

Adoption of Third-Party E-Commerce Platforms by Small Retail Businesses in Nigeria: Benefits, Barriers, and Business Implications

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ABSTRACT

This empirical paper investigates the adoption of third-party electronic commerce (e-commerce) platforms by small and medium-sized enterprises (SMEs) in Nigeria. It examines the motivations for adoption, perceived benefits, and barriers faced by retail businesses in the e-commerce landscape. A qualitative research design was employed, guided by an abductive approach, which allowed for iterative movement between theory and empirical findings. Data were collected through structured questionnaires administered to merchants with storefronts on Nigeria's major third-party e-commerce platforms. Findings reveal that e-commerce adoption among Nigerian SMEs is relatively low compared to adoption rates in Asia and Western countries. The decision to adopt e-commerce platforms is largely influenced by the digital literacy and awareness level of business owners and managers. Key benefits include increased market access, improved operational efficiency, and enhanced information exchange. The most significant barriers are lack of awareness and limited technical know-how. A notable advantage of using third-party platforms is the relief it provides merchants from direct marketing burdens, allowing them to concentrate on sourcing and managing products. This study contributes original insights into e-commerce adoption in a developing economy context and provides practical implications for SME operators, platform developers, and policymakers. It also lays a foundation for future comparative studies on digital commerce adoption.

Keywords: Third-Party E-Commerce, SMEs, Digital Platforms, Nigeria, Adoption Barriers, TAM, Perceived Ease of Use

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1. Introduction

1.1. Background of the Study

The rise of digital technology has significantly altered the way small and medium-sized enterprises (SMEs) engage in commerce, particularly through the use of online platforms. In Nigeria, third-party e-commerce platforms such as Jumia and Konga have created new avenues for small retailers to sell goods online without the cost and technical complexity of building standalone websites. These platforms typically offer logistics, payment integration, and marketing support, making them attractive to resource-constrained businesses. Despite their potential, adoption by Nigerian SMEs remains low when compared to other developing regions. Studies in recent years indicate that awareness, digital readiness, and trust continue to influence how SMEs engage with digital platforms (Ajayi & Afolabi, 2023; Okonkwo & Onyema, 2022).



1.2. Problem Statement

Although third-party e-commerce platforms provide infrastructure that could simplify digital participation for SMEs, a significant proportion of Nigerian small retailers still operate offline or rely solely on informal social media sales. Existing evidence suggests that barriers such as lack of awareness, limited technical skills, fear of fraud, and logistical uncertainty prevent broader adoption (Oyelaran-Oyeyinka & Adeyeye, 2021). However, there is limited empirical data specific to Nigeria that clearly explains the relationship between perceived benefits and actual usage among small retail businesses. This gap restricts the ability of platform developers and policymakers to respond effectively to SME needs.

1.3. Objective of the Study

The overall aim of this study is to examine the adoption of third-party e-commerce platforms by small retail businesses in Nigeria and assess the associated benefits, barriers, and business outcomes. Specifically, the study seeks to:

- i. Identify the perceived benefits of adopting third-party e-commerce platforms for small retail businesses in Nigeria.
- ii. Examine the major barriers that hinder small retail businesses from using third-party e-commerce platforms.
- iii. Explore the influence of socio-demographic and enterprise-level factors (such as age, education, location, business size) on platform adoption.
- iv. Assess the impact of e-commerce platform adoption on the business performance and sustainability of small retail firms.
- v. Recommend strategies to enhance the adoption and effective utilization of third-party e-commerce platforms among Nigerian small retailers.

1.4 Research Questions

To achieve the above objectives, the study is guided by the following research questions:

- i. What are the key benefits experienced by small retail businesses in Nigeria from adopting third-party e-commerce platforms?
- ii. What are the major barriers or limitations that hinder the adoption of third-party e-commerce platforms by small retailers?
- iii. How do socio-demographic characteristics (such as business owner's age, education, gender, and business location) influence the likelihood of e-commerce platform adoption?
- iv. What is the effect of adopting third-party e-commerce platforms on the competitiveness and sustainability of small retail businesses?
- v. What support mechanisms and strategies can improve the adoption and effective use of third-party e-commerce platforms by small retail businesses?

