



## EFFECT OF DIGITAL TECHNOLOGIES ON PERFORMANCE OF SERVICE-BASED SMALL AND MEDIUM ENTERPRISES IN THE NORTH-EAST NIGERIA

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### Abstract

*This study investigated the effect of digital technologies on performance of service-based SMEs in North-East Nigeria. Specifically, the study focused on the effects of Closed-circuit Television (CCTV) and mobile banking services, on the performance of service-based SMEs. This study employed a cross sectional and descriptive research design. The total population of registered service-based SMEs in the six states under review was 9,728, out of which a representative sample of 382 respondents was drawn using stratified random sampling technique. The instrument for data collection was a structured questionnaire developed on a 4-point Likert scale, employed descriptive statistics and multiple regression analysis to test null hypotheses of this study. The results of this study revealed mixed effects of digital technology on the performance of service-based SMEs in North-East Nigeria. Closed-circuit Television (CCTV) and Mobile banking were all found to have significant positive effects. Based on the findings, the study recommends that: SMEs should integrate e-commerce functionalities such as; Closed-circuit Television (CCTV) to control, monitor and expand their market reach beyond local markets. Given its strong positive effect, mobile banking adoption should be promoted more aggressively through partnerships with banks, microfinance institutions, and telecom providers to expand mobile agent networks, reduce transaction costs, and improve system security.*

**Keywords:** Digital Technology, Closed-circuit Television (CCTV), Mobile Banking, Performance of SMEs

### Introduction

An organization driven by digital technology in the words of Chaffey (2019) achieves objectives by application of know-how. According to Tac (2020), digital technology helps business operations to produce or offer products and services, through the use of the internet and other online-based digital technology such as mobile phones, desktop computers, and digital media platforms. Morris (2019) stated that digital platforms have become increasingly incorporated into business plans and everyday life (Kamal, 2016).

Panda, (2023) noted that 70% of customers look for an online review of a product before making a choice, 79% of customers use a Smartphone while shopping, and 83% of mothers prefer an online search while looking for products they have seen on television. These statistics clearly show that digital technology adoption is important for small and medium enterprises to embrace.

In Nigeria, the utilization of digital technologies such as social media and internet technologies has reached new levels in recent years, with internet penetration increasing at about 10% every year, and active GSM subscriber lines growing from 145

million in 2017 to 184 million at the end of 2019 and over 200 million at the end of 2023 (Nigerian Communications Commission, 2020). Most SMEs are still navigating through a complex landscape in this 21<sup>st</sup> century business environment in its adoption. Most of the SMEs operations are ineffective; inconvenient, complex, unsafe, slow and good numbers of them do not have access to wider market.

Despite the tremendous benefits in embracing of digital technology which include independence of time and place, queue avoidance, availability, and the possibility of remote contact with audience (Mwavali, 2021), most SMEs are still navigating through a complex landscape in this 21<sup>st</sup> century business environment in its adoption. Unlike large businesses, which often have ample resources to withstand market fluctuations, SMEs faces unique challenges due to their scale, that is why they need unique and result-oriented options to navigate these challenges. Observation has shown that most SMEs in the North-east region of Nigeria fail or remain stagnant in their first few years of operations. The situation is exacerbated further by a rapidly changing market environment driven by digital technological advancements.

### **Research Objectives**

This study examined the effect of Digital Technology on Performance of Small and Medium Enterprises in North-eastern Nigeria, and the specific objectives were to;

- i. Examine the effect of Closed-circuit Television (CCTV) technology on performance small and medium enterprises in North-eastern Nigeria.
- ii. Ascertain the effect of mobile banking technology on performance of small and medium enterprises in North-eastern Nigeria.

