

TRUST AND E-COMMERCE, CASE STUDY ON JUMIA COMPANY

Nicodemus Kitukutha¹, Judit Oláh²

¹Károly Ihrig Doctoral School of Management and Business, University of Debrecen, Debrecen, Hungary

²University of Debrecen Faculty of Economics and Business, Debrecen, Hungary
nicodemus.kitukutha@econ.unideb.hu
olah.judit@econ.unideb.hu

Abstract: *In the recent past, E-commerce has been growing rapidly, tremendous growth of online companies mushrooming everywhere. This has created many business opportunities for different segment of business in Kenya. Business to Business, Business to Consumers, Consumers to Consumers, However we will concentrate on the Business to Consumers form of business. Therefore, this paper will do research reviews on issues of security, privacy and trust surrounding e-commerce in Kenya to ensure that the consumers gain trust in these online companies. The purpose of the study will be to provide solutions facing e-commerce in terms of trust, security, and privacy. Consumer distrust is a major concern, mainly regarded as the protection of private information and the fear of the risk of being exposed to online fraudulent activities. This has been a main obstacle to e-commerce in Kenya. With all the benefits that online business present to the companies and consumers, it is the best interest of the companies to increase its trustworthiness to its users. Some of the online crimes will be analysed and solutions provided with practical guidelines to achieve confidence in online business environment. The research will be significant to scholars, government, academicians and other stakeholders in the implementation of policy and laws that can govern E-commerce in Kenya. This will be made possible by analysis of the Jumia company which has been operating in Kenya for the last for the last five years with the tremendous growth and been preferred by most of the consumers in the country. It will demonstrate how different reviews conducted previously were of additional value to the current research. The research shows the challenges faced by e-commerce and also provides the possible solutions for the challenges. In the conclusion it recommends what the government, online companies and consumers should do to embrace online business and reap the full benefits of e-commerce.*

Keywords: *E-commerce; trust; security; privacy; Kenya.*

JEL Classification: O31, O33, O3

1. Introduction

Internet is the third revolution after agricultural and industrial revolution and it has become an essential platform for selling and buying of goods and services, this happens between organizations and consumers and vice versa. This has brought e-commerce to an entirely new level of doing business from the traditional methods (Barnes et al., 2001a). It is Important to mention that as much as e-commerce is growing at a faster rate, there are challenges that consumers experience with e-commerce that cannot be left unanswered. Therefore this paper will discuss on trust, privacy and security of a consumer on vendors' websites for better business

relationships on e-commerce in Kenya previously cited as challenges (Kinuthia, 2014). Also it will subsequently propose measures to address challenges.

Several research have been done on this area, though has left a gap of not addressing the issues on the part of the online business, as well as the consumers, how they could measure up to these challenges and remain viable in the business. For this reason a case study is done on Jumia online company how it has addressed the above concern. Therefore this paper will do a review on these issues to ascertain available information on these critical areas and address them, showing how Jumia has been able to overcome the challenges and manifested success on online business. Internet can help company establish and build better relationships with its customers to benefit of both companies and the clients (Almeida, 2013).

Customers are offered an improved service while the companies can achieve better targets in the marketing communications by applying global ethical relationships standards in e-commerce. E-commerce is the second most widely used by big number of individuals who do buy goods online. E-commerce is a concept that goes beyond just buying online but a holistic strategy of redefining business models with the aid of technology, in order to gain benefits for the consumers and maximum profits for the company. Companies taking concept of familiarity of trust with their clients also boost e-commerce (Gefen, 2003). According to Jarvenpaa et al., (2000) e-commerce was created with aim of creating a fair environment between large scale and small scale retailers. New start up online business would require to build trust with their customers to be able to prevail in e-commerce which highlights the importance of relational ethics as cited by (Creed, 2009); (Kennedy, 2001). Jumia an online market company has a good return policy and independent products reviews by previous consumers that also refer other buyers for the same product which increase confidence with this online mall.

1.1. The purpose of the study

The purpose of this study is to carry out a review on the current and future position of e-commerce on trust, security and privacy of consumers in online businesses in Kenya.

1.2. Research objectives

- To determine what is the relationship of e-commerce and trust on online business?
- To determine how security affects e-commerce in online business?
- To determine when the privacy of consumers is affected on e-commerce in online business?