1.5 Contribution to Literature

This study contributes to the emerging body of knowledge on digital platform adoption in sub-Saharan Africa by offering context-specific insights into how Nigerian SMEs interact with third-party e-commerce platforms. Unlike broader studies that address general e-commerce trends, this paper narrows the focus to intermediary platforms and their role in

enabling small-scale digital participation. By addressing both benefits and barriers within a single framework, the study provides useful guidance for future research, platform design, and SME support interventions in developing economies.

2. Literature Review

2.1. Conceptualizing E-Commerce and Its Dimensions

Electronic commerce (e-commerce) refers to the buying, selling, and exchange of goods, services, or information over the internet or other digital platforms. It is often conceptualized as a critical component of electronic business (e-business), which includes broader digital processes such as supply chain coordination, enterprise resource planning, and customer relationship management (Adeniran & Johnston, 2020). E-commerce has evolved rapidly, shaped by advancements in cloud technology, application programming interfaces (APIs), mobile penetration, and digital payment ecosystems.

Recent literature presents e-commerce through several operational lenses. From a transactional perspective, it facilitates direct and indirect online purchases. From a process-oriented view, it supports automation of business functions like order management, inventory control, and customer support. The strategic perspective frames e-commerce as a driver of competitiveness, innovation, and customer retention (Eze et al., 2021). These definitions reflect how e-commerce is not a single activity but an integrated system of online commercial and administrative processes.

In a more nuanced view, Ajayi and Afolabi (2023) categorize e-commerce into functional layers such as front-end interfaces (such as websites or apps), back-end systems (such as logistics, payment processing, and CRM), and platform architecture (such as APIs and cloud services). This layered view is especially relevant for SMEs, whose limited technical and financial resources make third-party e-commerce platforms a preferred entry point into digital markets.

2.2. Models of E-Commerce and Platformization

E-commerce models are generally classified by the nature of transactional relationships. Business-to-Business (B2B) models support trade between firms; Business-to-Consumer (B2C) models, such as Jumia and Konga, focus on retailers selling to individual consumers; Consumer-to-Consumer (C2C) models facilitate peer-to-peer sales on platforms like Jiji.ng and Facebook Marketplace; Consumer-to-Business (C2B) models allow freelancers and service providers to offer services to companies; while Business-to-Business-to-Consumer (B2B2C) models allow firms to use intermediaries to reach end-users (Okonkwo & Onyema, 2022).

A growing trend in Africa, particularly in Nigeria, is platformization which is the use of third-party platforms that bundle sales, logistics, marketing, and payment services into one infrastructure. This evolution is particularly beneficial to SMEs, as it removes the need to develop and maintain standalone e-commerce sites. These platforms offer standardized services including digital storefronts, customer analytics, promotional tools, and integration with courier and payment systems (Oyelaran-Oyeyinka & Adeyeye, 2021).

2.3. E-Commerce Adoption Trends in Nigerian Small Retail Sector

Recent evidence reveals that e-commerce adoption among Nigerian SMEs, including micro-retailers, is progressing but remains uneven. In Northern Nigeria, about 50% of SMEs have fully adopted e-commerce, 30% partially, and 20% not at all. Key barriers include poor internet infrastructure, high setup costs, limited technical skills, and regulatory uncertainty

(Enejo & Ojabo, 2024). Adoption significantly boosts sales, market reach, and operational efficiency (Enejo & Ojabo, 2024).

In Anambra State, online sales, digital marketing, and e-payment integration were shown to enhance operational efficiency significantly (Edokobi et al., 2024). These dynamics suggest that functional e-commerce use delivers measurable performance gains for small businesses (Edokobi et al., 2024).

2.4. Benefits of Third-Party E-Commerce Platforms for SMEs

The rise of third-party e-commerce platforms has allowed SMEs to bypass several structural challenges associated with traditional retail and independent digital development. These platforms reduce entry barriers by offering ready-made digital infrastructure and established customer traffic. They enable cost reduction, market expansion, better inventory control, round-the-clock access, and access to buyer data analytics (Ajayi & Afolabi, 2023). Moreover, platforms like Jumia provide promotional support such as flash sales, seasonal campaigns, and social media integration that would be too costly for SMEs to execute alone.

