This case study research focused on the action of the managers and the owners of small businesses and how these actions can contribute to the success of small businesses. The research assembles data, then uses the evidence collected to understand the phenomenon of management and describe the impact of it on small businesses. The researcher obtained knowledge about thematic analysis, and learnt about the benefits and drawbacks, the epistemology, dilemmas, data collection instrument choice and the best approach to conduct the research when employing a qualitative research approach. In effect, the researcher had to immerse herself in the epistemological stance which was qualitative. This immersion was to inform the subsequent decisions about the chosen research method. For instance, given that this study was aimed at exploring a relatively neglected issue relating to immigrants in the retail clothing industry and their usage of e-business tools, a qualitative stance was deemed necessary to study the phenomenon on a deeper level. The hypothetical underpinning strengthened the researcher's stance by providing a guiding framework to collect and analyse data. The time factor was a pertinent limitation to the study. Respondents were not always available for interviewing and interviews had to be rescheduled on several occasions. However, the researcher probed for deeper and insightful answers from the respondents.

The selection of African immigrants as a unit of analysis is a limitation in term of the generalizing the findings. In this light, it is believed that perceptions acquired from an individual or department of an organisation, do not necessarily mean the perceptions extend to the whole organisation. Thus, findings generated from a case study could be applied to another setting for reliability and validity of the study (Anderson, 2010). Nonetheless, the reason for using African immigrants as a case study was to ensure that a rich and insightful view could be obtained from the retail industry and to share their activities and experiences, shedding more light on the phenomenon under study.

#### 4.6 SUMMARY

This chapter outlined the results and interpretation of findings generated from the data collection process that is interviews derived from qualitative approach. A qualitative approach was applied in this study to understand and address the research questions, enabling the research objectives to be met. The data were analysed using thematic analysis.

The interviews mostly focused on the goals and objectives of the organisations, employees and the benefits of using e-business and online tools to maximise profits which is the primary aim of a business. The important matters the respondents emphasized were the inability to make use of e-business and online tools which have been duly explained above in Table 4.2.

The outcome indicated that most of the African immigrant businesses used online and ebusiness tools. They did not utilise it in a cost-effective manner because they focused mostly on social media tools rather than all other e-business tools which they would have utilised optimally. In the next and final chapter, the conclusion and recommendations of this study are discussed.

# **CHAPTER FIVE**

# **CONCLUSION AND RECOMMENDATIONS**

# **5.1 INTRODUCTION**

In the previous chapter, the findings obtained from the interviews were discussed. These findings were guided by rigorous thematic analysis of data, a carefully selected theoretical lens through which the entire research was viewed, while employing a qualitative research method.

The study was qualitative in nature to detect the impact of adopting online and e-business tools upon African immigrants with small businesses in the retail clothing industry. Interviews with 15 managers/owners of small businesses were conducted to develop an in-depth perception and insight on the usage of e-business and online tools by African immigrants.

Thematic analysis was employed to analyse the data obtained from qualitative aspects. The data were analysed in respect of the research question, exploring the themes and codes obtained from the review of literature, other emerging themes that were unveiled during the interviews.

Finally, the objective of this research was to propose a general framework to guide small businesses in utilising e-business tools for enhancing their businesses. In order to reach the main objective, qualitative research was used to address the phenomenon.

# 5.2 OVERVIEW OF THE RESEARCH

The previous chapter provided analysis, discussions and interpretations of empirical findings. All stages of data collection and analysis were identified, described and analysed. The information was analysed and summarised by using thematic analysis and qualitative techniques. The current chapter will conclude the study by providing details of the implications and recommendations of the research which is deemed useful to academia, practitioners, policy makers and small business owners. The implications and recommendations are focused on sustainable entrepreneurial digital markets, globalisation and performance of SME's.

The stated aim of the research was to explore the impact of adopting e-business tools by African immigrants with small businesses in the retail clothing industry in the Cape Town Metropole. This was achieved by using thematic analysis, and the data collection instrument which addressed the main objective. This led to the proposed framework for the adoption of e-business tools for small businesses.

