**Challenges of E-commerce Adoption in SMEs**

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Technological Challenges

The lack of Internet access and the delays even when Internet access is present, SMEs struggle to maintain its use due to a lack of energy. This occurs particularly in rural regions. Some managers overall mistrust of ICTs and ecommerce because of their complexity.

Organizational Challenges

**Lack of Skilled ICT Personnel:** Due to the rapid development of ICT in wealthy nations like the US and other developed nations. SMEs operating in developing nations frequently lag. This puts pressure on SME managers who need to comprehend ICT and the prospects that come with it for e-commerce. As a result, the ICT workforce is frequently understaffed or non-existent.

**Lack of funds:** The inability to obtain the essential ICT for e-commerce implementation, pay consulting fees, train staff, maintain websites and other infrastructure, and set up and set up businesses have all been identified as factors that prevent SMEs from adopting e-commerce.

**Organizational Culture:** One barrier to SMEs adopting e-commerce is an organizational culture that discourages e-commerce operations.

Environmental Challenges

**Unfriendly Business Environment:** Due to a lack of financial resources, most SMEs have found it challenging to access these internet technologies from developed nations like the US and China.

**Lack of Credit Cards and Payment Systems:** The lack of credit card ownership in Southern Africa has stopped many people from participating in e-commerce transactions between consumers and SMEs. The lack of suitable e-commerce payment systems has also inhibited several organizations from transitioning to e-payment operations.

**Lack of macro-economic and regulatory policies:** Governments in developing nations struggle to keep up with the rapidly changing ICT advances. As a result, processes to establish appropriate regulations frequently take too long to adopt and thus cannot satisfy the needs of most of their inhabitants.

**Preferences for business partners:** Business partners' perspectives among SME suppliers and customers may limit creativity and advancements in strategic ecommerce innovations, which further hinders SMEs' adoption of e-commerce.

**Peculiar Characteristics of Some Industries:** Due to the peculiar nature and traits of some industries, SMEs may be hesitant to adopt e-commerce. Due to the closed nature of these businesses, which include all players in a closed market system, there is no need to conduct business on the open Internet.

**Economic and Political Instability**: Due to numerous uncertainties, economic and political instability in some parts of the world prevents SMEs from engaging in free trade.

**Natural disasters:** SMEs may face difficulties establishing e-commerce due to natural disasters like earthquakes and floods.

Owner/Manager Challenges

The adoption of e-commerce by SMEs has stalled due to several problems involving the owner or manager, who is seen as the primary driver of all business endeavours in the organization.

An SME cannot test workable e-commerce strategies due to the owner or manager's lack of entrepreneurial spirit and vision. SME managers have been shown to have poor literacy rates in most developing nations. Key managers' inability to recognize the advantages of e-commerce has hindered the adoption of e-commerce by SMEs. One of the issues facing SMEs in Botswana was the incapacity and lack of access to information about ICT and general management skills.