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# E-Commerce Adoption Among Iraqi Companies: Does Context Matters?

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### ABSTRACT

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*Keywords:* e-commerce, Adoption, SMEs, Diffusion of Innovation Theory (DOI) The adoption of e-commerce by organisation has shown a phenomenal progress. Yet, to this date, studies conducted on this phenomenon are still insufficient. What is so glaring is that most of the empirical studies have adopted Rogers's innovation-decision process model to analyze the adoption process, using only a portion of the model. This paper will elaborate the Diffusion of Innovation Theory (DOI) and highlight the moderating effect of civil conflict on the relationship between technological, organizational, and adoption of electronic commerce. The study will be conducted in Iraq, hence, the results will contribute to the extremely limited numbers of empirical studies that investigate e-commerce adoption in Arab countries. Data for this study will be collected using survey among SMEs owners. Structural Equation Model using SmartPLS will be used to analyse data.

### I. INTRODUCTION

Anotable trend has been observed in the contributions of small to medium-sized enterprises (SMEs) to many countries in the recent years. The critical role of SMEs in maintaining a dynamic economies in the nations particularly in the industrial areas, by injecting the elements of inventions and innovations was highlighted since 1970s (Cameron & Massey, 1999; Iacovou, Benbasat, & Dexter, 1995). Following that, a number



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of studies concerning the adoption and use of e-commerce in SMEs have been conducted in recent years (Hung, Yang, Yang, & Chuang, 2011; Ifinedo, 2011; Kartiwi & MacGregor, 2007; Parker & Castleman, 2007). However, the attentions were more on SMEs in developed countries as compared to developing countries. In can be concluded that ,most of the earlier studies demonstrated a big gap in e-commerce adoption between developed and developing countries (Kartiwi & MacGregor, 2007; Parker & Castleman, 2007).

This paper begins with a brief introduction of the rationale of the study, followed by the adoption of e-commerce among SMEs in various countries, and finally a situation of SMEs in Iraq. Moreover, the researcher will present a conflict situation in Iraq to give an overview on the Iraqi SMEs in adopting technology. A discussion on the Diffusion of Innovation theory and development of framework is conducted before proposing the methodology. Finally, the paper is concluded with several important contributions of the proposed study.

### II. RATIONAL OF THE STUDY

The adoption of e-commerce among SMEs involves a series of the process of decisionmaking that undergoes various stages among the potential adopters. In order to understand the process of adoption among decision-makers and industry groups, several theories was applied. Most of these studies had focused only some parts of Rogers' Diffusion of Innovation model to grasp the reasons behind the adoption of a particular technology adoption (Machfud & Kartiwi, 2013). Machfud and Kartiwi (2013), on the other hand, stressed the need to revisit the adoption of a technology model by incorporating all the factors as a whole; not by looking at only small part of it, as what has been in-practice. This is due to the fact that the adaptation of the complete model opens doors to a deeper understanding of the adoption process. Additionally, Kurnia, Choudrie, Mahbubur, & Alzougool (2015) and Lip-Sam & Hock-Eam (2011) recommended the need to also observe technological factors such as compatibility and complexity to enrich the access to the impact of this factors on e-commerce adoption in developing countries in future studies.

This paper attempts to elaborate both; the technological and organizational factors. The technological factors includes perceived benefit, perceived compatibility, perceived complexity while the organisational factors include firm size, organizational innovativeness, organizational readiness. This study will be conducted among Iraqi SMEs, which is currently encouraging small businesses to leverage the advantages of the information technology available in the country. However, due to the occurrence of civil conflict since 2003, the



internet usage for e-commerce purposes is reducing to 37%, which implies that the technology has not been utilized to its fullest potential by SMEs (Azeez & Al-Khafaji, 2014).

