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Post-COVID Business Transformation: Organizational Constraints and Managerial Implications for SMEs in Cameroon

Zhanna S. Belyaeva and Petiho Numbu Levis

12.1 Introduction

The COVID-19 Pandemic has probably been one of the most significant global health disasters the globe has experienced since the eighteenth century (1889–1860). Its contagion seems stronger than those of the worldwide subprime crisis (2007–2009). COVID-19 did not take long to spread out of China, to the world. Its effect is felt in the health sector and across other vital industries, most notably the economic and social sectors. As businesses remain shut down and lockdowns become compulsory for contamination reduction purposes (Karen, 2021), there is a possibility that we are heading towards the most significant recession in history as the race to finding a vaccine is still far-fetched. The nuances of this Pandemic are extensive and could be more devastating as time goes on. Its effect could be

Z. S. Belyaeva (✉) • P. N. Levis
Ural Federal University, Yekaterinburg, Russia

less felt by large firms with an efficient crisis management strategy. Large businesses have the power to stay alive for almost a year before beginning to feel the real-time effects of the current pandemic.

In contrast, SMEs are not expected to hang in for that long as there already exist tight issues threatening their existence before the outbreak (Akinboade, 2015). The COVID-19 pandemic seems more like the last kick towards fastening the closing down of SMEs, and unless quick measures are put in place, many small businesses will not exist post-pandemic. Empty streets have become the new normal during the COVID-19 pandemic. Millions of people are being laid off, and shops shut down, public gatherings banned, travel restrictions and physical distancing imposed as a third of the world practices some part of a lockdown to slow down the spread of the virus (Nicola, 2020).

Nowadays, SMEs in Cameroon are considered firms with less than 50 employees and record annual sales below 50 million francs (Oludele, 2015; Talom, 2020; Akinboade, 2015). They account for a striking 95% of the economy (Juliette, 2019). With the coming in of the Enterprise Creation Formality Centers (ECFC) that eases business establishment, the number of companies created in Cameroon has been rising with over 80% being SMEs. The national institute for statistics revealed that in 2019, there were 209,482 companies in the country opposed to 2009's total of 93,969 companies. On September 3, 2020, the Ministry of Small and Medium-sized Enterprises, Social Economic and Handicrafts confirmed that 14,229 SMEs were created in 2019. Compared to the 13,423 SMEs created in 2018, the 2019 figure represents an increase of 800 SMEs (Business in Cameroon, n.d.).

In Cameroon, the tourism and airline industry, import-export companies, retailers, restaurants and many considered non-essential services have been hit, some more than others. Many have changed their business models to suit the present scenario with almost every business increasing or slowly tilting towards technological tools (online meeting, sales and purchases, delivery, lectures and communications) as person-to-person activities increasingly become risky (Papadopoulos, 2020; Lau, 2020; Coombs, 2020; Schmidtke, 2020; Kamal, 2020). For businesses to advance sustainably and become resilient, it is vital to understand and address their weaknesses and develop their strength. The Legatum Index

helps bring out the prosperity picture of each evaluated country, ranging from economic, institutional and social dimensions. Cameroon lacks mostly in safety and security, health, Governance and market access and infrastructure. The SDG ranking provides a visual representation of countries' performance. Thus helping nations visualize their priorities for action. Cameroon's most significant sustainability challenges are lack of sustainable cities and partnerships to achieve the nation's goals. Cameroonian based businesses and governments can use the index and ranking to set their growth goals and estimate their development attainment level especially as the Pandemic has affected the nations operations, finance, transportation and digital path.

Before COVID-19, Cameroon recorded its all-time high Legatum prosperity rank of 147 out of 167 countries. Thus, an indication that the nation is better prepared now more than ever before to match the virus's impacts on all sectors. According to (Legatum Institute, 2020), though Sub-Saharan Africa is the weakest performing of all seven major regions, it is the third most improved region since 2010. Its top prosperity is in personal freedom and natural environment in which it holds the fifth position. The Economic and Monetary Community of Central Africa (CEMAC) member countries are not doing any better as Cameroon a leading nation in the region ranks 151, far behind Gabon and Equatorial Guinea which stand at 122 and 131, respectively. Directly behind Cameroon on the ranks is Congo which ranks better than Chad with 12 places and lastly, the Central African Republic, which is last in the region ranks 166 beating only Sudan.