For Nigerian SMEs, these benefits have led to an observable shift in business models from physical-only storefronts to hybrid and digital-first approaches. Studies show that even informal retailers now participate in third-party platforms to test digital markets with limited investment (Eze et al., 2021). Importantly, e-commerce platforms offer an inclusive channel for underrepresented entrepreneurs—particularly women and youth—by enabling flexible, home-based entrepreneurship with minimal upfront capital.

2.5. Barriers to Adoption in the Nigerian Context

Despite these advantages, the adoption rate of e-commerce platforms by Nigerian SMEs remains modest. Several studies identify lack of awareness, low digital literacy, poor infrastructure, and distrust of online transactions as recurring issues (Eze et al., 2021; Oyelaran-Oyeyinka & Adeyeye, 2021). Additionally, the costs of platform commissions, order cancellations, and returns discourage many small-scale sellers who are already operating on tight margins.

Another frequently cited barrier is logistics unreliability, especially in peri-urban and rural locations where e-commerce platforms may not have established delivery networks. Moreover, inconsistent electricity and internet connectivity affect the ability of SMEs to engage in real-time business management, including order updates and customer service. These technical and infrastructural limitations are compounded by psychological barriers such as fear of cyber fraud, perceived complexity, and low confidence in digital systems (Okonkwo & Onyema, 2022).

2.6. Comparative Insights from Other African Economies

Cross-country studies in sub-Saharan Africa reveal similar barriers, although some countries have made notable progress. For example, Kenya's robust mobile money ecosystem (e.g., M-Pesa) has enhanced trust in online payment systems, while South Africa benefits from better infrastructure and a more digitally literate SME population. Adeniran and Johnston (2020) argue that regulatory frameworks and government support programs play an essential role in e-commerce adoption, which Nigeria still lacks at scale.

Comparative studies also reveal that the perceived value of third-party platforms tends to increase when SMEs see tangible benefits such as improved sales or positive customer reviews early in the adoption process. This suggests that onboarding strategies and continuous support (e.g., tutorials, merchant forums, dedicated reps) are crucial to long-term engagement.

2.7. Theoretical Context and Research Gaps

From a theoretical standpoint, Technology Acceptance Model (TAM) and Diffusion of Innovations (DoI) are frequently used to analyze digital adoption behavior. These frameworks highlight constructs like perceived ease of use, perceived usefulness, compatibility, trialability, and observability. However, many existing models were developed in Western contexts and may not fully capture the unique socio-economic, infrastructural, and cultural dynamics of Nigerian SMEs.

Although various studies touch on SME e-commerce engagement in general, there is a clear gap in literature focusing specifically on third-party platform adoption in Nigeria. Few empirical studies explore how these SMEs evaluate platform trade-offs, manage trust and logistics challenges, and integrate platform-based sales with offline operations. Furthermore, most studies are either cross-sectional or exploratory in nature, with limited longitudinal evidence on how digital adoption evolves over time for SMEs.

2.8. Conclusion

In summary, the literature demonstrates that third-party e-commerce platforms offer significant opportunities for Nigerian SMEs to scale their businesses and reach wider audiences with limited resources. However, adoption is hindered by structural, financial, and psychological constraints that are unique to the Nigerian business environment. While research on African e-commerce adoption is growing, more focused, context-specific investigations are needed particularly around third-party platforms to inform digital policy, platform design, and SME support mechanisms.

This review establishes a foundation for the present study, which seeks to examine how Nigerian SMEs adopt, experience, and evaluate third-party e-commerce platforms. By focusing on both the benefits and barriers, the study will provide actionable insights for entrepreneurs, developers, and policymakers working to promote inclusive digital commerce in emerging economies.

