Challenges and Prospect of E-Commerce and Retail Business in Awka South L.G.A.

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Abstract: *The study examined the challenges and prospect of e-commerce and retail business in Awka South L.G.A. The specific objectives were to: Determine the effect of e-marketing on retail business in Awka South L.G.A: Ascertain the effect of e-trade on retail business in Awka South L.G.A. Questionnaire was used to collect data from the staff of the selected firms. The study were anchored on the innovation diffusion theory. Primary sources of data were used and the instrument employed in collecting information from the population were through structured questionnaire. The method of analysis used were percentage table and ANOVA analysis for testing of the research hypotheses. The population of this study was the entire retail business registered under the National Association of Small and Medium Scale Enterprises out of which the registered SMEs in Anambra State were identified. The population of this study is 3,085 and a sample size of 552 was determined using Borg & Gall (1973) formula. The research adopted sampling techniques were purposive sampling. From the analyses tested, the study found that, E-marketing had significant effect on retail business in Awka South L.G.A. E-trade positively influenced retail business in Awka South L.G.A in Anambra State . The study recommended that Government and private organisations should systematically expand the necessary infrastructure by promoting the development of necessary technologies, expanding high speed information network and recruiting IT skilled personnel as this will promote the growth of e-commerce in the country. Applicable regulations including those for electronic approval processes, consumer protection, e-commerce legal framework should be stabilized and standardised in order to attract and increase the confidence of e-commerce users.*
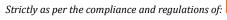
Key words: E-Commerce, Retail business, E-trade, E-marketing, Awka South

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

E-commerce is more than just electronics and commerce added together. It embodies completely new way of doing business over a medium that changes the very rules of doing business. It is therefore, far more about approach and business management than it is about technology. E-commerce and the internet, if correctly utilized for development, can be instruments for ensuring future sustainable economic growth (Elizabeth and McGregor, 2010). The thoughtful impact of electronic commerce in the economics and societies of the glob will no doubt advance economic competence, effectiveness, and profitability (for those engaging in e -commerce) and, therefore result in the development of the information society.

E-commerce and the new emerging digital technologies and services can be tools for development and help improve the livelihood of millions across the globe, by linking up remote regions and bringing together scientist, administrators development professionals, managers, and people into projects and programmes to promote economic and social development. The general category of e-commerce can be broken down into two parts (Elizabeth and McGregor, 2010).

1. E-merchandise: selling goods and services electronically and moving items through distribution channels, for example through internet shopping for groceries, tickets, music, cloths, hardware, travel, book, flower or gifts.

2. E-finance: banking, debit cards, smart cards, banking machines, telephone and internet banking, insurance, financial service and mortgages on-line. Farooq Ahmed (2011), reported that the enormous flexibility of the internet has made possible what is popularly called e- commerce, which has made inroads in the traditional method of business management. All facets the business tradition with which we are accustomed in physical environment can be now executed over the internet including online advertising, online ordering, publishing, banking, investment, auction and professional services. E-commerce involves conducting business using modern communication instrument: telephone, fax, e-payment, money transfer systems, e-data inter change and the internet. E-commerce is not only a new technology and a new frontier for global business and trade, it is also still evolving. E-commerce is the use of the internet for marketing, identification, payment and delivery of goods and services. Through the e-commerce technology, the internet has revolutionized the mode of business transactions by providing customers with the ability to bank, invest, purchase, distribute, communicate, explore and research from virtually anywhere, anytime where there is internet access (Adewoye & Oni, 2011).

E-commerce offers a level playing ground for large businesses, as well as small and medium scale enterprises (SMEs) to operate in the global marketplace, and for regional businesses and communities to participate in social, economic and cultural networks seamlessly across international boundaries (Mary-Anne, 2018). However, with the paradigm shift in the mode of operation occasioned by the advent of the internet, global corporations now operate with much consistency and at reduced cost of transactions as if the entire world

were a single entity. In Nigeria, the internet business is taking on a serious dimension in the country especially within the more commercial states of the nation. E-commerce is changing business process in many organizations and, is set to have significant socio-technical implications (Al-Qirim, 2013). All companies today, whether big or small, local and international, use information systems and have invested significantly in information technology to achieve key business objectives such as improving the ability of the company (Laudon, 2017). Internet, related technologies and applications should be changed in line with changes in business operations: (O'Brien, 2017).

