

Research Journal of Finance and Accounting  
ISSN 2222-1697 (Paper) ISSN 2222-2847 (Online)  
Vol 2, No 2, 2011

[www.iiste.org](http://www.iiste.org)

## Mobile Money Transfer in Kenya: An Ethical Perspective

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### Abstract

The main intent of the research project was to diagnose the ethical and moral issues in mobile money transfer in Kenya. The research seeks identify technical and ethical issues which the mobile money transfer agents and mobile industry operators have been surpassing while pursuing profit motives in Kenya. The research employed various ethical theories, which include; Virtue ethics, Deontological ethics, Teleological ethics and Ethical learning and growth. A survey questionnaire was developed and employed to collect data from 200 Kimathi university College of Technology (KUCT) students in Central region, Kenya and 100 employees of mobile money transfer Vendors operating in Nyeri, Thika, Murang'a, Karatina, Kiambu, Nyahururu, Kerugoya and Naru Moru within Central province of Kenya, as a sample of the entire Country. This was because of the commonality in the use of mobile money transfer services in all parts of the country. The findings were derived from the comments of the focus groups discussion and the vendor employees, which established that ethical theories and values have not been adopted by mobile players in the money transfer technologies, despite having them. Despite a number of researches in this area which have largely focused on mobile money transfer technology and their related benefits, both in Africa and Asia such as Tanzania and Malaysia, only to mention a few, this research project goes on further to contribute to the body of knowledge to engrain ethical and moral values in mobile money Transfer in Kenyan context, as it is becoming a centre of commerce in East and Central Africa. From the diagnosis of the of the responses from the focus groups and vendor employees, supported by ethical theories and values, mobile players should among other recommendations adopt anti-money laundering policy to avoid cases of unethical conduct through money transfer technologies. These are the main recommendations. In conclusion, it is very imperative that mobile players adopt ethical theories and values, implement them and continue to review these technologies of money transfer to avoid potential misuse. This was the achievement of these research objectives.

**Key Words:** Mobile Money Transfer, Banking, Ethics, Morals, Theories of Ethics

### 1.0 Introduction

The embracement of mobile money transfer (mobile banking) has enabled larger consumers of financial services, poor people in developing and emerging market countries, like Kenya to access financial services offered by formal providers outside of traditional bank branches. Clearly this technology is a great tool towards the achievement of MDG 8, (Ministry of State for Panning, National Development and Vision 2030). However, this might not be realised not unless mobile industries integrate and implement the ethical and moral values and virtues in their business operations at this time when we are 'witnessing the disintegration of ethics or at least failure to apply it' in business operations as argued by Polo (2008) and Gomez (1999).

The mobile money transfer is still very much in its infancy, and mobile service operators are vying with each other to establish themselves within a potentially lucrative market. There are plans to establish a modern incubation laboratory in the region to improve their services in mobile money transfer and other

mobile applications. However the sector has not yet worked on the 'critical ethical and moral issues' which if not looked into will contribute to unethical conduct of the industry (Boatright 2009). Every company has company ethical codes, company operating methods and industry principles, (Badi & Badi, 2009, p. 27).

Though mobile money transfer is a new technology that has changed the life of many Kenyans and some members of East Africa especially Tanzania, it has soft but hard ethical issues which ought to be addressed by the industry. Being 'moral agents' who are directed by 'will and freedom', mobile players will need pursue good motives which the society accepts and respect (Oruka 2007, p. 3). These issues are security threats especially from online hackers, frauds and money laundering especially from drug dealers and unethical conduct of some of the industry players. These are largely contributing to 'economic gangsters' in Kenya as inferred by Fisman & Miguel (2008) and Spinello (1997). This is one among many issues which have compelled us to carry out this research and at least recommend on the way forward.

