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**ROLE OF CONSUMER BEHAVIOUR ON THE ADOPTION OF ONLINE SHOPPING
IN NAIROBI CITY COUNTY – A CASE OF NAIVAS SUPERMARKET**

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Strategy

ROLE OF CONSUMER BEHAVIOUR ON THE ADOPTION OF ONLINE SHOPPING IN NAIROBI CITY COUNTY – A CASE OF NAIVAS SUPERMARKET

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Abstract

Purpose: The main aim of the research was to find out the role of consumer behaviour on the adoption of online shopping in Nairobi County.

Methodology: The study employed a descriptive research design. A sample of 285 participants was used to collect the data. Data for this study was collected mainly from primary source through questionnaires with both open and closed questions. Data was analysed using descriptive statistical techniques and inferential statistics. The data was presented through frequency distribution tables and charts to address the objective of the study.

Results: The findings obtained show that perceived benefits from online shopping was an important factor to consumer behaviour and acceptance of online shopping. Both online shopper and non-online shopper agree there is more derived benefits from online shopping. Online shopping users were noted to be sceptical on the risks associated with online transaction while the non-online users strongly agreed that the amount of risk in online shopping were very high. There was also a strong affirmation that psychological factors are important to restore confidence in online shopping including security of the information, level of trust and control over the transaction. Finally online shopping was influenced by the design of the website.

Policy recommendation: The study recommends studies targeting other supermarkets. This is vital since the information garnered can help marketing managers learn how to best deal with new technologies and how consumers react to these new technologies.

Keywords: *online shopping, consumer behavior, perceived risks, psychological factors, and website design*

1.0 INTRODUCTION

1.1 Background to the Study

The Kenyan consumer is becoming more sophisticated, with Kenya leading the African internet penetration. The ability to access and use reliable internet services has become fundamental in our daily lives. Technological innovations have a strong impact on firm performance and this opens an avenue for retailers and especially supermarkets, where supermarkets can now offer online shopping as one of the channels available to them that allow their customers to reach them. (Suzuki, 2015).

Online shopping falls under e-commerce. In recent times, electronic commerce has gained popularity around the globe with many advanced technologies introduced in its operation. E-commerce has allowed firms to establish a market presence, or to enhance an existing market position by providing a cheaper and more efficient distribution chain for their products or services. (Cudjoe, 2014). Khurana (2014) defines e-commerce as using the power of computer, the internet and shared software to send and receive product specifications and drawings; bids, purchase orders and invoices; and any other type of data that needs to be communicated to customers, suppliers, employees or the public. According to Roger (2000), electronic commerce is defined as the conduct of commerce in goods and services, with the assistance of telecommunication and telecommunication based tools.

The beginnings of e-commerce can be traced to the 1960s, when businesses started using Electronic Data Interchange (EDI) to share business documents with other companies. Consumers can now purchase endless amounts of items online, both from typical brick and mortar stores with e-commerce capabilities and one another (Rouse, 2017). E-commerce is rapidly transforming the way in which enterprises are interacting among each other as well as with consumers and Governments. As a result of changes in the landscape of ICTs, e-commerce is now growing rapidly in several emerging markets and developing economies (UNCTAD, 2015). The retail industry was one of the first industries to apply technology to business and customer transactions with the introduction of Electronic Point of Sales (EPOS) technologies. Electronic commerce on the internet is usually associated with the ordering and payment of goods via electronic means but with physical delivery. (Henderson, 2014)

In Kenya, businesses are embracing e-commerce to ensure that their business operations are faster, convenient, easier, reliable, and operational across business hours and beyond (Jesse, 2013). For Kenyan supermarkets, E-Commerce has been of profound use and great importance in making the industries thrive regardless of the geographical locations and irrespective of the nature of business handled. Many businesses have resorted to the use of E-Commerce, to create market for their goods and services and hence expanding their market base to ensure increased output due to more sales and wider customer base. Some of the positive contributions in the Kenyan market is that business operators and consumers are able to access market services in buying and selling at any time of the day. (WTO, 2013).