## **III.** E-commerce Adoption by Small Business in Developing Countries

Recently, a number of studies have been conducted concerning the adoption and use of the Internet and e-commerce in SMEs (Hung et al., 2011; Ifinedo, 2011; Kartiwi & MacGregor, 2007; Parker & Castleman, 2007). Most of these studies, however, did not explore SMEs in developing countries but focused on the developed ones. The results indicated a divergent in the adoption of Internet and e-commerce technology between the developed and developing countries (Kartiwi & MacGregor, 2007; Parker & Castleman, 2007). As an example, the e-commerce usage by SMEs is still generally in infancy stage in South Africa, (Chiliya, Chikandiwa, & Bola Afolabi PhD, 2011). For example, SMEs in Zimbabwe use technology to disseminate information about their company, products and/or services and communicates with clients through company websites (Thulani, Tofara, & Langton, 2010). Moreover, in Botswana, an applications such as online payment have been widely adopted by the SMEs, particularly by the manufacturing, retailing and service industries (Olatokun & Kebonye, 2010). To add to that, SMEs in South East Asia are having a higher level of ecommerce adoption, based Internet usage and evidences provided in several studies (Ahmad, Abu Bakar, Faziharudean, & Mohamad Zaki, 2014; Machfud & Kartiwi, 2013). Nevertheless, even though the growing of e-commerce adoption among SMEs globally, Parker and Castleman (2007) stated that the rate of e-commerce adoption among SMEs are relatively low.

Previous scholars agreed that developed, and developing countries including Arab countries have benefited from the adoption of e-commerce by the SMEs because it promotes the utilization of e-commerce practices (Dwivedi, Papazafeiropoulo, & Scupola, 2009). As for the Arab countries, the benefits and use of Internet have not been realized in full. Iraqis, for example, are eager to adopt this technology to enable them to be connected to the world. Although the Arab world countries have suffered being isolated from the global online trading which influence the economic growth and development, a number of factors such as civil conflict have been the stumble block to the adoption of e-commerce (Kadhim & Al-Taie, 2013; UNIDO, 2012).. So, the.

### IV. SMEs in the Iraqi economy

The highest regional unemployment is currently being encountered In the Middle East and North Africa region. It has been estimated by The World Bank that in order to warrant a sustainable social development and economic growth, Arab countries must generate at least 80 million new occupations by 2020 to accommodate the citizens(USAID, 2014). SMEs always been seen as an avenue to facilitate the growth of innovation, as well as economic



development for countries (Besser & Miller, 2011). Although SMEs in both developing and developed countries are small, these enterprises make a lot of contributions to the economy (Mesut, Incekara, & Sener, 2014)

It is therefore not a surprise that SMEs is under the spotlight for economic development in Iraq. Previous scholars reveals that SMEs in Iraq represents approximately 99 per cent of the total companies in the country. This evidence proved that SMES play an important role in the Iraq's economy and well-being. Most of the SMEs separated widely in several sectors such as textile and apparel, food and beverages, metals and metal products, as well as wood and wood products (Harash, Al-Tamimi, & Al-Timimi, 2014).

It has been conveyed that the main challenges affecting SMEs in Iraq are lack of knowledge in operating the business, which includes market's penetration, inappropriate technology adopted for the business, low production capacity, and owners lack of interest in operating the business entities (Harash et al., 2014; ROIPMAC, 2013).

# V. Civil Conflict

Politically, the state of affairs in Iraq remains unpredictable with most of the political parties continue to be ethno-sectarian based gaining support of the parties fixed along these lines . It is very depressing to see the political landscape is still fragmented. The divisions of ethnosectarian have caused a struggle over power for over decades. The political instability resulted a slow progress of economic developments in many areas (ROIPMAC, 2013).

As for that, the government worked out for a solution to handle the problem. One of it is a Technology Acquisition to Restart and Generate Economic Transformation (TARGET's) project that provided as assistance to manage the impact of conflict, particularly on the private sector in Iraq. One of the approach of the project was to revisit business activities in the Fallujah Industrial Zone that declined extensively between 2003 and 2008. The zone was closed for several years and at the same time some changes in SME sector started to take place. Consecutively, the economic situation also impacted the family businesses also declined, as they need to manage the financial burden for extended families (UNIDO, 2012).

It is without doubt that the e-commerce adoption differs across contexts and countries, particularly in developing countries, which may have been unnoticed in past studies in this area. In the western developed countries, several research models of adoption in technology were developed but do not examined the heterogeneous factors that may occurs in developing countries or countries that struggling political instability or war (Marett, Pearson, Pearson, & Bergiel, 2015).



