

Probing Small and Medium Enterprise' (SMEs) Uptake on Ecommerce in Camarines Sur, Philippines

ABSTRACT

Electronic commerce is a welcome innovation to businesses and enterprises. A study was conducted to identify the extent of use of ecommerce in the product promotion of SMEs, determine the factors affecting the ecommerce uptake of SMEs and recommend strategies to enhance product promotion through ecommerce in Camarines Sur, Philippines. Ninety-six SMEs were respondents in this study from the 5 districts in Camarines Sur, Philippines. Key informant survey was conducted and secondary data were also gathered. Results of the study showed that all respondents have access to the internet but only 4 have websites for the promotion of their products. About half have no definite plans of establishing their websites. However, 67 of the SMEs are already doing online business through social networking sites. Barriers in the uptake of ecommerce were identified such as lack of benefits accruing from the use of ecommerce, inadequate financial resources, lack of skill and technical capabilities and fear of losing their privacy. Recommendations include provisions of training and skills development to motivate entrepreneurs to tread into a new digital business platform; provision of policies and infrastructure that will enable widespread use of internet for SMEs; provision of awards program to recognize the achievement of business innovators; awareness campaign to improve the flow of information to small firms on the benefits of electronic commerce. All these are necessary to enable our SMEs to shift to the 'new' economic era and platform.

Keywords: ecommerce, SMEs, social networking, product promotion, entrepreneur

1. INTRODUCTION

Small and medium-sized enterprises (SME) have mushroomed globally because of the emerging prospects and opportunities that it offers to business owners and entrepreneurs. They play a major role in most economies, particularly in developing countries. Formal SMEs contribute up to 60% of total employment and up to 40% of national income in emerging economies [1].

The ASEAN Strategic Action Plan for SME Development 2016-2025 represents ASEAN's recognition that SMEs require additional support to take full advantage of the trade and investment opportunities that are expected to come from further economic integration, as well as to increase their competitiveness [2]. While they play critical role in the country's economy, SMEs still need assistance to boost their productivity, innovation and in terms of adoption of new technologies. This is because many SMEs are likely to be characterized by the use of traditional technologies, limited technical skills and lack of information about markets and new technologies [1, 3]. SMEs may initiate innovation activities but they find it difficult to carry them through on their own. Knowledge spill overs from other firms and universities are considered very important for the development of innovative enterprises [4].

One of the promising and innovative ways is to utilize digital platforms to reduce trade costs and increase SME involvement in trade. Access to digital technologies have considerably lowered the barriers of entry into global markets, enabling SMEs to internationalize at a fraction of the cost, and making it easier to participate in international production networks, find customers abroad and make international payments [5].

In the Philippines, SMEs are burgeoning at a fast rate. The 2017 List of Establishments of the Philippine Statistics Authority (PSA) recorded a total of 924,721 business enterprises operating in the country. Micro, small and medium enterprises (MSMEs) account for 99.56% (920,677) of the total establishments, of which 89.59% (828,436) were microenterprises, 9.56% (88,412) were small enterprises, and 0.41% (3,829) were medium enterprises. Large enterprises made up the remaining 0.44% (4,044) [6].

With this huge number of SMEs in our country comes the challenge to make them more productive, innovative and competitive. They need to join the rising tide of ICT and e-commerce utilization to become at par with SMEs in other countries. Hence, this project aims to determine the profile of SMEs in Camarines Sur, identify the extent of use of ecommerce in the product promotion of SMEs, determine the factors affecting the ecommerce uptake of SMEs and recommend strategies to enhance product promotion through ecommerce

2. LITERATURE REVIEW

SMEs that innovate are more likely to engage in global markets than non-innovative firms. Process and organizational innovation, for example, can increase firm productivity by reducing production costs and allowing SMEs to achieve the minimum level of efficiency required to cover the fixed costs of exporting. Through product innovation, marketing innovation and innovative branding strategies, SMEs differentiate their products from those of their competitors, which enables them to gain market shares in global markets [5].