Today, many aspects of the world market are affected directly or indirectly by the development of information technology. In the 21st century, the world market has been supported by a market system that uses electronic infrastructure. Common knowledge of information   technology   has   no boundaries and can be reached anywhere by anyone accessing the Internet. According to Nd (2010), generally a lot of organizations, regardless of size, are unable to identify the overall potential of the existing values in the Ecommerce. E-commerce is changing all business functional areas and their important tasks. E-commerce has attracted significant attention in the last few years. This high profile attention has resulted in significant progress towards strategies, requirements and development of e-commerce applications (Afshar et al., 2010).

E-commerce in Nigeria is gaining popularity with the increasing number of people gaining access and is becoming IT literate, with the number of mobile phones surpassing the population of the country. The growth of online market in Nigeria has significantly transformed the business landscape in the country. As promising and seamless as e-commerce appears, there are challenges that existing businesses and new entrants must conquer. According to Hassan and Harris (2009), the electronic market space presents an extraordinarily challenging environment for entrepreneurs and their organizations. OECD (2011) revealed that digital security concerns remain an important impediment to e-commerce and that countries reporting most incidents were Japan, Portugal, Greece, Denmark and Finland. Nigeria should also have a fair share of this concern. Also, the situation in South East Asia as enunciated by Greene (2014) holds true in Nigeria as her e-commerce space is currently underdeveloped and this presents serious challenges to entrepreneurs particularly those that require the kind of massive scale necessary to support low-margin products. Other challenges manifest themselves in market fragmentation, low ICT penetration, lack of consumer awareness, underdevelopment of the country's electronic financial services sector (low banking and e-payment penetration) and infrastructural hurdles. Bad roads and absence of functional railroads slow down delivery times to levels unacceptable to customers. Akintola et al (2011) rightly observed that infrastructure in terms of delivery system in Nigeria is very poor. Many houses even in the urban and semi-urban areas are not numbered. The postal system is very slow and insecure.

In Nigeria where many hardly care about integrity for lack of enforceable laws, the problem is compounded by lack of adequate legal framework covering customer privacy and other ethical issues. There is lack of trust on the part of prospective customers due to

fear of cyber crime. It was, again, observed by Duncombe et al (2016) that the start-up costs (initial investment in computer network connection, etc) including additional running costs, could constitute a handicap. Highly competitive market space is equally a challenge. According to Hassan and Harris (2009), there are minimal barriers to new entrants and competitors and so innovation faces constant challenges of imitation and erosion. Then there are cross-border issues such as the recognition of transactions under laws of other countries. Other areas of concern identified by Tang, Powell, Worlock & Bingham (2010) Silver (2011) Andam (2013) and Shroeder (2013) include: bandwidth and access costs; availability/interoperability of payment systems plus interoperability of technologies and applications. Other challenges not to be neglected are: credit card theft, tax avoidance, intellectual property/copyright issues, counterfeiting instruction, hacking and computer viruses, service breakdown and slow dial-up Internet connection as well as disintermediation and re-intermediation. Nigeria still has a peculiar problem of poor electricity generation and supply for corporate and personal lives. Culture, religion, insecurity and political instability are also implicated. For instance, in Northern Nigeria, it may not be acceptable to deliver physical goods to women lone at home. Above all, there is, at present, a worrisome, troubled and hostile social and economic environment, reminiscent of a post-war situation, created by "Boko Haram" insurgency in the North East.

1.2 Objective of the Study

The general purpose of this study was to examine the challenges and prospect of e-commerce and retail business in Awka South L.G.A.. Specifically, the study sought to:

1. Determine the effect of e-marketing on retail business in Awka South L.G.A.
2. Ascertain the effect of e-trade on retail business in Awka South L.G.A.

1.3 Research Hypotheses

The following null hypotheses were formulated that guide the objectives of the study and strengthen the analysis:

Ho_1: E-marketing has no significant effect on retail business in Awka South L.G.A.