On the other hand, SDG index (2020) puts Cameroon at 133 despite having 12 existing significant challenges, 3 challenges moderately improving but insufficient and 2 achieved goals in climate change and responsible consumption and production. Compared to the Legatum index, Cameroon is not the only CEMAC nation to improve in rating in the SDG report. Joining Cameroon is Congo and Gabon which rank 135 against 152 and 111 against 122 with Equatorial Guinea not ranged, Chad and the Central African Republic maintain their position. Although the grades improved, the problems never changed as a lot is yet to be done by the continent and the CEMAC region, in particular, to stand out of the red line.

Research Dilemma

The Global lockdown has forced lots of companies to transform their business models and reshape their organizational scope. Simultaneously, several researchers have studied the effects of COVID-19 on national and world economies and to an extent, global corporation (Naveen, 2020; Hoekman, 2020; Dawar, 2020; Buchel, 2020; Gruszczynski, 2020). This piece will focus on examining the post-COVID transformations of SMEs in Cameroon. It evaluates and analyzes the challenges, technological changes and the role of a specific sector. It envisages seeking whether the mentioned aspect of COVID could cause changes in SMEs' business model. Better still strive to know if this mini enterprises' business model noted some changes and whether these changes could be driven by the challenges, the presence or absence of technology (like the role of social media, internet and computer expertise) and sector of operation.

This piece has five parts. The first part outlines concerns of COVID-19 and some history of health care pandemic, and its consequences in the applied research. The next part explores the literature on pandemic's effects on businesses and economies. This begins with discussing some significant business challenges, especially SMEs in such a crisis period, and extend to the empirical literature. The third section unveils the methodology of the study. At the same time, the fourth part analyzes the primary findings present in the questionnaires' results, and the last area will be the conclusion and recommendations for small businesses.

12.2 Literature Review

COVID-19 Pandemic and its Challenges to businesses

The deadly Coronavirus first broke out in Wuhan, China (Lucy, 2020b; Zhu, 2020). The World Health Organization declared COVID-19 a global health emergency on January 30, 2020 (Gallegos, 2020). On March 11, 2020, the WHO reported the virus a global pandemic urging all nations to unify their strength in fighting against this deadly virus

(Prabhakar, 2020). COVID-19 is an infectious disease which spreads rapidly through droplets of saliva and nasal discharge. Common symptoms include fever, tiredness, dry cough, aches and pains, conjunctivitis, diarrhea, headache, loss of taste or smell and sore throat. To protect infection, individuals should wash their hands with soap or an alcohol-based rub often, avoid touching our face and practice coughing into a flexed elbow. To prevent getting others infected, maintain a meter distance always, stay home if you feel sick. Until date, Cameroon recorded 26,848 infected cases of COVID-19 with 448 deaths (WHO, 2020).

A decade before the current pandemic, global prosperity had continuously increased. This was partly driven by rising interconnectedness between economies and people's life experience, which improved due to better living conditions and a rise in technological and educational standards, across all nations. Economic openness is owed to better communication, comfortable transport, modernized infrastructure, better property rights, substantial investor rights and finance being accessible. This year's improvement in global growth has not followed the track of previous years as Africa, Asia-Pacific and Western Europe stalled, and North America slightly deteriorated due to the COVID-19 pandemic. The challenges faced by SMEs in Cameroon during the outbreak are divided into four (transportation, operational, digital and financial) and are explained below.

TRANSPORT ISSUES: As of March 18, 2020, all passenger flights from abroad into Cameroon were suspended, except for vessels transporting consumer products and goods considered essential. Cameroon's air, land, and sea borders were shut. Visas into Cameroon were suspended, inter-urban and urban travel were limited to cases of extreme necessity, bus drivers, taxis and motorbikes were urged to drop the number of passengers they carried significantly in a bid to respect the WHO measures to curb the spread of the virus (PM's Office, 2020). With movements restricted, businesses shutting, the chain of transportation was undeniably disrupted. A breakdown in supply chain challenges companies and extensively consumers. Supply chain managers now have a much more demanding task of stabilizing their supply network (Gerdeman, 2020). With more time needed to pass road checks and other health measures

implemented, the supply chain is disrupted and inevitably leads to a production delay. In a time of fear and uncertainty, shortages spring the economy rapidly into a depression.