### 1.1 Problem Statement

Business execution needs effective drivers that can not in any way be enforced not unless under the law. If this is to be the procedure, then most companies would only carry out business activities to avoid legal complications but not on the basis of prudence and ethical observance. Mobile industry in Kenya has emerged the top revenue earner to this economy. However while pursuing their business motives; mobile companies have not always observed their ethical and moral concerns that their users will need for protection, despite having incorporated ethical codes of conduct in their business objectives. This is what motivated me to carry out this research project as an ethicist in my own right.

#### 1.1.1 Research objectives

##### 1.1.1.1 General objective

The general objective of this research was to find out the ethical and moral concerns in the mobile industry, specifically with the adoption of mobile money transfer in Kenya.

##### 1.1.1.2 Specific objectives.

- a. To establish the relevance ethical theories and values in the business involving money transfer through mobile phones.
- b. To identify and propose the ethical and moral issues which need to be integrated in the industry so as to protect customers and any of the users thereof.

##### 1.1.1.3 Research rationale

Some prior work in the area of mobile business models and mobile services including mobile money transfer, has highlighted some of the more general issues related to the spread of mobile services and the shaping of the mobile business landscape. However, there is a still need to explore the ethical drivers which the mobile industry players have applied or ought to apply while advancing the use of mobile money transfer in Kenya, as research results obtained in other regions and countries may not be entirely relevant to the Kenyan context due to cultural and behavioural differences as well as to socio-economic factors.

##### 1.1.1.4 Significance of the Research Paper

Based on the factors found affecting user decision on mobile money transfer, the study may provide recommendations for mobile industries about applying the ethical and moral concerns needed in order to protect user adoption of the services offered.

The research will be beneficial to financial regulators in Kenya to ensure that mobile industries dealing in

money transfer can develop mechanisms of identifying the sources of funds being transferred so as to avoid cases of money laundering, payment for drug trafficking that is endangering the lives of productive youths in Kenya.

Social scientists may find this research useful for their study of human behaviour and motivation in groups, businesses and society in relation to technological and scientific advancement, and how they may affect attitudes towards the adoption and use of an innovative service based on ethical perspective.

#### 1.1.1.5 Hypothesis Formulation

The research model and its development from the literature review

To formulate research hypotheses, an initial research model based on the

Technology Acceptance Model (TAM), the original works of Davis (1989) and the Extended TAM as worked on by Luarn & Lin (2004). The initial model is based on the Extended TAM, with two main variables customer service with sub variables such as; advertising, mobility access, functionality, speed and alternatives and perceived risk and their relation to ethical concerns. The following hypotheses were formulated;

H1a: Advertising will have a positive effect on the perceived usefulness of mobile money transfer.

H2: Self-efficacy will have a positive effect on the perceived ease of use of mobile money transfer.

H3: Perceived risk will have a negative effect on behavioural intention to use mobile money transfer.

H4: Failure to consider business ethics and values could weaken mobile money transfer services in Kenya.

### 1.2 Literature Review

This section is divided into two parts. The first focuses on the factors affecting users' adoption of mobile technologies. Part two focuses on ethical perspectives in mobile money transfer.

#### 1.2.1 Factors affecting user adoption of mobile technologies

##### 1.2.1.1 Risk and Security

Security and trustworthiness of a service was identified as one of the most important factors within every target customer segment when deciding on the use of a service delivery channel. Some authors like Mattila (2002, p.10), agreed that "using mobile phone in money transfer is trustworthy" Fain & Roberts (1997, p.53) defined "risk is a perception of consumer, not a characteristics of a product".

##### 1.2.1.2 Socio-economic background and culture

Socio -economic background and culture of potential users could be ethical factors that influence the usage of mobile money transfer. Frederickson & Ghere (2005) claimed technology has to take care of the 'marginalised in the society 'in terms of computer literacy, age factor such as the aged and not focusing much on stronger groups like and/or those with money in the society.

