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Factors that Determine E-Business Adoption Intention among Small Scale and Medium Enterprises in Bauchi State

Habu Ali; Ibrahim Aliyu; Aishatu Sabo; & Jamilu Yahuza

Department of Business Administration, Sa'adu Zungur University, Bauchi State

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Abstract

The aim of this study is to examine the factors that determine e-business adoption intention among SMEs in Bauchi state. The study adopted survey cross-sectional research design and collected data using primary method through self-administered questionnaire from 384 SMEs operators in Bauchi state. The collected data was analyzed using PLS-Structural Equation Modelling (PLS-SEM). It was found that performance expectancy, effort expectancy and facilitating condition have significant positive influence on e-business adoption intention among SMEs in Bauchi state, while hedonic drive was insignificant. Based on the findings of the study, it is recommended that e-business vendors should promote campaign and training programs aimed at creating awareness of SMEs about the measurable business benefits of the technology. Also, government's initiatives of digitalizing SMEs should give emphasis on highlighting how e-business improves productivity and profitability as well as how it is simple to operate. Equally, government should focus more on improving digital infrastructures such as reliable internet connectivity and stable power supply as well as enhancing access to technical support and digital literacy for SMEs owners. Lastly, government should strengthen digital trust infrastructure by reinforcing legal and regulatory frameworks that protect SMEs against online fraud, data breaches and transaction failures.

Keywords: Electronic Business; Intention to adopt; performance expectancy; Effort Expectancy; Hedonic drivers; Facilitating conditions.

Introduction

The shift in consumer behavior toward online shopping around the globe requires businesses to enhance their online presence and integrate digital solutions into business strategies (Drechsel et al., 2025). Hence, businesses need to invest in new technologies and logistics to support online orders and deliveries, including efficient electronic business models so as to improve their market presence and competitiveness (Arshad et al., 2025). Therefore, adopting digital means of operations has become increasingly important as business enterprises strive to enhance customer experience and service accessibility (Zea & Halim, 2025). In Nigeria, Small and medium-sized Enterprises (SMEs) have dominated the business sector by contributing largely to the economy with about 50% to the GDP and employed over 70% of the entire labor force (NBS, 2024). Consequently, SME subsector has become an integral part of the modern economy by transforming how businesses operate and people engage in commercial activities (Ogunlade et al., 2023). However, its importance and contribution depend on its ability to enhance convenience, global reach, profitability, customer relationships, and innovation. With that, effort expectancy, effort expectancy, hedonic drivers and facilitating condition are considered the major drivers of e-business adoption in this context.

In light of the foregoing, assessing the predictors of electronic business (e-business) technologies adoption in developing countries is paramount to business development and literature alike (Ahmed et al., 2025). Specifically, individuals are highly encouraged to accept and use new technologies if they are of the view that this service offers more benefits during their daily life (Yulientie, 2024). In addition to the expectation on performance, new technologies are evaluated for user-friendliness by the consumer because a complex system results in reduced acceptance by individuals because individuals tend to use services like self-service technologies when it requires less effort and knowledge (Prabhavathy et al., 2025). Furthermore, emotional factors are deemed to have significance in embracing of new technologies because the satisfaction and enjoyment derived from usage can serve as a source of hedonic motivation for its adoption (Drechsel et al. 2025). Moreover, availability of technical and organizational infrastructure provides a facilitating condition that supports system use (Zea & Halim, 2025).

Nonetheless, despite the fact e-business offers numerous benefits for SMEs, including broader market access, cost reduction, operational efficiency, and enhanced customer engagement, many SMEs continue to face significant barriers to adopting e-business, including financial constraints, digital skills gaps, and inadequate infrastructural support (Ahmed et al., 2025). Also, many SMEs struggle with inadequate infrastructure and limited access to professional IT support, making it a decisive factor in hindering digital transformation (Prabhavathy et al., 2025). In this context, the Nigeria Economic Summit Group reported that the average required rate of growth and transformation for Nigerian