Ho_2: E-trade has no significant effect on retail business in Awka South L.G.A.

THEORETICAL FRAMEWORK AND EMPIRICAL REVIEW
2.1 Theoretical Framework

The study was anchored on the innovation diffusion theory. The innovation diffusion theory was propounded by Everett Rogers in 1962 and deals with the acceptance of new technologies and its sustainability. This theory seeks to explain how, why, and at what rate new ideas and technology spread in a social system. Rogers used technology and innovation as synonyms and defined innovation as new knowledge, new ways of doing things, or something that is perceived by an individual or group as new and adopted by others. The process of moving from knowing about an innovation, developing an outlook about it, to accepting or rejecting, to implementing and to finally confirming it is known as

the innovation–decision process. Based on a time factor, innovation adopters have been grouped into five distinct clusters, which are shown below:
1. Innovators: These are active knowledge seekers on new ideas who hop on the innovation train.
This group is, however, rare, accounting for a mere 2.5%.
2. Early Adopters: These are opinion leaders who imbibe technology earlier on and are sought out by others for information.
3. Early majority: This cluster embraces new reasoning earlier than average society members.
4. Late Majority: The late majority are sceptical people who adopt innovation or technology after many people have adopted.
5. Laggards: They are the last set to adopt an innovation.

The theory is relevant to this study on several grounds. E-commerce is a relatively new technology among traditional retailers. The innovators among them have keyed in and aligned their businesses to certain aspects of E-commerce like mobile banking, while the laggards are still postponing adoption dates owing to one reason or another. The innovation di_usion theory also emphasizes the role of change agents and leaders in championing the adoption of an innovative trend, and tackling the limiting factors to adoption. There are also some legal issues that confront efficient e-business. Yoon and Occeña (2015) and Njoku (2019) lament that there are few government laws and policies regulating the conduct of e-business; the sheer absence of e-commerce regulatory body on global level, copyright and poor implementation of policies governing e-commerce. On the social and cultural scene, e-business is confronted with obstacles such as low IT literacy amongst end-users (customers), lack of awareness on e-commerce among a large chunk of the global population; unguaranteed privacy of consumers; problems with acquiring loyal customers as well as ensuring customer satisfaction in all transactions; poor quality customer services on many e-business platforms; acquiring reliable and timely suppliers of customers' bookings; identifying customer habits to be incorporated in the e-business procedures; lack of awareness on existing competitors which could promote consumers' choice making abilities; poor and unreliable integrated payment gateways; personal and communication issues and resistance to e-business innovations by the populace.

2.2. Empirical Review

 Iorlaha, Ahangba, Daagu, Torsar and Egahi (2021) assessed the importance and challenges of electronic commerce (e-commerce) in economic transformation of the Nigerian economic terrain. For a long time, the global business landscape was characterized by a direct seller-buyer transaction (brick and mortar transactions) with a physical environment determining the process. Physical presence was the only way out and any other form of business was questionable. The emergence of computer evolution and radically changed the business landscape especially in the developed economies. The world has finally metamorphosed into a global village with seamless intercontinental commercial transactions at a speed that even lightning is marveled. Dedicated teams of skilled developers and programmers have sprung up in innovation hubs, incubators, and accelerators across the country to build information and telecom solutions that capitalize

on the country's mix of challenges and opportunities. Gradually, distance and physical space are no longer barriers in many economic activities on earth.

Rabiu, et al (2020) aimed to find out the reason why E-commerce has not been fully adopted in Nigeria though some of the requirements needed are available. The paper will also look at other problems experienced by those countries that have fully benefitted from Electronic commerce activities and the benefit they get from it and to make a proper recommendation for a way forward to fully adopt e-commerce in Nigeria.

