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INFLUENCE OF ICT USE ON SMEs PERFORMANCE IN NORTH-CENTRAL GEO-POLITICAL ZONE NIGERIA

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Abstract

This study examined the influence of ICT use on SMEs performance in the North Central geo-political zone of Nigeria. The study adopted a survey research design. The population of the study comprises 651 owners of mini-rice milling SMEs. The sample size for this study will consist of 248 rice milling SME owners drawn from the four selected states. Simple random sampling technique was used to select the sample for the study. The study found that ICT use had significant influence on SMEs performance in North Central geo-political zone, Nigeria. The study also reveals that the level SMEs performance in North Central geo-political zone, Nigeria is average. The study also found that the level of ICT use of SMEs in North Central geo-political zone, Nigeria is low. The study recommended that: SMEs in North Central geo-political zone, Nigeria should do more in order to attain higher level of performance. SMEs in North Central geo-political zone, Nigeria should engage in the ICT use that enhances business processes, this in turn will enhance their business performance.

Keywords: ICT use, SMEs Performance, Rice Millers, North-Central, Nigeria.

Introduction

The capabilities of information and communication technologies (ICT) have made it so relevant in today's business world. Information and communication technology encompass both the internet-enabled sphere as well as the mobile one powered by wireless networks (Doraswamy 2017). It also includes antiquated technologies, such as telephones, radio and television broadcast, all of which are still widely used today alongside cutting-edge ICT pieces such as artificial intelligence and robotics. The rapid development of ICT which changes the existing business structures and ways of communication extremely influenced competitiveness and economic growth for companies and organizations in the SMEs sector (Cassetta, Monarca, Dileo, Di Berardino, & Pini 2020). Choices about the design and use of ICTs not only change the ways individuals communicate with one another, but also influence whom individuals meet, talk to, stay in touch with, work with, and get to know. ICTs can connect or isolate people. One of the new world's developing nations is Nigeria. More than six decades ago, it became an independent nation and a republic. The country has been involved in efforts to empower

different sections of economy through different agencies, including small-scale industries, during this time. Like every industry has experienced ups and downs from the beginning, ups and downs have also been experienced by the small-scale sector (Sajuyigbe, 2017). In this situation, especially after the globalization of small-scale enterprises began to face several challenges due to global competition, it is important to enhance the sector's competence by making correct information accessible to the right consumer at the right time. There are too many challenges with any initiative that has to do with information research. It is important to resolve and consider the factors that will impact such a situation.

Information and Communication Technology (ICT) play a very important role in helping SMEs to have edge over competitors in term of accessibility to global markets (Zaidan, 2017). The implementation of information and communication technology (ICT) in small-to medium-sized enterprises (SMEs) is vital for the socioeconomic development of an economy, especially in developing countries. In developing countries, SMEs have lower ICT adoption rates and different challenges compared to their counterparts in developed countries (Asunka, 2016). The difference between ICT penetration rates in developing and developed countries is substantial, as developed countries have a significantly higher internet penetration rate of 78.3 per cent compared to 32.4 per cent for developing countries. An enterprise, having acquired information, will develop a certain perspective towards the issue for which the information was sought (Okundaye, 2016). It is quite likely that the enterprise may develop a different understanding and different information behaviour towards the use of ICT to acquire necessary information needed for the growth and sustainability of the enterprise. Thus, to bring a change in the SMEs status in the North Central Nigeria, it is necessary that entrepreneurs bring the newly acquired information into business activities. This can only be accomplished if the actors in the SMEs behave positively to information acquisition. Thus, information has a very close relationship with the attention and the time that is devoted to creating the attention in the first place (Hussein *et al.*, 2017).

ICT is often categorized in business into two large product types: traditional computer-based technologies and the sophisticated / advanced or more recent and rapidly increasing range of digital communication technologies that allow individuals and organizations to digitally communicate and exchange information (Cassetta et, al 2020). In many organisations, the rapid growth of ICT has changed the traditional way of doing business. The growing use of ICT has enabled SMEs, especially in developing countries, to share and exchange

information more effectively in recent years. In implementing a movement for higher quality and productivity in the world of SMEs, introducing new technology is very important. More recent technologies allow organizations to simultaneously exchange and disseminate information among different users, customize functionality, and achieve higher interactivity levels (Orrensalo & Nikou, 2021). In addition, recent innovations are more advanced and helped SMEs minimize their operating costs, increase levels of customer support and satisfaction, while offering higher knowledge quality for managers to make better decisions.