SMEs in 2024 is 3.5%, despite the challenges of inflation and financial access constraints. However, the Pricewaterhousecoopers (PwC) reported that the SMEs growth in Bauchi state in 2024 was 2.9%, which is quite below the national average and also below some northern states' growth rate (PwC, 2024). Furthermore, it is evident that this poor growth and transformation has been persistent among Bauchi state SMEs as Kingmakers Africa in 2020 reported that the state recorded SMEs growth of -8.4% and the it was ranked 24th out of the 36 states of the federation in terms of SMEs growth and transformation (Kingmakers Africa, 2020). Accordingly, the negative growth rate in 2020 and poor transformation rate compare to national average in 2024 is attributed to the fact that SMEs in Bauchi state are not competitive in embracing modern technologies in their business (PwC, 2024). In this regard, the researcher is motivated to assess the factors that derive SMEs in Bauchi state to adopt e-business. Specifically, the study tends to achieve the following objectives.

i. To assess the influence of performance expectancy on e-business adoption intention among SMEs in Bauchi State;
ii. To assess the influence of effort expectancy on e-business adoption intention among SMEs in Bauchi State;
iii. To evaluate the influence hedonistic drives on e-business adoption intention among SMEs in Bauchi State; and
iv. To determine the influence of facilitating condition on e-business adoption intention among SMEs in Bauchi State.

The finding of this study will also help policy makers in the event of policy formulating and executing plan of actions with regards to SME and e-business for the effective resources utilization and execution especially with regards to E-business adoption intention among SMEs in Bauchi State managerially. Furthermore, the need for the study is equally relevant considering that fact that e-business adoption became rapidly growing practice aimed at easing processing and transactions in order for to keep SMEs in the same competitive environment with other enterprises, especially in the case of e-business adoption intention among SMEs in Bauchi State methodologically. The finding of this study will also be beneficial to academicians in encouraging student to participate in nation's wealth creation activities through adopting e-business especially after graduation. This will in long run enhance the establishment also contribute for effective performance for the E-business adoption intention among SMEs in Bauchi State academically.

Concept of Electronic Business Adoption

E-business adoption is defined as a process of digitalizing modern business models in order to suit the needs of consumers, and the development of new technologies, making it more efficient and effective (Ahmad et al., 2021). It is equally seen as the establishment of an entity's website to share business information, maintains business relationships, and conduct business transactions through telecommunications (Adeosun & Shittu, 2021). In this regard,

businesses are moving towards this e-business era as the evolution, change, and digital development of e-business because it is an organizational change that aims to improve performance and efficiency through the use of digital technology and business models (Aremu & Arfan, 2023). In SMEs' context, adopting e-business promote competitive advantage in global market as it gives SMEs a competitive advantage in new economic era, especially in product marketing (Arshad et al., 2025).

Concept of Performance Expectancy

Performance expectancy is defined as the extent to which a user of technology or any information system believes that using such system would enhance their performance (Alfalah et al., 2023). In similar view, it is the level of user expectations in using technology to be able to help the user's performance be better by providing convenience and speed for users to improve their performance (Wilman & Sardjono, 2022). In addition, Nguyen and Borusiak (2021) believed that perceived expectancy in information technology signifies that users view on the new or existing technology to be useful because it lets them fulfill their target-driven duties. In the context of mobile learning, Fagan (2019) defined performance expectancy as the degree to which an individual believes that using an iPad for m-learning will be useful for educational activities. In this context, the application of performance expectancy reflects the extent to which the SMEs believe that the adoption of e-business will increase their performance and customer outreach.

Concept of Effort Expectancy

Effort expectancy refers to the simplicity level of using an information system by users (Alfalah et al., 2023). It can also be characterized as the level of ease in utilizing an information system or application in terms of easy accessibility, speed and reliably when used (Wilman & Sardjono, 2022). In commercial context, effort expectancy is defined as how comfortable shoppers feel in using different touch-points during the shopping journey and it reflects the perceived usage difficulty of accepting the various touch-points from retailers (Nguyen & Borusiak, 2021). On the other hand, Alshammari (2021) viewed effort expectancy as the level of efforts that is required from proposed or existing technology for performing a specific task. In relation to the context of e-business principles in this study, effort expectancy relates to SMEs' perception that using e-business will be easy and almost effortless due to the fact that they may be less exposed to the system, which makes effort expectancy an essential factor of e-business adoption intention.