Getting access to raw materials has become difficult as many channels have been weakened or cut off completely. Negative impacts on both product and service business (Rapaccini, 2020), include operations and supply network disturbances. Apple had announced a fall in their devices' supply as essential components in creating its products were delayed from China (BBC news, 2020). In Cameroon, the government-imposed lockdown has limited the transportation of goods within the territory, and manufacturing companies feel the pain most. CHOCOCAM, a large chocolate producer, has not received cocoa from farmers while it's beginning to exhaust its reserves. The supply chain disruptions force the raw materials scarcity or come in late. The market access deficiency resulting from the stay-at-home orders makes the logistics even harder as exports are almost impossible. Domestic consumption is vital, especially for less developed countries like Cameroon.

OPERATIONAL ISSUES: All training milieus public and private of the various education levels, from nursery school to higher education in Cameroon, were closed. Additionally, college and university competitions like the FENASSCO (Federation of National Secondary School Competitions) and University games were postponed for four months. Though left open during the day, restaurants, bars and entertainment spots were being shutdown progressively after 18:00 while a regulation system was set to limit the number of consumers entering shopping centers and markets at a time. Staff management was initially an easy process as individuals were supposed to report at work and sign themselves in and stay at work. Checking active staff presences needed just an office or field step down to confirm the active presence or not. With the advent of the coronavirus, individuals who aren't laid off are forced to work from home, which is very difficult in staff control. Many persons ended up signing in and stepping into other things.

Working from home is a common phenomenon in many organizations during the pandemic (Mustajab, 2020). The outbreak is a signal for all organizations to examine their existing strategies and operational rules for employee protection from infections while at work amidst a

pandemic of this nature (Levin-Scherz, 2020). Thus, in-person meetings will be unnecessary and remote work strategic (Gerdeman, 2020). Fluctuations in work and social conditions have led to a complex environment for human resource management as they fight to maintain limited staff and stay efficient. Furthermore Al-Mansour (2020) identified other approaches used by various organizations concerning human resource management during the crises, including the suspension of work contracts, staff downsizing, salary reduction, and layoffs. Operational change has left many doubting if things will return to what it was before the outbreak.

DIGITAL ISSUES: As physical gatherings become risky and even forbidden in almost half of the world's nations, Cameroon prohibits meetings of more than 50 persons throughout its territory. Thus, a more significant part of services which were once physical have resorted to going digital to stay alive amidst the current pandemic. Schools have turned to E-learning, fitness clubs have initiated online fitness classes, and food and grocery delivery services have become remote. We now have access to a significant number of services remotely which weren't there before. Businesses that cannot transform their way of functioning and are not considered essential enterprises are forced to close down. The COVID-19 pandemic has so far led to a rise in social media usage, web-based technology and consequently the internet, which makes numerous communication technology options available to manage newly established remote workers as emails aren't entirely satisfactory (Donthu, 2020; Bacq, 2020; Larson, 2020; Sheth, 2020).

With firms increasingly adopting new operations requiring new designs and varying digital touches, several businesses such as tourism, events hosting, hair salons, spas, flight companies and the movie theatres cannot move to a digital platform and continue functioning. Slammed are those who need some kind of physical touch and because of this can't fit into the digital track. The increasing demand for technology has led to the creation of several broken programs which have been deficient to small businesses.

FINANCIAL ISSUES: Maintaining constant cashflow at a time like this is a very daunting task. The COVID-19 pandemic has hit the financial sector like no other. Business shutdown has become rampant. Those

who struggle to stay open have little or no income to resist the pandemic's effects, especially as sales are mostly dropping, rents not declining and bills piling up. The airline sector has seen more than three-fourths of their operations snatched, and though some functions are being carried out, the financial resources to keep going is gradually fading away.