The main research question was formulated as follows: "How do e-business tools impact on small retail clothing businesses owned by African Immigrants in Cape Town?"

The research report encompasses five chapters which are outlined as follows: Chapter One: The problem statement was stated and discussed in order to stimulate the importance of this study. Bearing in mind the problem statement, it is obvious that most small businesses owned by African immigrants especially in the retail clothing industry, do not make adequate use of e-business tools and online facilities due to lack of knowledge, awareness, finance, infrastructure and skills curtailing from the problem statement, the research objectives formulated were to explore the impact of e-business tools on small businesses in the retail clothing industry owned by African immigrants in Cape Town. A discussion followed on the research procedure, sub questions, sub objectives and the outline of the study.

The first two chapters provided the research framework of the study with an in-depth literature review which focused on the concepts related to e-business and value of e-business to a business (Fatoki, 2014) such as value creation, efficiency, complementarities, novelty and business innovations. In addition, the literature laid emphasis on the barriers to small business use of e-business, lack of e-business skills, resources and knowledge. In Chapter three, the design and methodology were set out. In Chapter four data and results were analysed, presented and interpreted. The inferences of the research findings to academia, policy makers, decision makers and small businesses were discussed in this chapter. Relevant recommendations and conclusions should be derived, based upon the results and findings obtained from the study.

# 5.3 REVISITING THE OBJECTIVES OF THE STUDY

The main aim of the research as stated in the first chapter was to explore the impact of adopting e-business tools by African immigrants with small businesses in the retail clothing industry in Cape Town metropolitan area. To realise the main aim, three sub-objectives were articulated. To ensure that all the objectives were met throughout the research study, it is essential to cross-examine them with the findings set out in Chapter four.

*First objective:* To define e-business tools and outline the e-business tools used by small businesses. From the findings obtained from the qualitative data, it is evident that most of the small business owners indicated they place importance on e-business tools and online activities. The small business owners and managers used e-business tools passively without consciously knowing that they made use of the online tools. Their argument was mostly based on the fact that they do not trust online facilities and do not know how to use them. They did not know the benefits of using e-business tools such as a wider market. It is apparent from the findings that lack of skills, knowledge, awareness, and poor infrastructure and lack of

finances are rated as the key factors in the difficulties faced by small businesses owned by African immigrants in the retail clothing industry in Cape Town. The small businesses do not make sufficient use of e-business because of financial constraints, lack of resources and ignorance. These shortcomings make it difficult for small business owners to attend seminars or even pay an expert to implement e-business in their businesses.

**Second Objective:** To determine the competitive advantage of e-business tools for African immigrant-owned retail clothing small businesses in Cape Town. Based on the information gathered from the results (in Chapter 4), it is quite clear that the small business owners who used e-business tools had a wider audience and managed their time more wisely than the small business owners who did not use e-business tools or online tools. Most of the African immigrants who did not make use of e-business tools were eager to learn and have knowledge about online activities and how it can advance their businesses.

Most of the small businesses do not know the benefit of using e-business and the implications that might be involved. It is important to be aware of online activities especially for the impact of 4IR and 5IR.

**The third objective:** To propose guidelines for the use of e-business tools by small businesses in the retail clothing industry in Cape Town.

E-Business and online tools play a vital role in a business which is facilitating the exchange of information, goods, services and payments. The proper use of e-business and online tools propels productivity and competiveness and as such represents a serious opportunity for small businesses.

In order to establish an online presence as a small business in South Africa, especially businesses owned by African immigrants, the following guidelines are recommended.

- 1. Evaluate the audience and demand for the product.
- 2. Research on competitors
- 3. Research all possible models and sales strategies
- 4. Name and register small business
- 5. Determine all costs involved
- 6. Set up shipping process
- 7. Create website

- 8. Develop marketing plan to convert leads to customers
- 9. Create social profiles
- 10. Lunch online store

### 5.3 OVERALL IMPLICATIONS OF THE STUDY

#### **5.3.1 Managerial and Pragmatic Implications**

The information gathered from the study indicates that many African immigrants are not aware of the advantages of e-business techniques and lack the necessary skills and knowledge to implement e-business for their businesses. As a result, few of these businesses operate at an optimum rate. This poor performance reduces revenue and profit streams. Having a standardised guideline to follow as an e-business is helpful to small businesses and will help them identify different means of raising revenue, apart from the traditional methods as well as saving money. Both owners and managers will be aware of a proper process resulting in a favourable outcome and with less waste of resources. From the results, it can be seen, however, that most of the owners and managers do not know the benefits of e-business and the benefits it brings to the organisation.