Concept of Hedonic Drivers

Hedonic motivation referred to as the inspiration for feelings of joy and pleasure derived from using a particular technology (Avci, 2022). Moreover, hedonic motivation is viewed as an enjoyment, which has been identified as an important factor in systems' acceptance and has been believed to have a direct effect on intention (Fagan, 2019). It is believed that users

normally attach importance to good or happy feelings resulting from using the technology hence they will accept and continue to use the developed technology if they feel good or happy when using them (Mtebe et al., 2016). It represents the extent to which the technology is considered entertaining. There are six dimensions of hedonic motivation, which include adventure, social, gratification, idea, role, value and other hedonic dimensions such as pleasure, arousal and escapism (Bendary & Alshouly, 2018). In this study, hedonic motivation is defined as the enjoyment associated with using e-business models among Nigerian SMEs.

Concept of Facilitating Condition

Facilitating condition is defined as the level of confidence a person has in assessing the existing infrastructure and technical team that can support it in using the information system (Wilman & Sardjono, 2022). It also reflects the degree to which users of information system perceives that institutional and technical infrastructure exists to support the use of such technologies (Azizi et al., 2020). Similarly, facilitating conditions in the view of Nguyen and Borusiak (2021) relate to users' perceptions of the availability of resources and support tools to provide guidance in using the existing or proposed technology. Therefore, it is vital for users to rest assure that there are reasonable resources to be used when need be while using the system, such as online help, tools, among others (Alfalah et al., 2023). In the context of e-business principles in this study, e-business should provide SMEs with viable support mechanism that ensures smooth user experience while using the technology.

Empirical Review

Numerous studies were conducted to assess the determinants of e-business adoption among other innovative technologies in different contexts around the globe. Notable among them were reviewed for the purpose of this study including Boampong et al. (2023) which investigated factors influencing the adoption of Ghana Customs Integrated System (GCIS) in Ghana. Primary data was collected from 906 respondents who work in the port industry. Analysis was done using principal component analysis (PCA) and confirmatory factor analysis (CFA). Findings show that only performance expectancy, effort expectancy, and habit influenced behavioral intention to use GCIS in the Ghanaian port sector. Facilitating conditions, social influence, hedonic motivation, and price value did not influence the behavioral intention. In the same vein, Alfalah (2023) examine university students' behavioral intentions to use mobile learning management system in Saudi Arabia universities using an extended UTAUT Model. Online-based questionnaire was obtained from 258 university students and analyzed using PLS-SEM. The finding revealed that performance expectancy and effort expectancy and lecturers' influence have significant influence on behavioral intention while facilitating condition was not significant factor.

Additionally, Sankaran and Chakraborty (2022) investigate the factor affecting mobile banking adoption in India based on extended UTAUT2 model. Online and offline survey methods were used to collect primary data from 457 Indian consumers using mBanking. SPSS

AMOS was utilized to empirically validate the conceptual model, test research hypothesis. The finding revealed that effort expectancy, monetary value, emotional value, quality value and trust were significant on behavioral intention, whereas performance expectancy and social value were not significant. Similarly, Sabri et al. (2022) investigated the level of acceptance of mobile learning by formal part-time learners in Malaysia using UTAUT model. The study collected data using a questionnaire from 394 formal part-time learners enrolled in five public universities in Malaysia and were analyzed using PLS-SEM with SmartPLS (v 3.2.7). Finding confirmed the significant influence of self-directed learning, learning readiness, effort expectancy, performance expectancy, social influence, and facilitating conditions in predicting the mobile learning behavioral intention and usage behavior.

Furthermore, Miah et al. (2023) investigate factors influencing technology adoption in online learning among private university students in Bangladesh using UTAUT model. Primary data was collected from 130 respondents on non-probability sampling using questionnaire while the data were analyzed using the Smart-PLS system. The finding revealed facilitating conditions as one of the strongest determinants of an online learning adoption in private sector alongside effort expectancy. However, it was found that performance expectancy and social influence were not significant predictors. Accordingly, Sambo and Muazu (2022) investigate the determinants of university students' behavioral intention to use smartphone for academic learning in Nigeria using UTAUT model. Primary data was collected from 363 undergraduate students of Abubakar Tafawa Balewa University (ATBU) Bauchi. IBM SPSS application software was used to enter raw data from the questionnaire and Smart PLS 3.0. The results showed that social influence and facilitating conditions of learning had a significant positive influence on the students' behavioral intention to use smartphone for academic learning.