2. Literature review

Electronic commerce can be defined as the transmission of funds via internet for buying and selling goods and services. Laudon et al., (2008) defined e-commerce as the exchange of information, buying and selling of goods, transportation and other management activities across electronic computer networks within an organization, between businesses (B2B), between businesses and consumers (B2C), or between public and private sectors (B2G) whether paid or unpaid. Stefansson (2006) stated e-commerce as, all economic activity of buying and selling of goods and services are offered or provided remotely or by electronic means. There is no limit to services

such as providing, online information, commercial communications, research work or tools, access of data, retrieval, dissemination and communication of such information for commercial purposes. (Laudon et. al (2008) also defines electronic commerce as use of electronic and technology to conduct commerce which includes sales, purchases, transfer, exchange and information in the scope within business interactions. According to Laudon-Traver (2008), e-commerce is the use of internet in a formal way which can be either the transfer of information or doing business on the website between companies and consumers. Rosen (2002) stated that E-commerce would mean carrying various activities over the internet for commercial purposes or gain between the interested parties, which can be large or small, international or local instead of visiting the actual shops. Similarly E-commerce can also be termed as a way of exchange of copy rights from one organization to other or from individual to organization making the payment by internet means. Walczuch (2004) stated E-commerce involves the undertaking business transactions of buying and selling of goods online, which can be dissemination of information, logistics, processing and ensuring consumers are most satisfied in the long run by gain trust needed. Recently the CEO of Jumia was interviewed said that, "most people in abroad buy products from US and UK, and hold them in some place waiting to get a friend who will be traveling back to Kenya to be able to bring them but Jumia being in place now there is no need to wait that long, a consumer can contact Jumia company which will do the logistics to their customers in any part of Kenya". Featherman et al., (2010) states, Business to Consumers is where the big organizations are involved in the production of goods and sell to consumers directly without involving middlemen. In return will reduce the prices of goods which leading to increase of sales. A major benefit to the company and less cost to the buyer. E-commerce growth is relative to market size as it is depicted by Alibaba's exponential growth in the greater Asia in China (Trappey, 2001). Most of the SME's in Kenya do not embrace e-commerce due to lack of trust. Similarly small medium enterprises may not have the ability to do their logistics and therefore they engage other companies doing logistics to do on their behave to reduce cost of operations (Song, 2000). Online business have to build trust especially within their consumers and other online companies to create a conducive environment to foster proper business relationships (Tan, 2002). When the consumers accept and put trust on e-commerce in online business, it means that the merchants are taking care of the issues of trust, privacy and security into good consideration (Pavlou, 2002).

2.1 E-Commerce Business Models

E-commerce can be divided into six categories but here will discuss a few. Business to Business is the business conducted between businesses, such as between a manufacturers, wholesaler and between wholesale and retailers, by selling and buying of goods and services through the use of internet. Global Business to Business comprises of the largest percent of all electronic commerce (Frynas, 2002). An example is big chain stores. In the economies of scale, Business to Business in e-commerce is of great importance, whereby companies are able to produce of goods and services at minimal costs and sell the same to the consumers at a low price. Business to Consumers- is business conducted between a business and a consumer. This is where the business is selling goods and services to consumers or general public directly, business sale in wholesale to consumers (Gefen et al., (2003). Consumers to Consumers is business conducted between a consumer and

consumer. It is an opportunity to carry out business activity for two different individuals in different locations connected via internet. For instance a musician who puts his music in the internet and his fans download at a fee to listen (Ochola, 2013).

2.2 E-Commerce on Consumers and Vendors

E-commerce offers benefits to both businesses and consumers. With the growth of e-commerce, a lot of benefits come in hand to the business owners and consumers. Compared to the past, nowadays one can shop online any hour of the day, week and in any season of the year. Convenience and easiness is guaranteed as consumers do this at the comfort of their zone place or at home, on their laptop or even on a mobile phone. Online shopping gives good experience by having internet and availability of different websites that a consumer would have the opportunity to compare prices before doing the actual purchase with no pressure for the sellers. With wide variety of selection of goods from the internet, any time of the day or night. This can lead consumers to save a lot of their time and money in searching for products in traditional shops relative to online shopping.