Another implication is the danger of not knowing the modalities of online tools. This can be serious as legal implications can rise, resulting in serious problems for the small businesses. The best decision needs to be made for the advancement of the businesses.

#### 5.3.2 Implications to Small business in the Retail Clothing Industry

The finding of this research project is that small businesses in the retail clothing industry owned by immigrants should consider e-business as a substantial way of enhancing their businesses, yet most African immigrants in this industry do not necessarily use it. They believe that online tools and techniques are risky and might set their their businesses back, as they do not have knowledge or skills of e-business and online tools. There are certain factors to consider before using e-business and online tools which require skills and knowledge from an expert.

The findings showed that most of the African immigrants in the retail clothing industry in the Cape Town metropole did not make use of e-business or online tools. They consider an online facility difficult to deal with, mainly because of a lack of knowledge.

#### **5.4 RESEARCH LIMITATIONS**

After a thorough assessment of the study, it should be noted that this study had many limitations. The fact that the study was done only on African immigrants in the retail clothing industry in Cape Town was a limitation. All references to small businesses in the study were based on the retail clothing industry with specific reference to designers and retail outlets, retailers who buy and sell from wholesalers with the main focus on small businesses, unless stated otherwise. A further study needs to be conducted on immigrants in South Africa as a whole. The sampling method taken was convenient because it was a little difficult to make contact with all the African immigrants. Future studies may make use of other sampling methods and techniques. Furthermore, the fact that the method of collecting data relied on accurate introspection of the respondent could be a limitation, making the responses biased to a certain degree. Notwithstanding these limitations, the study advances knowledge concerning effective entrepreneurship and usage of e-business and online tools, considering the fact that there is a noticeable absence of previous research within the South African context. The sample size was set at 15 as it was a qualitative case study research.

A larger sample size may be used in future research and could obtain a better result. The study may perhaps be conducted in an alternative geographical locality in South Africa and comparisons to this present research could be made. Regarding the impact of e-business and online tools on small business performance, the finding suggested that e-business may lead to better performance if implemented and monitored correctly.

## 5.5 RECOMMENDATIONS

Small businesses in the retail clothing industry should consider designing a structured ebusiness framework in line with the firm's business strategy. African immigrants in the retail clothing industry should endeavour to invest in training small business owners, managers and entrepreneurs in an attempt to provide them with skills and other challenges raised in this study. The training events could be based on the importance of having a guideline for ebusiness and online tools, the 4IR and new cyber security management strategies which can be placed within small businesses and SME's.

The use of e-business and online tools is considered important for small businesses. Adopting and using these online tools increases awareness of accessible opportunities available.

In order for African immigrants in the retail clothing industry to facilitate the smooth adoption of e-business and online tools, the following guidelines could be useful and considered.

- *Create an online presence*: in order for a small business to be successful, they need to have an online presence which could help drive traffic to their websites, social media pages and other online activities. In effect tools such as contests, give-aways, coupons and partnerships affiliated to groups or persons. This could drive a lot of leads and consumers to the small business.
- Ordering and fulfilment: Retail small businesses should have an attractive and easy to use interface for shoppers to view items and place orders. Techniques such as shopping chart technology are a basic requirement for retailers which can considerably increase order size. In addition, the small business must ensure that the customer is satisfied with timely and undamaged items as orders were placed.
- *Payment processing*: Most Africans have trust issues and so do not really like doing online payments. African Immigrant small businesses should endeavour to verify and transfer funds from the shopper's card, checking accounts and ATM cards. The small businesses must make sure that approvals are quick so as to expedite shipment of orders as quickly as possible and be able to get paid.
- *Services and support*: Immigrant small businesses should ensure that they set online tools which will satisfy customers' needs such as inquiries, order tracking and post-sale support. Create online forms, emails, phone numbers, Whatsapp, instagram.
- *Security*: the website must always be available to customers as this will make them gain trust. Moreover, the online tools or presence must be attended to making sure prospective customer feel confident buying online with secured system to transmission of their peculiar information over the internet. It can be accomplished by using a VeriSign Certificate and Secured Socket Layer (SSL) to encrypt information sent to the small business. In addition, the small business should be able to make a pledge of not sharing information of customers to marketing firms should be made.

