

APPENDICES

Appendix A: Table Summary of Background Characteristics of Participants

Characteristics/Participant Number	1	2	3	4	5	6	7	8	9	10
Age	35	29	55	52	50	49	29	59	32	40
Gender	F	F	M	F	F	M	M	M	M	M
Education level	Graduate (BEd)	National Diploma	J. Secondary School	Graduate (BSc)	Higher National Diploma	NCE	National Diploma	Primary School	National Diploma	Senior Secondary School
Industry	Trade & Finance	Beauty	Fashion design	Trade	Trade	Food (Trade)	Trade	Trade (Construction materials)	Cybercafe	Agriculture
Business Type	Partner	Sole	Sole	Partner	Partner	Partner	Partner	Sole	Sole	Partner
Participant's Role	CEO	Owner	Owner	Partner/CEO	Partner/CEO	Partner/CEO	Manager	Owner	Owner	Partner/CEO
Years of Business	15	6	15+	9	10	5	5	4	3	8
Employee Count	2	5	6	4	4	3	2	20+	2	4+

Appendix B: Transcribed Interview Responses

Participant 1

Name: Participant 1

Section A: Background Characteristics

1. What is your age range?

35

2. How would you describe your gender?

Female

3. What is your highest level of education?

B.Ed. In health education

4. Does your business operate within a specific industry or sector? If yes, please specify.

Finance (POS) and sales (electric hardware and kitchen appliances).

5. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Partnership business.

6. How many workers does your business employ?

Two sale representatives

7. How many years has your business been in service?

10 years in sales and 5 years in financial years. Altogether 15 years.

Section B: Perception of SMEs on Business Ethics

1. What does “business ethics” mean to you and your organization?

To me, business ethics means right and wrong in a business, and to my organization, it means rules and regulations that are to be abided by both staff and customers.

2. What issues do you think business ethics cover?

Responsibility. Because most times customers and staff don't want to take responsibility of their action. Imagine a customer breaking a chandelier with the rate of 120 thousand naira, because he/she wants to have a closer look at the light. Without business ethics, which gives room for rules and regulations, It would have been my loss but with rules and regulations, each customer is aware of the guidelines that must be followed. You break, you pay.

3. Who do you think is responsible for business ethics in the organization?

The manager and the staff of the organization

4. To what extent do you believe that business ethics is important for the success of SMEs?

For an enterprise like mine, I believe business ethics earn me a business positive reputation and a long-term partnership with many of my customers.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

It plays a crucial role in trust. For example, if a customer returns an electrical appliance due to a factory error, it will be exchanged after confirming the error. They trust us to act accordingly.

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

On a rate of 1-10, I will rate it 8

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

For example, people come in to withdraw money from POS and take back cash. Most times they are in a rush and bank network is slow, it's not possible to give out cash when we are yet to be credited, that aside, customer can buy appliances and bring them back after 6 months of usage, saying it's having factory error, that's unacceptable.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

Integrity and responsibility.

2. How does your SME communicate its commitment to business ethics to stakeholders?

Through transparency and taking accountability.

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

Here, we have no credit no market policy

No credit, no cash

When you break any appliance, you buy it

Guarantee do not cover appliances that do not comes with guarantee.

4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?

Through training of the staff and clear communication with the customers

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?

Through economic factors such as market competition. Businesses like mine operating in highly competitive markets may prioritize short-term gains over long-term ethnic consideration.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

Bringing ethics into the business, especially here in the market, where there's a lot of competition is very much challenging. Once a new customer is aware of the Standard protocol of your enterprise. They prefer to go to a place where they can be free as birds.

2. How has the size of your SME influenced its ability to address ethical challenges?

Since we are a small organization and limited to an extent, we address some challenges that are addressable.

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

Yes, Economic pressure. Especially High price inflation on all products and reduced revenue with the current economy of our country.

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

I, personally seek advice from an expert and I engage in transparency communication with my partner on decisions to prioritize sustainability and financial goals.