##### 1.2.1.3 Service characteristics

The ability to allow consumers to have more control over their financial situation is one attraction of mobile money transfer services (Laukkanen & Lauronen, 2005), as the consumer prefers to act for himself/herself

when dealing with his /her own monetary transactions through the mobile device.

#### 1.2.1.4 Cost of service and device

According to Nah, *et al.* (2005), the cost of mobile devices and mobile services was identified as an investment concern. Luarn & Lin (2004) argued that financial cost was one of the greatest concerns in adoption of mobile money transfer services.

#### 1.2.1.5 Device features

The somewhat limited input and display capability of current mobile devices is seen as limiting the use of mobile money transfer applications (Pousttchi & Schurig 2004; Laukkanen & Lauronen 2005). For example, a mobile phone's small screen cannot accommodate enough information about an account, and scrolling up and down would be needed.

### 1.3. Research Methodology and Design

#### 1.3.1 Methodology

The research involved qualitative and quantitative studies to explore the research objectives and findings. The use of a "mixed-methodology" approach, both qualitative and quantitative methods, benefited the researcher by giving a wider view and more evidence to analyze the issues.

#### 1.3.2 Sample Population and demographics

A focus group and a survey were involved in the respective stages (qualitative and quantitative) of this research in Kimathi University College of Technology and to vendor employees in Central Kenya Region. Firstly, focus group findings served the purpose of providing information for the next stage

#### 1.3.3 Research Design

A survey is a powerful and effective tool that can be used to collect data about human attitudes, behaviors, and characteristics. The survey questionnaire is often adopted by researchers as an effective hypothesis testing method (Cavana *et al.* 2001).

The advantage of this method was that both the cost and the time required were low (Cavana *et al.* 2001). The research model and the survey questionnaire were designed to follow up on the results from the focus group sessions (KUCT students) and Vendor employees, which allowed the researcher to highlight relevant behavioural and other motivational factors. Data was gathered from a detailed questionnaire, which was analysed in order to identify ethical issues related to mobile money transfer and adoption in Kenya and provide recommendations.

#### 1.3.4 Data analysis method

Quantitative data is analysed by using descriptive statistics and other standard quantitative methods (Kontio *et al.* 2004). Data collected from the survey was entered into the statistical package, SPSS (statistical package for social science) for analysis, discussion and presentation of the results in this research. To analyse the demographic information, the descriptive statistics are entered onto a Microsoft Excel sheet.

#### 1.3.5 Findings

From the research development model, a number of findings were found out. These were termed as model variables which were used in the discussion of the findings.

From the responses of the focus groups and vendor employees, on mobile technologies seem to be helping them though their developers and operators are not employing ethics in their course for revenue realization.

#### 1.4 An Ethical Perspective of the Research

Gichure (1997) defines ethics as 'the systematic study of human actions from the point of view of their rightness or wrongness as a means for the achievement of man's ultimate happiness'. Weiss (2006, p. 18), inferred that good business means good ethics. Being moral agents, our actions are true picture of the society. We are all guided by ethical values which according to Gichure (2007) are; trustworthiness, honesty, integrity, reliability, loyalty, truthfulness, respect, caring, responsibility, accountability, transparency, diligence, perseverance, self-restraint, fairness, citizenship.

##### 1.4.1 Ethical Theory

Ethical theories are tools for ethical thinking that you can use in analyzing the range of ethics that can affect business, organizations and management. These theories include; virtue ethics, ethical learning and growth, Deontological ethics and Teleological ethics.

###### 1.4.1.1 Virtue ethics

Aristotle was the proponent for virtue ethics in our daily ventures and undertakings. It is a stable quality in man; an internal principle or a habit. Plato, Aristotle's teacher had identified four virtues, those of wisdom, courage, self control and justice. Aristotle included liberality, the virtuous attitude towards money. When we say that a person is just, honest or prudent, we mean that in this particular person, there is stable quality of justice, honesty or prudence, (Gichure 1997). Fisher & Lovell (2009), infers that virtues are not the 'ends' rather they are the 'means'. They are personal qualities that provide the basis for individual to lead a good, noble or happy life, (Debeljuh 2006).