ICT use involves computer technology, Internet and telecommunications improvements, and at least one of these components is carried by each ICT tool. ICT encompasses a broad variety of hardware, communication software and office equipment, as noted in previous discussions, but there are numerous ways of classifying these resources, even from an economic and business viewpoint. On the basis of these two viewpoints, the following methods are used to explain ICT instruments. ICT is a social development, knowledge provider, and an infrastructure from the economic and management eye. ICT resources consist, from a marketing point of view, of different applications, a medium of promotion, communication media and an instrument for relationship marketing (Albar & Hoque, 2017).

Tools for ICT are either synchronous or asynchronous. Synchronous tools allow real time communication between different places simultaneously (Gumus, Peter & Musa, 2021). Zoom, Skype, MSN and video conferences are examples of synchronous resources. In comparison, asynchronous tools such as email, wiki and podcast allow contact from various locations at different times. Other computing ICT resources, such as spreadsheets, presentation tools and data maintenance tools, exist in addition to these communication tools. In the course management system, some of these devices are used, such as the learning management system and the content management system. Social networks, such as Facebook, MySpace and Twitter, are also common ICT tools (Eze, Olatunji, Eze, & Beloo, 2018). Furthermore, the project management system and workflow systems are collaborative instruments based on ICT.

ICT resources common to SMEs include applications for software, computers, the Internet, E-mail, computers, fax machines, photocopiers, websites and printers. The most commonly-used Day-to-day ICT resources include radio and television, cell phones, fixed and fixed phones, and Computers. Through the acquisition and distribution of market knowledge, facilitating market research and analysis, facilitating quick and timely communication, identifying products and services for customers, as well as achieving visible consumer markets,

these tools increase market access. SMEs prefer mobile phones because, with a reliable network, they are affordable and user friendly. Over 95 percent of SMEs use cell phones in Nigeria (NCC, 2020; Albar & Hoque, 2017; Eze et al., 2018). In Nigeria, subscription to mobile phone service lines was over 187 million, with 90 percent penetration in January 2021 (Digital 2021). This provides Nigeria SMEs with great opportunities to use Cell phone networks to increase consumer access. Different mobile phone features Offers include contact, business purchases, product promotion, consumer promotion, and Connectivity, market analysis, and Internet-supported services. However, there exist barriers in the use of ICT by the SMEs in their quest for information seeking behaviour.

The use of ICT to enhance business services tends to be well developed and well represented in the development landscape, and it is difficult to build an atmosphere for SMEs to use ICT in developing countries (Hassan & Ogundipe, 2017). This challenge appears to stem from some developed countries' failure to cultivate the right kind of climate in which ICT-enabled companies will thrive. As more information is given in electronic format, access to electronic information has increasingly become important (Tubachi, 2016). Effective use of ICTs for the acquisition and access of information requires appropriate skills. The ability to use ICT skills among the users of the system is necessary for an information system to follow specific ICTs for information provision. Computer skills, ranging from basic keyboard skills to internet skills, are common among these abilities (Okundaye, Fan & Dwyer, 2019). In terms of these abilities, some of the ICT of both SMEs managers and information providers had to be developed. As they do not have any technical assistance from the government and other scientific institutes and laboratories, SMEs lack the latest technologies. In practice, however, technology alone can guarantee consistency and high productivity levels.

According to Fagbemi and Adeyemi (2016), research and development initiatives are an expensive endeavour, and SMEs do not have the money to personally and internally fund these programmes. With regard to international cooperation and technical assistance, small companies have a very limited choice too. This is because most SMEs in Nigeria refuse to accept the use of ICT resources and embark on a hand-to-mouth financial life (Ibrahim, Hassan, Pate, Muazu, & Danjuma, 2018). Small companies are shy of following ICT in their sector because they view ICT as costly to sustain and that it has detrimental consequences of variation. The infrastructure of the communication network offers a positive relationship with ICT adoption in SMEs. Some of these infrastructures require the installation of landlines or LAN

networks that can be afforded only by big corporations. In SMEs, the age of the workers influences the acceptance of ICT. For example, young people's versatility allows new ideas, principles and technologies to be introduced. Younger managers are also enthusiastic about ICT adoption in industry, and ICT adoption and creativity are versatile for better trained workers. ICT is likely to be embraced by SMEs with sufficient financial capital, since they can afford to meet enormous ICT implementation costs (Orrensalo & Nikou 2021). Acquisition and execution of ICT within broad and single industries among SMEs motivation stems from rapid improvement in their development. Relevant benefits are viewed by SMEs who are positive about owning a website and are thus less reluctant to spend their time and money on these opportunities. SMEs' educational levels also play a role in the Determining various ICT use trends (Albar and Hoque, 2017).

