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**Strategic Assessment of Unlimited Online Platform for Business Entrepreneurs in Nigeria  
in the Phase of Covid-19 Pandemic**

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**ABSTRACT**

*The study sought to assess unlimited online platform for business entrepreneurs in Nigeria in the phase of Covid-19 pandemic. The research design used for this study was an Ex-post facto. The population of the study consisted of all business entrepreneurs in Nigeria. In order to select sample, 50 respondents were obtained through a stratified systematic sampling technique. The instrument used for data collection was an interview schedule titled "ONLINE PLATFORM FOR BUSINESS ENTREPRENEURS IN THE PHASE OF COVID-19 PANDEMIC QUESTIONNAIRE" (OPBEPCPQ). The reason for using the interview schedule was because of restricted movement in the state and the respondents were called and interviewed over the phone. The contacts of the respondents were made available by the various trade unions of small scale and medium enterprises. The instrument developed was made to pass through face and content validation by experts. Instrument reliability was tested using Cronbach reliability test at 0.94 coefficient. The data obtained was analyzed using the descriptive statistics and simple regression for hypothesis. The result tested for significance at 0.05 alpha level. The study concluded that there is significant joint influence of online communication platform, marketing platform, e-commerce platform, online recruitment platform, and online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria. One of the recommendations was that business entrepreneurs must strive to move with the trend by adopting the use of online communication, e-commerce, online recruitment and online funding platforms in order to remain in business.*

**KEYWORDS: Online Platform, Business Entrepreneurs, and Covid-19 Pandemic**

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**Introduction**

It is quite obvious that the crisis of COVID-19 has already transformed into business and labour market shock, impacting negatively on small, medium and large scale businesses. All businesses, regardless of size, are facing serious challenges, are forced to stay indoors amidst the pandemic and business firms closed down. Following travel bans, border closures and quarantine measures, many workers cannot move to their places of work or carry out their jobs, which have

knock-on effects on incomes, particularly for informal and casually employed workers. Entrepreneurs are unable to carry out their daily business routines and consumers are unable or reluctant to purchase goods and services. Given the current environment of uncertainty and fear, enterprises are likely to delay investments, purchases of goods and the hiring of workers (Del Rio, 2020).

Arnold and Romei (2020) averred that in a bid to contain the spread of the coronavirus disease, only businesses proffering essential services have been exempted from the lockdown directive; hence, the nation's economy is adversely affected. The impact of COVID-19 on startups or small businesses can be more brutal as they have scarce cash reserves and a smaller margin for managing sudden slumps. The ripple effect of the pandemic will have a key impact on Nigeria's economy, as all business sectors get affected resulting in low revenue generation, due to an eventual halt/slump on the sale of products and/or services. Being innovative is a precondition of being resilient, as innovative businesses tend to constantly and continuously anticipate and adjust to a broad range of crises. (Hamel and Valikangas, 2003; Linnenluecke, 2017). Agribusinesses are not exempted from these effects, according to Akinwale (2020), the more these restrictions persist, the more the risk of shortage for agribusiness is likely to materialize at any level of the food, feed and livestock chain, thus challenging the Nigerian population access to regular supplies of food.

### **Statement of the problem**

On daily basis, new cases of Coronavirus (COVID-19) emerge around the world. People are being affected by the rate at which the virus spreads, they are being quarantined in hospitals and other municipalities, and the movement of labour and vital supplies has been significantly. Currently, COVID-19 has been considered a pandemic as a result of its speed and scale of transmission. Disruptions to production have now spread to supply chains across the world. Apparently sustaining business operations will be particularly difficult for Small and Medium Enterprises (SMEs) including the largescale business unless entrepreneurs adopt various unlimited online platforms. With these in mind, the study therefore sought to explore unlimited online platform for business entrepreneurs in Nigeria in the phase of Covid-19 pandemic.

### **Objectives of the Study**

To carry out this study five objectives were formulated. There are:

1. To determine the extent to which online communication platform mitigates Covid-19 effect on business entrepreneurs in Nigeria.
2. To find out the extent to which online marketing platform mitigates Covid-19 effect on business entrepreneurs in Nigeria.
3. To examine the extent to which e-commerce platform mitigates Covid-19 effect on business entrepreneurs in Nigeria.
4. To find out the extent to which online recruitment platform mitigates Covid-19 effect on business entrepreneurs in Nigeria

5. To find out the extent to which online funding platform mitigates Covid-19 effect on business entrepreneurs in Nigeria.