Also, Palas et al. (2022) investigate factors influencing the elderly's adoption of mHealth in Bangladesh using an extended UTAUT model. The findings revealed that hedonic motivation, social influence, price value, and habit are the major determinants of elderly's adoption of mhealth, while performance expectancy, effort expectancy and facilitating conditions are not significant determinants. Also, behavioral intention to adopt has significant effect on the user behavior to adopt an elderly m-health. In the same vein, Dahri et al. (2022) investigate factors influencing the acceptance of mobile collaborative learning for the continuous professional development of teachers in Palestine using an extended UTAUT model. Primary data was collected from a questionnaire distributed to 494 teachers who participated in an online survey. The data was analyzed using IBM SPSS version 21; and, for SEM analysis, IBM AMOS version 21 was used. The findings revealed among others that performance expectancy, effort expectancy, facilitating conditions and hedonic motivation have significant positive influence on mobile collaborative learning adoption.

Unified Theory of Acceptance and Use of Technology (UTAUT)

This theory was postulated by Venkatesh et al. (2003) which suggested a more robust and appealing model (UTAUT), which combines the right and notable information technology

acceptance models including the TRA; the TAM; Motivational Model (MM); the TPB which resulted from merging TAM-TRA; the Model of Personnel Computer Utilization (MPCU); Innovation Diffusion Theory (IDT); Social Cognitive Theory (SCT) (Fishbein & Ajzen 1975, Ajzen 1991). While comparing the model UTAUT with prior models, Venkatesh et al. (2003) stated that UTAUT managed to cover 70 percent of the technology acceptance behaviours, this implies a significant improvement over previous models. The older models failed to explain any more than 40 percent variance. This is why UTAUT is believed to be an enhanced model with noteworthy and robust characteristics that have more potential towards explaining influences about individual intentions and usage.

In light of the foregoing, these models are relevant to the present study because considering performance expectancy and e-business adoption, the degree to which SMEs believe using e-business platforms will improve their business performance is vital to their adoption intention. As such, when the SMEs expect higher productivity and profitability, they are more likely to adopt it. In this regard, UTAUT supports a positive relationship between performance expectancy and SMEs' intention to adopt e-business. Secondly, the theory also supports a positive effect of effort expectancy on e-business adoption because when the enterprises considered it as simple and easy to learn, they are more likely to implement it. This is more imperative among Nigerian SMEs due to limited capacity and lack of formal training. Furthermore, it is obvious that positive empotional experience increase voluntary use of technology under UTAUT. Hence, enoyability of e-business platform reduss the stress of traditional process that motivate SMEs to adopt it. Lastly, the theory posited that adopting technology is high when adequate infrastructural support exist. Thus, where internet and digital infrastructures are adequate in the SMEs, they are more likely to adopt e-business. In ligh of the foregoing, UTAUT support a relationship the independent variables of the study and the intension to adopt e-business in Bauchi state.

METHODOLOGY

In terms of methodology, the research design of the present study adopted cross-sectional survey research design. It is a survey because it entails going to the field for data collection, while it is cross-sectional because it involves one time data collection. Accordingly, the population of this study comprised of the entire 9225 SMEs in Bauchi state registered with Corporate Affairs Commission (CAC) as at December 2025. The sample size of the study was determined using Taro Yamane formula of sample determination to arrive at 384 sampled respondents, which were selected using convenient random sampling technique among the enterprises. Also, the method of data collection was primary method using questionnaire, while the inferential analysis was done using Partial Least Square-Structural Equation Modelling (PLS-SEM).

Model Specification

$EAI = \beta_0 + \beta_1 PE_i + \beta_2 EE_i + \beta_3 HD_i + \beta_4 FC_i + \mathfrak{E}$

Where: EAI = E-Business Adoption Intention; PE = Performance Expectancy; EE = Effort Expectancy; HD = Hedonic Drives; FC = Facilitating Condition; $\mathcal{C}$ = Stochastic Error term; i = the individual respondents.

Presentation of Results

This study employed PLS-SEM analytical tool to analyze the collected data and to test the hypotheses. Accordingly, there are two different stages of PLS-SEM which include structural model and measurement model. The Measurement Model (MM) is the first stage where the connections among the exogenous latent constructs and their indicators or items is defined and is also known as outer model. On the other hand, whereas the second one is the measurement of inner or Structural Model (SM) which defines the relation among endogenous and exogenous latent constructs (Hair et al., 2016). The measurement model was assessed using five criteria: 1) indicator reliability, 2) internal consistency reliability, 3) convergent validity, 4) discriminant validity, and 5) model fit evaluation, while the structural model was used for hypotheses testing.