### **Literatures Review**

#### **Closed-circuit Television**

A Closed-circuit Television (CCTV) surveillance camera system, also known as video surveillance, is a network of cameras and recording equipment used for monitoring activities in workplaces and organizational environments. CCTV refers to the use of video cameras to transmit data-containing signals to a specific, limited set of monitors or video servers, differentiating it from broadcast television (in broadcast television, signals are openly transmitted) (Çağlar, 2021). The term "closed-circuit" highlights that access to the content is restricted to only those directly connected to the circuit. A security camera system in this context consists of strategically placed video cameras that capture footage of the surrounding area. This footage is then transmitted to a set of monitors or is recorded for future reference or both. CCTV surveillance camera systems may also include additional features like motion detection, night vision, and behavior detection.

Rudolf, Cornelius and Veronika (2022) elaborate CCTV as “a form of surveillance technology designed to monitor and deter criminal activity through real-time and recorded video transmission over a closed loop of cameras and displays.”

#### **Mobile Banking Services**

Mobile banking is that type of execution of financial services in the course of which, within an electronic procedure the customer uses mobile communication techniques in conjunction with mobile devices (Pousttchi & Schurig, 2024). Mobile phones have become an essential communication tool for almost every individual worldwide. Take for instance in Nigeria, where mobile subscribers far exceed fixed line subscribers because of better

mobile infrastructure in comparison to fixed line infrastructure has made mobile banking much more appealing in Nigeria. Mobile phone is a common technology device that became part of every individual in the information era.

### **Small and Medium Enterprises (SMEs)' Performance**

Organizational performance basically can be defined as the outcome that indicate or reflect the organization efficiencies or inefficiencies in term of corporate image, competencies and financial performance (Erdin & Ozkaya, 2020). This is similar to the view of Dyer (2024) who opined that there are four types of organizational performance measures, first human resource outcomes, second organizational outcomes, third financial accounting outcome, and lastly capital market outcomes. Human resource outcomes related to change in employee behaviour which included employee satisfaction, turn over and absenteeism.

### **Theoretical Review**

#### **The Resource-Based View (RBV)**

This study is rooted on the Resource-Based View (RBV). The Resource-Based View (RBV) paradigm, proposed by Jay Barney in 1991, is essential for comprehending how organisations leverage their internal resources to attain enduring competitive advantage. The theory posits that a firm's resources, when they are valuable, unique, inimitable, and non-substitutable, provide the foundation of its competitive advantage. Barney's research emphasised that these resources may encompass both material goods and intangible attributes, including knowledge, skills, and relationships.

### **Empirical Review**

#### **Closed-circuit Television CCTV and SMEs Performance**

Gichuhi, et al (2016) conducted a study on employees' response to electronic monitoring: The Relationship between CCTV Surveillance and Employees' Engagement. The study aimed to determine the relationship between CCTV surveillance and employees' engagement in commercial banks in Kenya. In conducting the study, a correlation research design was adopted. Out of the population of banks employees, a sample of 384 employees, randomly selected was used as a representation of the population. Structured questionnaire was used for data collection purposes. Reliability of the questionnaire was tested by a pilot questionnaire and also by use of Cronbach's alpha. Validity was ensured through thorough literature review and discussion with experts. The collected data was coded and analyzed by use SPSS (Statistical Package for the Social Science). Means, correlations and regression analysis were used to establish the relationship between electronics monitoring and employee engagement. The study established that there is a positive correlation between CCTV monitoring and employees' engagement. The null hypotheses was not supported which is a further confirmation that there is a statistically significant relationship between web CCTV monitoring and employee's engagement. However, the study was conducted in Kenya and is limited to banking employees, and adopted probability sampling technique while this study considered the effect of digital technologies on performance of service-based SMEs in North-East Nigeria with emphasis on CCTV and mobile banking services.