Ogbo, Ugwu, Enemuo, and Ukpere, (2019) explore E-commerce as a strategy for sustainable value creation among selected traditional open market retailers in Enugu state. Every town in Nigeria boasts of an appreciable number of traditional retail markets, which play an essential role in African life, acting as both an economic necessity, and a cultural phenomenon that has helped to shape community ideas for centuries. Transactions are mainly conducted using cash. Increased sales, lower costs and enhanced sustainability are potential benefits accruable to the traditional retail markets, considering full adoption of E-commerce. Using a concurrent mixed method, this research used a descriptive survey design with a population, which comprised retailers in the selected traditional markets. A sample size of 234 was drawn from the selected markets using Bill Godden's sampling size determination. Primary data were collected by questionnaire and interviews, and these data were analyzed using descriptive statistics. Hypotheses were tested with chi square. It was concluded that E-commerce has the potential to open up vistas of opportunities in the traditional open markets when used strategically, thereby eradicating incidences of debt, which is a common factor in the traditional retail business, ensuring a mutually beneficial business relationship between retailer and consumer. This ultimately leads to a wider reach, higher transaction rates, bigger profits and sustainability.

Okeke, Oboreh and Ezeaghaego (2016) examined the effects of e-commerce on the growth of small scale enterprises in Anambra State. The study became necessary following the fact that E-commerce is changing all business functional areas and their important tasks all over the world. The study reviewed relevant theoretical and empirical literatures and is anchored on two theories. Technology, Organizational and Environmental Model (TOE model) and Resources-Based View Theory. The data used were generated from the selected small scale enterprises in Nnewi, Onitsha and Awka. The data generated were analyzed using percentage analysis while the hypotheses formulated were tested using Z-test statistics. The study found that business-to-customer (B2C) exerts significant effect on the performance of small scale enterprises. It also revealed that E-commerce adoption has significant effect on growth of small scale enterprises. It was recommended that small scale enterprises yet to adopt e-commerce technology should do so to remain competitive in their industries.

Adejoh, (2018) investigate the impact of e-commerce on emerging market. The study aims at examine the role of electronic commerce in promoting the development of emerging online market firm. The study used a descriptive research design in gathering data from employee working in Konga. One Hundred and Twenty-Seven male and female employee

working in this organization were involved in the study. The study participants were selected using convenience sampling techniques. The data gathered from the respondents were analyzed with both descriptive and inferential statistics. One hypothesis was tested using multiple regression analysis at 0.05% level of significant. The analysis reveals that e-commerce would significantly have influence {F $(1,126)$ =25.270, R^2=.168, P<0.05} on developing market of Konga online marketplace. In addition, the analysis shows that 16.8% variation in developing market of Konga online marketplace can be explained by the level of e-commerce adopted. E-commerce adoption strategies significantly improve the firm growth and development. It is recommended that more e-commerce promoting policy should be established to improve the level of e-commerce adoption in Nigeria. It is suggested that business firm should incorporate e-commerce related system to their business operation to boost the overall growth of Nigeria economy.

Abubakar, (2017) explored some of the concepts, processes and issues involved in carrying out business or commerce over the Internet supported by different information and communication technologies (ICTs) especially bearing in mind the relevance of e-commerce in Nigeria. The differences between e-Commerce and e-Business were discussed as well as the various reasons for studying e-commerce and e-business. Additionally, the chapter attempts to examine e-marketing in detail being the centre focus of commercial transaction online. Moreover, various models of e-Commerce, technologies used to deliver e-Commerce as well as e-Business security were deliberated. Subsequently, the chapter discussed benefits and drawbacks of e-commerce to both companies and customers. The chapter was concluded by discussing some challenges and prospects of e-Commerce in Nigeria.

Bananda, and Nwagwu (2021) addressed this lacuna by focusing on the changing faces of e-commerce factors driving Nigerian retail shops' adoption of online selling. A framework based on the extant literature and established model in the relevant field is critically examined in this study. Data were collected through a structured questionnaire and analyzed using frequency and percentage. The results showed that there is low involvement of consumers in e-commerce changes in Nigeria. Secondly, the study also found out that the availability of online shopping does not affect the number of shopping trips that consumers make to physical stores. This finding has implications for e-commerce sites and the government in designing an appropriate strategy for the implementation of technological innovation that are highlighted in the study.