Despite the vital role of SMEs in economic growth (Josée, 2015), they are still exposed to significant vulnerabilities. They are almost totally dependent on debt, most especially loans from financial institutions. In a usual situation, financial shortages can be solved by simple loaning but with the current pandemic and SME's inability to raise finance from other sources at short notice can convert what used to be a simple liquidity issue into a problem of solvency. Should a wave of SME failures occur in Cameroon, all efforts will go down the drain as temporarily laid off or furloughed workers will instead become officially unemployed. Financial institutions that acted as loaning instruments will experience large losses in their loan book, leading to an inevitable financial crisis. Government and public contributions to address these SMEs' liquidity shortages is vital in ensuring an apparent recovery of the economy.

An external crisis which threatens economic affairs as the coronavirus outbreak when met with financial resource shortages will only exacerbate the economic loss (Eggers, 2020). Most countries first provide aid by reducing the burden of cash flow limitations (Kuckertz, 2020), while securing jobs and sustaining the economy via financial assistance to businesses. Conclusively, businesses that cannot transform their operations and become remotely accessible, and in-turn fall under the category of businesses that are not resilient financially and have limited access to cash and credit will permanently shut down first. How government and business will adapt to this change, will determine how rapidly Cameroon will recover from this shock.

Empirical Literature

Scholars have continuously researched on the current pandemic's effects on business and implications. Tang (2021) empirically analyzed whether or not the coronavirus disease outbreak caused supply chain disruptions

in Taiwanese firms located in China. The findings show an existing link between the COVID-19 attack and the logistics and supply chain disruption and a negative cumulative abnormal return within these firms, especially those selling in international markets. Kaplanski (2010) finds that bad mood and anxiety can push people scared of loss and uncertainty of investment return to avoid investing any longer; thus, negatively impacting returns on assets. Ritter (2020) supports the idea of the COVID-19 pandemic being able to boost business model innovations. According to Zenker (2020), innovative capabilities play a crucial role in crisis recovery. Using Euro control data and the European network manager Lucy (2020a) identifies the responses individual airline operators took to contract and consolidate their operations. The results indicate that the business model change was at the level of reconfiguring their networks and capacity, rationalizing the fleet, reducing staff numbers and flight operations. He (2020) observed that many businesses have resisted unethical business practices during the COVID-19 pandemic and have proactively engaged themselves in various corporate social responsibility activities. For instance, Coca-Cola, Chevron and Ford have modified their business models by manufacturing different types of personal protection equipment (facemasks, sanitizers, hand soaps, sensitization t-shirts and more) in the global effort for the fight against COVID-19.

Herstatt (2020) with a normative-conceptual perspective examines how far frugality, and among other things, frugal innovations, can play a role in better surviving post-pandemic effects and what implications exist for stakeholders. This piece concludes that it is necessary for entrepreneurs and frugal innovators to develop a multidimensional understanding of affordability geared towards ensuring financial, societal, infrastructural and ecological affordability of frugal technologies, business models, products and services.

The impact of working from home during the current pandemic in Indonesia was examined by Mustajab (2020). The study results indicate that the productivity levels drop due to poor digital infrastructure and emotional disturbances of employees' social lives due to social distancing. Carnevale (2020) identified difficulties in working from home, namely person-environment misfit, contemporary family structure segment vulnerabilities and work-family conflict. The work from home concept

cannot hold in all business areas, especially those highly dependent on offering in-person services to customers. In Cameroon's case, working from home will favor workers having better technology available at home and adequate internet supply.

Donthu (2020) concludes that employees are continuously losing their jobs even faster than it was during the great depression. Tarki (2020) follows in another vein by claiming that the COVID-19 crisis should not directly lead to layoffs because those who handle this crisis's economic consequences tactically will recover faster and become resilient. Organizations should recognize the conditions in which they would want to extend the benefits and protections they offer to their employees to increase income security (Susser, 2020).