• *Community*: African immigrants in the retail clothing industry should create solid relations with shoppers to build loyalty and encourage repeated business with powerful tools such as e-tailing of special offers and new item announcements to current customers.

# **5.6 CONCLUSION**

This research study was on the e-business and online tools used by small businesses in retail clothing. From the literature review conducted, it is evident that small businesses do not have a structure of e-business and online tools. This is likewise supported by the results obtained from the qualitative research in the form of interviews which were discussed in the previous chapter.

Furthermore, it is evident that most of the small businesses are not aware of e-business and online tools and guidelines that can be implemented into their firms or businesses. This might be as a result of not having experience, awareness and lack of knowledge among small business owners. Nevertheless, some retail clothing African immigrant business owners or managers made use of e-business and online tools and techniques which were deemed to be effective in enhancing and optimising their profit margins. The identified barriers to the use of e-business and online tools were mostly attributed to financial constraints, lack of knowledge, skills and infrastructure. The businesses do not take into consideration the benefits of using ebusiness and online tools. They often use the small size of the organisation as an excuse for not using e-business. The progress and growth of a business can easily be reached with record keeping of e-business and online tools. This results in a gap in the profit optimisation of the small businesses which the African immigrants do not pay attention to.

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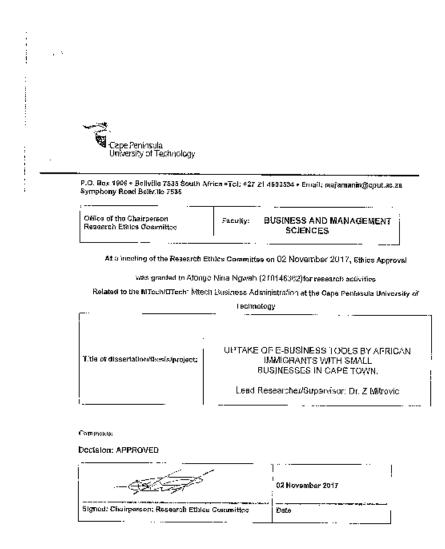
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**APPENDICES** 

**Appendix A: Ethical Clearance Certificate** 



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Chararses CertiFicare No (23) TEBREC 173

Ist December 2020 15 Morgenrood Rd. Kenilnorth

This is & certify That the

study

The Mae of E. Business tools for Enhancing Business

l'énformance

by Afonge Nina Ngwah

has been fully schled

by

Dr M. Curr

PLD Miningly How of hondon

### Appendix C: Interview Guides used in the study



RESEARCH TITLE:

# EFFECTS OF E-BUSINESS TOOLS UPTAKE WITHIN THE INFORMAL RETAIL CLOTHING SECTOR IN THE CAPE METROPOLITAN AREA.

Day of the interview:.....

Time of interview:....

Location:....

#### QUALIFYING QUESTIONS:

Are you the owner of the business or an assistant?.....

How long have you been running this business?.....

What is your Country of origin? .....

Please indicate your Age range: 19-29 30-39 40-49 50-above! What is your level of education? Under-high school Matric certificate College certificate Under-graduate degree Post-graduate degree

Main Research question:

How does e-business tools impact on small retail clothing businesses owned by African Immigrants in Cape Town?

Main Research objective:

To explore the impact of e-business tools on small businesses in the retail clothing industry owned by African immigrants in Cape Town.