Indicator Reliability, Internal Consistency Reliability and Convergent Validity

The outer loadings of each latent construct are used to assess the reliability, which should be greater than 0.70 (Hair et al., 2016). Hence, the study retained 22 items out of the 25 items developed by the study by deleting 3 item (PE4, EE3, & HD1) because they failed to meet the stated criteria of 0.70 loading. Also, internal consistency was assessed using composite reliability in PLS based on the criteria that it should be 0.70 or more (Hair et al., 2013). Furthermore, convergent validity, which measures the extent of agreement among multiple items measuring a particular concept and the most commonly used measure of convergence validity is the Average Variance Extracted (AVE), with a minimum threshold of 0.5. Accordingly, Table 1 presents the results of indicator, internal consistency reliability and convergent validity.

Table 1: Indicator Loadings, Composite Reliability, and AVE of Latent Constructs

Latent construct	Items	Item Loading	Composite Reliability	AVE
E-Business Adoption Intention	EAI1	0.838	0.887	0.688
	EAI2	0.807		
	EAI3	0.816		
	EAI4	0.863		
	EAI5	0.822		
Performance Expectancy	PE1	0.857	0.900	0.749
	PE2	0.835		
	PE3	0.887		
	PE5	0.881		

Latent construct	Items	Item Loading	Composite Reliability	AVE
Effort Expectancy	EE1	0.842	0.859	0.677
	EE2	0.803		
	EE4	0.813		
	EE5	0.831		
Hedonic Drivers	HD2	0.744		
	HD3	0.764	0.819	0.600
	HD4	0.771		
	HD5	0.818		
Facilitating Conditions	FC1	0.843	0.901	693
	FC2	0.838		
	FC3	0.802		
	FC4	0.857		
	FC5	0.821		

Source: Researcher's compilation with PLS-SEM 4.0

The indicator reliability of all the usable items in this study ranges from minimum of 0.744 (for HD2) to a maximum of 0.887 (for PE3), which are all within the threshold of 0.7 opined by Hair et al. (2016). Furthermore, for the composite reliability of all the latent constructs is displayed in Table 1, the values are 0.881, 0.900, 0.859, 0.819 and 0.901 for e-business adoption intentions, performance expectancy, effort expectancy, hedonic drivers and facilitating condition respectively. Equally, an average variance extracted values ranged from 0.688, 0.749, 0.677, 0.600 and 0.693 for e-business adoption intentions, performance expectancy, effort expectancy, hedonic drivers and facilitating condition respectively, which were also above the minimum threshold of 0.50, indicating that the variables had strong convergence validity.

Discriminant Validity

Discriminant validity is the extent to which a particular latent construct differentiates itself from other constructs and it is computed to ensure that the scale used to measure a different construct is certainly measuring a distinct one (Saderst et al., 2021). Therefore, using Fornell-Larcker criterion, the discriminant validity of the variables was established through a comparison of the square roots of AVEs and the inter construct correlations between constructs. The outcome demonstrates that the measurement model of this study has achieved good discriminant validity.

Table 2: *Discriminant Validity*

	EAI	EE	FC	HD	PE
EAI	**0.829**				
EE	0.347	**0.823**			
FC	0.378	0.069	**0.833**		

	EAI	EE	FC	HD	PE
HD	0.125	0.044	0.037	**0.774**	
PE	0.402	0.072	0.021	0.201	**0.865**

Source: researcher's compilation in PLS-SEM 4.0

Given the values of the above table, the first value of square root extracted variance on e-business adoption intention is 0.829, which is greater than all the values of the shared variance between e-business adoption intention with effort expectancy, facilitating condition, hedonic drivers, and performance expectancy with 0.347, 0.378, 0.125 and 0.402 respectively. For effort expectancy, the AVE root of 0.823 was obtained which is greater than 0.347, 0.069, 0.044 and 0.072 in its relationship with e-business adoption intention, facilitating condition, hedonic drivers, and performance expectancy respectively. In addition, the AVE for facilitating condition is 0.833 which is greater than 0.378, 0.069, 0.037 and 0.021 in its relationship with e-business adoption intention, effort expectancy, hedonic drivers, and performance expectancy respectively. Also, the discriminant value for hedonic drivers is 0.774 is higher than 0.125, 0.044, 0.037 and 0.201 for its association with e-business adoption intention, effort expectancy, facilitating condition and performance expectancy respectively. Lastly, the discriminant value for performance expectancy is 0.865 is higher than 0.402, 0.072, 0.021 and 0.201 e-business adoption intention, effort expectancy, hedonic drivers, and facilitating condition respectively.