Product datasheet - most of the online companies do put description of the products on catalogue. It is very important for the customers to get this information enhancing them to make quick decisions and build more trust on the products (Mutua et al., 2013). On the side of vendors, they are able to decrease the cost of managing and storage of inventories by the use of the automated inventory management system web based. At the same time tracking the consumer buying habits and can get instant feedback of the new preferences of the consumers and tailor made to suit their requirements (Wanjau, 2012).

2.3 E-Commerce in Kenya

Online shopping in Kenya is 53% currently compared to 48% last year and 32% on 2014. This is due to internet subscription and penetration in Kenya. Jumia Company in Kenya being the biggest online mall, will be used to illustrate the online business operation and networking in the country.

Table 1: Internet usage and population growth.

Year	Users	Population	Penetration %	Source
2000	200000	30339770	0.70%	ITU
2008	3000000	39002772	7.90%	ITU
2009	3359600	41070934	8.60%	ITU
2010	3995500	41925301	9.70%	ITU
2015	31985048	45925301	69.60%	CAK
2017	43329434	48466928	89.90%	CAK

Source: Created by author according to Jumia company reports.

It can be seeing clearly that Jumia has established a network in every part of the country and the main towns, therefore reach even the interior locations. Jumia is a typical online enterprise. It sells products and services directly to the consumers, via internet and qualified staff that have a functional, operational and managerial competencies (Haddad, 2017b). Jumia do logistics on how to deliver goods to the consumers by use of motor vehicles and motorbikes depending on the size of the

product (Figure 1) shows the sectors that Jumia company deals with during 2015-2016

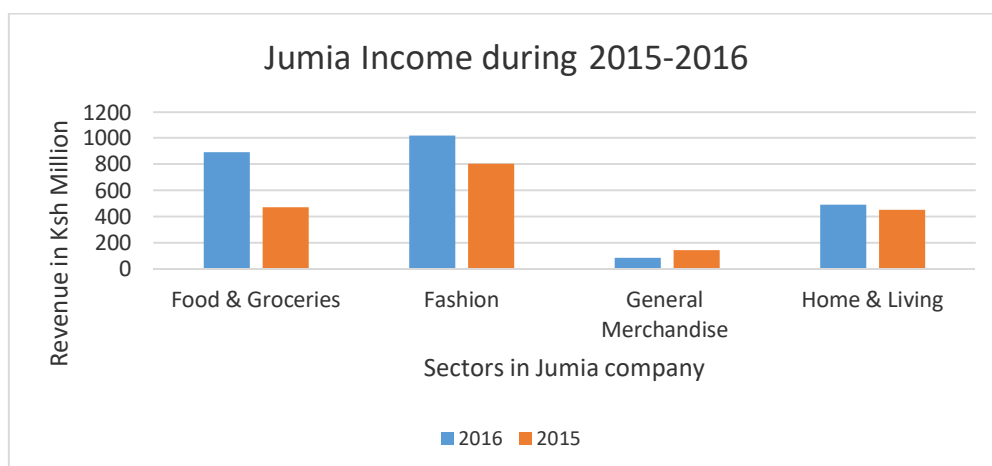


Figure 1: Jumia income report.

Source: Created by author according to Jumia company reports.

There is so much experience in Kenya with an example of Jumia online-store, selling from electronics, fashion clothes, shoes, food, travel agency for online tickets, houses, motor vehicles and providing logistics for their own deliveries to their consumers.

This ensures goods have been delivered to the customers within their stipulated time with no delay. Jumia is in 23 countries within Africa, launched in Kenya 2012, is an online company within the marketplaces and classified websites. Jumia generates about \$ 234 million revenue which stands for 265% growth from 2014. As from 2016 Jumia is doing 90% of African GDP and about 50% million customers. Jumia has become the continent first icon being valued over 1 billion USD, as of 2017.