No	SUB-RESEARCH QUESTIONS AND OBJECTIVES	PROBING QUESTIONS	CHECK
1	Sub-research question		

	What are the e-business tools used small retail clothing businesses owned by African immigrants? <b>Sub-research objective</b> To define and understand e- business tools used by small retail clothing businesses owned by African immigrants.	<ul> <li>Are you using the internet in your retail clothing business?</li> <li>Have you adopted e-business in your retail clothing business? If yes, then:</li> <li>What and how do you use e-business in your retail clothing business</li> </ul>
2	<ul> <li>Sub-research question         How can small businesses in the         retail clothing sector which are         owned by African immigrants use         e-business tools to enhance their         businesses?     </li> <li>Sub-objective         To explore how small businesses         in the retail clothing sector which         are owned by African immigrants         use e-business tools to enhance         their businesses     </li> </ul>	<ul> <li>Why did you start using internet for your small retail clothing business?</li> <li>What is the driving force behind you using e-business e.g. • is it cost effective? Or you just want to improve competitiveness?)?</li> </ul>
		<ul> <li>How important is the cost factor with regards to adoption of e-business?</li> <li>What do you consider as most beneficial for you from using e-business (internet)?</li> <li>What are the factors affecting/ hindering the use of e-business/internet by African</li> </ul>

		immigrants' small business in retail clothing industry?
3	<ul> <li>Sub-research question         What are the best practices in using             e-business tools by small             businesses in the retail clothing             industry?         </li> <li>Sub-objective         <ul> <li>To explore best practices in             using e-business tools by             small             businesses in the             retail clothing             industry.</li> </ul> </li> </ul>	<ul> <li>Were you aware of the potential benefits and barriers before you started using e-business?</li> <li>How much are you familiar with the ways other companies in your industry use e-business tools? Please describe.</li> </ul>
	<ul> <li>Sub-research question</li> <li>What is an effective way by using e-business tools by African immigrants owning small retail businesses in Cape Town?</li> <li>Sub-objective</li> <li>To suggest a model for an effective use of e-business tools by African immigrants owning small retail businesses in Cape Town.</li> </ul>	<ul> <li>Do you follow trends in using e- tools to enhance business? If yes, please describe.</li> <li>Please describe if, in your opinion, the model presented to you by this researcher can help in better management of e- business tools in your business.</li> </ul>

Thank you for your participation!

### **Appendix D: Covering Letter to Questionnaire**



**Consent Cover Letter for Interview** 

Dear Participant,

I invite you to participate in a research study entitled Effects of e-business tools uptake within the informal retail clothing sector in the Cape Metropolitan area. I am currently enrolled in the MTech MBA at Cape Peninsula University of Technology, Cape Town, and am in the process of writing my Master's Thesis. The purpose of the research is to determine:

Your participation in this research project is completely voluntary. You may decline altogether, or leave blank any questions you don't wish to answer. There are no known risks to participation beyond those encountered in everyday life. Your responses will remain confidential and anonymous. Data from this research will be kept under lock and key and reported only as a collective combined total. No one other than the researchers will know your individual answers to this questionnaire.

If you agree to participate in this project, please answer the questions for the interview as best you can. It should take approximately 30 minutes to complete. <u>Please return the questionnaire as soon as possible in the enclosed business reply envelope.</u> (*OR give instructions as to what to do with the completed survey*)

If you have any questions about this project, feel free to contact INVESTIGATOR Nina Afonge Ngwah email: 2106362@mycput.ac.za æ Dr. Zoran Mitrovic(Supervisor) at mitrovicz@cput.ac.za. Information on the rights of human subjects in research is available through the CPUT Institutional Review Board. Website: http://www.cput.ac.za/research/ethics;

Thank you for your assistance in this important endeavor.

Sincerely yours,

Nina A. Ngwah

# Appendix D Questionnaire



#### RESEARCH TITLE:

#### THE USE OF E-BUSINESS TOOLS FOR ENHANCING BUSINESS PERFORMANCE: A Case of African Immigrants in Cape Town

Day of the interview:
Time of interview:
Location:
QUALIFYING QUESTIONS:
Are you the owner of the business or an assistant?
How long have you been running this business?
What is your Country of origin?
Please indicate your Age range: 19-29

19-29 30-39 40-49 50-above! What is your level of education? Under-high school Matric certificate College certificate Under-graduate degree Post-graduate degree

#### Main Research question:

How does e-business tools impact on small retail clothing businesses owned by African Immigrants in Cape Town?