PLS-SEM Results of the Significance of Path Coefficients

The significance and relevance of PLS-SEM structural model were evaluated based on the t-statistics and p-values obtained using 5,000 bootstrapped samples in Smart PLS-4.

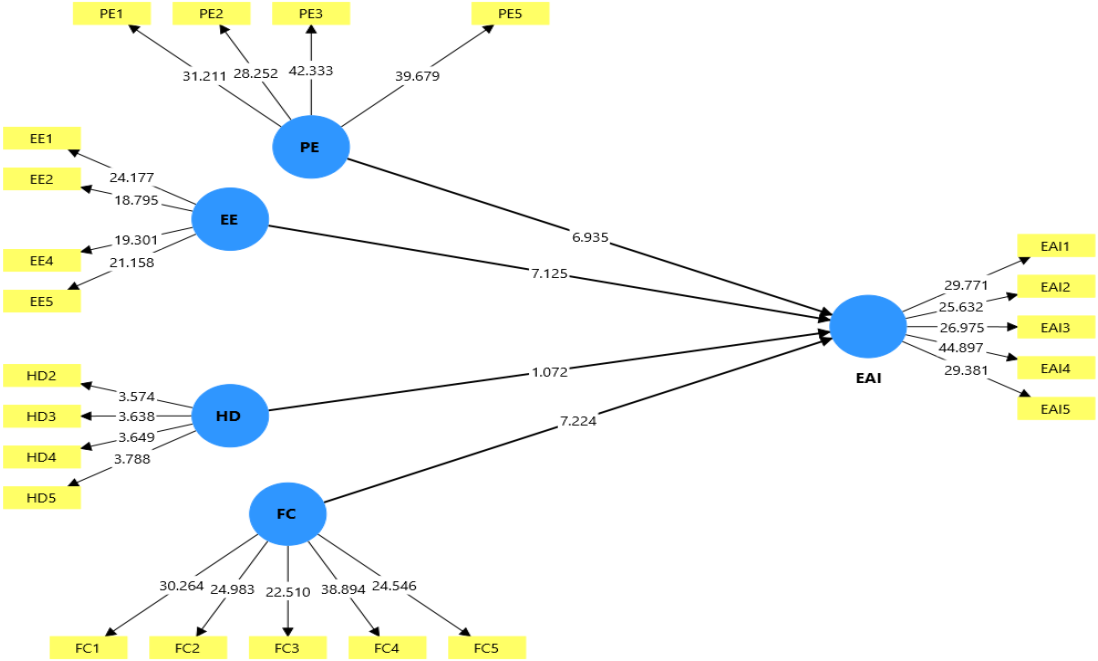


Figure 1: PLS-SEM Structural Model

As depicted in Figure 1, it has shown that this study have four independent variables including performance expectancy, effort expectancy, hedonic drivers and facilitating condition which were tested against e-business adoption intention among SMEs in Bauchi state. The result showed a significant positive effect of three independent variables on the adoption intention. Additionally, the R^2 value for this study's model is 0.480 which implies that the independent variables of this study (performance expectancy, effort expectancy, hedonic drivers and facilitating condition) have 48% variation on e-business adoption intention among SMEs in Bauchi state. Precisely, the independent variables explained 48% of the variance in the adoption intention in Bauchi state, while other factors not included in the model explained the remaining 52%. Looking at this value, the model is medium based on Hair et al. (2016) classification. Therefore, this study considered the R^2 values of 0.480 and the adjusted of 0.466 adequate for the study.

Table 3: *Structural Estimates*

Hypotheses	Relationship	B	T statistics	P values	Decision
H1	**PE -> EAI**	0.426	6.935	0.000	Accepted
H2	**EE-> EAI**	0.409	7.125	0.000	Accepted
H3	**HD-> EAI**	0.073	1.072	0.284	Accepted
H4	**FC-> EAI**	0.418	7.224	0.000	Accepted

Source*:* PLS-SEM output 2026.