Online shopping involves the behaviours of buyers and how they buy goods or services online (Katawetawaraks & Cheng 2011). There are various types of online shopping in Kenya. Business-to-consumer (B2C) is the process by which businesses provide goods and/or services to the end users. This type of online shopping is applicable to any organization that allows the

purchase of its services or goods through the internet by the end user for their own use. Consumer-to-consumer (C2C) is a type of e-commerce that includes the online enabled transactions of goods or services between consumers using a platform provided by a third entity as seen in OLX. Consumer-to-business (C2B) is a form of e-commerce where the consumers sell their goods or services to organizations and get paid by these companies. It is a reversal of the predominant business design where the businesses are the ones selling goods or services. This model was introduced majorly due to the need of providing a platform to connect a huge group of people to a bi-directional commercial relationship. Business-to-business (B2B) is an aspect electronic commerce where there is an exchange of goods or services between businesses. This study focuses on the B2C, with retailers being the business selling goods to consumers.

1.2 Statement of the Problem

With technological advancements and high internet usage, there should exist a positive correlation with these internet usage and adoption of online shopping. In a recent report by UNCTAD (2015), which focused on unlocking the potential of e-commerce in developing countries, it was recognized that there is a huge potential for growth of e-commerce economies in Kenya. However, the report states that growth rate is way below the average when compared to other regions in the world. The report states that while Kenya is among the top 10 countries in Africa that have high internet penetration, it still lagging behind in terms of utilization of the internet for e-commerce purposes.

Customers have the means to embrace online shopping based on the adoption of internet use and access to online shopping platforms from the supermarkets; however, there is a discrepancy in the access to online shopping and the rate of consumer adoption to this platform. Despite the extensive use of the internet, consumers are still unwilling to shop online in the various supermarkets witnessed by the long queues in supermarkets and little or no uptake of online shopping in the supermarkets. In this regard, a discrepancy results in that despite high internet usage, there is low uptake or adoption of online shopping. The study therefore aims at investigating the role of consumer behaviour on the adoption of online shopping in Nairobi City County, a case of Naivas Supermarket.

As of March 2017, Kenya has 40.5 m Internet users and an internet penetration of 89.4 % with Nairobi having the lion's share of over 80% (CAK, 2017). The proliferation of internet usage was brought about by the connection of the continent to undersea fibre-optic cables. These cables have dramatically increased the transmission capacity of data and drastically reduced transmission time and costs. This easy access to the internet and the fact that there are many channels with which one can access the net, results to a highly technological city, (Macharia (2014). To add to this, businesses have begun using technology in their operations, with the retail industry being one of the first industries to apply technology to business (Henderson 2014). Supermarkets are employing technology through offering these online platforms.

Despite this innovative ways, Kenya has recently witnessed the arrival of new supermarket chains like Choppies, Carrefour and Game, who are looking for retail space to conduct their retail business as they compete with other local supermarkets. Naivas has 41 outlets; Tuskys has 52 outlets while Society Stores plans to open 50 stores in 5 years, (Mulunda, 2016). The number of people who visit these supermarkets are high; Two Rivers, which hosts two supermarkets, has

a footfall of over 200,000 visitors in a day. With these statistics, consumers in Nairobi Consumers still prefer to go to the supermarket as opposed to shopping online.

In this regard, a discrepancy results in the rate of increase of internet use and the rate at which consumers use this technology to shop online in Nairobi City County. In other words, the technological innovation involving online shopping has not matched the rate at which consumers are using the internet. This was the key trigger for this study. The study aims to establish the factors that affect a consumer leading him or her not to adopt online shopping.

2.0 LITERATURE REVIEW

Bauboniene and Guleviciute, (2016) in their study titled e-commerce factors influencing consumers' online shopping decisions, noted that the main factors influencing consumers to shop online are convenience, simplicity and better price. The study aimed to develop an understanding of the factors influencing the online shopping by the consumers. This was done by exploring the factors that encourage consumers to shop online through analysis of such advantages as security, fast delivery, comparable price, convenience, cheaper prices and a wider choice. At the same time, the research project revealed the factors that are discouraging for consumers and the benefits received by buyers making purchases online. Specifically, the research explored how online shopping can be affected by such factors as age, gender or occupation.