#### Main Research objective:

To explore the impact of e-business tools on small businesses in the retail clothing industry owned by African immigrants in Cape Town.

No SUB-RESEARCH QUESTIONS AND OBJECTIVES		PROBING QUESTIONS	CHECK
1	Sub-research question What are the e-business tools used small retail clothing businesses owned	• Are you using the internet in	

	by African immigrants? <b>Sub-research objective</b> To define and understand e- business tools used by small retail clothing businesses owned by African immigrants.	<ul> <li>your retail clothing business?</li> <li>Have you adopted e-business in your retail clothing business? If yes, then:</li> <li>What and how do you use e-business in your retail clothing business</li> </ul>
2	Sub-research question How can small businesses in the retail clothing sector which are owned by African immigrants use e-business tools to enhance their businesses? Sub-objective To explore how small businesses	<ul> <li>Why did you start using internet for your small retail clothing business?</li> <li>What is the driving force behind you using e-business</li> </ul>
	in the retail clothing sector which are owned by African immigrants use e-business tools to enhance their businesses	<ul> <li>e.g. Is it cost effective? Or you just want to improve competitiveness?)?</li> <li>How important is the cost factor with regards to adoption of e-business?</li> </ul>
		<ul> <li>What do you consider as most beneficial for you from using e- business (internet)?</li> <li>What are the factors affecting/ hindering the use of e- business/internet by African immigrants' small business in retail clothing industry?</li> </ul>

3	<ul> <li>Sub-research question What are the best practices in using e-business tools by small businesses in the retail clothing industry? Sub-objective <ul> <li>To explore best practices in using e-business tools by small businesses in the retail clothing industry.</li> </ul> </li> </ul>	<ul> <li>Were you aware of the potential benefits and barriers before you started using e-business?</li> <li>How much are you familiar with the ways other companies in your industry use e-business tools? Please describe.</li> </ul>
	Sub-research question What is an effective way by using e-business tools by African immigrants owning small retail businesses in Cape Town? Sub-objective To suggest a model for an effective use of e-business tools by African immigrants owning small retail businesses in Cape Town.	<ul> <li>Do you follow trends in using e-tools to enhance business? If yes, please describe.</li> <li>Please describe if, in your opinion, the model presented to you by this researcher can help in better management of e- business tools in your business.</li> </ul>

Thank you for your participation!

Appendix E: Plagiarism Test results

## THE USE OF E-BUSINESS TOOLS FOR ENHANCING BUSINESS PERFORMANCE: A Case of African Immigrants in Cape Town

ORIGINALITY REPORT

SIMIL	ARITY INDEX INTERNET SOURCES PUBLICATIONS STUDEN	T PAPERS
PRIMA	RY SOURCES	
1	Submitted to University of the Western Cape Student Paper	3%
2	Submitted to CTI Education Group	1%
3	Fang Wu. "An Analysis of E-Business Adoption and its Impact on Business Performance", Journal of the Academy of Marketing Science, 09/01/2003	< <b>1</b> %
	Publication	

	"SMEs and New Technologies", Springer Science and Business Media LLC, 2006 Publication	<1%
6	Submitted to University of Johannsburg Student Paper	<1%
7	Submitted to Massachusetts College of Pharmacy & Allied Health Sciences Student Paper	<1%
8	bura.brunel.ac.uk Internet Source	<1%
9	Vivence Kalitanyi. "African immigrants in South Africa: Job takers or job creators?", South African Journal of Economic and Management Sciences, 2010 Publication	<1%
10	Submitted to Cape Peninsula University of Technology Student Paper	<1%
11	Jobo Dubihlela, Difference Chauke. "South African generation-X online shopper satisfaction and their repurchase intentions", Investment Management and Financial Innovations, 2016 Publication	<1%
12	oro.open.ac.uk Internet Source	<1%
	saibm ora	