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

Awareness of business ethics in the market. Most of the market women are not learned and do not have an idea of business ethic

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

Setting rules and regulations in your organization

Are there any additional resources or support that SMEs might need to enhance their ethical practices? None

Participant 2

Section A: Background Characteristics

1. What is your age range?

29

2. How would you describe your gender?

Female

3. What is your highest level of education?

National diploma

4. Does your business operate within a specific industry or sector? If yes, please specify.

Beautification- makeup

5. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Sole proprietorship

6. How many workers does your business employ?

6 apprentices

7. How many years has your business been in service?

5years

Section B: Perception of SMEs on Business Ethics

1. What does “business ethics” mean to you and your organization?

It means conducting our business in a fair and honest manner and treating our customers with respects.

2. What issues do you think business ethics cover?

Conflicts, as a makeup artist, there's a lot of misunderstanding with customers. Most customers set an appointment by 9 am but will come over by 12 pm this not good for business but with ethics, there's a guild line. Once a customer is late or can't meet up with her appointment, she knows she have to pay a certain fee or reschedule her appointment.

3. Who do you think is responsible for business ethics in the organization?

the owner of the business or the manager of the business

4. To what extent do you believe that business ethics is important for the success of SMEs?

I believe it's extremely important for the success of SMEs because it helps to build trust and honesty with customer.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

In my opinion, business ethics play an important in shaping the reputation of the SMEs. It builds trust between employees, employers, customers and the community at large.

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

well, from what I have observed recently, there's a growing awareness of business ethics among SMEs, especially the online vendors without store, they have a lot of do and don't guiding their business.

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

sure, in the beauty industry, small business owner may face issues like product-ingredient transparency. A client that has oily skin may be requesting for a dry skin product for her skin, knowing fulling well this might cause pores on her face, because of this it's hard deciding on whether to fully disclose all ingredients used in beautifying their face.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

In our small business enterprise, I believe in treating all my apprentices and customers with fairness. I create a good work environment.

2. How does your SME communicate its commitment to business ethics to stakeholders?

I don't have a stakeholder; I'm the owner of my business and I don't have a partner.

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

in this beauty business, we carefully select our products from suppliers who follow ethical practices and this includes sourcing from good company and supporting fair trade initiatives.

4. How do owners/managers ensure that employees are aware of and adhere to ethical guideline?

owner and managers ensure that employees or apprentices are aware of business ethics and are there to guide them accordingly

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?

we all have diverse way in practicing business ethics in the country, so I can't generalize.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

staying up to date with evolving ethical practices can be challenging as it requires learning and adaptation.

2. How has the size of your SME influenced its ability to address ethical challenges?

Yes, being a small business also mean limited resources and with no expertise dedicated to ethical, most times we just have to act in favour of customers in order to get their satisfaction.

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

while economic pressures exist, I maintain strong ethical practices to protect my business reputation and ensure long-time success

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

If there's any, I carefully evaluate the situation and explore the solutions

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

collaboration and knowledge sharing with others small business owners can provide valuable insight and awareness and support.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

By leading by example and training employees about ethics

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

You know each business differs from each other, so the support will be different from each other. But for me, I'll say awareness, to inform business owners about business ethics.

Closing Remarks:

Thank the participant for their time and valuable insights.

Reiterate the confidentiality of the information shared.

Participant 3

Section A: Background Characteristics

1. What is your age range?

55 in April

2. How would you describe your gender?

male

3. What is your highest level of education?

Form 3

4. Does your business operate within a specific industry or sector? If yes, please specify.

Fashion designer

5. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

sole proprietorship

6. How many workers does your business employ?

2 workers, 4 apprentices

7. How many years has your business been in service?

over 15 years

Section B: Perception of SMEs on Business Ethics

1. What does “business ethics” mean to you and your organization?

Personally, to me, it means decision making and policies and doing the right thing in my business.

2. What issues do you think business ethics cover?

it covers a wide range of issues in my business.

3. Who do you think is responsible for business ethics in the organization?

The boss

4. To what extent do you believe that business ethics is important for the success of SMEs?

it is important for the success of the business, because it will help to build trust in the business and attract more business opportunities.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

it plays a lot of roles in shaping my business, it helps with credibility in the community.

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

it's hard to give an exact rating in Nigeria.

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

Not much, I'm not re-educated enough with these questions you're asking.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

honestly, and integrity and it ensure decisions make it best interests

2. How does your SME communicate its commitment to business ethics to stakeholders?

I don't have stakeholders, so I don't have an answer to this question.