Alhaji, (2017) explored electronic commerce technology adoption among small and medium sized firms in Nigeria. The researcher used qualitative approach through semi-structured interview guide to collect data from 25 respondents via a tape recorded interview. Recorded data were transcribed verbatim, coded and analyzed via thematic, content and case by case cross case analysis. This study found that the awareness of e-commerce technology among SMFs in Nigeria is high. The study also found that the readiness level for small firms implementing and those willing to implement ecommerce technology is high. The study also reported that there are many benefits in the adoption of e-commerce technology, and also barriers to e-commerce technology adoption also exist.

However, the study concluded that with appropriate government support, SMFs in Nigeria could reap bountifully from e-commerce technology adoption.

Bhatti and Shafiqu-Ur- (2019) illuminated to what extent e-commerce affects organization performance with the moderating role of social media in Pakistan. To achieve the research objectives, quantitative research conducted with the deductive approach. In this current study, a questionnaire was self-designed and primary data were collected. In this study use Smart PLS for measurement model and structural model.

Ukaj, Ramaj and Livoreka (2020) examined the actual stage of e-business, help others to apply the knowledge gained, and help in expanding new researches in this field. Research design, data and methodology: The data utilized in this study was obtained from survey. In total of 60 questionnaires accepted as valid out of 80 distributed, data was analyzed using the SPSS, and methods used were correlation and reliability analyses. Results: The study result shows that e-business has a significant positive impact on activity extension and the performance of business in Kosovo. The findings also revealed that there is a correlation between the various online marketing strategies and consumer satisfaction. The development of e-business for Kosovo is an important factor in participation in the world market, where there is a growing need for innovation and modernization of business. Conclusions: The study recommends that there should be raised awareness among business owners and managers as well as the general public. Moreover, there should be a proper application of marketing strategies to e-business.

METHODOLOGY

3.1 Research Design

This study however adopted the survey research design. The survey research design method was used in this study, by collecting data through questionnaire from population of interest. It involved using a self-designed questionnaire in collecting data from the respondents.

3.2 Area of Study

Awka South

Awka South Local Government Area (LGA) is made up of nine towns, namely, Amawbia, Awka, Ezinato, Isiagu, Mbaukwu, Nibo, Nise, Okpuno and Umuawulu. There are three major streets that span this area, which are the Zik Avenue, Works Road and Arthur Eze Avenue.[1] In the past, the people of Awka South LGA were well known for blacksmithing. Today they are respected among the Igbo people of Nigeria for their technical and business skills.

Awka is a town in Awka south local government area, It is the seat of government, And has a lot of prominent people both home and abroad while Amawbia is home to the state house

i.e. Governor's lodge and the State Prisons. Nise have notable infrastructures like WAEC (West African examination council) state head office and St. Paul University college situated there.

Isiagu community is a town in Awka south local government area. It is one of the agricultural areas in the state with rich fertile soil for farming. It is believed to be one of the ancient towns in south eastern Nigeria (igbo land).

Isiagu community have had two traditional rulers till date. The current traditional ruler is Igwe Augustine Nwankwo (igwe agu 1 of Isiagu).

Isiagu has two primary schools and one secondary school. The community has a history of peaceful coinhibition and strong cultural heritage,Isiagu till today still maintains its culture and traditions.

3.3 Population of study

Population is a set of objects or observations about which conclusions will be drawn. Because Entrepreneurship is still at its nascent stage and most rural enterprise are considered to be retail business, the population of this study was the entire retail business registered under the National Association of Small and Medium Scale Enterprises out of which the registered SMEs in Anambra State were identified. The population of this study is 3,085

3.4 Determination of Sample Size.

The sample size for this study will be determined by using the Borg & Gall formular of (1973). Statistically, the Borg & Gall (1973) formular for sample size is given by

n= $(Zx)^2(e)$ [N]

$(Zx)^2$= Confidence level at 0.05

n=   1.960

e   = Error of margin (0.05)

N   = Population of Interest = 3,085

X   = Significance Level

3.5: Sample Size and Sampling Technique

Given the nature of this study, it will be difficult to cover the entire population of (3085), so a fair representative sample of the population therefore was imperative. Accordingly, the

sample size for the study was determined by using the Borg & Gall (1973) formular for calculating sample size as follows

n = $(1.960)^2$ (0.05) [3085]

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n = (3.8461) (154)

= 592.2994 $\Longrightarrow$ 592

n = 592

3.6 Sampling Techniques and Procedures

The study used convenience sampling technique in selecting the sample size of the study based on convenience and easy accessibility to the respondents.

