

**Information and Communication Technology (ICT) Risk Models
and Performance of Small and Medium Enterprises (SMEs)****Anass Bayaga***Faculty of Education, University of Fort Hare, East London, South Africa
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ABSTRACT The focus of this study was to investigate the relationship between: (1) *Information and Communication Technology* (ICT) operational risk management (ORM) and (2) performances of SMEs. In order to understand the degree of association between the performances of SMEs and the independent variables, multiple regression was performed. The study was based upon survey design to collect the primary data from 107 respondents using the simple random sampling technique. The findings of the distribution revealed that only one variable made significant percentage contribution to the level of ICT operation in SMEs, thus (Payback method) ($\beta = 0.410$, $p < .000$). Conclusively, in answering the two questions (1) degree of variability explained and (2) predictors, the results revealed that the variables contributed approximately 88.4% of the variations in evaluation models affecting ICT adoption within SMEs. Following the findings of the current research, it is recommended that managers in SMEs need to be equipped to identify, analyse and manage ICT operation from a more diverse range of sources and contexts.