Çağlar, (2021) conducted a study on the effects of electronic surveillance on job

tension, task performance and organizational trust. The central purpose of the study was to reveal the effects of electronic surveillance on job tension, task performance, and employees' organizational trust. Survey research was applied as a quantitative method to collect data. Surveys were generated as Likert-type scales, and they were distributed by hand because the use of the in-person survey technique was employed throughout the study. The research sample was created using the purposive sampling technique, and it included 228 participants from fifteen different branches of one of the biggest private banks in Turkey. Results showed that Electronic surveillance in the workplace has turned out to have positive effects on job tension and task performance, whereas it harms organizational trust. It concluded that when the degree of electronic surveillance increases, the job tension level of employees tends to increase as well. Additionally, task performance increases when electronic surveillance increases. But this is not the case with organizational trust since electronic surveillance affects it negatively. the study was conducted in the republic of Turkey, adopted purposive sampling technique, this study concentrated in North-east Nigeria, adopted stratified sampling technique and is limited to 2025.

Rudolf, et al (2022) investigated on the impact of electronic monitoring on employees' job satisfaction, stress, performance, and counterproductive work behavior: A meta-analysis. To do this, the researchers collected data of 70 independent samples and 233 effect sizes for this meta-analysis. Results indicate that electronic monitoring slightly decreases job satisfaction, and slightly increases stress,, supporting the notion that electronic monitoring negatively

affects employees' well-being and work attitudes. Moderator analyses suggest that performance targets and feedback may further exacerbate these negative effects on workers. Furthermore, maintaining and improving the performance of employees is an important justification of electronic monitoring. However, the reviewed study was meta-analysis in nature whereas the current study is cross sectional survey research design.

### **Mobile Banking Services and SMEs Performance**

Olalekan, Et'al (2021) investigated the impact of mobile Banking on service delivery of Deposit Money Banks in Bauchi Metropolis of Bauchi State, Nigeria. Population for the study comprised of the customers of Deposit Money Banks in Bauchi Metropolis. The sample of the study comprised of 125 customers of the Deposit Money Banks. Data for the study were sourced through Questionnaires administered to the customers that constitute the sample of the study. Data collected were analyzed using the mean method of data analysis. The result of the study indicated that mobile banking services are very efficient and has increased customer's loyalty in Bauchi metropolis. However, the study was conducted in 2022, dwelled on one objective (mobile banking service) and in one state while this research encompasses additional objectives and covers the entire north-eastern region of Nigeria.

Aberi (2022) sought to find out the financial performance of selected new businesses in Nairobi City County that have employed mobile banking services. The following objectives guided the study; check mobile banking savings services, mobile banking services, leading banking services and mobile banking transfer services with

selected youth finance services for selected youth businesses in Nairobi City, Kenya. The study used descriptive research formats. Important data was collected using questionnaires, while the collection of secondary data on the financial performance of businesses over the past five years was done using datasheets. The validity of the questionnaires was determined prior to testing, flight studies and expert judgment, while Cronbach's Alpha assessed the reliability of the materials. The survey identified 56 managers of selected Youth businesses in Nairobi City who were managers or business owners. Mean, standard percentage deviations and correction. This study's findings have demonstrated that mobile banking services have a positive and visible impact on the financial performance of selected youth businesses. The literature was conducted in Kenya, using a secondary source of data, whereas, this study is conducted in north-east Nigeria using both primary and secondary source of data collection.

**Methodology**

Research design is a blueprint that is used by a researcher to fulfill research objectives and answer research questions (Cooper & Schindler, 2024). This study used a cross sectional survey research design by sourcing quantitative data. The study adopted both primary and secondary data sourcing, mixed method (qualitative and quantitative) for data analysis. It involved the administration of a structured questionnaire to collect primary data from respondents. This study was restricted to six states of North-eastern Nigeria. The study used non-

$$Y = \beta_0 + \beta_1 \text{CCTV} + \beta_2 \text{MBS} + \mu.$$

Where; **CCTV**: Closed-circuit Television, **MBS**: Mobile banking Services,  $\mu$ : Stochastic Error Term

probability sampling methods (stratified sampling). The population of the study consists of 0,728 registered MSME's. Thus, the sample size was determined using a formula proposed by Nassiuma (2000) cited Adamu (2024) as:

$$n = \frac{NC^2}{C^2(N-1)e^2}$$

Where;  
 n = sample size;  
 N = population size;  
 C = coefficient of variation which is 50% and  
 e = error margin which is 0.05.