The Influence of Performance Expectancy on E-Business Adoption Intention

The first objective of this study examined the effect of performance expectancy on e-business adoption intention among SMEs in Bauchi state. In view of that, the study hypothesized that there is significant relationship between performance expectancy and e-business adoption intention among SMEs in Bauchi state. The PLS result supports the first hypothesis because it shows a significant positive relationship, which is evident from coefficient value, t-value and p-value of 0.426, 6.935 and 0.000 respectively. The finding is consistent with the findings of Boampong et al. (2023) which examined factors influencing the adoption of Ghana Customs Integrated System (GCIS) in Ghana and found a significant positive effect which is similar to the present research. Not only that, the result is supported by Chao (2019) in Chinese context but contradicts with Thomas et al. (2020) and Moorthy et al. (2019) among others. Accordingly, the possible reasons for this result could be because most SMEs in Bauchi state operate within localized physical market. Therefore, they expected a performance of electronic business means to improve market reach beyond local boundaries by enabling them to reach customers in other local government areas within the state. Equally, its performance is expected to go beyond other local governments to other states or urban market areas like Kano, Abuja or Lagos. As such, these expected benefits of e-business make the enterprises consider it as important to their businesses thereby promoting their intention to adopt it.

The Influence of Effort Expectancy on E-Business Adoption Intention

The second objective of the study evaluates the impact of effort expectancy on e-business adoption intention among SMEs in Bauchi state. In view of that, the study hypothesized that effort expectancy have significant positive relationship with e-business adoption intention. As expected, this study found a significant positive impact of effort expectancy on e-business adoption evident from 0.409, 7.125 and 0.000 for coefficient, t-value and p-value respectively. Impliedly, the increase in the level of effort expectancy of e-business will lead to greater adoption intention among SMEs in Bauchi state and vice-versa. The finding is consistent with the result of Sankaran and Chakraborty (2022) which investigate the factor affecting mobile banking adoption in India and found significant positive effect of effort expectancy on adoption intention. Similarly, the result is supported by Alshammari (2021) which explored the factors that influence students' behavioral intention to use m-learning and found positive effect of effort expectancy. The likely reason of this result could be due to limited ICT literacy of SMEs owners in Bauchi state considering that majority of the enterprises in the state are managed by their owners. As such, it is operated by individuals with limited ICT training and skills which make them more willing to adopt technologies that are simple to operate and easy to learn. Therefore, they refrain from any technology like e-business which they found difficult to understand and interact with. Hence, SMEs in Bauchi state are more likely to adopt e-business technology if its interfaces are easy to interact with.

The Influence of Hedonic Drivers on E-Business Adoption Intention

Furthermore, the third objective of this study assessed the influence of hedonic drivers on e-business adoption intention among SMEs in Bauchi state. To accomplish this objective, the third alternate hypothesis H_{i3} was postulated as: hedonic drivers have significant influence on e-business adoption intention. The result from PLS-SEM analysis was not able to accept the alternate hypothesis by having an insignificant relationship between hedonic drivers and e-business adoption intention evident from p-value of 0.284. Thus, the null hypothesis cannot be rejected and therefore assumed. It implies that the increase in hedonic drivers of e-business will not lead to any notable change in the adoption intention.

This result is in line with some past studies like Ismail et al. (2022) which explored the determinants of teachers' acceptance of mobile technology as a learning alternative in Malaysia. The study found an insignificant effect of hedonic drives among others on the intention to adopt the technology. In addition, the result agrees with Nguyen and Borusiak (2021) examine the determinants of Omnichannel technology acceptance by consumers in Vietnam and found that hedonic drives do not significantly lead to technology adoption intention. Moreover, the result is in line with Maulidinah et al. (2020) who assessed the factors influencing the user of Shopee e-commerce in Indonesia and found an insignificant effect of hedonic drives. However, the result contradicts with Palas et al. (2022); Dahri et al. (2022) and Fadzil (2019) among others who found a significant effect of hedonic drives on adoption intention in different contexts. In this regard, the possible reason for this insignificance in this

context could be because SMEs in Bauchi state are driven by the benefit of adopting e-business not as a source of enjoyment. Precisely, the enterprises are performance driven in terms of technology adoption not pleasure driven. Therefore, e-business is viewed as business tool not an item of fun. Therefore, the enterprises focus mainly on how the technology could improve their customer outreach, sales, cost reduction and ultimately the performance. Hence, the fun part of the technology is not a concern to the enterprises.