3.7 Source of Data

Primary Source of Data

These are first hand information that was refined for the purpose of this project. This study made use of the questionnaire as a major source of primary data. This is also known as internal source of data.

3.8 Research Instruments

The research instrument for this study was the questionnaire.

3.8 Method of Data Analysis

Inferential statistics was used to reach conclusions and make generalizations about the characteristics of populations based on data collected from the sample. Descriptive statistics was used to analyze the demographical data. Hypotheses were analyzed using ANOVA at 0.05% level of significance. The correlation coefficient is an approach employed in establishing the relationship between the dependent variable and one or more explanatory variables examining the relationship between two.

PRESENTATION ANALYSIS AND INTERPRETATION OF DATA

4.1 INTRODUCTION

The study sought to establish the challenges and prospect of e-commerce and retail business in Awka South L.G.A. The data was collected using self-administered questionnaires. This chapter presents the findings of the study. It also discusses the results of the study. This chapter presents the questionnaires issued and the ones that were returned to the researcher for analysis. However the number of questionnaires distributed was five hundred and ninety-two (592), whereas five hundred and seventy-seven (577)

filled well and returned in good condition. The number of returned questionnaire will be used for the analysis of the study

Table 4.1: Respondents' Demographic Variables

4.1.1 Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	451	75.5	78.2	78.2
	Female	126	21.1	21.8	100.0
	Total	577	96.6	100.0	
Missing	System	20	3.4		
Total		597	100.0		

Source: Field Survey 2022

The above table reveals that the four hundred and fifty-one (451) of the respondents which represents 78.2 persons were male respondents, while one hundred and twenty-six (126) respondents which represent 21.8% were female respondents. By implication, male respondents were more than female respondents by 56.1 respondents in our selected population sample for this study. The implication of this is to enable us to know the number of female and male that successfully returned their questionnaire.

4.1.2 Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	384	64.3	66.6	66.6
	Single	193	32.3	33.4	100.0
	Total	577	96.6	100.0	
Missing	System	20	3.4		
Total		597	100.0		

Source: Field Survey 2022

In the table above, out of the five hundred and seventy-seven (577) respondents, three hundred and eighty-four (384) of the respondents were married, while one hundred and ninety-three (193) respondents which represent 33.4 percent are single. It is therefore glaring that the majority of the respondents are married as at the time of this study. Thus marital status table help us to know the number of single, and married, and respondents that answered the distributed questionnaire

4.1.3 Level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	WAEC/NECO	123	20.6	21.3	21.3
	BSC/HND	177	29.6	30.7	52.0
	MSC/MBA	198	33.2	34.3	86.3
	PHD	79	13.2	13.7	100.0
	Total	577	96.6	100.0	
Missing	System	20	3.4		
Total		597	100.0		

Source: Field Survey 2022

The table above indicates that one hundred and twenty-three (123) respondents which representing 21.3% percent maintain to acquired WAEC OR NECO while 30.7% percent of the respondents which represents one hundred and seventy-seven (177) have BSC/HND. However one hundred and eighty-nine (189) respondents which represent 34.3 percent either have MSC or MBA. More so, seventy-nine (79) respondent which represents 13.7% have acquires phd. This as the one of demographic item helps us to identify the education qualification of the respondents.

4.1.4 AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	313	52.4	54.2	54.2
	26-33	132	22.1	22.9	77.1
	34-40	31	5.2	5.4	82.5
	41-50	37	6.2	6.4	88.9
	51-ABOVE	64	10.7	11.1	100.0
	Total	577	96.6	100.0	

Source: Field Survey 2022

Table 4.3 above depicted the age bracket of the respondents. The distribution shows that 54.2% of the respondents are between the age brackets of 18 to 25 years while 22.9% respondents are within the age bracket of 26-33 years. On the same note, 5.4% of the respondents are within the age bracket of 34 - 40 years. On the same note, 6.4% of the respondents are within the age bracket of 41 - 50 years, while the remaining respondents representing 11.1% are within the age bracket of 51 years and above.