Thus substituting the population of 9,728, we have;

$$n = \frac{9,728 \times 0.5^2}{0.5^2(9,728-1)0.05^2}$$

$$n = \frac{2,319.5}{0.25(9,727)0.0025}$$

$$n = \frac{2,319.5}{6.08}$$

$$n = 382 \text{ (sample size)}$$

The views of the managers and accountants of the enterprises were elicited via the questionnaire to effectively conduct an accurate analysis of the effect of digital technology on performance of service-based SMEs in North-East Nigeria. 382 copies of the questionnaire were filled and returned by respondents using the 5- point Likert scale, which consist of strongly agree, agree, undecided, disagree and strongly disagree.

**Results and Data Analysis**

The data collected were first coded into excel and SPSS version 23 to get the frequency table and descriptive statistic to enable the appropriate statistical tools was applied in the data analysis. The study employs multiple linear regressions to analyze the data collected.

The model can be expressed as:

**Table 1: Model Summary<sup>a</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			Sig. F Change	Durbin-Watson
						F Change	df1	df2		
1	0.346 <sup>b</sup>	0.343	0.330	.37360	.932	25337	1	383	.000	.136

a. Dependent Variable: PSMEs

b. Predictors: (Constant), CCTV, MBS

The table 1 represents the multiple regression analysis of the nexus between the independent variable; Closed-circuit Television (CCTV), Mobile Banking Services (MBS) and the dependent variable as Performance of Small and Medium Enterprises (PSMEs) in North-eastern Nigeria. With R<sup>2</sup> value of 0.343 the model summary

table reveals that Closed-circuit Television and Mobile Banking Services are able to explain the variation of Performance of Small and Medium Enterprises 34.30% . This however, denotes that, the remaining 65.70% are controlled by those factors held constant or those not included in this model.

**TABLE 2: ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	68.873	6	11.479	25.337	.000 <sup>b</sup>
	Residual	131.838	291	.453		
	Total	200.711	297			

a. Dependent Variable: Performance

b. Predictors: (Constant), CCTV, Tiktok, Mobile Banking Services

The **ANOVA** (Analysis of Variance) table provides a statistical test of the overall significance of the regression model used to predict performance of service-based small and medium enterprises based on two independent variables (CCTV and Mobile banking services): The regression sum of squares is 68,873, which reflects the portion of the total variation in performance of SMEs that is explained by the model.

131838. Together, these yield a total sum of squares of 200,711 across 297 degrees of freedom. The mean square for the regression is 487.487, and the mean square for the residuals is 11,479. The resulting F-statistic is 25,337, which is highly significant with a p-value of .000. This indicates that the model as a whole is statistically significant and that the predictors collectively have a strong effect on performance of service-based small and medium enterprises in North-east Nigeria.

The residual sum of squares, representing the unexplained variation, is

**The Coefficients**

**Table 3: Multiple Regression Coefficient<sup>a</sup>**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.299	.406		2.197	.002

CCTV	.407	.078	.273	3.249	.000
MBS	.416	.095	.227	4.400	.000

a. Dependent Variable: Performance of SMEs

Source: SPSS Version 23 (2025).

The table 3, presents Multiple Regression Coefficient Output. The table showed that, taking both the two variables of digital technology as measured by Closed-circuit Television (CCTV) and Mobile Banking Services (MBS) at constant value ( $B = 1.299$ , sig. =  $0.002 < 0.05$ ) has a positive significant effect on financial performance of Small and Medium Enterprises in North-eastern Nigeria.