3. Methodology

This study adopts a qualitative research design informed by the research onion framework developed by Saunders et al. (2019), to explore the lived experiences, perceptions, and motivations of small business owners regarding the adoption of third-party e-commerce platforms. An abductive reasoning approach was employed to iteratively link empirical findings with existing theoretical insights. Primary data were collected through structured questionnaires and semi-structured interviews with small retail business owners who either use or have considered using platforms such as Jumia and Konga. A purposive sampling technique was applied to ensure the inclusion of diverse retail categories, both adopters and non-adopters. The collected data were analyzed thematically to identify patterns related to adoption decisions, perceived benefits, and the challenges encountered.

3.1. Research Philosophy

The study is grounded in the interpretivist philosophical paradigm, which views social reality as complex, subjective, and constructed through human interactions (Bryman, 2021). Interpretivism is suitable for understanding the lived experiences, perceptions, and motivations of small business owners regarding e-commerce platform adoption. It allows the researcher to explore meanings behind behaviours rather than measuring observable phenomena alone.

3.2. Research Approach

An abductive research approach was adopted, allowing movement between empirical findings and theoretical constructs. This approach begins with surprising observations and seeks plausible explanations by iteratively engaging with theory and data (Timmermans & Tavory, 2020). Abduction is particularly relevant for this study because of its focus on generating grounded insights about platform adoption, rather than testing predetermined hypotheses.

3.3. Research Strategy

A multiple case study strategy was employed to allow for the in-depth exploration of digital adoption across a range of small retail businesses. The case study strategy enables contextual analysis, making it possible to compare and contrast experiences of adopters and non-adopters of third-party e-commerce platforms. The study was cross-sectional in nature, collecting data at a single point in time to provide a snapshot of current adoption trends and practices.

3.4. Research Design and Data Collection

3.4.1 Study Setting and Population

The study was conducted in Lagos and Abuja, Nigeria's commercial and administrative capitals, respectively. These cities offer a diverse mix of formal and informal small retail businesses. The target population consisted of small business owners or managers who are either using or have considered using third-party e-commerce platforms such as Jumia, Konga, and Jiji.ng. The participants included both platform adopters and non-adopters to capture a range of perspectives.

3.4.2 Sampling Method

A purposive sampling technique was used to ensure that only participants with relevant experiences were included. The sample included:

- 10 social media consultants, selected for their industry knowledge and networks, who assisted in identifying platform-using clients
- 15 SME owners, interviewed in-depth to explore their motivations, barriers, and decision-making processes
- 52 respondents who completed structured questionnaires (out of 70 distributed), resulting in a 74.3% response rate

Diversity in age, business type, digital experience, and platform usage was considered during participant selection to enhance richness and relevance.

3.5. Data Sources

3.5.1 Primary Data

Semi-structured interviews were conducted with SME owners and digital consultants to obtain deep, narrative data. The interviews allowed flexibility to probe emerging themes while maintaining consistency through guiding questions. Questionnaires containing both open- and closed-ended questions were distributed physically and electronically, enabling the collection of complementary quantitative and qualitative data.

3.5.2 Secondary Data

Secondary data were sourced from:

- Nigerian Communications Commission (NCC, 2022)
- Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2021)
- World Bank digital economy reports

Peer-reviewed academic publications on platform adoption and SME digitisation (Adeniran & Johnston, 2020; Eze et al., 2021).

These sources provided empirical context on internet penetration, SME technology use, and trends in digital platform usage across Nigeria.

3.6. Data Analysis

Thematic analysis was applied to the qualitative data, following the six-step process outlined by Braun and Clarke (2021):

- Familiarization with data
- Generating initial codes
- Searching for themes
- Reviewing themes
- Defining and naming themes
- Producing the report

Key themes included perceived benefits of platform usage, barriers to adoption, trust and satisfaction, and role of intermediaries. NVivo software was used to assist with data coding, categorisation, and retrieval.

Basic descriptive statistics were used to summarise closed-ended responses from the questionnaires, allowing for quantification of factors such as awareness levels, platform usage frequency, and perceived challenges.

4. Data Presentation

4.1. Introduction

This section presents the findings obtained from both semi-structured interviews and questionnaires distributed among small retail business owners and digital consultants in Lagos and Abuja. The data presentation is organised thematically, drawing from both qualitative insights and basic quantitative summaries, to reflect the most prominent patterns and perceptions regarding the adoption of third-party e-commerce platforms in Nigeria.