# VI. Diffusion of Innovation (DOI) Theory

Everett M. Rogers introduced Diffusion of Innovation (DOI) Theory in 1962 in his book, Diffusion of Innovation and from then onwards, it is widely used in the area of technology diffusion and adoption (Rogers, 1995; Sahin, 2006). In line with this, scholars of diffusion outlined four main elements in DOI; innovation, communication channels, time and social system (context) (Nooteboom, 1994; Oliveira & Martins, 2011; Sahin, 2006). Rogers suggested five determinants of innovation, which are relative advantage (perceived benefit), complexity, compatibility, trialability and observability (Parker & Castleman, 2007; Rogers, 1995; Sahin, 2006). Most of previous studies have been focused on a portion of DOI model in order to gain the insight about factors that influencing the technology. Hence, this study will incorporate all factors for this context in one model. The authors believed that by doing this, a deeper understanding of the e-commerce adoption in Iraq can be explained (Machfud & Kartiwi, 2013).

# VII. RESEARCH FRAMEWORK

This section will discuss the proposed research framework. Many studies have revealed that the underused of technology among SMEs is due to a series of restrictions on the organizational context. Previous scholars found that firm size, organizational readiness and organizational innovativeness are important variables that influence adoption of e-commerce (Gabler, Richey, & Rapp, 2015; Ifinedo, 2011; Jahongir & Shin, 2014; Kadhim & Al-Taie, 2013). Additionally, there are three variables of technological factors proposed in this category which are; perceived benefit, perceived compatibility, and perceived complexity.

# **1** Technological Factors

Three variables are proposed in this category. They are perceived benefit, perceived compatibility and perceived complexity. It has been agreed by the previous scholars that the adoption of e-commerce promotes the utilization of e-commerce practices among SMEs (Scupola, 2009) through its various benefits in the developed, and developing countries including Arab countries. In contrast, perceived compatibility displayed mixed results where some studies showed significant relationship with the adoption of e-commerce (Ahmad et al., 2014; Venkatesh & Bala, 2012) and some studies reported conflicting results (Almoawi & Mahmood, 2012; Ifinedo, 2011; Jahongir & Shin, 2014) depending on the context of the studies. Similarly, the other variable which is perceived complexity of technology also presents diverse result. Studies among Canadian and Malaysian SMEs did not recognize perceived complexity as a factor that influences the adoption of e-commerce (Ahmad et al., 2014; Ifinedo, 2011) even though Venkatesh and Bala (2012) found it as important. Based on the above discussions, these variables in technological context must be revisited and are appropriate to be included in this study.



## 2 Organizational Factors

Three variables of organizational factors will be included in this study. In the past, scholars established firm size, organizational readiness and organizational innovativeness as imperative variables that manipulate the adoption in e-commerce (Gabler et al., 2015; Ifinedo, 2011; Jahongir & Shin, 2014; Kadhim & Al-Taie, 2013). Additionally, the results of the studies in the past pointed out that firm size and organizational readiness displayed mixed result between developed country such as Canada and developing countries such as Uzbekistan and Indonesia (Awa, Awara, & Lebari, 2015; Ifinedo, 2011; Jahongir & Shin, 2014; Rahayu & Day, 2015). Similarly, the previous study also revealed that the main non-financial goal is innovation that contributes to a competitive edge to many firms (Moos et al., 2010). In it significant to indicate that firm size, organizational readiness and organizational innovative are important variables in the organizational context. Moreover, Peter Drucker highlighted that marketing and innovation are two basic entrepreneurial functions (Moos, Beimborn, Wagner, & Weitzel, 2010). As for that, these variables are included as organizational factors that influence e-commerce adoption in Iraq.

# 3 Civil Conflict

The effect to civil conflict in the adoption of e-government in Afghanistan was revealed by Khan (2010) However, the results cannot be completely generalized since different countries may have faced different levels and forms of conflict, and this may differently influence the adoption of e-government. Moreover, since the theories of adoption and use of technology is applied outside of the relatively secure environments (Marett et al., 2015), the research will result to a rare look into the factors regarding e-commerce adoption, Therefore, it is expected that the emergence of civil conflict will moderate the relationship of technology and organizational context in e-commerce adoption.