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

They are just 2, the first one is Customer must ensure to pay advance if they want cloth on time and the second one is no apprentice should give cloth out to customers without the boss intervention. And this is to promote a respectful and inclusive relationship with customers and employees.

4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?

that's by providing clear instructions and comprehensive training before employing the workers and the apprentices are already learning that with their work.

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics? Nigeria is a very large country, it's not easy to say.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

it comes with its fair share of problems and challenges. I can't specify with examples because different customers every day.

2. How has the size of your SME influenced its ability to address ethical challenges?

as a small-scale business owner, we face limitations but our size being a small enterprise also provides striking opportunities

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

Yes, every fashion designer like me, people called us Tailors and we have an association that have code of conduct that's not always sitting well with the member but is favourable to the state government

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

We find balance through them, most times when there's conflict, I weigh it, if it's worth losing a customer over, if not rules and regulations will not feed me

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

Government intervention because the tailor association are not helping us enough.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

To activity engage in business ethics conversation.

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

If they can help us with standard guidance that they will publish, and the public will be aware of them.

Participant 4

Section A: Background Characteristics

1. What is your age range?

52

2. How would you describe your gender?

Female

3. What is your highest level of education?

BSc in marketing

4. Does your business operate within a specific industry or sector? If yes, please specify.

I'm in the business of selling beverages (Nestle products)

5. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Partnership

6. How many workers does your business employ?

4 employees

7. How many years has your business been in service?

9years

Section B: Perception of SMEs on Business Ethics

1. What does "business ethics" mean to you and your organization?

To me, it means decision-making while making while considering your customers and your financial gains.

2. What issues do you think business ethics cover?

It discusses supply chain business ethics and how to treat manufacturers and suppliers fairly.

3. Who do you think is responsible for business ethics in the organization?

The owner of the business, the manager and the employees

4. To what extent do you believe that business ethics is important for the success of SMEs?

it can improve their reputation. It's good for SMEs to embrace business ethic.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

An advantageous function, it can draw in more clients and promote loyalty

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

if I can rate with number, I'll say 5, average.

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

My organization chooses whether to give in to pressure to violate moral standards in order to get more customers and increase sales, or whether to turn it down and financial loss, especially in a market where there's a lot of competition, who have little or no idea what business ethics means.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

The decision values transparency within me and my manufacturers and within my customers.

2. How does your SME communicate its commitment to business ethics to stakeholders?

We have established open communication by regularly sharing information with our shareholders. We communicate both internally and externally.

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

Transparency.

4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?

The management of the business should train employees and help them understand the standard and guidelines to follow.

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?

This is very different for every business, but for me, I will say through implementation of rules without bending them for anyone.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

Staying up-to-date with ethical standards and regulations itself can be challenging, it involves adaptation. Before customers will adapt to the new guidelines, there will be constant reminders, which some of the customers don't find funny at all.

2. How has the size of your SME influenced its ability to address ethical challenges?

Being a medium enterprise, we have restricted resources, and an expert dedicated to ethics.

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

While economic pressure exists, especially with the current situation of the country, we strive to maintain our code of conduct while maintaining our reputation and ensuring long-term success

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

We carefully evaluate the situation and explore the best solution

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

Collaboration with other SMEs in order for them to have knowledge of business ethics.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

Encouraging and educating other business owner about business ethics.

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

Yes, they are mentorship programs on business ethics that they can register for, and it would give them a good insight on business ethics.

Participant 5

Section A: Background Characteristics

1. What is your age range?

50

2. How would you describe your gender?

Female

What is your highest level of education?

HND

3. Does your business operate within a specific industry or sector? If yes, please specify.

Fabric seller.

4. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Partnership

5. How many workers does your business employ?

4 employees

6. How many years has your business been in service?

Almost 10 years

Section B: Perception of SMEs on Business Ethics

1. What does “business ethics” mean to you and your organization?

It means, to me, choosing actions that maintain your clients and financial rewards in mind and fairness in business.

2. What issues do you think business ethics cover?

Equality and conduct of business

3. Who do you think is responsible for business ethics in the organization

The business's proprietor, the management, and the staff

4. To what extent do you believe that business ethics is important for the success of SMEs?

It is important because it can enhance their business growth and is beneficial for the SMEs.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

It's a useful feature that can increase and attract more customer base and more business.