In addition, most SMEs managers do not own websites because of dominant impediments affecting their market climate, such as internet maintenance costs, underdeveloped ICT infrastructure, competitive online advantage, lack of expertise and time to build and sustain a website. There is no inherent motivation, knowledge of technology and acceptable product and service website commerce for these SMEs managers. Research findings related to ICT provide recommendations for SME owners and managers that they can use to facilitate the adoption and use of ICT (Eze et al., 2018). SMEs therefore need to map competitive and cooperative strategies in their enterprises that comply with ICT. ICT offers an effective means for customer contact and allows electronic communication (Ibrahim, *et al.*, 2018). ICT applications need to be implemented by SMEs that help collect data by Codes to bar. ICT also allows SMEs to represent and handle huge numbers of customers effectively. Expanding the company and supplying essential instruments for cost analysis of transaction orders efficient etiquette. Owners / managers, however, face multiple challenges when enforcing such ICTs. Lack of financial ability, experience, technological skills and computer literacy of employees also affect the adoption and use of ICT by the SMEs managers (Okundaye et, al 2019). Environment-related factors, human capital and systemic characteristics of the skepticism of SMEs are also the duty of company, strategic strategy and internal organization. Competitive pressure is viewed by the owners / managers of SMEs as a persuasive factor for competitive survival and sustainable growth. Expanding globalization, therefore, promotes efficient data exchange by encouraging the use of ICT. Regardless of the size of the enterprise, data flow across business units is important (Sajuyigbe, 2017).

Furthermore, the use of information in today's world is indispensable for SME business performance and may eventually define their success. However, uncertainty and complexity related to emerging ICTs, globalisation, unsettled market environment and unpredictable technology change, have put pressure on firms in terms of gathering, seeking and scanning the environment for the information during emerging ICT adoption decision-making process; because a failed ICT adoption decision can mean doom for SMEs. Furthermore, the unfamiliar or unknown experience of new technologies can also affect its adoption. In an attempt to jumpstart SME development and to ease the process of industrialization, successive governments have over time devised policies ranging from economic to ICT and often reversed earlier ones (Kessington, Susan & Rocky, 2019).

Okundaye (2016) asserted that developing the Nigeria economy through effective, socially responsible investing in North Central, there still exists a 'missing middle', which finds it hard to access useful and benefiting information that will promote the sector due to the information behaviour of the actors in the sector and the inadequate use of information and communication technology (ICT). It is important that Nigerian small and medium-sized enterprises (SMEs) work towards the effective adoption and productive use of information and communication technology (ICT), which has become an indispensable management tool for both large enterprises and SMEs (Kessington et al 2019). Despite the growing potential of technology in all facets of life, there are a number of Nigerian SMEs who have yet to adopt ICT as a result of some unresolved issues militating against them. As a consequence of their role in global growth, this in turn affects the country's economic development. Like many others, Nigeria's economy relies heavily on small and medium-sized enterprises, which make up approximately 97 % of the total number of enterprises in the manufacturing, trade and service sectors, and contribute enormously to the jobs of its people (NBS, 2021).

SMEs will benefit from ICT use in a variety of ways, including gaining a competitive advantage in the industry, winning customer loyalty and patronage, expanding the market niche, and offering better and more satisfying services to their customers. For entrepreneurs, this advantage is essential and determines the long-term sustainability of SMEs. As ICT may not be the ultimate panacea for all problems faced by SME managers, they provide a robust sandbox for company running and successful (Makinde, *et al.*, 2019). Critical information on markets and business innovation is required by SMEs, and more so in Nigeria. To make informed business and ICT investment decisions, the managers of SMEs need to understand

