



## **Chapter X**

# **The Role of Education in E-Commerce Adoption: Does the CEO's Level of Education Affect E-Commerce Adoption?**

In the previous chapter, we examined the role of gender in e-commerce adoption and found a number of divergent views between male and female CEOs in SMEs located in Sweden and Australia. In this chapter, we will discuss the impact of the CEOs education level on e-commerce use and adoption. Previously (in Chapter III), we determined that there were no associations between the level of the CEO's education and whether an SME had adopted e-commerce or not. However, we will now take a closer look at the relationship between educational qualification and specific aspects of e-commerce such as the criteria, barriers, benefits, and disadvantages.

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## **Background**

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Numerous studies (Beaver, 2002; Curran, Stanworth, & Watkins, 1986; Fiol, 2001; Foster & Lin, 2003; Harada, 2002; Hodgetts & Kuratko, 1992; Nandram, 2002) have attempted to define the characteristics of a successful small business entrepreneur, while others (Mazzarol, Volery, Doss, & Thein, 1999; O'Donnell, Gilmore, Cummins, & Carson, 2001; Tetteh &

Burn, 2001; Venkatash & Morris, 2000) have begun to examine the skills necessary to adopt and use e-commerce in the SME sector. As would be expected, these studies have shown that the knowledge and skill of the SME owner/manager contributes to the success of the organisation in general, and also have strong positive links to success with the adoption and use of IT in the organisation, which implies the use of e-commerce.

Studies by MacGregor, Bunker, and Waugh (1998), Tetteh et al. (2001), Tabor (2005), and O'Donnell et al. (2001) found that not only did computer skills reduce apprehension regarding IT or e-commerce adoption and use in SMEs, but they often altered the perception of adoption criteria, barriers, benefits, and disadvantages stemming from e-commerce adoption. In particular, these studies showed that there was a greater appreciation by those that had some computer background and skill, for the need to examine organisational issues prior to e-commerce adoption and use. They further showed that organisational benefits were considered to be more important by those that had a background in computing than those whose skills were low or non-existent. Indeed, those whose background and skills in computer use were low based most of their judgement of benefits and disadvantages in terms of finance, while those that indicated that they had some background (through qualifications) in using computing technology, used a variety of measures when considering benefits and disadvantages incurred with adopting e-commerce.

With more and more businesses adopting and using e-commerce, educationalists were quick to develop a raft of training programs both for owner/managers within various industry sectors and for students who would ultimately fill some of those roles in the future (see Fusilier & Durlabhji, 2003; Mitra & Matlay, 2004). However, there is a growing realisation that skills beyond simple IT are required both for general management as well as successful use of e-commerce (Tabor, 2005). Therefore, it is important to take a more holistic look at the overall educational background and qualifications of the CEO, rather than simply limiting it to IT skills.

## Research Questions

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Our aim in this chapter is to explore the issues related to the CEO's level of education and e-commerce in several ways. Since we have already examined the associations between education and other business characteristics in Chapter III, these results will not be replicated here. Instead, the reader is referred to the earlier chapter. In this chapter, we will focus on determining whether the rating assigned to e-commerce adoption criteria, e-commerce barriers, e-commerce benefits, and disadvantages differs between CEOs with different levels of education. Our second aim is to determine whether the groupings and priorities of criteria for adoption, barriers to adoption, e-commerce benefits, and disadvantages differ between these CEOs. Subsequently, the chapter is organised based on the following two questions:

1. Are there any differences between qualified CEOs and those without any formal education in relation to e-commerce adoption criteria, barriers, benefits, and disadvantages?

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