sajbm.org

13	Internet Source	<1%
14	www.wi1.uni-muenster.de	<1%
15	etd.cput.ac.za	< <b>1</b> %
16	creativecommons.org	<1%
17	Risimati Maurice Khosa, Vivence Kalitanyi. "Defining success of African immigrant-owned small businesses in Cape Town, South Africa", Problems and Perspectives in Management, 2016 Publication	< <b>1</b> %
18	Submitted to Vaal University of Technology Student Paper	< <b>1</b> %
19	Submitted to Liverpool Hope Student Paper	< <b>1</b> %
20	Submitted to North West University Student Paper	<1%
21	Lorelli S. Nowell, Jill M. Norris, Deborah E. White, Nancy J. Moules. "Thematic Analysis", International Journal of Qualitative Methods, 2017 Publication	<1%

	22	Submitted to University of Huddersfield Student Paper	<1%
I	23	Nancy Levenburg. "Does Size Matter? Small Firms' Use of E-Business Tools in the Supply Chain", Electronic Markets, 2005 Publication	< <b>1</b> %
	24	uir.unisa.ac.za Internet Source	<1%
	25	Submitted to Myerscough College, Lancashire	<1%
I	26	Submitted to Mancosa Student Paper	<1%
1	27	Submitted to University of Witwatersrand Student Paper	<1%
	28	Submitted to University of Northampton Student Paper	<1%
I	29	link.springer.com	<1%
1	30	Submitted to Midlands State University Student Paper	<1%
I	31	mafiadoc.com Internet Source	<1%
I	32	Submitted to Texas A&M University - Corpus Christi	<1%

Student Paper

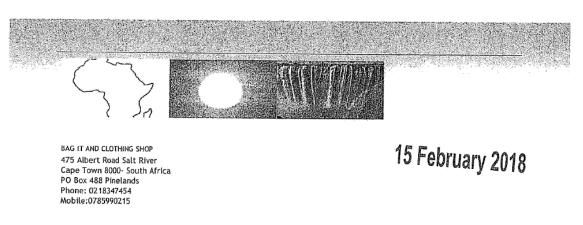
33	researchspace.ukzn.ac.za	<1%
34	Submitted to University of Northumbria at Newcastle Student Paper	< <b>1</b> %
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36	hdl.handle.net Internet Source	<1%
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38	www.prefabcontainerhomes.org	<1%
39	cba.uah.edu Internet Source	<1%
40	WWW.UNISA.AC.ZA	<1%
41	Qi Wei. "E-commerce and export behavior: Evidence from Jiangxi firms", 2012 International Conference on Management Science & Engineering 19th Annual Conference Proceedings, 2012 Publication	<1%

42	curve.coventry.ac.uk	< <b>1</b> %
43	pdfs.semanticscholar.org	<1%
44	Yasin Ali Hassen, Ann Svensson. "The Role of E-commerce for the Growth of Small Enterprises in Ethiopia", The Electronic Journal of Information Systems in Developing Countries, 2014 Publication	<1%
45	www.endahurtskids.com	<1%
46	Lal, K "Determinants of the adoption of e- business technologies", Telematics and Informatics, 200508	<1%

Exclude quotes	On	Exclude matches	< 5 words
Exclude bibliography	On		

## **Appendix F: Consent Letter**

TO:



RESEARCH COMMITEE CPUT

On Behalf of **BAG IT AND CLOTHING SHOP**, I am writing to formally indicate our awareness of the research proposed by Nina Afonge Ngwah a student of CPUT. We are aware that Ms Nina Afonge Ngwah intends to conduct her research by conducting an interview to my employees.

As the Proprietor of the business, I am responsible for employee relations. I therefore grant permission to conduct her research at my Business and Premises.

If you have any questions or concerns, Please kindly feel free to contact my business Tel number on 0785990215. Thanking you for your kind understanding and cooperation. Yours Sincerely John Shubisi Proprietor BAG IT & CLOTHING SHOP

mar ups Earlie