4.1.5 Years in service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-10	293	39.0	50.8	40.4
	11-15	161	27.0	27.9	68.3
	16-20	80	13.4	13.9	82.1
	21-above	43	7.2	7.5	100.0
	Total	577	96.6	100.0	

Source: Field Survey 2022

The table above indicates that two hundred and ninety-three (293) respondents which representing 50.8% percent maintain that they have been in the services for 10yres or less while 27.% percent of the respondents which represents one hundred and sixty-one (161) have work in the local government for over 15yrs. However eighty (80) respondents which represent 13.9 percent either have work for 16-20 years. More so, forty-three (43) respondent which represents 7.3% have work between 21-above. This as the one of demographic item helps us to identify the number of years the respondent has work for.

4.2   Hypothesis Testing

To further justify the results, ANOVA test was conducted to examine the challenges and prospect of e-commerce and retail business in Awka South L.G.A. The results were shown in the ANOVA table below;

Hypothesis One

Ho$_1$: E-marketing has no significant effect on retail business in Awka South L.G.A.

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	293.995	4	73.489	241.453	.001
Within Groups	31.428	573	.163		
Total	325.423	577			

Source: SPSS Version 20, 2022

The test table reveals that small significance value (F. sig<.05) indicate group differences. Since the F- value of 241.453 which has a significance of .001 is less than .05 (i.e .001<.05), we reject the null hypothesis and accept alternative hypothesis which suggests that E-marketing has significant effect on retail business in Awka South L.G.A.

Hypothesis Two

Ho$_2$: E-trade has no significant effect on retail business in Awka South L.G.A.

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	22.784	4	7.595	6.36331	.700
Within Groups	4.278	573	.030		
Total	27.062	577			

Source: SPSS, Version, 20 2022

However, from the ANOVA table above, it was observed that the probability value of hypothesis two is greater than 0.05% level of significance (0.000), as a result null hypothesis will be accepted and alternative rejected, meanwhile E-trade positively influenced retail business in Awka South L.G.A in Anambra State

CONCLUSION AND RECOMMENDATION

5.1 Conclusions

The basic objective of this study is to examine the challenges and prospect of e-commerce and retail business in Awka South L.G.A. five hundred and Ninety-two (592) respondents were randomly selected five hundred and seventy-seven (577) questionnaires were returned and analysis of the data were based on this number. E-commerce growth amongst traditional retailers in Nigeria will be boosted by training on online business transactions. Priority needs to be given to personnel trainings via workshops and seminars. This is because the fourth industrial revolution leverages on

technology and digitization. There is a need for a robust and enduring Government policy in the retail industry. Such policies should be designed with retailers in mind and those that encourage E-commerce adoption. Protection laws and legislations should be strengthened and brought to bear on business transactions over the internet. There is a need for the Nigerian Government to be trusted by its citizens when it comes to the execution of laws. Consistency in policy formation and execution is very imperative.

From the analysis of the data especially, and the testing of hypothesis it was realized that:

However, the research study also made the following specific findings;
- E-marketing has no significant effect on retail business in Awka South L.G.A

- E-trade positively influenced retail business in Awka South L.G.A in Anambra State

5.2 Recommendations

a. Government and private organisations should systematically expand the necessary infrastructure by promoting the development of necessary technologies, expanding high speed information network and recruiting IT skilled personnel as this will promote the growth of e-commerce in the country.

b. Applicable regulations including those for electronic approval processes, consumer protection, e-commerce legal framework should be stabilized and standardised in order to attract and increase the confidence of e-commerce users.

c. The government of Nigeria and private organisations should invest in training, adequate publicity and other enlightenment programs that are very vital to attitudinal changes of consumers to e-commerce transaction with emphasis on e-shopping, e-banking and e-business.

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