### Research Questions

1. What is the extent to which online communication platform mitigates Covid-19 effect on business entrepreneurs in Nigeria?
2. What is the extent to which online marketing platform mitigates Covid-19 effect on business entrepreneurs in Nigeria?
3. What is the extent to which e-commerce platform mitigates Covid-19 effect on business entrepreneurs in Nigeria?
4. What is the extent to which online recruitment platform mitigates Covid-19 effect on business entrepreneurs in Nigeria?
5. What is the extent to which online funding platform mitigates Covid-19 effect on business entrepreneurs in Nigeria?

### Hypothesis

**H<sub>01</sub>:** Online communication platform, marketing platform, e-commerce platform, online recruitment platform, and online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria.

### Concept of COVID-19

COVID-19 is the infectious disease caused by the most recently discovered Coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019 (WHO, 2020). COVID-19 is now a pandemic affecting many countries globally. It is an RNA virus, with a typical crown-like appearance under an electron microscope due to the presence of glycoprotein spikes on its envelope. The virus might pass through the mucous membranes, especially nasal and larynx mucosa, then enters the lungs through the respiratory tract. Then the virus would attack the targeting organs, such as the lungs, heart, renal system and gastrointestinal tract. The virus begins a second attack, causing the patient's condition to aggravate around 7 to 14 days after onset (Letko, Marzi, & Munster, 2020). Children and adolescents are just as likely to become infected as any other age group and can spread the disease. Children and young adults are less likely to get severe disease, but severe cases can still happen in these age groups. The most common symptoms of COVID-19 are fever, dry cough, and tiredness. Other symptoms that are less common and may affect some patients include aches, nasal congestion, headache, conjunctivitis, sore throat, diarrhea, loss of taste or smell or a rash on skin or discoloration of fingers or toes. These symptoms are usually mild and begin gradually. Some people become infected but only have very mild symptoms (Li, 2020).

According to Fehr, Channappanavar & Perlman (2019), people can catch COVID-19 from others who have the virus. The disease spreads primarily from person to person through small droplets from the nose or mouth, which are expelled when a person with COVID-19 coughs, sneezes, or speaks. These droplets are relatively heavy, do not travel far and quickly sink to the ground.

People can catch COVID-19 if they breathe in these droplets from a person infected with the virus and it is important to stay at least 1m away from others. These droplets can land on objects and surfaces around the person such as tables, doorknobs and handrails. People can become infected by touching these objects or surfaces, then touching their eyes, nose or mouth. It is important to wash your hands regularly with soap and water or clean with alcohol-based hand rub (Fehr, et.al.2017).

### **Impacts of COVID-19 on Businesses**

The rapid outbreak of the COVID-19 pandemic presents an alarming health crisis that the world is grappling with. In addition to the human impact, there is also significant economic, business and commercial impact being felt globally. As viruses know no borders, the impacts will continue to spread. In fact, 94 percent of the Fortune 1000 across the globe, and businesses in Nigeria have been impacted and are already seeing COVID-19 disruptions (Chidozie & Abioye, 2020). The spread of the novel Coronavirus, COVID-19, is causing severe disruption to society, businesses in Nigeria and globally. As the country strives to cope with the uncertainties of this crisis and businesses continue to implement their pandemic response strategies, it is important that organizations overcome them with the adoption of various online platforms. The short-term impact is likely different from the long-term impact. Consumers may simply postpone the purchase of a new car or washing machine, but they may not want to buy the same types of services in the future. Sustaining business operations will be particularly difficult for Small and Medium Enterprises (SMEs) (Priya, 2020).

A pause in entrepreneur's business has subsequently affected the states' work sector in the following ways (Priya, 2020):

- (a) The quantity of jobs (both unemployment and underemployment); the shock to labor demand is likely to translate into significant downward adjustments to wages and working hours, following the mass withdrawal of individuals into their homes. Since the only business firms instructed by the government to operate are the supermarkets and pharmaceutical shops, informal employment tends to increase. However, the current limitations on the movement of people and goods may restrict this type of coping mechanism.
- (b) The quality of work (e.g. wages and access to social protection); workers remuneration will reduce in the operating businesses due to lack of customers to patronize them.
- (c) Effects on specific groups who are more vulnerable to adverse labor market outcomes. Migrant workers are particularly vulnerable to the impact of the lockdown, which will constrain both their ability to access their places of work in destination countries and return to their families.