ICT and electronic commerce is a welcome innovation to businesses and enterprises. Many crucial ICTs needed to sell goods abroad can be accessed cheaply, as long as a firm has access to the internet. For example, online platforms reduce the cost and speed of finding

buyers of their products and services, and sellers of intermediate inputs at home and abroad, thus connecting supply and demand globally. Many of these digital platforms offer services that facilitate payments and provide warehousing and logistics services, all of which further reduce trade-related costs [5]. Taken together, this has contributed to a greater participation of SMEs in trade, as well as a rising number of small packages crossing international borders [7].

Similarly, access to online inputs contribute to SME competitiveness and help SMEs operate across distant markets to overcome trading costs. For example, cloud computing helps SMEs access IT services with little upfront investment and scale up their IT functions in response to changes in demand. Better and faster access to critical knowledge and information can also help SMEs overcome informational disadvantages, notably with respect to larger firms, and compete on a more even footing. The Internet and international data transfers help SMEs better connect, improve their ability to secure and fulfil global contracts and access global supply chains [5].

Indeed, the use of emerging technologies is very crucial to SMEs innovation strategies. It is considered as a potent force to enhance firm productivity, making it easier for them to access foreign markets and compete. However, new technologies tend to require considerable upfront costs, as well as a reorganization of the firm to adopt and effectively implement them, making the investment often too expensive for SMEs and larger firms more likely to adopt advanced technologies, including digital ones. Small firms are, for instance, less likely to adopt a range of hardware and software technologies, including servers, Enterprise Resource Planning (ERPs), database management systems, and innovation software [8].

Likewise, small and medium-sized enterprises face barriers to growth and face limitations relative to large firms. These limitations include: i) lower bargaining power; ii) fewer resources to invest in technology and people, and to ride out difficult periods; iii) higher compliance costs; iv) smaller networks; and v) limited managerial and/or technical skills. These barriers can discourage entrepreneurs from embarking on a business venture or can cause SMEs to operate well below their optimal efficiency frontier [2].

Furthermore, SMEs have considerably less knowledge-based capital and accumulated technology, making it harder for them to adopt emerging technologies [9]. In fact, certain technologies may actually favor large multinational firms, as advances in information and communication technology enable large multinationals to coordinate and profit from complex and fragmented production networks [10].

This situation puts SMEs at a disadvantage and may adversely impact their businesses. Hence, SMEs need to innovate and be well-informed on advances in telecommunication technology and plunge into electronic commerce to make their businesses sustainable and globally competitive.

3. METHODOLOGY

Respondents were identified based on the list of SMEs from the Department of Trade and Industry (DTI), Bicol region, Philippines. Respondents were selected from the province of Camarines Sur using purposive sampling technique. Survey-questionnaire were prepared and used to gather data from the field.

Secondary data were also gathered from other agencies such as the Metro Naga Chamber of Commerce and Industry, Camarines Sur Chamber of Commerce and Industry, Department of Agriculture and other agencies/institutions which may have relevant data for the project. Likewise, data were gathered from publications of various government offices, private institutions, previous researches/thesis/dissertations, journals and articles. Key informant survey was likewise conducted. The key informants were entrepreneurs and business owners of small, medium-sized enterprises in the five (5) districts consisting of eighteen (18) municipalities of Camarines Sur.

4. RESULTS AND DISCUSSION

4.1 Respondent's Profile

A total of ninety-six (96) SMEs served as respondents in this study coming from the 5 districts covering eighteen (18) municipalities in the province of Camarines Sur, Philippines. Of the 5 districts, more than half (58%) of them came from District 3 from 5 municipalities of Calabanga, Canaman, Pili, Ocampo and Camaligan and from Naga City. This was followed by District 5 with 22% of the respondents and District 1 with the lowest (2%) number of respondents (Table 1).

Table 1. Number of Respondents by District, Camarines Sur, Philippines

District Number	Municipality	Number	%
1 st District	Lupi	1	2
	Sipocot	1	
2 nd District	Gainza	1	8
	Libmanan	5	
	San Fernando	1	
		7	
3 rd District	Calabanga	3	58
	Canaman	4	
	Pili	13	
	Naga	29	
	Ocampo	3	
	Camaligan	4	
		56	
4 th District	Goa	3	10
	Tinambac	1	
	Tigaon	6	
		10	
5 th District	Bula	1	22
	Buhi	5	
	Baao	5	
	Iriga	10	
		21	
Total		96	100