Ngugi, (2014) in his study on the factors influencing online shopping adoption in Kenya: a case of Westlands district, Nairobi City County states that online shopping has also been growing at a very fast pace in the developed world, but the trend has not quite picked up in the developing nations, including Kenya. It is still a relatively new trend. There is not much research that has been conducted in this field, and as such literature on online shopping adoption in the Kenyan context is very limited. The research findings of the study revealed that online shopping was a new trend in the Kenyan market and was taking root. Some of the reasons cited for adoption of online shopping include; time saving, easy comparison of alternative products, fairer prices of online goods, expert/user review of products and access to a market without borders. The study was primarily focused on Westlands district, which is a sub-county of Nairobi City County. The conceptual framework used was about the adoption of the technology rather than the analysis of the behaviours of online shoppers.

The study by Leboo, (2015) on factors influencing consumer online buying behaviour in a project based company. A case of geothermal development company; the research investigated factors influencing online buying behaviour of Geothermal Development Company (GDC) employees in Nakuru town, Kenya. The study looked at four objectives: assess how perceived benefits, perceived risks, psychological factors and website design influence online buying behaviour of Geothermal Development Company employees. The study recommends that various risk-reducing strategies should be developed and that online vendors should not give less priority to website design since consumers rarely focus on visual design, site content ordering and transaction procedure in making purchase decision via the internet. The researcher focused on the online buying behaviours of employees in a specific organization in Nakuru County. The research did not extend to buyers from the general public but rather from a private organization.

The study by Kinya, (2013) on e-commerce adoption by formal micro and small enterprises in Nairobi, Kenya examined the influencing factors that have an impact on the uptake adoption and utilization of e-commerce by the micro and small sized enterprises (MSEs) operating within the NCBD. The research design adopted was a cross sectional survey. The study population comprised of all MSEs with formal premises registered with the Nairobi City County operating within the NCBD. The results show that MSEs in Kenya are sole proprietorships and are mostly operated by young people who have at least a secondary level of education and in most cases college education. Arising from the study findings the researcher therefore recommends that the government should enact legislation to regulate the ICT industry in Kenya with a few reducing the cost of ICT applications. The management of formal MSEs should also ensure that their employees are trained on ICT aspects. The study did not focus more on the online consumers but rather on the entrepreneurs who are willing or have invested in e-commerce in Kenya. The conceptual framework developed is more focused on the adoption of the technology in an organization.

In his study titled establishing the success factors for adoption of mobile shopping in Kenya's retail industry, Ndegwa (2013), states that several factors were found to be crucial towards successful adoption of mobile shopping in Kenya. One of the factors was perceived usefulness. Another factor that was found to be important towards adoption of mobile shopping in Kenya is the ease of use. Many respondents already use other applications from feature and smart phones. The ease of use ensures that many people are able to access the rich information provided by the application without a hassle. Other factors were also captured in the research that would promote adoption. Such factors included the availability of real-time prices. This means that for the application to make more sense to the final users who would mostly use it for budgeting purposes, it would be crucial to have the prices in real time. In addition to this, the availability to compare prices and features of related items were mentioned too in the research. Some of the recommendations that came through were being able to compare prices from different retail outlets for the same product. Despite this being an important factor worth mentioning, it was outside the scope of the application that aimed to bring mobile shopping for individual outlets and not all outlets in one application. Other factors were of aesthetic nature that would still play a vital role. Such issues are such as lack of a good design and appealing look, poor navigability as well as sluggish speed while using the application. If the factors above are well considered, the adoption would be smooth and the customers would be happy to try it out and do it again and refer a friend or two to try. The research focuses solely on the access of online shopping from mobile platform. It does not incorporate all the access platforms for e-commerce that are available. The research excluded the use of social commerce and web commerce platforms.

Maina, (2016) focused on looking at the impact supermarkets have due to the use of e-commerce in his study on the impact of electronic commerce on Kenyan supermarkets. The study looked at having the management understand and appreciate the impact of E-Commerce on corporate business strategy in the organization. The study, from a supermarket perspective was to show how supermarkets would adopt and implement e-commerce as an effective competitive strategy to keep abreast with the turbulent digital environment and culture among the rising middle income earners whose spending power serve as the backbone of this economy.

3.0 METHODOLOGY

The study employed a descriptive research design. A sample of 285 participants was used to collect the data. Data for this study was collected mainly from primary source through questionnaires with both open and closed questions. Data was analysed using descriptive statistical techniques and inferential statistics. The data was presented through frequency distribution tables and charts to address the objective of the study.