Corti and Nathab (2020), in their study on impact of COVID-19 on micro, small, and medium businesses in Uganda, asserted that amidst the COVID 19 pandemic, micro and small businesses experienced a larger decline in businesses activity compared to medium and large firms—an unsurprising finding since most of the country's micro and small businesses halted operations due to their inability to implement preventative health measures such as provision of on-site lodging for employees, and sanitizers and handwashing equipment for customers. These

preventive measures have resulted in an increase in operating expenses for businesses that continued to stay open. Consequently, a majority of micro and small businesses, particularly in the service sector, predict they will have to close within one to three months if the pandemic persists and current restrictions are maintained. Corti and Nathab (2020) also revealed that unemployment will likely worsen if the risks associated with COVID-19 persist and containment measures are sustained or escalated. Given that most services involve face-to-face interactions that contravene the social distancing requirement, this finding is not surprising.

### **Online Platforms for Business Entrepreneurs in the Phase of COVID-19 Pandemic**

In the phase of the worldwide COVID-19 pandemic, especially in this 3rd wave, Entrepreneurs have to face a new reality: that it is not only a huge sanitary and health crisis affecting million or even billion people in all over the world.

Resilience is an essential concept in entrepreneurial crisis management (Doern, Williams & Vorley, 2019); it does not only describe an organization's ability to continue functioning throughout a disruptive event but the conceptual aspect of the term also considers which resources were accumulated prior to a crisis and then deployed throughout it and during the aftermath (Williams, Gruber, Sutcliffe, Shepherd, & Zhao2017). Crisis management is employed to foster resilience and it is of utmost importance during the COVID-19 crisis. It is employed to minimize the impacts of a crisis (Spillan and Hough, 2003) and, if done well, can quickly restore functionality to organizations suffering from the effects of disrupted or weakened systems (Williams 2017). As an entrepreneur or business owner, what does this mean for your business? How do you keep your business afloat at these times? There is no denying that many businesses and companies will struggle and perhaps suffer a profound blow here. However, well-grounded businesses that are leveraging digital presence to offer their services and deliver have a huge advantage, through the online platforms such as: online Lomm plat, online marketing, e-commerce and online funding.

### **Online Communication Platform**

According to Brian (2020), entrepreneurs are the backbone of any society for job creation and economic contribution. They are the pathfinders during the journey to economic recovery. Those among them who can pivot their venture and team to adopt digital technologies and enable their customers, partners and the local community will have the best opportunity to survive and thrive in the long term. It is vital that business entrepreneurs communicate transparently with their customers, we are all in this together, so the ideal way is to stay transparent with your consumers about what your business is going through and with latest innovations. Customers can empathize with companies facing a crisis, as long as the communication is transparent. Communicate with customers to understand their perception of the product/solution you offered.

According to Soccolich (2020), below are some online communication tools to help business entrepreneurs through the coronavirus pandemic: Zoom, Facebook, Instagram, Whatsapp for Business, Twitter, Medium, LinkedIn, RingCentral, LogMeIn, Intermedia, 8x8, Bloomz, Ribbon Communications, Dashly, Numa, Whispli, Facebook, to mention a few. These platforms should be taken very seriously because of the large number of users.

### **Online Marketing Platform**

Stockdale and Standing (2004), averred that marketing business platform tasks from product/service development to the start of the marketing campaign. Reaching a wider audience seems to be a key benefit of using online marketing platforms. According to our interviewees, niche products might not exist without the ability to market through online platforms. More targeting of advertising spends increases sales one interviewee reported a doubling of the conversion rate for targeted adverts. Businesses were also able to measure the effectiveness of their marketing (Oxera, 2015). Online platforms reduce the cost of marketing and expand the size of the market. It also provides statistics on the effectiveness of marketing efforts, allowing for more successful targeting of customers. According to Karakaya and Barnes (2012), feedback from social media can itself have an impact on sales. Using anecdotal evidence from our interviews and empirical estimates from literature suggest that a new article could increase sales in the long term by 0.5%. Online marketing allow business to conduct activity across traditional geographic borders, to varying degrees. Secondly, online marketing reduces costs, particularly those incurred in targeting search efforts (i.e. for potential customers).