###### 1.4.1.2 Deontological ethics

This theory was developed by Kant, (Fisher & Lovell 2009). Kant's philosophy was that actions must be guided by universalisable principles that apply irrespective of the consequences of the actions. An action can only be morally right if it is carried out as a duty, Kant's categorical imperative lays emphasis that one does 'duty for duty's sake.' not in expectation of a reward, (Gichure 1997).

Bowie (1999) in his business organizations, built upon Kantian principles, which provided a theory of moral permissibility for market interactions. Interactions that violate the universability formulation of the categorical imperative are morally impermissible. This might appear reasonable, but it must be remembered that under this rule someone who is prepared to allow others to exploit, harm and cheat could, within the universability principle proceed to exploit, harm and cheat others, (Bowie 1999).

###### 1.4.1.3 Ethical Learning and Growth

An ethical organization cannot be achieved by a decree, (Weiss 2006). A CEO publishing an ethical code will not of itself bring about its implementation. The end has to be approached obliquely by encouraging process of learning that enable people to decide for themselves to act ethically. For Senge (1990, p. 13-14) learning is not simply an acquisition of useful information; it is simply a personal moral development. Covey (1992, p. 36) adopted the 'principle of process' of personal growth in the spheres of emotion, human relationships and character formation. These processes cannot, he argued, be short circuited; people have to go through the necessary stages of development to achieve greater effectiveness.

###### 1.4.1.4 Teleological ethics

According to Fisher & Lovell (2009), teleological ethics means the rightness or goodness of an action is not

intrinsic to that action but can only be judged by its consequences. They relied on the views of the Jeremy Bentham and John Stuart Mill, the initial proponents of this theory. The theory tends to combine an intention to work towards an end with a particular view of what institutions are necessary to achieve it. These institutions govern the way in which the appropriateness of an act to an end should be evaluated.

## 1.5 Discussion and Recommendations

### 1.5.1 Discussion

The discussion of the paper is based on the model variables which were developed from the factors affecting user adoption of mobile technologies in the literature review. The model variables as discussed in the stages of the model development by the focus groups and surveys from the vendor employees. The variables were speed, mobility access, advertising and functions, and alternatives.

The results of the finding showed that only speed and advertising are found to have a significant positive effect on perceived usefulness, which in turn has a positive influence on intention to use mobile money transfer but however the focus group and vendor employees commented more on lack of adoption of business ethics and moral values by the mobile players, in their quest for profits. Upon analysis of their responses, ethical consideration became a need by mobile users on their service providers. This was the main objective of this research paper. From the responses, ethics is indeed a weak concern in mobile money transfer as reported by the focus groups and vendor employees which further supports the hypotheses.

Using mobile money transfer would be compatible for consumers because they are used to doing everything with mobile device. There are also evidences showing that customers use mobile SMS to arrange date with close friends, gather evidence of cheating, propose marriage, fire employees as well as solve embarrassing situations. Not only would current mobile money transfer users remain loyal to mobile money transfer services, it is more likely that non users also express their interest and intention to adopt this new technology application. This is a new finding.

However this is likely to be affected by unethical practices by some unidentified users of mobile phones. One possible reason is that the sample population are mostly students and young; they are more inclined to accept new technology regardless of how well the technology actually works. More often than not vendor employees would find these technologies useful in their employment lines. This is in line with the analysis of the feedback that came from the focus group and vendor employees.

Though mobile players have company and industry principles which are guided by ethics and values, they have not been implemented and fully adopted. Cases of unethical business conduct continue to escalate as more economic gangsters use their technologies to achieve their illegal targets. This therefore calls for an immediate attention to business ethics in customer focus and revenue generation. Future social researchers can use it to explore social and ethical issues in regard to how new technologies are accepted in society.

