



E-Services Accessibility and Usage Among Senegalese Small Business Owners in Morocco

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Abstract

This Data Descriptor examines e-services accessibility and usage among Senegalese small business owners operating in Morocco. A mixed-method approach was employed, integrating surveys with qualitative interviews. Data collection occurred through structured questionnaires distributed among a sample of small business owners in Morocco. The analysis revealed that 65% of respondents reported using at least one e-service for administrative purposes, indicating a moderate level of adoption. Despite the observed usage patterns, there is room for improvement in terms of awareness and integration of e-services within small business operations. Investment in digital literacy programmes targeting Senegalese entrepreneurs operating in Morocco could enhance their ability to utilise available e-services effectively. e-service adoption, small businesses, Senegal, Morocco, e-commerce Model estimation used $\hat{\theta} = \operatorname{argmin}\{\theta\} \operatorname{sumiell}(y_i, f\theta(\xi)) + \lambda l\operatorname{Vert}\theta r\operatorname{Vert} 2^2$, with performance evaluated using out-of-sample error.

Keywords: *Sub-Saharan, e-commerce, accessibility, usage, digital divide, qualitative inquiry, small business, Morocco*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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