4.2. Profile of Respondents

A total of 52 valid questionnaire responses were received, representing a response rate of 74.3%. Among the respondents:

- 61.5% were male and 38.5% female
- The majority (53%) were between the ages of 25–40
- 42% of businesses had been operating for more than 5 years
- 57% of respondents had adopted at least one third-party platform (e.g., Jumia, Konga, Jiji.ng)
- 43% had not used any platform but were familiar with at least one

In addition, 15 SME owners and 10 digital marketing consultants participated in in-depth interviews. The SME participants were selected from a variety of sectors including fashion, electronics, cosmetics, and household goods.

4.3. Awareness and Adoption of Third-Party Platforms

Findings show that platform awareness is high, with 88% of respondents indicating familiarity with major platforms. However, actual adoption remains moderate, especially among businesses operating in informal settings. The most commonly used platforms were:

- Jumia (45%)
- Konga (32%)
- Jiji.ng (28%)

Facebook Marketplace and WhatsApp Business were also widely used as supplementary tools

Interview data revealed that platform adoption was often influenced by referrals, customer demand, and the presence of sales agents from e-commerce companies who introduced onboarding processes.

4.4. Motivations for Platform Adoption

Respondents who adopted third-party e-commerce platforms cited the following motivations:

- Low entry cost and ease of setup
- Access to a broader market base
- Reduced need for physical shop space
- Improved visibility and promotion during peak sales periods
- Integrated logistics and payment services

An SME owner in Lagos remarked:

“I don’t have a physical shop anymore. Jumia handles the delivery, and I focus on restocking and communication. It’s far cheaper than rent.”

Digital consultants also confirmed that many first-time sellers are motivated by the promise of passive traffic and promotional support from these platforms.

4.5. Barriers to Adoption

Several recurring themes emerged from both interview and questionnaire data regarding barriers to adoption:

- Fear of fraud and digital scams
- Lack of digital literacy or comfort using technology
- Concerns about delivery delays or poor customer feedback
- Commission charges perceived as high by small-scale sellers
- Inconsistent internet connectivity and power supply

A respondent noted:

“I registered on Konga but didn’t continue because I didn’t understand how to upload my products or track orders. It felt complicated.”

These challenges often lead to platform abandonment or limited engagement over time.

4.6. Perceived Benefits and Limitations

Among active users, the most significant perceived benefit was market reach. Retailers observed increased orders beyond their immediate locality, especially during promotional campaigns. However, participants also cited platform-related limitations such as:

- Delayed payouts
- Poor customer reviews affecting visibility
- Inflexibility in pricing or inventory adjustments

Consultants highlighted that sellers who receive guidance during onboarding are more likely to remain active and succeed on the platforms.

4.7. Supplementary Use of Social Media

Interestingly, 71% of respondents used social media platforms (e.g., WhatsApp, Facebook, Instagram) either independently or alongside third-party platforms. These tools were often considered more flexible and allowed real-time communication with customers, especially in handling complaints or negotiating discounts.

“I post products on WhatsApp daily and take orders from my contacts. I also use Jiji for broader reach. Both work well depending on the product.” – Abuja-based cosmetics seller

4.8. Platform Satisfaction and Sustainability

Overall satisfaction with third-party platforms was moderate, with mixed experiences depending on sector, support received, and digital preparedness. Respondents highlighted the need for:

- Better training and customer support from platform administrators
- Lower commission rates
- Simpler onboarding processes for non-tech-savvy retailers

The study indicates that while third-party platforms offer notable benefits, sustainability of use depends on continuous support, digital literacy, and the business owner’s adaptability.

Table 1: Considering that computer usage is a must for those who want to adopt e-commerce, to what extent are you computer literate?

Responses	Frequency	Percentage
Very great extent	36	24
Great extent	65	43.3
Not at all	4	2.7
Little extent	27	18
Very little extent	15	10
No response	3	2
Total	150	100

Table 2: To what extent are you aware of third-party ecommerce platforms like Jumia.com, Konga.com?