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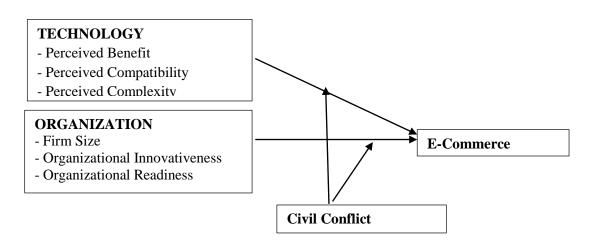


Figure 1: Proposed Research Framework

### VIII. METHODOLOGY

This study focuses on examining the determinant of e-commerce adoption among SMEs in Kirkuk Province, Iraq. As a sampling frame for this study, the researcher will acquire a list of companies from the Central Statistical Center directory, Ministry of Planning. Basically, 1407 Iraqi SMEs are registered with the Central Statistical Centre at the Ministry of Planning (CSCMP), as recommended by the list (IMP, 2013). The unit of analysis for this study is organization. Therefore the research objective is to examine the effect of civil conflict on technology and organizational of e-commerce adoption amongst SMEs. The owners of the SMEs as targeted respondents as they possess extensive knowledge about their business operations, and are able to complete the questionnaire (Basu, Hartono, Lederer, & Sethi, 2002). A self-administered questionnaire will be considered for the data collection.

# IX. CONCLUSION

Overall, the study on SMEs has encompassed many areas comprising the discussion of the entrepreneur's perspectives as well as its contribution towards the economy. Several studies have suggested that the organizational and technological factors do affect technology adoption. However, the diverse findings signal the need for more thorough investigation. To add to that, this paper intends to draw another perspective in the study of SMEs by proposing that the adoption of e-commerce do not rely only on the organization and technology aspect as the context of the SMEs also play an important role. Hence, it is predicted that the relationship of organization, technology and e-commerce among SMEs in Iraq will be mediated by the civil conflict.

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يوخته:

پشت بهستن به بازرگانی ئیلکترونی له لایهن دامهزراوهکانهوه بوه به دیاردهیکی بهربلاو، بهلام ههتا ئیستاش پیّویّستیمان به لیّکولینهوه ههیه لهم بواره، ئهمهش به هوّی نهبونی تویّرژینهوهی پراکتیکی لهو بوارهدا، به پشت بهستن به تویّرژینهوه Rogers که لهسهر پراکتیزه کردنی بهئیلکترونیکردنی دامهزراوهکانه. لهم تویّرژینهوهیهدا پشت دهبهستین به تیوری بلاوکردنهوهی داهیّنان(DOI) ههروهها ململانی شارستانی وه کوو نیّوانگیریّک به کار ئههینین بوّ دیاریکردنی پهیوهندی له نیوان گوراوهکانی وه تیکنهلوجی وریّکخستن له لایهکهوه وه بازرگانی ئیلکترونی له لایه کی دیکهوه. ئهم لیّکولینهوهیه له عیراق دهکریت بویه بهشدار دهبیت به ریّرثویه کی کهم له تویّرژینهوهکان که کراوه له بواری بازرگانی ئیلکترونی له وولاته تازه پیّگهیشتووهکان به شیّوهیه کی گشتی وه له وولاته عهره بیهکان به شیوهیه کی تایبهت، ههروهها ئم تویّرژینهوه یه راپرسیه کی ئاماده کردوه بو کوّکردنه وه ی داتاکان له خاوهن و بهریّهوه بهری پروژه بچوك و مامناوندهکان. ئهم تویّزژیّنهوهیه بهرنامهی SMART PLS

#### الملخص:

ان اعتماد التجارة الالكترونية اصبح ظاهرة شائعة من قبل العديد من المنظمات، ومع ذلك حتى الان هناك حاجة لدراسة هذا الموضوع لعدم كفاية الدراسات التجريبية التي اعتمدت على جزء من النموذج الذي تقدمة به Rogers لتحيل عملية تبني التكنولوجيا في المنظمات سيتم الاعتماد على نظرية نشر الابتكار (DOI) اضافة الى ادراج متغير الصراع المدني كوسيط بين العلاقة بين المتغيرات التكنولوجية و التنظيمية واعتماد التجارة الالكترونية باعتبار ها متغير مستقل ستجري الدارسة في العراق وبالتالي ستسهم نتائجها في عدد محدود للغاية من الدراسات التجريبة في مجال اعتماد التجارة الالكترونية في الدول النامية بشكل عام والدول العربية على وجه الخوصوص، اضافة الى اعتماد الاستبيان كاداة لجمع البيانات من اصحاب ومدراء المشاريع الصغيرة والمتوسطة، سيستخدم الباحثون برنامج SmartPLS وذلك لتحليل البيانات.