Researchers like Hougaard (2020), Rapaccini (2020) and Sharma (2020) indicate that business organizations should be resilient to respond to the current pandemic. Companies can explore COVID-19 pandemic to create new business opportunities (Nenonen, 2020) and technologically advance. When the COVID-19 pandemic is over, concerns are whether these crises-implemented strategies will be sustainable (Crick, 2020). The mentioned puzzles are structured into specific research: How have pandemic challenges affected your business model? What is the effect of technology in the operation of SMEs during the pandemic? What is the role of sector consideration in the business model of SMEs? Going by these specific concerns, the following hypothesis is of particular interest: H0—the challenges of COVID-19 has no significant effect on the business model of SMEs; H1—technology has played no role in the operation of SMEs during the pandemic; H2—the sector of operation does not significantly contribute to a change in the business model in the pandemic.

12.3 Research Design and Methodology

The study is designed to outline peculiarities of SMEs development in post-COVID new normal in Cameroon. Though it may support future research (pure) regarding the post-crisis solution package, its urgent need was tailored to examine business constraints and raise possible solutions

to issues created by the global pandemic in this sector. It is challenging to avoid qualitative analysis through quantitative analysis since it required the narrative argumentative and local presence of a clause to support the study's predictive futures. Quantitative techniques were adopted to evaluate the status quo of SMEs amid the pandemic. Still, qualitative arguments were raised (using the quantitative analysis results) to project the post-COVID era. Primary statistical techniques were used to gather the required observation that piloted the investigation. The study variables were quantified via the use of a questionnaire.

Though the pandemic has affected all nations, its severity is not the same across countries, but its effect is globally felt (Melissa, 2021). Households, firms and governments have recorded some adverse pandemic effects (Gostin, 2020). This study focuses on examining the post-COVID business model of small and medium-sized enterprises. The unit of research is not different from the SMEs in Cameroon.

It should be noted that all sectors may have some of its institutions categorized as being in the study's target group. Restaurants, bakeries, schools (secondary and universities), mainly private micro-financial institutions and other small manufacturing firms are among the SMEs mentioned. Big corporation and multinational companies, especially those of the transport industry, may find it easy to survive the pandemic's shocking waves. It may be different for SMEs with limited capital and falling sales. This is the reason why this sector was chosen, especially as they support and survive many households in Cameroon and contribute immensely to the nation's GDP.

Sampling and Operationalization

The study was designed to work with 300 SMEs in Cameroon. This entails a sample size of 300 observations, but unfortunately, 268 responses were received and analyzed. The survey was distributed in hand to three-fourths of the respondents; meanwhile, Google forms and emails were used to gather the remaining one-fourth for the study. The study targeted the managers of each SME since they are the most informed stakeholders. The owner is most often the manager. Businesses from the most likely

to be affected industries (Nakat, 2020; Guido, 2020; Yaya, 2020; UNECA, 2020) were selected (tourism, restaurants, transportation, fresh food, manufacturing and entertainment); these were chosen to be able to capture the actual effect of the pandemic on small firms who are at the forefront. Sampling was stratified to ensure representativeness. At least 20 SMEs were sampled from each of the ten regions of Cameroon. Once the territory was grouped into the ten data collection areas, randomness was applied per region to achieve the required observation.

The study is crafted to follow a dependent-independent research model style. The dependent model was confirmed to be the change in the business model of SMEs. This change could probably originate from a logistic standpoint, channel, budgeting (cost and revenue) approach or operations (De Sousa, 2020). Yet to be tested but from experience, most of these enterprises alter their model in this dimension significantly as lockdowns and social distancing place a burden on them. If this holds, then the pandemic challenge drives the change in today's business model. These challenges may go beyond lockdown and social distance to drop in sales, profitability and others. These are indicators to obstructions in the operation of these institutions. The independent variables were considered the business model change (dependent variable) driven forces (challenges, technology and sector).

The Measurement Instrument, Analytical Techniques and Econometrics Model

The measurement instrument is split into three sections. The first section collects the participants' demographic information, the second raised questions on the dependent variable, while the last area focused on the independent variables. The questions were asked using the 5-point Likert scaling system with responses ranging from strongly disagree, disagree, neutral, agree, strongly agree.

Three main analytical techniques were adopted to study the problem under investigation. They were descriptive, correlation, multiple regression (ordinary least squares, OLS) and paired T-test. Descriptively, the study wished to know which challenges were so pressing and place a high burden on these SMEs' survival during the pandemic. It also attempted

to inform the operation line that was an easy path to business model change during COVID-19. The T-test was implored to check for any difference in sector performance, especially the restaurants, travel agencies and health sectors.