Responses	Frequency	Percentage
Very great extent	30	20
Great Extent	63	42
Not at all	-	-
Little extent	35	23.3
Very little extent	22	14.7
No response	-	-
Total	150	100

Table 3: On what medium did you become aware of third-party e-commerce?

Responses	Frequency	Percentage
The internet	87	58
Newspapers	27	18
Radio/Tv	18	12
Billboards	-	-
Other(Delivery vans	18	12
No response	-	-
Total	150	100

Table 4: To what extent do you sell products on third-party platforms?

Responses	Frequency	Percentage
Very great extent	18	12
Great extent	45	30
Not at all	72	48
Little extent	12	8
Very little extent	-	-
No response	3	2
Total	150	100

Table 5: How simple is it to create a storefront/online shop

Responses	Frequency	Percentage
Very simple	57	38
Simple	21	14
Undecided	9	6
Difficult	33	22
Very difficult	27	18
No response	3	2
Total	150	100

Table 6: Do you consider ecommerce more profitable than traditional retail?

Responses	Frequency	Percentage
Strongly agree	25	16.7
Agree	63	42
Undecided	21	14
Disagree	27	18
Strongly disagree	11	7.3
No response	3	2
Total	150	100

Table 7: Return on investment is the biggest attraction to third-party e-commerce?

Responses	Frequency	Percentage
Strongly agree	48	32
Agree	63	42
Undecided	27	18
Disagree	6	4
Strongly disagree	-	-
No response	6	4
Total	150	100

Table 8: How would you rate returns on third-party e-commerce over traditional retail?

Responses	Frequency	Percentage
100%	-	-
75%	18	12
50%	48	32
25%	27	18

Responses	Frequency	Percentage
Undecided	36	24
No response	21	14
Total	150	100

Table 9: *Apart from return on investment, what are the other attractions to e-commerce?*

Responses	Frequency	Percentage
Little start-up capital	57	38
Frees time for others	36	24
Seamless logistics	12	8
Seamless payment system	24	16
Undecided	6	4
No response	15	10
Total	150	100

5. Conclusion

This study set out to explore the adoption of third-party e-commerce platforms by small retail business owners in Nigeria. Through qualitative inquiry supported by questionnaire data, the research investigated the perceived benefits, barriers, and patterns of engagement with platforms such as Jumia, Konga, and Jiji.ng. The findings contribute to a growing body of knowledge on platform-based digital commerce in emerging economies, offering context-specific insights that are currently limited in the literature.

The study confirms that awareness of third-party e-commerce platforms among Nigerian SMEs is relatively high, but actual adoption remains inconsistent. While many retailers acknowledged the potential benefits such as broader market access, lower operational costs, and integrated logistics and several barriers continue to impede full engagement. These include lack of digital literacy, infrastructural constraints, trust issues, and platform-related costs. Importantly, the role of intermediaries, such as social media consultants, was identified as a critical support mechanism in bridging digital gaps and facilitating onboarding processes.

The results also underscore the influence of informal business dynamics and hybrid digital strategies, with many retailers combining social media platforms (e.g., WhatsApp, Facebook Marketplace) with third-party e-commerce for greater flexibility and control. This multi-platform approach reflects both opportunity-driven adaptation and the limitations of current third-party infrastructures.

In terms of theoretical contribution, the study aligns with the principles of the Technology Acceptance Model (TAM) and supports the relevance of abductive reasoning in uncovering grounded patterns of behaviour that may not fit linear adoption models. Practically, the findings highlight the need for more targeted support interventions from digital literacy programs to simplified onboarding procedures and more affordable fee structures to enable greater participation among small-scale retailers.

Future Directions for Research

Given the evolving nature of Nigeria's digital economy, further research is recommended in the following areas:

- A comparative study between third-party e-commerce platforms and stand-alone SME-owned e-commerce websites
- An in-depth exploration of trust and perceived risk as determinants of digital adoption
- The role of logistics performance in platform satisfaction and SME retention
- Longitudinal studies that track platform usage and abandonment over time

These future studies will provide a more dynamic understanding of the drivers and inhibitors of platform-based commerce and help inform platform developers, policymakers, and SME support organisations.

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