the factors that affect ICT utilisation. These owners / managers need an extensive understanding of the consequences of the implementation of ICT and its use in their businesses. In this way, the owners / managers of small and medium-sized companies will be encouraged to embrace ICT and to apply this technology in order to facilitate the business plan, efficiency and development of SMEs (Eze et al., 2018). The key reasons for ICT use include the competitive advantage that ICT offers, enhancing customer loyalty, and saving time and cost cuts for ICT. The age structure of SME managers and their level of education have a significant effect on the adoption of ICTs. Despite the technical hindrance faced by SME owners / managers, the adoption of ICT is needed for effective business. Using the Internet strengthens the competitive advantage of business and offers comprehensive understanding and knowledge. The integration of ICT requires a significant financial investment potential in developing countries like Nigeria, which is a critical factor hindering the ICT use by the majority of SMEs. The phenomenon of ICT adoption cuts through multiple types of SMEs, delivering business creativity that provides new and state-of-the-art goods and services, balancing market contributions and improving internal operations. Managers of small and medium-sized enterprises (SMEs) need an appreciation of the possible benefits of adopting ICT to establish a positive attitude towards its acceptance and use (Albar & Hoque, 2017).

It is imperative that Nigerian SMEs use ICT-based systems to promote global contact with their manufacturers, consumers and distributors in order to become more advanced. According to Makinde *et al.*, (2019), as organizations are able to streamline and organize the vast flow of knowledge by redesigning or reshaping their business processes to improve efficiency and improve competitiveness, the role of ICT in facilitating business transformation is crucial. ICT adoption and usage is commonly seen as vital to the competitiveness of all SMEs in the country. Based on the management perception of information seeking behaviour and use of ICT in the North Central, there is need to conduct research of information seeking behaviour and use of ICT in SMEs located in Nigeria North Central zone with the aim of unlocking growth and development of SMEs in the region. The evaluation will assist in attaining a status report on the level of influence of the existing information seeking behaviour and ICT used in the North Central geo political zone of Nigeria.

Objective of the Study

The main objective of the study is to investigate the influence of ICT use on performance of Small and Medium Enterprises (SMEs) in North-Central geo-political zone, Nigeria. The specific objectives of the study are to:

1. Find out the extent of SMEs' performance in North-Central geo-political zone, Nigeria.
2. Ascertain the level of ICT use by SMEs in North-Central geo-political zone, Nigeria.
3. Ascertain the influence of ICT use on SMEs performance in North-Central geo-political zone, Nigeria.

1.4 Research Question

The study will address the following research questions:

1. What is the extent of SMEs performance in the North-Central geo-political zone, Nigeria?
2. What is the level of ICT use of SMEs in North-Central geo-political zone, Nigeria?

1.5 Hypotheses

The null hypotheses will be tested at $\alpha = 0.05$ level of significance.

H₀: ICT use has no significant influence on SMEs performance in North-Central geo-political zone, Nigeria.

Methodology

The study adopted a survey research design. The population of the study comprises 651 owners of mini-rice milling SMEs in the North-Central geo-political zone in Nigeria registered under Rice Millers Association of Nigeria (RMAN, 2021). The sample size for this study will consist of 248 rice milling SME owners drawn from the four selected states. Taro Yamane sampling formula will be used to determine the sample size of the respondents. These includes; Benue (119) Kogi (86), Niger (106), and Plateau (99) which form the total (410) out of the total population in the region using blindfold method. The 248 sample will be shared to the four states based on proportion of each state from the main population that is Benue 72, Kogi 52, Niger 64 and Plateau 60.

Results and Interpretation

Research question one: What is the level of SMEs performance in the North-Central geo-political zone, Nigeria?

Table 1: Information about SMEs Performance.