4.0 RESEARCH FINDINGS AND DISCUSSION

4.1 Demographic Data

4.1.1 Age analysis of the Respondents

The study was carried randomly among the shoppers of Naivas supermarket with different heterogeneity characteristics on the consumption behaviour and preference to online shopping determination. Figure 1 below pie chart shows the age analysis between online shoppers and non-online shoppers. The trend shows that there is high frequency of online and non-online shopper between ages 21-30 and 31-40 shop online as compared to other ages brackets between 41-50 and above 50 years. 53% of all online shoppers were between the age of 21-30 showing that persons of that age group are more likely to shop online as compared to the non – online shoppers which stood at 40%. There were also older non –online shoppers at 20% as compared to online shoppers at 13% aged 40 and above.

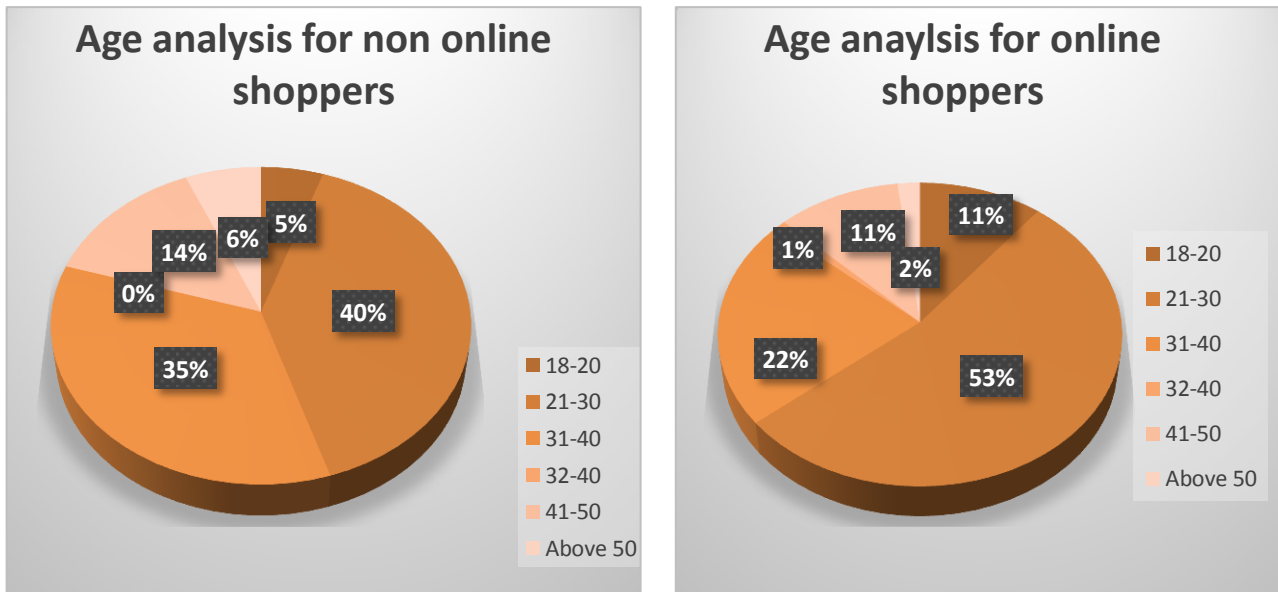


Figure 1: Online and non-online shopper age analysis

4.1.2 Gender Response of the Respondents

Table 1 below shows gender analysis of the respondents with 59.22% (61) female online shoppers, 40.78% (42) male online shoppers, 48.85% (85) female non-online shoppers and 51.15% (89) male non-online shop. One female respondent did not respond to whether she shops online or not.

Table 1: Gender response rate for online and non-online Shopping

		Have you ever shopped online in the supermarket?				Total	
		No	%	Yes	%		
Gender	Female	1	85	48.85	61	59.22	147
	Male	0	89	51.15	42	40.78	131
Total		1	174	100%	103	100%	278

4.1.2 Education level of the Respondents

Table 2 on the education level of the correspondents was analysed in regards to their online shopping behaviour. The study showed that a high frequency of diploma holders, undergraduate and post graduate holders shop online with 34.95%, 38.83% and 12.62% respectively. This could indicate that the higher the education, the more the propensity to shop online. However for non-online shoppers the academic the overall respondents have a minimum of Diploma degree for the academic qualification on average and with those in high school at 20.11% and undergraduate at 25.29%.