According to Kenya communication Authority, e-commerce is experiencing tremendous growth, by the study carried out on 2015, more than half of Kenya population are doing online shopping. Kenya being one of the developing countries in Africa continent, Jumia has shown how best to resolve the issues of trust, privacy, security and logistics. Therefore leading to our review. Looking back at the policy implementation in Kenya for E-commerce, it is lacking, since ICT master plan does not describe plans put in place to counteract the threats that consumers on e-commerce are facing (Souter et al., 2012). Therefore recommendations are put into place by Jumia, business community has been pushing the government to review the policy to benefit in e-commerce. It is difficult to protect the trust, security and privacy of the consumers. Internet is the thing to do business everywhere without barrier of geographical location and therefore for Kenya to tap and nurture these opportunities. Ghossein (2013) states that, the emerge of e-commerce has brought with it great opportunities, however as much as this growth of e-commerce, adaption and usage of internet has also led to huge challenges such a trust, privacy, security for the both e-commerce business for both, vendors and consumers.

3. Methodology

The purpose of this paper will be to understand the current and future position of the e-commerce, benefits, and challenges and suggest solutions to avert the challenges on the online business. Like Haddad (2017a) a research review will be used and secondary data collected, analyzed from the websites of different online businesses. Other information has been collected from periodicals, different articles published in different journals and thus is limited to the information provided through various online platforms.

4. Analysis

4.1 Trust in E-Commerce

Trust is an important aspect that cannot be ignored in the area of e-commerce especially in order to be successful, therefore its use underpins the value of new technology incorporation into the policy of Kenya, to assure consumers are safe from the fraudster and cybercrime activities (Ochola, 2013). Trust is the biggest challenge, we would like to identify how it affects online business and how it can be addressed to ensure there is continuity of e-commerce. Flavian et al., (2006), argued that trust is a critical factor in e-commerce and lack of it will leave both the consumers and businesses in a trench rather difficult to operate in. Online business companies that practice trust on the daily activities on their website will result to increase loyalty to their customers doing business with. This will command a great response and better relationship on both sides. Companies that ensure upholding of trust hence investing to their websites show a sign of goodwill and can be a gesture of good relationship with the consumers. According to Koufaris (2004) business lacking to build on trust on the consumers, online business will slow down resulting a great impediment in flourishing of e-commerce. Therefore there is great need of cultivating trust in both parties in online business, otherwise consumers will withhold their information and not able to transact (Pavlou, 2002)

Analysts are of the view that online consumers are having difficulty to put their trust on these business ventures in Kenya. Where websites have not put measures in place to protect them. Many Kenyans would like to shop online since most have no time to go to the traditional shops but again every time doing shopping online, fear Crips in the body (Marie, 2007). A recent research done on interview on e-commerce, found out that Kenya have low levels of trust in the online business and services (Pavlou, 2002). The e-commerce chamber interviewed reported that Kenyan consumers are constantly inquiring about the existence of security of their information. Pointing lack of trust in e-commerce. To address this concern, the CCK has directed the relevant department, Information Communication Authority to put in place the various policies that will protect the consumers while doing online business. This will enable the consumers to verify the authenticity of the vendors' websites. According to communications commission of Kenya (CCK), the project is part of the Key Public Infrastructure (KPI) information security architecture aimed at boosting the level of Kenya confidence and trust on e-commerce by securing internet. Further the parties trading online should have documents that they can produce to prove authenticity. This will see integrity to transform online business and at the same time consumer will have no fear sharing their financial information with the companies

(Ochola, 2013). This will not only translate to transformation of e-commerce but also be a game change in the business world. Consumers can shop around the world with the believe that no one is working schemes to steal the financial information. Almeida (2013), pointed out once the consumers gain the confidence and trust dealing with online business, it will open more opportunities and such business boom very fast. This will be the success of online businesses.