Information about SMEs Performance.	Very High Extent (%)	High Extent (%)	Low Extent (%)	Very Low Extent (%)	Mean	SD
Innovation and Growth To what extent are your:					2.06	.660
Employees satisfied with their routine duties		87(38.5)	91(40.3)	48(21.2)	2.17	.755
Product advertised and rebranded		63(27.9)	129(57.1)	34(15)	2.13	.644
Employees train towards self and organization development		27(11.9)	147(65)	52(23)	1.89	.582
Internal Business Processes To what extent do you:					2.25	.552
Keep your premises safe for staff and customers	13(5.8)	73(32.3)	136(60.2)	4(1.8)	2.42	.629
Track cost of production and service delivery		77(34.1)	145(64.2)	4(1.8)	2.32	.505
Set goals and targets for all key processes		51(22.6)	158(69.9)	17(7.5)	2.15	.529
Review Staff and Customers feedbacks	3(1.3)	42(18.6)	164(72.6)	17(7.5)	2.14	.545
Customers Perspectives To what extent do your:					2.38	.708
Customers compliant	42(18.6)	36(15.9)	126(55.8)	22(9.7)	2.43	.903
Customers feel satisfied	10(4.4)	83(36.7)	123(54.4)	10(4.4)	2.41	.649
Customer's request receive attention		85(37.6)	135(59.7)	6(2.7)	2.35	.531
Customers refer your products	17(7.5)	62(27.4)	126(55.8)	21(9.3)	2.33	.749
Financial Perspectives To what extent is your:					2.33	.908
Operational expenses	83(36.7)	50(22.1)	85(37.6)	8(3.5)	2.92	.939
Administrative expenses	67(29.6)	50(22.1)	70(31)	39(17.3)	2.64	1.083
Sales growth rate	27(11.9)	44(19.5)	98(43.4)	57(25.2)	2.18	.946
Cash Flow	13(5.8)	43(19)	116(51.3)	54(23.9)	2.07	.811
Profit after Sales	11(4.9)	17(7.5)	121(53.5)	77(34.1)	1.83	.765
					2.73	.722

Source: Researcher's field work, 2022

Decision rule: if mean is below 2.5=low, 2.5-2.99=average, 3.0 and above = high

The level of SMEs performance in the North-Central geo-political zone, Nigeria according to the report in table 1 is average (grand mean=2.73, SD=.722). This implies that SMEs in the region are not performing optimally. The result further reveals that the level of innovation and growth of the SMEs (mean=2.06), internal business processes (mean=2.25), customers perspectives (2.38), as well as financial perspectives (mean=2.33), were low. It is also disturbing to note that under financial perspectives, the respondents indicated that operational

expenses (mean=2.92), and administrative expenses (mean=2.64) were on the average, tilting towards high level, whereas, sales growth rate (mean=2.18), cash flow (mean=2.07), and profit after sales (mean=1.83), were low.

Research question two: What is the level of ICT use of SMEs in North-Central geo-political zone, Nigeria?

Table 2: Use of Information and Communication Technology by SMEs

ICT Use by SMEs	Very High (%)	High (%)	Low (%)	Very Low (%)	Mean	SD
Performance Expectancy					1.57	.612
My ability to use the internet to update information is		30(13.3)	105(46.5)	91(40.3)	1.73	.682
My ability to use computer system to process customer’s transactions is		14(6.2)	123(54.4)	89(39.4)	1.67	.589
My ability to use accounting software applications such as MS Excel, Sage, Oracle and SAP is		11(4.9)	53(23.5)	162(71.7)	1.33	.566
Effort Expectancy					1.85	.721
My ability to use Mobile Phones in my business processes is	5(2.2)	86(38.1)	93(41.2)	42(18.6)	2.24	.775
My ability to use social media platforms to promote and get feedbacks about our products and services is	3(1.3)	50(22.1)	80(35.4)	93(41.2)	1.84	.814
Our employee’s ability to work with ICT tools to perform difficult task is	2(0.9)	3(1.3)	96(42.5)	125(55.3)	1.48	.575
Social Influence					1.59	.717
My ability to get trending information from association website is		52(23)	70(31)	104(46)	1.77	.800
My ability to use ICT to impact my company is		34(15)	57(25.2)	135(59.7)	1.55	.742
My ability to collaborate with other SMEs using ICT is.		14(6.2)	73(32.3)	139(61.5)	1.45	.611
Facilitating Conditions					1.55	.669
The portable nature of ICT tools is	3(1.3)	40(17.7)	83(36.7)	100(44.2)	1.76	.786
The ICT trainings I have received is		15(6.6)	78(34.5)	133(58.8)	1.48	.620
My ICT Skills is		13(5.8)	72(31.9)	141(62.4)	1.43	.602
Grand Mean					1.64	.680

Source: Researcher’s field work, 2022

Decision rule: if mean is below 2.5=low, 2.5-2.99=average, 3.0 and above =high

The result in table 2 reports that the level of ICT use by SMEs is low (Grand mean=1.64, SD=.680). This implies that SMEs do not consider ICT tools for use in boosting business performance. This result further reports that level of performance expectancy (mean=1.57), effort expectancy (mean=1.85), social influence (mean=1.59), and facilitating conditions