The Influence of Facilitating Condition on E-Business Adoption Intention

Lastly, the forth objective of the study evaluates the impact of facilitating condition on e-business adoption intention among SMEs in Bauchi state. Based that, the study hypothesized that facilitating conditions has significant positive relationship with e-business adoption intention. As expected, this study found a significant positive impact of facilitating condition on e-business adoption evident from 0.418, 7.224 and 0.000 for coefficient, t-value and p-value respectively. Impliedly, the increase in the level of facilitating condition of e-business will lead to greater adoption intention among SMEs in Bauchi state and vice-versa. This finding is consistent with the findings of Miah et al. (2023) which investigate factors influencing technology adoption in online learning among private university students in Bangladesh and found a significant positive. In Nigeria, the result aligns with Sambo and Muazu (2022) which investigate the determinants of university students' behavioral intention to use smartphone for academic learning in Nigeria and found a significant positive effect of facilitating condition on the adoption intention. Not only that, the result is supported by Alharbi et al. (2021); Khrais and Abdullah (2021) in Saudi Arabian context but contradicts with Avci (2022); Maulidinah et al. (2020) among others. Based on the foregoing, the possible reason for this result could be the availability of mobile internet infrastructure in Bauchi state especially in the urban areas of the state considering that the enterprise owners heavily rely on smartphones. As such, the perception of reliable internet access motivates the enterprises on the feasibility of adopting the technology in their daily business lives. Therefore, this infrastructural availability as well as the access of technical support from friends and family reduce the anxiety of adopting the technology and promote its adoption among Bauchi state SMEs.

Conclusions

In light of the obtained result discussed earlier, this study concludes that small enterprises in Bauchi state are result oriented and primarily support technology adoption because of its expected benefits. As such, they intent to adopt e-business when they expect it to increase market and customer reach, promote higher sales and improve operational efficiency. Additionally, SMEs in Bauchi state are more willing to adopt e-business when the platforms' interfaces are easy to learn and operate. As such, the simplicity of the technology reduces fear and resistance especially among the local entrepreneurs where there is dominance of owner-manager operation with limited digital skills. It is further asserted that Bauchi state SMEs are

not motivated by enjoyment, fun or pleasure derived from e-business. As such, they view e-business as functional business tool rather than source of enjoyment. This reflects the nature of orientation in Bauchi state small markets where business strategic decisions are driven by necessity, survival and performance rather than experiential factors. Lastly, that institutional and structural support structures play a critical role in motivating small business entities to adopt new technologies in Bauchi state. Thus, SMEs in the state are more willing to adopt e-business when they perceive availability of adequate infrastructure, technical assistance and organizational support.

Recommendations

In line with results and conclusions presented in this study, the following recommendations were made to various stakeholders for policy application:

- This study recommends that e-business vendors should promote campaign and training programs aimed at creating awareness of SMEs about the measurable business benefits of e-business technology. This will promote business inclination of the technology because it is evident that they are more performance drives.
- In addition, technology providers of e-business and other fin-tech service institutions should design its user interfaces in local languages or simple English as well as minimizing technical steps required for transactions. This user-centric design is essential for SMEs' adoption of e-business because its complexity demotivate usage intention.
- Furthermore, SMEs in Bauchi state should evaluate e-business technology based on their practical business values, such as efficiency, cost reduction and market outreach rather than on entertainment features. This performance oriented-mindset can make SMEs more rational in technology adoption strategies which align the operational requirements with business objectives.
- Moreover, in response to the importance of facilitating condition determinants, this study advised the state government to strengthen the institutional and environmental support system that enable SMEs to adopt e-business and other recent technologies effectively.
- Lastly, government should focus more on improving digital infrastructures such as reliable internet connectivity and stable power supply as well as enhancing access to technical support and digital literacy for SMEs owners. For instance, the issue or power outage should be firmly addressed in markets like 'phone villages' and 'computer villages' whose activities heavily rely on electricity.

Notwithstanding the contribution, the study suffers some limitations that can be extended by future studies. Accordingly, the study was limited to only four determinants under UTAUT, which explains about 48% of the adoption thereby prompting future studies to include other predictors of the model. Also, the study restricts its examination SMEs in Bauchi state only

which could limit the applicability of the result to other enterprises in northern Nigeria. This projects the need of further studies to extend the scope of the present study and include more enterprises in neighboring state and the country at large. Equally, the study recommends future studies to contribute perceived trust as a moderator among other constructs. For instance, owners' digital literacy can equally serve as a vital moderator in the future research.

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