4.2 Privacy in Online Business

Privacy is the protection of personal information, whether in business or in private affairs. In other terms is the weather customer has ability to restrict his information from use. An important aspect is that whether the customer is given free will to decide what information can be used or not. Culnan (2000) stated that, it is when the consumer will be in position to determine the acquisition and use of his information only with his consent. This means if a consumer's personal information, credit card and address is used without their knowledge then this is a violation of rights. Privacy in e-commerce is stated as the ability of the online companies be able to protect the information of the consumers while doing online transactions (Laudon, 2008). E-commerce privacy protection has gained considerable visibility as all stakeholders are advocates for the protection of the information of the parties to ensure privacy is provided throughout the process and only the disclosure is done with the consent of both parties involved. Companies discuss on the best ways to protect consumers' privacy while ensuring the rights of all stakeholders are protected (Culnan, 2004). One of the important issue is how to get this information secure on online transactions, in particular financial information, personal information (Magutu, 2009). The biggest problem is the breaches of security protocol, that the information of a consumer would be used without his knowledge or lack of internal controls mechanisms that can protect the use of the consumer information without their consent. In the research conducted by Jumia company (2014) found that some companies use the information provided by the consumers in a different purposes than the originally intended plan. This was established when a consumer was doing online shopping and the company that is doing the transaction with, may end up saying that it does not need consumer provide again their information since it's stored in their database once it's recorded from the first time. It is therefore argued that companies should be restricted from collecting and use of data but should address the issue of security and privacy of their online business. Similarly online ventures should not take advantage on consumers by putting statements with full of jargons, that the consumer cannot understand. Instead make them clear, readable and understood to everyone before signing. Companies should put statement policy of terms and conditions on their websites and at the same time provide contacts that consumers can use to call the legal department of the company to ask for clarification where necessary. This way the consumer will be guaranteed of privacy and protection as it is the case for Jumia company. For example, the African Union (AU) has established an institutional framework that for the protection of personal data (Flavian, 2006). In addition to this companies should invest in new technologies that are available in the market to protect their own consumers. This will create confidence among the parties.

4.3 Security

This is a matter of concern for every online business and consumer. Even though people confuse security and privacy, there is a clear distinction between the two, although they are interrelated. Privacy as seen in the above discussion is associated to law enforcement. Security is defined as ensuring that consumer and company information is safe guarded by protecting it from access by unauthorized individuals (Roman, 2007). Studies done before indicate that security is the most important ethical factor in the online context (Gefen, 2003). Without dealing with the security issue, it will be pointless to have e-commerce application that enables online business to have private e-mail, purchasing, transmission of payment information and work flow automation (Flavian, 2006). However security breaches are occurring every day in online transactions, giving a lot of worry to the consumers. As a result security continues to be a major threat to the online businesses providing services on e-marketing platforms. This issue of security must be evaluated and resolved to reduce the risks that online business and consumers are facing. Otherwise it will be a waste of time to safeguard only the business website and not the consumer.

Companies can guarantee security to consumers by protecting their information by use of encryptions and firewalls. Management should employ technical personnel that are acquainted with the knowledge and technical capabilities on handling consumer protection on security. In the technical part the organization should also include measures like encryption in the transmission, storage of data in a secure place, under lock and key safes and the use of username and password that will keep an audit trail record on who accessed information and what it was used for. Security will be achieved if the information sent will reach the other party without alteration, distortion or manipulation.

In Kenya, cyber security is a major concern, as the recent reports indicate that the country is losing into a sum of more than 2 million USD annually to cybercrime activities in online ventures. This necessitates the need to come up with better measures, appropriate policies and laws to govern balance between individual rights to privacy and the collective, good of the economy and its citizens. The government should intervene by directing the department of ICT to address the security issue (Litondo, 2013). The government through the Communication Commission of Kenya has established a responsive unit that is to monitor all the online business transactions, part funded by International Telecommunication Union, that puts together the government agencies like the Central Bank of Kenya, and others to ensure security on data from cyber-attacks is eliminated as to and when they occur (Souter et al., 2012). Research shows that for lack of proper policies, legislation and by laws, the criminals who perpetuate these cybercrimes go scot free. This will give assurance to the online business are safeguarded. Finally, government of Kenya has taken up a legal approach and established amendments in the constitution act 2014 to give the authority to Communication Commission of Kenya that will work in respect to the industry of trade and commerce to enforce and deal with matters relating to cyber-crime and security issues. Specifically this mandate entails promoting and facilitating efficient management of critical internet resources and development of framework for carrying out investigations and prosecution of cybercrime in Kenya (Communication Commission of Kenya, 2014).