In terms of gender, 78% of the SME owners are female and only 22% are managed by males (Table 2). The findings of this study that more women are involved in enterprises

corroborates with the findings that women entrepreneurs are known to multitask in a lot of roles that incorporate their daily lives, such as procreators, home managers and lastly entrepreneurs running their own ventures [11]. Nowadays, women tend to be inclined to technology. Women entrepreneurs gear themselves to exploit the potential of ecommerce, and thus be a part of the global production system [12]. This is however, in stark contrast to the findings that compared to men, female entrepreneurs had a lower propensity towards investments, innovation, development and growth. Women are significantly less oriented toward innovation/development strategies than men are [13].

Most of the respondents' age cluster within the range of 45 to 68 years old and a small percentage (18%) are either too old, at 61 years old and above or young at age 29 years old and below which comprise 20% of the total respondents.

Table 2. Demographic Profile of Respondents

	Number	%
Gender		
Male	21	22
Female	75	78
Total	96	100
Age		
69 – 76	1	1
61 – 68	16	17
53 – 60	28	29
45 – 52	19	19
37 – 44	13	14
29 – 36	12	13
20 – 28	7	7
Total	96	100

4.2 Business Characteristics

Majority (63%) of the respondents had been running their business from 1 to 8 years. At least 10% had been in business between 25 to 32 years while the rest had been in the business from 33 to 48 years already (Table 3). The number of years in business has a bearing on the decision of internet uptake in as far as business venture is concerned. In a previous study, it was posited that prior entrepreneurial experience was the most important factor in explaining a diverse number of internet application and social media use. This finding likely stems from differences in cognitive frameworks between novice and experienced entrepreneurs, which impacts their ability to recognize opportunities and respond to technological change [14].

The nature of the enterprise was classified either as agri-based or non-agri-based. Eighty-five percent of the respondents are into agri-based enterprise while the rest are into non-agri-based enterprise.

Table 3. Business Characteristics

Years in Business	Number	%
41 – 48	3	3
33 – 40	1	1
25 – 32	10	10
17 – 24	1	1
9 – 16	21	22
1 – 8	60	63
Total	96	100
Nature of Business		
Agri-based	82	85
Non-agri-based	14	15
Total	96	100

Table 4 shows the utilization of the internet of SMEs. It can be gleaned that all of the entrepreneurs have access to internet especially when they use the internet for communication purposes. They use the internet for the purpose of obtaining information and communicating with friends, family and relatives. Just about 33 of the respondents make use of the internet for buying and selling and a minor number (4) of respondents make use of the internet for banking and financial transactions. This result corroborates with the previous study which suggested that the use of the internet follows specific phases and steps. The first step involves using the Internet as a tool for communicating and obtaining information. In a second phase, SMEs consider basic electronic commerce activities such as buying and selling. Finally, SMEs start conducting banking and financial transactions [15].

Table 4. Nature of Utilization of the Internet

Nature of Use	Number
Communication and obtaining information	96
Buying and Selling	33
Banking and Financial Transactions	4

4.3 Probing SMEs Uptake on E-commerce

4.3.1 Use of Social Networking Sites (SNS)

With the advent of e-commerce and digital marketing, respondents were asked relative to the utilization of promotional media. Table 5 shows that only 4 SMEs have their own websites. For other SMEs, when probed further if they have plans of setting up their own websites, almost half answered that they have no definite plans, 25% plan to set it up within the next 2 to 5 years, and the remaining entrepreneurs have no plans at all of establishing their websites. Some of the reasons provided for not establishing their websites are: financial constraints, technical capability of entrepreneurs, not a priority and slow internet connectivity. The adamant attitude for internet uptake in business is therefore, apparent. A previous study noted that the internet is not yet a universally accessible resource in developing countries in general. For instance, in Nigeria, the inadequate investment in skills and the relative high initial costs in setting up e-commerce strategies all form solid bedrock that hinders adoption of e-commerce [16]. Likewise, SMEs reveal limited understanding of the full range of benefits of electronic commerce. Information on electronic commerce, *i.e.* dissemination of information on best practices, success stories and opportunities and obstacles related to the use of the Internet and electronic commerce, is one crucial area for policy action [15].