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

I'll say 4, most people are not aware of business ethics, and most roadside trader have no idea what business ethics is, and I even if they do, they are not willing to conduct any rule for customers.

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

Compromising on fabric quality and prices. Cheaper fabrics will look great and might sell out fast but really customer will realize how cheap and bad the fabrics is. So, it is very important to put and sell your best fabrics quality, even though it's expensive and not try to cut corners with customers.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

Trust, among my consumers, manufacturers, and the management. It is imperative that all staff members pledge to always speak the truth in all spoken and written communications.

2. How does your SME communicate its commitment to business ethics to stakeholders?
By consistently providing our stakeholders with information, we have built an open line of contact. We communicate publicly.
3. Can you provide examples of ethical practices or initiatives implemented within your SME?
We don't engage in or support illegal boycotts of certain clients, nor do we offer or request fraudulent fees or bribes.
4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?
Employees should be trained and assisted in understanding the company's standards and regulations by the management of the company.
5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?
for me, through the application of rules without compromising them for anyone, it is different for every business though.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?
communicating ethical principles to employees and customers, and gaining their trust is not an easy task.
2. How has the size of your SME influenced its ability to address ethical challenges?
As a medium-sized business that practices ethics, many of our customers think it's so unnecessary, that they even compare us with large companies telling us what morality in Alhaja A store is.
3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?
There is financial pressure, especially with the state of the country right now, we work hard to maintain our principles of conduct while maintaining our reputation and maintaining success.
4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?
We investigate the best course of action after thoroughly assessing what happened.
5. What support or resources does your SME need to overcome challenges in practicing business ethics?

Working together with other business owner and educating them on ethics will help them learn about business ethics.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

Awareness and educating other business enterprise

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

We need support from the Government to educate trader on business ethics, just the other country set up a seminar, where an expert will educate the trader

Participant 6

Section A: Background Characteristics

1. What is your age range?

44

2. How would you describe your gender?

Male

3. What is your highest level of education?

NCE

4. Does your business operate within a specific industry or sector? If yes, please specify.

I sell processed food and packaged food.

What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Partnership

6. How many workers does your business employ?

3

7. How many years has your business been in service?

5 years

Section B: Perception of SMEs on Business Ethics

1. What does "business ethics" mean to you and your organization?

To me and my organization, it means, rules, principles, and protocols to follow in deciding morally acts when working.

2. What issues do you think business ethics cover?

For me, I think it cover inequality and discrimination in a business.

3. Who do you think is responsible for business ethics in the organization?

The management of the business.

4. To what extent do you believe that business ethics is important for the success of SMEs?

It's important for the success of SMEs because it enables entrepreneur to maximum ethical standard.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

the vital role business ethics play in the reputation of SMEs is mainly guidance. It thoroughly guides decision about finance and social responsibility.

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

Very poor...

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

I'll say keeping employees around because of seniority is the ethical dilemma in my industry and that's because here we like to keep a family atmosphere with our staff.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

Trust, all personnel in the organization must be truthful in all forms of communication in their action and work.

2. How does your SME communicate its commitment to business ethics to stakeholders?

Open and fair communication.

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

By stating the way and rules you want your business to be run and how you want the brand to be represented.

4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?

Every staff are supervised, and we create reward monthly and annually for workers that follow ethics conduct.

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?

In my opinion, I'll say by developing ethical models and practices that will guide employees in their action and company welfare.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

Fraud and it's a bad business ethical challenge that can have big impact on your company.

2. How has the size of your SME influenced its ability to address ethical challenges?

We address our challenges with sound judgment combined with knowledge as an entrepreneur

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

Yes, like external pressure which have a positive impact in ethics practices of the enterprise

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

By confronting the situation rightly and I think this is the best to handle the conflict.

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

We need support from the government to educate our customers about business ethics.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

By behaving in an ethical manner which can lock in a solid reputation and long-time financial reward.

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

Yes, advice and support about to how uphold the integrity of the business.

Participant 7

Section A: Background Characteristics

1. What is your age range?

29

2. How would you describe your gender?

Male

3. What is your highest level of education?

Nd

4. Does your business operate within a specific industry or sector? If yes, please specify.

Frozen fish

5. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Partnership, I work as a secretary here.