(mean=1.55), as a result of ICT use were low. As seen under performance expectancy, the respondents indicated that their ability to use the internet to update information (mean=1.73), as well as to use computer system to process customer's transactions (mean=1.67) were very low. Similarly, under effort expectancy, the respondents indicated that their ability to use Mobile Phones in business processes (mean=2.24) was low, and their ability to use social media platforms to promote and get feedbacks about products and services (mean=1.84) was very low.

Hypothesis two: ICT use has no significant influence on SMEs performance in North-Central geo- political zone, Nigeria.

Table 3: influence of ICT use on SMEs performance

Variables	<i>B</i>	<i>T</i>	<i>Sig.</i>	<i>R</i> ²	<i>F(df)</i>	<i>ANOVA (Sig.)</i>
(Constant)	25.088	24.468	.000	.267	81.722 (1,224)	.000
Performance Expectancy	.890	3.045	.003			
Effort Expectancy	1.515	6.614	.000			
Social Influence	-.998	-3.495	.001			
Facilitating Conditions	.736	2.881	.004			

Dependent Variable: SMEs performance

Presented in table 3 is the regression analysis result on the influence of ICT use on SMEs performance. The result revealed that ICT use ($F(1,224)= 81.722, R^2=.267, p<0.05$) had significant influence on SMEs performance in North Central geo-political zone, Nigeria.. The regression coefficient of the model ($R^2=.267$) indicates that ICT use is accountable for about 26.7% of the changes in SMEs performance in North Central, Nigeria. Hence, the null hypothesis is rejected and restated: ICT use has significant influence on SMEs performance in North Central geo-political zone, Nigeria. On relative contribution, the result revealed that performance expectancy ($\beta=.890, t=3.045, p<0.05$), effort expectancy ($\beta=.1.515, t=6.614, p<0.05$), social influence ($\beta=-.998, t=-.3.495, p<0.05$), and facilitating conditions ($\beta=.736, t=2.881, p<0.05$), were found to have significant influence on SMEs performance. This implies that all the indicators were good predictors of SMEs performance.

Discussion of Results

The study found that the level of SMEs performance in the North-Central geo-political zone, Nigeria is average. The result further reveals that the level of the respondents indicated that operational expenses is the highest followed by administrative expenses is average while

innovation and growth of the SMEs, internal business processes, customers perspectives, as well as financial perspectives, were low. This negates the finding of Murat and Opusunju (2017) who found that SMEs' performance in Nigeria and North-Central in particular is low.

The study also found that the level of ICT used by SMEs in North-Central geo-political zone, Nigeria is low. This finding is in agreement with the finding of Samsudeen, Thelijjagoda, and Sanjeetha (2021) who found that the level of social media usage by small and medium enterprise in Sri Lanka was low. On the contrary Agwu (2018) found that the level of information and communication technology use by small and medium enterprises in Lagos state is high

This study found that ICT use had significant influence on SMEs performance in North Central geo-political zone, Nigeria. this finding has also supported that of Otite and Sunny (2020) who found that perceived ease of use ICT directly influences sales performance of manufacturing SMEs in Port Harcourt. In the same vein this result also aligned with that of Otuza and Omeluzur (2021) who also found that a positive relationship exists between information technology and productivity of SMEs as well as that of Gumus, Peter and Musa, (2021) who equally found that there is a strong relationship between the use of ICT and SMEs' performance also, the result shows that there is improvement in SMEs' performance as a result of using ICT. Murat and Opusunju (2017) found that information and communication technology have a positive and significant influence in enhancing the performance of SMEs in Abuja.

Conclusion

The result reveals that ICT use had significant influence on SMEs performance in North Central geo-political zone, Nigeria. The study also reveals that the level SMEs performance in North Central geo-political zone, Nigeria is average. The study also found that the level of ICT use of SMEs in North Central geo-political zone, Nigeria is low. The study recommended that: SMEs in North Central geo-political zone, Nigeria should do more in order to attain higher level of performance. SMEs in North Central geo-political zone, Nigeria should engage in the ICT use that enhances business processes. This will lead to higher SMEs performance.

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