According to Soccolich (2020), below are some online marketing tools to help business entrepreneurs through the coronavirus pandemic: Examples: Whatsapp for Business, adwords, Facebook, Pinterest, Twitter, XANT (formerly InsideSales.com), Hootsuite, Salesforce, etc.

### **E-Commerce Platform**

According to Oxera (2015), this business platform tasks from making products and services available to customers to the after-sales follow-up. The key benefit of e-commerce platforms such as online marketplaces and apps stores is enabling businesses to reach a wider market. According to the interviewees, this ranged from a small increase in sales to being essential to the business. McKinsey (2015) posits that online platforms also provide a low-cost channel for gathering customer feedback. This benefit was cited by a number of interviewees, some of whom were able to use this for product development or marketing. The impact on operating costs is varied depending on the alternatives. Some users of e-commerce platforms would prefer to sell directly to avoid the fees charged by the platform. However, e-commerce platforms are much cheaper than bricks-and-mortar stores. Online marketplaces give room for buying, selling or sharing products and services (Oxera 2015). Examples of Ecommerce platform include; eBay, iTunes, Google Play, Not on the High Street, Sagepay, Opineo, Online app stores including the Apple App Store, and the Amazon app store, Allegro, DaWanda, and Etsy. Notably, a variant of transactions platforms such as Uber, Airbnb, and Zipcar, start to gain popularity in recent years. These platforms, also known as on-demand (work/staffing) platforms, enable the exchange of goods and services between individuals. Platforms serve important roles in bringing people and/or businesses together. They help facilitate social and commercial exchanges of goods, services and information which would not otherwise happen.

### **Online Recruitment Platform**

According to Verhoeven and Williams (2008), this online platform tasks from the identification of a staff requirement, up to the offer and acceptance of new staff. Professional networks such as LinkedIn are now standard tools in the recruitment profession. These platforms increase the pool of candidates available, bringing in candidates from a wider area and those not actively looking for a job. The cost of advertising is much lower on online platforms and more flexible than printed media (Oxera, 2015). Almost all consumers think there are benefits from different types

of online platform; a view that is consistent across countries. The most widely cited benefits relate to improved convenience, greater choice and increased transparency. According to Verhoeven and Williams (2008), some types of online platform have more specific benefits. The survey also highlights that consumers have some concerns about online platforms, although those concerns do not prevent them from using the platforms. These results highlight that online platforms of different types are popular with consumers, who often use them multiple times a day. Example, LinkedIn, Xing, Skype, Workable (Jobvite, 2014; Soccolich, 2020).

### **Online Funding Platform**

According to Oxera (2015), this platform tasks from idea generation to project inception. With respect to funding, online platforms can support new and different types of businesses—online platforms allow some projects to access a market of investors who are motivated by a variety of returns funding. Closely related to the reduced impact of geographic barriers, online platforms make unique businesses more viable by expanding the potential customer base. According to Agrawal, Catalini, and Goldfarb (2011), Crowdfunding platforms broaden the funding market, and allow different types of investor to finance projects. Crowdfunding can enable projects where returns on investment are less certain, such as projects of primarily artistic or cultural benefit, to obtain funding. As a result, projects that may not have been candidates for traditional financing may become viable through platforms. They suggest that crowdfunding platforms not only expand the types of investor available, but also the amount of potential funding for projects. Example, Crypto currency, Crowdcube, Startnext, etc.

### **Methodology**

The research design used for this study was an Ex-post facto. The population of the study consisted of all business entrepreneurs in Nigeria. In order to select sample, 50 respondents were obtained through a stratified systematic sampling technique. The instrument used for data collection was an interview schedule titled “Online Platform for Business Entrepreneurs in the Phase of Covid-19 Pandemic Questionnaire” (OPBEPQP). The reason for using the interview schedule was because of restricted movement in the state and the respondents were called and interviewed over the phone. The contacts of the respondents were made available by the various trade unions of small scale and medium enterprises. The instrument developed was made to pass through face and content validation by experts. Instrument reliability was tested using Cronbach reliability test at 0.94 coefficient. The data obtained was analyzed using the descriptive statistics and simple regression for hypothesis. The result tested for significance at 0.05 alpha level.