6. How many workers does your business employ?

5

7. How many years has your business been in service?

Second year

Section B: Perception of SMEs on Business Ethics

1. What does "business ethics" mean to you and your organization?

Business ethics means ensuring this organization operate according to applicable laws.

2. What issues do you think business ethics cover?

It covers harassment and imbalance and inequality

3. Who do you think is responsible for business ethics in the organization?

The head of the organization and its leaders should be responsible for business ethics.

4. To what extent do you believe that business ethics is important for the success of SMEs?

It's important for the between pursuing profit and upholding values

5. In your opinion, what role does business ethics play in the reputation of SMEs?

A vital role, like guiding through decision making and raising finances

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

Average.

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

Yes, responding to employee's social behaviour during work and after work. Some of the staff here are senior and I met them here, it's not sitting well with them that a youngster is controlling them, which is a bit awkward.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

Making decisions and choosing between keeping cost to survive this economic hardship.

2. How does your SME communicate its commitment to business ethics to stakeholders?

By auditing and communication.

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

Every staff is responsible for every sale and if at all there's fraudulent activities, every member are responsible.

4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?

Manager here foster ethical culture by implementing training every 4 months.

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?

It differs because of the different level and social difference.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

Rising costs and low sales, meaning decrease in demand.

2. How has the size of your SME influenced its ability to address ethical challenges?

We are medium enterprises, and we have a manger to address any challenges.

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

No

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

By addressing and balancing. But the financial goals is very important.

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

By teaching them to be accountable.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

SMEs need to stop favouritism and tribalism if they want to improve

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

Yes, they need to consistently, don't change your ethics because she's your favourite.

Participant 8

Section A: Background Characteristics

1. What is your age range?

59

2. How would you describe your gender?

Male

3. What is your highest level of education?

Primary

4. Does your business operate within a specific industry or sector? If yes, please specify.

Building material

5. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Sole proprietorship

6. How many workers does your business employ?

4

7. How many years has your business been in service?

Over 20 years

Section B: Perception of SMEs on Business Ethics

1. What does "business ethics" mean to you and your organization?

It means doing what's right in my business.

2. What issues do you think business ethics cover?

Every business issues

3. Who do you think is responsible for business ethics in the organization?

Me, the owner of the business.

4. To what extent do you believe that business ethics is important for the success of SMEs?

To all extent as long as it is good morally and it business is running smoothly.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

It plays a good role by bringing good profit and values.

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

From 1-10, I'll say 2 not every business owner here is learned.

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

Discrimination.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

By making everybody responsible for their acts.

2. How does your SME communicate its commitment to business ethics to stakeholders?

I don't have a stakeholder.

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

Respect and trustworthy

4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?

By training them according.

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?
No idea.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

Skilled workforce, people outside now, especially youth don't want to work again. They are idle.

2. How has the size of your SME influenced its ability to address ethical challenges?

By carefully addressing the challenges, because everything in this world now requires patient and careful act.

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

Yea, economic pressures

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

By adding discipline to the and standard regulation that must be adhere to

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

We need support from the government, things are getting too hard in the country, which is causing challenges to the business owner too.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

Business ethics can only be improved if Nigerians know it importance in growing business success.

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

None

Participant 9

Section A: Background Characteristics

1. What is your age range?

32

2. How would you describe your gender?

Male

3. What is your highest level of education?

Nd

4. Does your business operate within a specific industry or sector? If yes, please specify.

Cyber cafe

5. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Sole proprietorship

6. How many workers does your business employ?

2

7. How many years has your business been in service?

3

Section B: Perception of SMEs on Business Ethics

1. What does “business ethics” mean to you and your organization?

It means a legal and good and right way of business.

2. What issues do you think business ethics cover?

I think it covers the sense of professional and consideration in business

3. Who do you think is responsible for business ethics in the organization?

The owner of the business

4. To what extent do you believe that business ethics is important for the success of SMEs?

It's important for the success of a business because it sets standard for what is right and wrong in a business.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

It plays an important role in pursuing profits and upholding the precise value of the business.

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

6

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

Harassment from the customer.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

Crossing boundaries and respect

2. How does your SME communicate its commitment to business ethics to stakeholders?

We don't have stakeholders

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

We don't tolerate laziness from the staff here

All customers are too be treated with respect.