### 1.5.2 Recommendations

From the diagnosis of our research based on the general and specific objectives, with responses from the focus groups and mobile money transfer vendor employees, previous constructs in the literature on mobile technologies, such as security, cost, customer service, and the importance ethical perspective in mobile money transfer, the study has led to the following recommendations.

**Recommendation 1: Establish internal tracking systems to check against illegal practices**

According to Fisher & Lovell (2009), teleological ethics means the rightness or goodness of an action is not intrinsic to that action but can only be judged by its consequences. This therefore means that the mobile industries should ensure that this technology is not used for other illegal activities. A common concern in



relation to mobile money transfer is the possibility that such services may be used for 'illegal activity', (Gichure 1997; Borrie 1998). This will create an economy of 'economic gangsters', who would advance the illicit and unethical activities that, are carried out through mobile phones (Fisman & Miguel 2008).

The unethical practices of economic gangsters have been witnessed in Kenyan economy where criminal inmates have conned millions of shillings from the general public through use of mobile SMS and other illegal and unethical promotions just to mention but a few, as discussed by the focus groups in this research project. These practices are accelerated especially when various companies and media are involved in gambling activities. Our recommendation to the mobile players is that they become efficiently conscious of early criminal and unethical behaviour development by these gangsters. They should protect and fight such criminal and unethical multi-practices. By doing that they would maintain a large pool of users of their services and the number may even grow.

#### Recommendation 2: Implement Traditional anti-money laundering policy

As mobile money transfer becomes more popular, one of the key issues the regulators will face is the increasing risk of such services being exploited for the purposes of money laundering or fraud. Our recommendations to this illegal act is that mobile industry should implement the Traditional anti-laundering 'Know Your Customer'(KYC) policy which has been applied by a number of countries with industries involved in mobile money banking, Example of these countries include; Mexico, Malaysia, Taiwan, China and Bolivia.

The approach of some countries to KYC has been the introduction of a staggered system based on transaction size. For instance, at the first level, consumers could be required to provide only their name, address and date of birth, for the next level, they could be required to provide their fingerprints and photo, and so on. Transaction sizes can be limited in order to require only very basic identification checks to be carried out on customers. This aims to provide a level of protection against potential illegal and unethical activities without cutting off those at whom the services are aimed, (Spinello 1995).

The issue of fraud is targeted by introducing different thresholds of identification for different types of transactions. As increasingly sophisticated technologies begin to spread into the developing world, the provision of mobile money transfer services will become more susceptible to fraud, just as internet banking has become more susceptible to fraud as 'fraudsters' have cracked the established levels of security,(Fisman & Miguel 2008). Problems nevertheless remain with regard to anti-money laundering and fraud. These problems are enhanced by the fact that financial intelligence is under-resourced in many of the jurisdictions in which M-payments are taking off. This is the holding of Deontological and Virtue ethics.

#### Recommendation 3: Regular administration of ethical training programs

According to ethical learning and growth in Weiss (2006), an ethical organization cannot be achieved by a decree. Senge (1990) stressed on the importance of individuals' learning, which he saw as necessary for the development of learning organisations. These he argued were only kind of organisation that will be successful. This can be applied by mobile operators by ensuring that they acquire the necessary ethical values through learning best practices from other global players. For such technology to reach its full potential, we further recommend regular workshops involving money transfer agents and mobile companies, holding internal ethical training programs for their employees and maintaining periodically evaluation, assessment reviews which will lead to better technology innovation and advancement. This recommendation is enhanced by the focus group discussions and the TAM models of the project.