### **Results and Discussion**

#### **Hypothesis 1**

The null hypothesis states that there is significant joint influence of online communication platform, marketing platform, e-commerce platform, online recruitment platform, and online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria. In order to test the hypothesis multiple regression was used to analyse the data, (see table 1).

**TABLE 1: Multiple regression of the joint influence of online communication platform, marketing platform, e-commerce platform, online recruitment platform, and**

**online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria.**

Model	R	R Square	Adjusted R Square	Std. error of the Estimate	R Square Change
1	0.94a	0.88	0.86	0.39	0.88

**\*Significant at 0.05 level; df =48; N =50; critical r-value = 0.294**

The table shows that the calculated R-value 0.94 was greater than the critical R-value of 0.94 at 0.5 alpha level with 48 degree of freedom. The R-square value of 0.88 predicts 88% of relationship between online communication platform, marketing platform, e-commerce platform, online recruitment platform, and online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria. This rate of percentage is highly positive and therefore means that there is significant joint influence of online communication platform, marketing platform, e-commerce platform, online recruitment platform, and online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria. It was also deemed necessary to find out the extent of the variance of each class of independent variable as responded by each respondent (see table 2).

**TABLE 2: Analysis of variance of the difference in the influence of online communication platform, marketing platform, e-commerce platform, online recruitment platform, and online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria.**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	47.729	5	9.546	62.032	.000b
Residual	6.771	44	0.154		
Total	54.5000	49			

- a. Predictors: (Constant), online communication platform, marketing platform, e-commerce platform, online recruitment platform, and online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria
- b. Dependent Variable: teaching staff effectiveness

The above table presents the calculated F-value as (62.032) and the critical f-value as (000). Being that the critical f-value (000a) is below the probability level of 0.05, the result therefore means that there is significant difference in the influence exerted by the independent variables (online communication platform, marketing platform, e-commerce platform, online recruitment platform, and online funding platform jointly mitigate Covid-19 effect on business entrepreneurs in Nigeria.) on the dependent variable which is business entrepreneurs in Nigeria. To test for the contribution of each of the independent variables, coefficient analysis was performed (see table 3).

**TABLE 3: Coefficient analysis of the influence of each of independent variable on the dependent variable.**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7.009	0.587		11.913	0.000



COMMU	-0.132	0.128	-0.217	-1.027	0.310
MRK	0.550	0.311	0.717	1.770	0.084
E_COMM	0.062	0.113	0.088	0.550	0.585
RECRUIT	0.430	0.216	0.509	1.984	0.054
FUNDING	-0.186	0.101	-0.234	-1.851	0.071

a. Dependent Variable: Business entrepreneurs in Nigeria

From the above table, it was observed that the most positive influencing factor was CONS (t: 11.913, B: 7.009), this was seconded by RECRUIT (t: 1.984, B: 0.430). The third in the list was FUNDING (t: -1.851, B: -0.186). MRK was the fourth in the list (t: 1.770, B: 0.550). COMMU was the fifth in the list (t: -1.027, B: -0.132) while E\_COMM was the fifth and of course the least influencing factor (t: 0.550, B: 0.062) as regards influence their influence on business entrepreneurs in Nigeria.

### Conclusions

The following conclusions were drawn based on the findings of the study:

There are several unlimited online platforms for business entrepreneurs in Nigeria in the phase of Covid-19 pandemic. The opportunities are online communication platform, e-commerce platform, online recruitment platform and online funding platform and they all have helped in mitigating Covid-19 effect on entrepreneurial businesses in Nigeria.

### Recommendations

Based on the conclusion of the study, the following recommendations made:

1. Business entrepreneurs must strive to move with the trend by adopting the use of online communication, e-commerce, online recruitment and online funding platforms in order to remain in business.
2. Reaching out to Peer networks and support organizations is critical. Young entrepreneurs should take stock and reach out for support, such as FATE Foundation's guide for small businesses in Nigeria.

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