Table 2: Education level response rate for online and non-online Shopping

		Have you ever shopped online in the supermarket Attempted to Shop online?				Total	
		No		Yes			
			%		%		
Education Level	Not indicated	0	1	0.57%	0	0.00%	1
	Certificate	0	18	10.34%	5	4.85%	23
	Diploma	1	54	31.03%	36	34.95%	91
	High school	0	35	20.11%	7	6.80%	42
	No certified schooling	0	3	1.72%	1	0.97%	4
	Post Graduate	0	7	4.02%	13	12.62%	20
	Primary school	0	12	6.90%	1	0.97%	13
	Undergraduate	0	44	25.29%	40	38.83%	84
Total		1	174	62.59%	103	37.05%	278

4.2 Descriptive Statistics

4.2.1 Perceived Benefits

Data collected and analysed from questionnaires for both non online and online shoppers revealed that the customers preferred to shop online due to availability of all types of merchandise, availability of 24/7 customer interaction, proper information on product and quality products as an important factor to their loyalty to the online shopping in supermarket. This was shown by rating the factor as strongly agreed and agreed often being scored with 76 of respondents of the online shoppers strongly agreeing on the perceived benefits. For non – online shoppers, 110 respondents agreed that there were more benefits to be derived from online shopping.

Therefore, the trend from descriptive statistic show that online shopper perceives more benefits from the online shopping with better deals, boarder selection of items across regions, availability of 24/7 shopping time and less time incurred to shop. The findings therefore show that the perceived benefits from online shopping were an important factor to consumer behaviour. As shown in the figure below both online shopper and non-online shopper agree there is more derived benefits from online shopping.

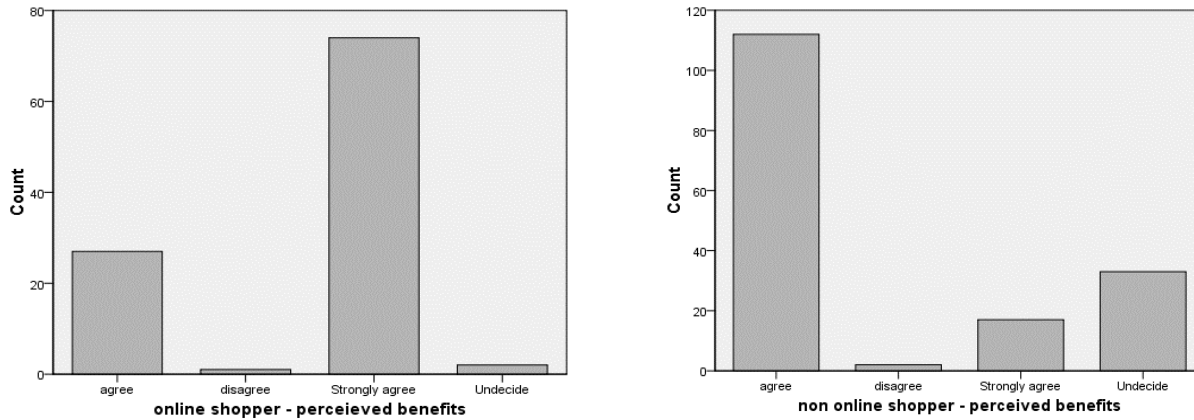


Figure 2: Analysis on the perceived benefits both online and non-online shoppers

4.2.2 Perceived Risk

Data analysed indicated that majority of the respondents rated the perceived risk variable is important in determination of the online shopping behaviour. The online shopping users are sceptical on the risk associated with online transaction which is in agreement with literature review with high confidence with current technology while the non-online users strong agree that the amount of risk are very high too hence non preference to shop online. Both online and non – online shoppers had the highest percentage in perceiving that risks were key in determining online behaviour. 26% strongly agreed while 37% of all respondents agreed that risk is key in determining online shopping behaviour. For those respondents who do not do online shopping, 46% of all respondents agreed that they were averse to online shopping due to the high risks involved.