This study noted however, that 67 of the SMEs are already doing online selling through the use of social networking sites (SNS) such as Facebook, Twitter and Instagram and 9 are making use of emails for business correspondence. As mentioned earlier, women entrepreneurs are using social networking sites to conduct their business. The reason for using these websites as a business possibility is its ease of use like signing up, creating and maintaining personal and business profile and a large number of global users who can easily access your page [12]. Previous study showed that both formal and informal women owned ventures have been observed to adopt social media platforms to grow their communities as a medium for keeping in touch and getting current and ground feedback on products or services from existing or prospective clients [11] .

4.3.2 Social Networking Sites (SNS) vs Traditional Media

The increased use of the internet for business purposes has resulted to the dwindling utilization of traditional media such as television, radio, newspapers and magazines. These traditional media is in the form of print, broadcast, support media and trade fair participation. Print media is in the form of flyers, brochures and calling cards while broadcast is the utilization of television or radio for product promotion. Support media on the other hand, utilizes poster, cinema and video advertising.

Comparing the various traditional media available for product promotion, participation to trade fairs showed the highest number and is still a very good avenue for making their products known to the public followed by print media (Table 5).

Table 5. Promotional Media Utilization

Type of Media	Number
1. Internet	
1.1 Website	4
1.2 Social Networking Site (SNS)	67
1.2.1 Facebook	60
1.2.2 Twitter	2
1.2.3 Instagram	5
1.3 Email	9

2.	Print Media	
2.1	Flyers	14
2.2	Brochures	11
2.3	Calling Card	5
3.	Broadcast Media	
3.1	Radio	8
3.2	Television	2
4.	Support Media	
4.1	Poster	22
4.2	Cinema & Video Advertising	1
5.	Trade Fair	52

Respondents were also asked about the various activities being conducted using the internet. The major activities were identified and the frequency of use was given quantitative and equivalent qualitative ratings as well. Table 6 shows that most of the respondents turn to digital platform/online service for marketing their products and receiving orders. However, respondents only gave a rating of “sometimes” for activities such as information search which is business-related, competitor analysis, financial transactions, ordering of goods and services, electronic payment. They also rarely use the internet for dealing with public authorities and after-sales service and never use the internet for recruitment of personnel, receiving and selling digital products and accessing databases.

Table 6. Frequency of internet use for online business

Activity	Average	Qualitative Rating
Marketing via homepages (Facebook)	3.6	Very often
Receiving orders	3.9	Very often
Information Search (business-related)	2.9	Sometimes
Competitor analysis	2.8	Sometimes
Financial transactions	3.3	Sometimes
Ordering goods and services	2.7	Sometimes
Electronic payment	2.8	Sometimes
Receiving electronic payments	2.6	Sometimes
Dealing with public authorities	2.0	Rarely
After sales	2.5	Rarely
Recruitment of personnel	1.1	Never
Receiving digital products	1.2	Never
Accessing databases	1.1	Never
Sale of digital products	1.5	Never

4.4 Inhibitors to Ecommerce Uptake

Various issues were raised by respondents relative to e-commerce application to their businesses. With the onset of information technology, firms and enterprises face internal and

external pressures to adopt a digital presence in social media platforms [17]. Some of the internal and external factors identified were the following:

4.4.1 Internal Factors:

1. SMEs still lack awareness on the potential benefits of e-commerce. During the conduct of interview, most of the respondents are still not convinced of the positive effect of ecommerce (Table 7). This is in support to the findings that SMEs are not yet optimizing the use of the internet and there are obstacles preventing the adoption of electronic commerce like indifference and disinterest [15]. There seems to be low awareness of the importance of electronic commerce as evidenced by the findings of this study.
2. While respondents see the opportunity that their businesses may grow with the use of IT, the main obstacle identified is the inadequate financial resources that goes with digitalization. Financial limitation is a serious consideration. This corroborates with the findings that cost is a crucial issue and the initial investment for the adoption of a new technology may be proportionally heavier for small than for large firms [15].
3. Lack of skill and technical capabilities in running the business via online is considered threatening for entrepreneurs. Some are not technologically ready and IT literate which is crucial to having an online business.
4. Some entrepreneurs have heightened fear of losing the privacy of their personal and business profiles once they venture into ecommerce. There is fear of putting personal and private information at risk over the internet. Ensuring the security of payments and privacy of personal data may also be a serious concern for SMEs, because of their limited capacity to deal with disruption. The costs associated with establishing trust and reducing risk tend to be more important for an SME than for a large firm that enjoys strong brand identification [15].