The econometric model is specified as follows:

$$BM_{Ci} = \beta_0i + \beta_1C_{Ci} + \beta_2 TE_{Ci} + \beta_3 SPD_{Ci} + e_i$$

BM_{CCi} = Business Model due to COVID at point i

C_{Ci} = Challenges brought forth by COVID at point i

ET_{Ci} = Technological Efforts due to COVID at point i

SPD_{Ci} = Sector Performance Difference due to COVID at point i

$\beta_0, \beta_1, \beta_2, \beta_3$ = Sensitivity Coefficients

A standard error value that is near-zero confirmed that limited errors were made in the overall research process. Care was taken to ensure the right participants were selected for the process. A pilot test was also initiated to ensure a vivid understanding of the research instrument by the participants. These initial steps were put in place to support consistency in the observations and the data point. The Pearson correlation coefficient was used to check for the accuracy of the measurement instrument and the research model. The study confirmed validity via the multicollinearity check.

12.4 Presentation and Analysis of Findings

Though scientific, descriptive statistics are far from explaining changes in SMEs' business model due to the pandemic. It shows to what extent these institutions have faced challenges and used technology to alter drawbacks and feel discrepancies in COVID-19 across sectors (Priya, 2020). Before the econometric findings, we carry out a validity check to establish the relationship between the study variables (Table 12.1).

The result acknowledges that though not significant, low technological firms face more challenges (negative relationship). Businesses which adapt to current social media explosion wildly tilted towards mobile technology will suffer less from the challenges posed by COVID-19. The observed positive significant relationship between sectoral differences and challenges is equally a concern of simple reasoning. During the pandemic, the most affected SME sectors faced the most severe difficulties,

Table 12.1 Correlation Analysis (multicollinearity)

	Challenges	Technology	Sector Differentials	Business Model
Challenges	1			
Technology	-.076	1		
Sector Differentials	.251**	-.123*	1	
Business Model	.102	.182**	.070	1

** . Correlation is significant at the 0.01 level (2-tailed). * . Correlation is significant at the 0.05 level (2-tailed).

Source: Author’s formulation

Table 12.2 Estimation (Regression Result)

Metric	Variable	T-value	Std Error	Beta	P-value	VIF	Comments
Changes In Business Model	Challenges	1.500	.055	.094	.135	1.070	Insignificant
	Technology	6.563	.032	.460	.000	1.018	Significant
	Sector differential	.926	.051	.059	.355	1.080	Insignificant

R Square = 15.3 Alpha = 3.55 Significant level = 5 %

Source: Author’s Computation

thus justifying the positive and significant coefficient (0.251) between sectors and challenges. Restaurants and travel agencies have suffered more than other industries which have instead woken up to a better opportunity. Furthermore, low adaptive technological sectors are incredibly touched as the need to adapt quickly is vital.

The findings confirm a positive correlation between challenges, technology, sector differentials and changes in the firms' business model. Though positive, only the relationship between technology and changes in the business model is significant. No multicollinearity among the variables was noted with all the correlation coefficients far off the threshold (0.8). The noted correlation analysis among the study variables cannot establish a cause-effect relationship; thus, causality is carried out via the multiple regression analysis (ordinary least squares) (Table 12.2).

$$BM_{Ci} = 3.55 + 0.094C_C + 0.460TE_C + 0.059SPD_C \dots \dots \dots \text{eq2}$$

The OLS results deny a significant role in the challenges of COVID-19 to changes in the business model of SMEs. Though positive, the estimation coefficient (beta 0.94, t 1.5) acknowledged an insignificant causal relationship between business model change and challenges. The alteration of operations, with regard to distribution channels, cost and revenue allocation, available operating system during the pandemic, is not envisaged by the participants to be caused by the ongoing drawbacks of COVID-19. The pandemic came a year ago and added to existing SME drawbacks like lack of incentives, liquidity issues (Jean, 2016), high taxes and already existing lockdowns resulting from civil disruptions. The protagonist of this finding accepts the null hypothesis, that is, COVID-19 channels do not significantly affect SMEs' business model changes.