In summary, the pie chart below shows overall level of response on the cluster on perceived risk associated to online shopping which sought to establish how perceived risks influence online shopping in Naivas supermarket, the responses we obtained affirmed that the impact of perceived risks on online shopping is important variable to decide the behaviour of a consumer. Majority of the respondents rated perceived risks as being an important variable in the determination of online consumer shopping behaviour. Online shopping users were noted to be sceptical on the risks associated with online transaction with an agreement while the non-online users strong agree that the risks involved are very high.

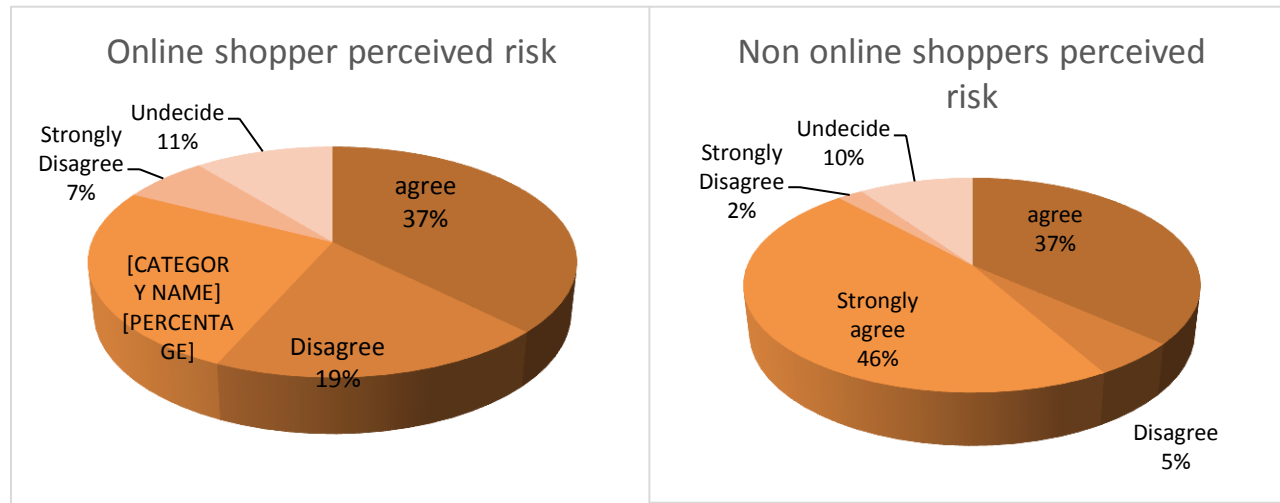
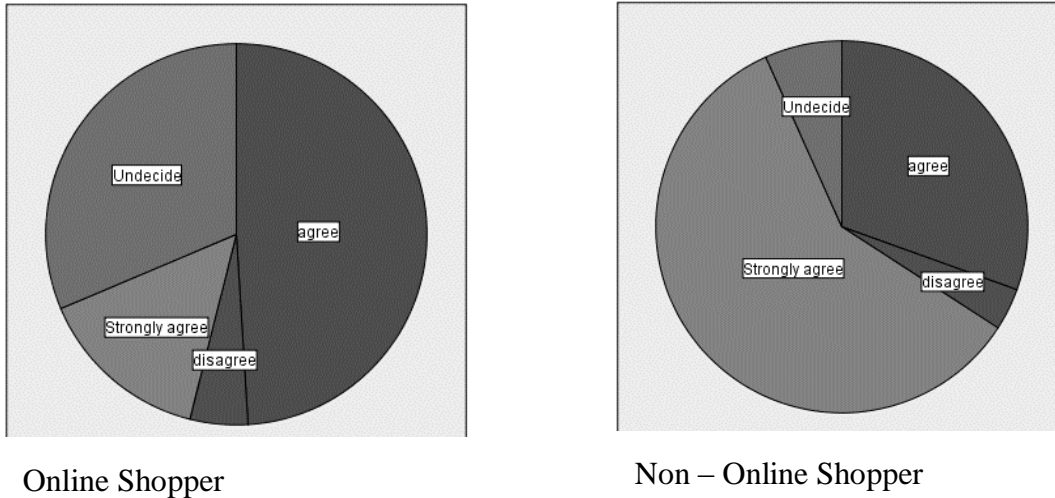