In a similar report, it was found out that barriers to the acceptance of e-commerce is indeed present. Lack of awareness and knowledge of e-commerce, lack of skill and time to investigate and implement e-commerce, technology 'phobia' amongst proprietors, cost of implementation and lack of realization of the benefits associated with the implementation of ecommerce, concerns with security and privacy were previously reported [18].

4.4.2 External Factors:

In addition to the internal factors, a number of external barriers also inhibit the implementation of e-commerce by SMEs. Some of these are:

1. Lack of technical support and assistance from the government to successfully shift from traditional physical and mortar business to an online one.
2. Internet connectivity, bandwidth capacity and infrastructure are issues that need to be seriously considered to ensure successful implementation of digital commerce.

3. Hackers, spam emails and electronic authentication issues are adversely affecting online transactions. Safety nets must be ensured for the benefit of the business owners and customers.

Table 7. Factors affecting Ecommerce Adoption

Internal Factors	Rank
Lack of awareness and knowledge of e-commerce;	3
Lack of skill and time to investigate and implement e-commerce;	1
Technology 'phobia' amongst proprietors;	6
Cost of implementation and lack of realization of the benefits associated with the implementation of ecommerce;	2
Concerns with security and privacy;	5
Poor business management generally, as evidenced by a lack of strategic direction or perspective	4
High failure rate of new SMEs	7
External Factors	Rank
Lack of suitable software standards;	3
Lack of easily accessible, independent and inexpensive advice and assistance to SMEs;	2
Electronic authentication issues;	4
Bandwidth capacity and infrastructure issues	1

While there is a strong push for SMEs to adopt e-commerce and online platform for their businesses, there are still identified reasons why majority are constrained to do so. These barriers and constraints need to be carefully considered especially by the government to ensure increased awareness on e-commerce and the benefits accruing to it.

5. SUMMARY AND CONCLUSION

A total of 96 SMEs from the province of Camarines Sur served as respondents in this study. All have access to the internet but only 4 have websites for the promotion of their products. About half have no definite plans of establishing their websites within the next 2 to 5 years. However, 67 of the SMEs are already doing online business through the use of social networking sites such as Facebook, Twitter and Instagram. Traditional media is still a popular way of promoting their products especially through their participation in trade fairs. Internal and external factors were identified as barriers in the uptake of ecommerce such as lack of benefits accruing from the use of ecommerce, inadequate financial resources, lack of skill and technical capabilities and the fear of losing their privacy in the light of using digital media for their business.

SMEs are still adamant to use ecommerce as a potent tool for increasing their business presence and are still comfortable with the utilization of traditional promotional media such

as participation to trade fairs. However, they are starting to show interest with the use of social networking sites which provide a good medium for product promotion with minimum cost on the part of the entrepreneurs.

6. RECOMMENDATIONS

1. SMEs are now facing internal and external pressures to adopt a digital presence in social media platforms. As such, it is crucial that SMEs be provided with training and skills development since this will motivate them further to tread into a new digital business platform. This further supports previous findings that emphasizes the importance of training and skills formation on human resource development services in order to stimulate the SME uptake of electronic commerce [15].
2. Provision of policies and infrastructure that will enable widespread use of internet for SMEs. As such, a detailed political/legal framework with high level of government support will ensure the increased adoption of electronic commerce by most SMEs [16]. To motivate further the SMEs, awards programs to recognize the achievement of business innovators must be done and rewards be given to innovative business practices.
3. Government and non-government institutions must intensify awareness campaigns to improve the flow of information to small firms on the benefits of electronic commerce. Their role in educating and emphasizing the importance of electronic commerce to various SMEs will ultimately result to the increased ecommerce adoption [16].
4. All these are necessary to enable our SMEs to shift to the 'new' economic era and platform. The coordinated effort of all stakeholders is crucial in order to make the transition of businesses from traditional to a digital one be effective and successful.

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