The econometric result confirms a positive (beta 0.460 and t 6.563) and significant causal relationship between technological adaptability and operation change for SMEs. Thus, we reject the null hypothesis: Technology does not significantly affect SMEs' business model in Cameroon. With many Cameroonians moving closer to technology more than ever, E-learning, E-banking, mobile cash apps and online businesses have taken the lead. Deliveries have seen an all-time high in the nation during the pandemic as food, books, clothes, shoes, gym equipment and lotions are supplied on demand at doorsteps. Physical lectures have been replaced with online classes, online banking has become the norm, business meetings and conferences have turned to Google or zoom sessions, and visiting doctors have turned to online sessions. Almost every aspect of life has tilted in one way or the other to technology to limit physical contact, deviating a little from the normal as physical presence has moved to remoteness. Teller payments are now being carried out through Mobile money or Orange money, an MTN and Orange telecommunication service.

The study indicates an insignificant (p 0.355) but positive (beta 0.059 and t 0.926) effect of sector differentials on the changing business model of SMEs amidst COVID-19. The research seeks to identify whether or not different business lines within SMEs may be the force altering the business model during the ongoing pandemic. Despite several respondents confirming that the health sector will gain more as they are solicited and considered an essential industry, it is still not enough to reject the

Table 12.3 Paired Samples Test

	Std		t	df	Significant
	Mean	Dev			
Opportunities (health sector)— Drawbacks (restaurants and travel agencies)	0.623	1.291	0.79	7.902	267 .000

Source: Authors Computation

null hypothesis. Thus, the null hypothesis is accepted since statistical evidence supports an insignificant role of sector activities differential on the business model's possibility of change. This piece takes a step further to envisage if there is a significant difference in the health sector's benefits and the drawbacks noted in the restaurant and transport agencies due to COVID. The paired samples test statistics are used to check (Table 12.3).

There is a significant difference in the health sector's opportunities and the setbacks in the restaurant and travel agencies. This entails not all SMEs suffered during the crisis. Many clinics and community health centers witnessed a rise in the number of patients (customers) who may have just been there to check signs and symptoms of COVID-19. Pharmacies equally experienced surging sales as persons who realized a high temperature rushed to get medication. On the other hand, travel agencies saw the number of passengers cut down and some means of transportation abolished by the government to permit social distancing and curb spreading. Restaurants are deserted out of fear since proximity is high in restaurant venues. SMEs in the restaurants and travel agencies instead noted a decrease in sales.

12.5 Conclusion and Recommendations

The coronavirus that first broke out in Wuhan, China, has reached Cameroon in less than no time (Hameni, 2020). With rising infection rates, uncertainty has set in for individuals and businesses. With several speculations to its ending, failing, preparing enterprises to survive post-pandemic is vital (Chen, 2020). Several businesses have been forced to transform their business model to suit the current time while other

businesses may go back to their usual models. A good number may not stay the same (Davison, 2020), even after the wave due to valuable discoveries.

Taking the business model of small businesses as dependent and challenges, technology and sector as independent, the study sorts to ascertain whether COVID-19 has led to a change in SMEs' business model in Cameroon. After gathering and analyzing field data gotten from 268 SMEs, the result proved that the challenges and sectoral differences are positively related to business model changes in SMEs located in Cameroon's ten regions but do not suffice (not significant) to be the reason behind such transformation. On the other hand, technology is seen to be positive and significantly related to the change in SMEs' business model in Cameroon. Thus, COVID-19, while sending people out of work, will also go a long way in changing the business model of small firms who struggle to stay alive amidst the pandemic.

Spanning from connecting patients to doctors (Hoffman, 2020; Elishiah, 2021), students to teachers (Papouli, 2020), workers to employers and many others (Ahir, 2020), technology has influenced the scope of organizational operations (Priyono, 2020; Baurina, 2020). Although this shift to Technology is not fully observed in Cameroon because of some high-tech lapses, future businesses will rely on developing this technology to be more flexible and resilient (Tronvoll, 2020). Therefore, technological advancement should be given priority as it can help sustain businesses.

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