5. Conclusion

Internet revolution and penetration in Kenya has seen online business grow rapidly. Change in technology has brought more business opportunities despite of the challenges discussed. This is attributed by both the consumer and companies not able to resolve the issues of trust, privacy, and security amicably. Trust is a major factor to be considered by any consumer, who would want to trade online. These are the issues that consumers want the online enterprises to guarantee and therefore it will be of great importance if they set up measures to address trust, security and privacy of online consumers. E-commerce has been widely accepted in the world but researchers have found the above variable being a big down fall of e-commerce, especially with developing countries like Kenya. Therefore with increase in the development of technology at the same cybercrimes are increasing at alarming rate. Continuous research should be carried out to curb the challenges. In order for the companies to ensure trust, security and privacy to the online business, has to work with the government to enact policies and regulations that support e-commerce. Consumers will need protection against fraudulent, misleading and unfair business malpractices and when things go wrong there should be a mechanism to be able to get redress. Equally it will be of importance to periodically review the regulatory framework put in place by the government as the technology keeps changing, to tighten up, any loop hole. Companies also will need to adapt international standards to protect consumer privacy, as a way of supplementing the legal framework.

6. Recommendations

Kenya, having rapid growth and spread of internet everywhere the business structure is changing from the traditional online shopping. In the interest of this research, the following recommendations are made for the development and growth of e-commerce. The importance of addressing trust, security and privacy of online business. Government of Kenya to direct CCK to enact polices that will protect consumers on issues of trust, security, privacy in online shopping. Moreover, online companies to apply the international standards to curb on beaches of ethics on security. Also, Government to prosecute the cyber-crime activities in court. The government should support the Communication Commission of Kenya infrastructure and put up a framework that will ensure safety. Furthermore, online malls to work together with the government in support of e-commerce by facilitating continuous research as technology keep changing. Lastly, online business can adopt the cash on delivery payment as Jumia does to a certain trust on consumers.

References

1. Almeida, F., Santos, J. D., and Monteiro, J. A. (2013) E-commerce business models in the Context of web 3.0 paradigm. *International Journal of Advanced Information electronic Technology (IJAIT)*, Vol. 3, No. 6, pp. 1–12.
2. Barnes, S.J and R.T Vidgen (2001a) An Evaluation of cyber-bookshops: The WebQual method," *International Journal of Electronic Commerce*, Vol.6, pp 6-25,2001a.
3. Creed, A., Zutshi, A. and Ross, J. (2009) Relational ethics in global commerce. *Journal of Electronic Commerce in Organizations*, Vol. 7, No. 1, pp. 35–49.

4. Culnan, M. J. and Armstrong, P. K. (2004) Information Privacy Concerns, Procedural Fairness and Impersonal Trust, An Empirical Investigation. *Organization Science*, Vol. 10, No. 1, pp. 104-115.
5. Culnan, M. J. (2000) Protecting Privacy Online: Is Self-Regulation Working? *Journal of Public Policy and Marketing*, Vol. 9, No. 1, pp. 0-26.
6. Featherman, M.S., Miyazaki, A. D. and Sprott, D. E. (2010) Reducing online privacy risk to facilitate eservice adoption: the influence of perceived ease of use and corporate credibility. *Journal of Services Marketing*, Vol. 24, No. 3, pp. 219–229.
7. Flavian, C. and Guinaliu, M. (2006) Consumer trust, perceived security and privacy policy: three basic elements of loyalty to a website, *Industrial Management & Data Systems*, Vol. 106, No. 5, pp. 1-20.
8. Frynas, J. G. (2002): The limits of globalization – legal and political issues in e-commerce. *Management decision*, Vol. 40, No. 9, pp.871 – 880.
9. Gefen D, Karahanna E, and Straub DW (2003) Trust and TAM in online shopping: an integrated model. *MIS Quarterly*, Vol. 27, No. 1 pp. 51–90.
10. Gefen D and Straub DW (2003): Consumer trust in B2C e-Commerce and the importance of social presence: experiments in e-Products and e-Services. *Omega* Vol. 32, No. 6, pp. 7–24.
11. Gefen D, (2000) E-commerce: the role of familiarity and trust. *Omega* Vol. 28, No. 6, pp. 25–37.
12. Ghossein, M. (2013: 25): Internet the conduit to a digital economy. *Business Daily*. Accessed 12/06/2014 from <http://www.businessdailyafrica.com/Opinion-and-Analysis/Internet-the-conduit-to-adigital-economy/-/539548/1758200/-/dwc4lv/-/index.html>
13. Haddad Hossam (2017a): Corporate Social Responsibility (CSR) Practices Of Islamic Banks in Jordan a Case Study on Jordan Islamic Bank, *The Annals of the University of Oradea. Economic Sciences Tom XXVI 2017*, No. 1, pp. 609-618.
14. Haddad, Hossam (2017b): Impact of Human Competencies on Caritas Jordan Employees Performance, *Journal of Resources Development and Management*, Vol. 1, No. 28, pp. 57-71.
15. Jarvenpaa SL, Tractinsky N, and Vitale M. (2000): Consumer trust in an internet store. *Information Technology & Management* Vol.1, No. 1–2, pp. 45–71.
16. Kennedy MS, Ferrell LK, and LeClair DT (2001): Consumers' trust of salesperson and manufacturer: an empirical study. *Journal of Business Research*, Vol. 51, No. 1 pp. 73–86.
17. Kinuthia, J. N. K., and Akinnusi, D. M. (2014): The magnitude of barriers facing e-commerce businesses in Kenya. *Journal of Internet and Information Systems*, Vol. 4, No. 1, pp. 12–27
18. Kinyanjui, M. N., and McCormick, D. (2002): *E-Commerce in the Garment Industry In Kenya Usage , Obstacles and Policies*.
19. Koufaris M, and Hampton-Sosa W.(2004): The development of initial trust in an online company by new customers. *Information and Management*. Vol. 41, No. 3, pp. 377–97.
20. Laudon, K.C. and Traver,C.G. (2008): *E-commerce, business technology society*; (4th edition). Pearson Education International
21. Litondo, K. O., and Ntale, J. F. (2013): Determinants of mobile phone usage for e-commerce among micro and small enterprises in the informal sector of Kenya. *International Journal of Applied Science and Technology*, Vol. 3, No. 6, pp. 16–23.