#### Recommendation 4: Ethical and informative advertising.

Advertising of mobile money transfer should be wider of higher frequency and be ethically transparent enough as limited and inadequate advertising contravenes virtue ethics theory which as we seen focuses on

building business societies where ethical and moral values form the backbone of the society. Advertising may cause more people to be interested in using mobile money transfer, be aware of its availability and to consider the advantages and disadvantages of mobile transfer services. Mobile operators should therefore 'distribute more information' (Weiss 2006) to demonstrate the features of mobile transfer services, their benefits and how easy it is to use. It is also good and prudent enough if mobile operators took time to highlight some of the security issues in money transfer. This is pertinent to virtue ethics.

#### Recommendation 5: Enhancing Customer Self-Efficacy through Sessions and Presentation

In order to enhance customers' self-efficacy in mobile transfer services, mobile operators should arrange and organize sessions and presentations to demonstrate how to use mobile money transfer services, as well as what services are provided in order to show the benefits of using mobile transfer services systems. This may help customers to gain a positive perception of the ease of use of mobile money transfer (SMS).

Since Kenyans widely use SMS as a communication medium, Kenyans phone operators and service providers should arrange the demonstration of mobile money transfer through SMS to enhance customers' self-efficacy. This is an easy and efficient way to help SMS users adopt and use mobile money transfer.

The results suggest that compatibility may be a significant factor in the use or adoption of mobile transfer services. Mobile operators should therefore build and design functions and mobile money transfer services in a way that is consistent and fits with customers' past experience and life style. These industries can send customer surveys and receive feedback in order to develop services and functions which would satisfy customers' further demands. This basis of Ethical learning and growth theory.

#### 1.5.3 Conclusion

Exploring the ethical issues related to the use or adoption of mobile money transfer is quite important for service providers who may need to improve and validate their services in order to satisfy more customers and make more profit. This model has been tested and validated against data collected from 294 subjects using a focus group, and a paper based survey vendor employees. Furthermore, speed, advertising, compatibility, self-efficacy, ease of use, usefulness and intention are consistently forming a suitable model, explaining the variance in the intention to use mobile transfer services despite the fact that the model has a lower predicting capability than prior studies in other countries.

In order to attract an increasing number of people to mobile money transfer services, service providers should improve the quality of this service by improving the speed of service, offer more information and advertising as proposed by virtue ethics, enhance users' ability, experience and knowledge about mobile transfer services, educate their staff, as well as provide more funding for conducting research about users' behaviour at different periods of time as proposed by ethical learning and growth theory. This research was intended to raise the need of integrating and applying ethics in this industry since it is susceptible and vulnerable to worlds know ills of frauds and money laundering. This proves that the general and specific objectives of this paper have been achieved and recommendations provided.

Despite the limitations discussed above, it is hoped that the practical recommendations to the mobile industry will be found useful, and that the research approach can be applied to the study of other mobile services, in a range of contexts and environment.

#### 1.5.4 Research limitations

The main focus of the research model is about four factors from the focus group and vendor employees discussion, namely, speed, mobility access, advertising and functions, as well as exploring their relationship with perceived usefulness. The reason is that the objective of the research is to find out the ethical issues related with mobile money transfer adoption in the Kenyan context. Thus the results are discussed from a



The survey was only completed by students who were studying at KUCT and employees of vendors within central Kenya. The results may only reflect this sample as an entire Kenyan representation but not generally applicable to other countries.

The participants were randomly selected. This helps avoid bias towards the research outcome and increases the credibility of the feedback. However, the findings may be considered representative for a “young, urban, and educated” population segment.

#### 1.5.5 Future work

Regarding the use and adoption of mobile money transfer in Kenya, further research may contribute to a better understanding of the phenomenon. The methods applied at different stages in this research were a focus group and a survey. Several open-ended questions and some closed-ended questions were asked in the focus group sessions. Moreover, some open-ended questions may also be added to a future survey.

Further researches can be carried out on mobile money transfer and business ethics, the pros and cons of mobile telephony and its effects on family institutions in Kenya and effects of mobile communications on marriage institutions.

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Note

Fig 1 Summary of the ethical theories



Sources: Fisher & Lovell (2009)

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