4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?

By training the employees and when the owner of the business follows the principle he implements.

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?

In my opinion I'll say it differs in business and tribe...

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

Loosing skill force, everybody is more into tech business these days, nobody want to be computer operator for a cyber cafe again.

How has the size of your SME influenced its ability to address ethical challenges?

Since I implement the ethical standards that must be follow in this business, there are also discipline that are along with each of our business rules and regulations.

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

None that I could think of.

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

Most time we bend our rules and regulations for some specific type of customers, these are our loyal customers.

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

We need support for business owner and customers to recognize and know more about business ethics.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

By spreading more awareness on business ethics.

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

Yea, if the SMEs owner implement their regulations, it should be followed, this way, the customers will also be aware of business ethics.

Participant 10

Section A: Background Characteristics

1. What is your age range?

40

2. How would you describe your gender?

Male

3. What is your highest level of education?

S.S.C.E

4. Does your business operate within a specific industry or sector? If yes, please specify.

Farmer and I sell animal feeds

5. What is the ownership type of your business (e.g., sole proprietorship, partnership, corporation)?

Partnership

6. How many workers does your business employ?

Labourer on farm and 4 workers in the shop.

7. How many years has your business been in service?

8 years

Section B: Perception of SMEs on Business Ethics

1. What does “business ethics” mean to you and your organization?

It means acting right in the business and following the rules and regulations of business.

2. What issues do you think business ethics cover?

Thievery within the organization and disrespectful of both customers and laborers and staffs within the organization.

3. Who do you think is responsible for business ethics in the organization?

The owner and the manager they employ at the organization.

4. To what extent do you believe that business ethics is important for the success of SMEs?

Business ethics is important to run an organization efficiently.

5. In your opinion, what role does business ethics play in the reputation of SMEs?

It play an important role in organizing and running business well.

6. How would you rate the level of awareness of business ethics among SMEs in Nigeria?

2, because this is also my first time of hearing business ethics, we have rules and regulations we follow, but I have no idea they are called business ethics.

7. Can you share any specific examples of ethical dilemmas faced by SMEs in your industry?

Mostly fraudulent activities, laborers are known to involve for stealing in this farming. They do not mind being caught because they will even stop coming to work before you stop them, without facing punishment for their acts.

Section C: Practice of Business Ethics among SMEs

1. What specific ethical principles or values guide the decision-making process in your SME?

Accountability, we hold staffs and laborers responsible for their wrongly acts.

2. How does your SME communicate its commitment to business ethics to stakeholders?

By communicating with them accordingly

3. Can you provide examples of ethical practices or initiatives implemented within your SME?

Example of one of our ethical practices is, any laborers or worker found stealing and involved in any criminal acts will face the police and likely get suspended for 1 months without paid.

4. How do owners/managers ensure that employees are aware of and adhere to ethical guidelines?

The owner and manager should also ensure to follows the guide and train their employees to.

5. In your opinion, how do SMEs in Nigeria differ in their approach to practicing business ethics?

It differs in business and essential purpose of business.

Section D: Challenges to the Practice of Business Ethics among SMEs

1. What challenges, if any, does your SME face when integrating business ethics into your operations?

Rising costs and reduced revenue

2. How has the size of your SME influenced its ability to address ethical challenges?

Since we are limited, and we have open communication in addressing ethical standards.

3. Are there external factors, such as regulatory issues or economic pressures, that have impacted the ethical practices of your SME?

No

4. How did your SME handle situations where there is a conflict between ethical considerations and financial goals?

By behaving in a consistently ethical that can lock solid reputation and long-term financial reward

5. What support or resources does your SME need to overcome challenges in practicing business ethics?

More skilled force that are aware of business ethics.

Conclusion

Future Improvements:

In your opinion, what measures can SMEs take to improve their perception and practice of business ethics in Nigeria?

Create more awareness on practice of business ethics.

Are there any additional resources or support that SMEs might need to enhance their ethical practices?

SMEs need advice on how to uphold the integrity and important of business ethics in some situation.

Closing Remarks:

Thank the participant for their time and valuable insights.

Reiterate the confidentiality of the information shared.