22. Magutu, P.O., Ongeru, R.N., and Mwangi, H., (2009): Modeling the effects of e-commerce adoption on business process management : Case study of commercial banks in Kenya. *Communications of the IBIMA*, Vol. 8, No. 1, pp.1943-7765.
23. Marie, A. and Hauser, S. (2007): Data analysis and profiling, *Direct Marketing: an international journal*, Vol.1 No. 1, pp. 114-116.
24. Mutua, J., Oteyo, I. N., and Njeru, A. W. (2013): The extent of e-commerce adoption among small and medium enterprises in Nairobi, Kenya. *International Journal of Business and Social Science*, Vol. 4, No. 9, pp. 116–122.Nairobi: Nairobi, Kenya.
25. Ochola, P. B. O. (2013): *E-commerce adoption among micro, small and medium sector Nairobi County, Kenya. PHD Thesis: School of Business, Kenyatta University.*
26. Pavlou PA (2002): Consumer acceptance of electronic commerce: integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*. Vol. 7, No.3, pp. 10–34.
27. Rosen, A. (2002) *The E-commerce question and answer book: a survival guide for business managers*, (2th edition), AMACOM, New York.
28. Song, Y.Y., Maher, T.E., Nicholson, J.D.,and Gurney, N.P.(2000): Strategic Alliances in logistics outsourcing, *Asia pacific Journal of Marketing Logistics*, Vol. 12, No. 4, pp.3-21.
29. Souter, D., and Kerretts-Makau, M. (2012): *Internet governance in Kenya -an assessment for the Internet Society*. ict Development Associates Ltd, Kenya.
30. Stefansson, G. (2006): Collaborative logistics management and the role of third-party service providers, *International Journal of Physical Distribution and Logistics Management*, Vol. 36, No. 2, pp. 76 – 92.
31. Tan YH, Thoen W. (2002): Electronic contract drafting based on risk and trust assessment. *International Journal of Electronic Commerce* Vol. 7, No. 4, pp. 55–71.
32. Trappey, C.V., & Trappey, A.J.C. (2001): Electronic commerce in Greater China, *Industrial Management& Data Systems*, Vol. 101, No. 5 pp. 201 – 210.
33. Walczuch R, and Lundgren H. (2004): Psychological antecedents of institution-based consumer trust in e-retailing. *Information and Management*, Vol. 42, No. 1 pp. 159–77.
34. Wanjau, K., Macharia N, R., and Ayodo Eunice M A. (2012): Factors affecting adoption of electronic commerce among small medium enterprises in Kenya: Survey of tour and travel firms in Nairobi. *International Journal of Business, Humanities and Technology*, Vol. 2, No. 4, pp. 76–91.