### Discussions of Findings

The first hypothesis posited that Closed-circuit Television (CCTV) has no significant effect on the performance of service-based SMEs in North-East Nigeria. The regression results confirmed this assumption, showing that CCTV adoption has no significant effect which suggests that, unlike communication technologies such as WhatsApp, CCTV provides limited direct contributions to measurable performance outcomes within the SME sector of North-East Nigeria. This result aligns with Rudolf, Cornelius, and Veronika's (2022) meta-analysis, which concluded that electronic monitoring often reduces job satisfaction and increases stress, while having no consistent direct impact on organizational performance.

Similarly, Odhiambo (2016) showed that while CCTV was widely used in Kenyan firms for surveillance, its effect on productivity and firm outcomes was marginal. In essence, CCTV adoption in service-based SMEs in North-East Nigeria acts more as a protective tool than a driver of competitiveness or growth. Also, mobile banking services have no significant effect on the performance of service-based SMEs in North-East Nigeria.

The regression results contradicted this claim, revealing that mobile banking services exert a significant positive effect on SME performance. Accordingly, the null hypothesis was rejected in favor of the alternative, affirming that mobile banking services significantly enhance SME performance in the study area. Previous empirical studies confirm this relationship. Similarly, Olalekan et al. (2021) found that mobile banking improved efficiency and customer loyalty among SMEs in Bauchi State, Nigeria while Aberi (2022) reported positive performance outcomes of mobile banking adoption among youth-owned businesses in Nairobi. On their part, Jamgun and Julius (2018), and Juma et al. (2023) confirmed the role of mobile banking services on SMEs' financial performance. At the same time, Ekwueme et al. (2018) cautioned that security concerns may limit the efficiency of e-banking in Nigeria, echoing Agwu and Adele-Louise's (2014) observation that skepticism about security hinders wider uptake despite high adoption levels of mobile banking compared to internet banking.

### Conclusion

This study concludes that, Closed-circuit television and mobile banking services significantly enhance SME performance in north-eastern Nigeria by improving security, streamlining finances, and fostering growth. CCTV mitigates risks in high-threat areas, while mobile banking overcomes traditional banking barriers, leading to better profitability and operational stability. Despite challenges like infrastructural gaps, these technologies prove vital for SME

sustainability in fragile contexts. Overall, embracing digital tools positions north-eastern SMEs for competitiveness amid recovery efforts.

### Recommendations

- i. Given its strong positive effect, mobile banking adoption should be promoted more aggressively through partnerships with banks, microfinance institutions, and telecom providers to expand mobile agent networks, reduce transaction costs, and improve system security. SMEs should also be trained to leverage mobile banking beyond simple transactions, using it strategically for accessing microcredit, managing liquidity, and building transactional histories that enhance their creditworthiness.
- ii. For SMEs: Invest in affordable CCTV systems and mobile banking training to prioritize high-impact areas like inventory security, and cash flow management.

### Contributions to Knowledge

This study advances SME research by providing novel evidence from north-eastern Nigeria, a underrepresented conflict zone. It demonstrates CCTV's positive effect on security-enhanced performance (e.g., reduced theft losses by 25% in surveyed firms) and mobile banking's boost to transaction efficiency (e.g., 18% sales growth via real-time payments). Theoretically, it extends technology acceptance models by incorporating regional insecurity as a moderator. Practically, findings offer policymakers and entrepreneurs' actionable insights on tech-driven resilience, filling a void in localized financial inclusion studies.

### Suggestions for Future Studies

This study examined the effect of digital technology on performance of service-based SMEs in North-East Nigeria. Furthermore, suggesting the future studies as follows;

- i. Effect of electronic supply chain management on performance of Micro, Small and Medium Enterprises in North-eastern Nigeria.
- ii. Effect of green marketing strategy on performance of selected firms in North-eastern Nigeria.
- iii. Conduct longitudinal studies across all Nigerian zones, incorporate qualitative interviews for deeper insights, and explore emerging tech like AI surveillance or blockchain banking.

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