Figure 3: Analysis on the perceived risks both online and non-online shoppers

4.2.3 Psychological Factors

Findings revealed that majority of the respondents felt that psychological factor was an important factor in determining the consumer behaviour. This was indicated by majority agree on the feeling on trust, control of the transaction. Further, the non-online users affirmed strongly that all factor are important to restore confidence in the online transaction including security of the information, level of trust and control over the transaction as shown in figure 4.4. 60% of all respondents who do not shop online strongly believe that having trust and control over the online shopping process is key in conducting online shopping; without trust and security in the online system, the respondents were not willing to shop online with only 8% willing to disregard trust and confidentiality in online shopping. For online shoppers, a majority of respondents agreed on the importance of having confidentiality, trust and control while shopping online.

In this regard, psychological factors plays an important role in deciding whether to shop online or not. Unfavourable cyber laws and anti-hacking regulation, low trust, insecurity, information and leakage of client’s information to third party lower the uptake of online shopping by consumers.



Fig

ure 4: Analysis of psychological factor both for online and non-online shoppers

4.2.4 Website Design Factors

The study further aimed at the role of customer behavior on adoption of online shopping in Nairobi. The respondents were therefore requested to indicate how ease the e-commerce website which is a self-service platform in placing order and interaction with trade to gain more information and online purchases. For example, they were asked to indicate how they rated website appearance and user ability, relevance of the information on the websites.

Findings revealed that majority of the respondents felt that psychological factor was an important factor in determining the consumer behavior. This was indicated by majority agree on the feeling on trust, control of the transaction. 90 respondents in total agreed that the website design was important in terms of visual appeal, ease of use and sufficient information to conduct online shopping. Further, the non-online users affirmed strongly that all the factors are important to restore confidence in the online transaction including security of the information, level of trust and control over the transaction.

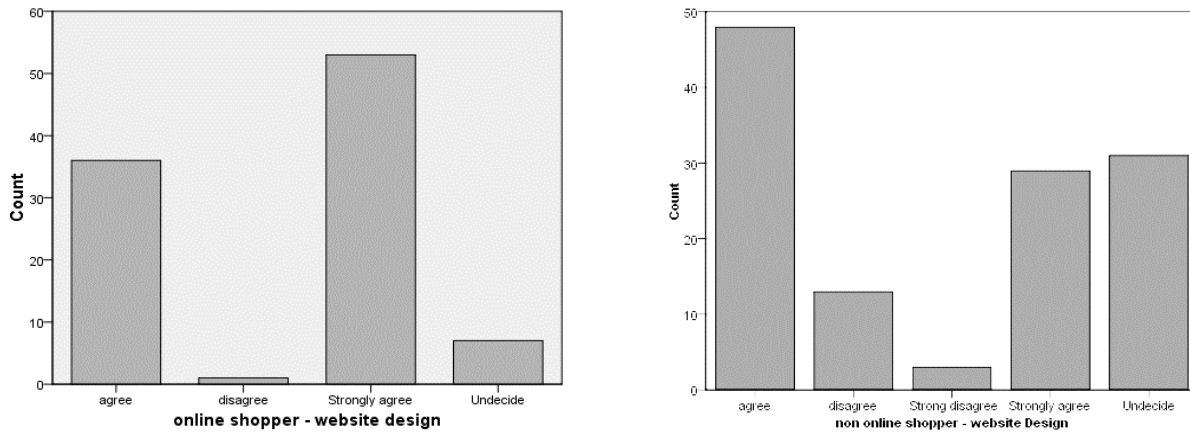


Figure 4.5: Analysis of website design factors both for online and non-online shoppers

4.3 Inferential Statistics

4.3.1 Correlation Analysis

The study analyses the consumer behaviour on adoption of online shopping platform, the correlation informed us of the association on the variable and measure problem of model specification. The correlation matrix below shows how online shopping users are highly influence by factors affecting the consumer behaviour.

Table 3 Coefficient correlations results for online shoppers

	<i>online shopper - perceived benefits</i>	<i>online shopper -perceived risk</i>	<i>online shopper - Psychological factor</i>	<i>online shoppe - website design</i>
online shopper - perceived benefits	1			
online shopper -perceived risk	-0.099983107	1		
online shopper - Psychological factor	-0.234243515	0.271966368	1	
online shopper - website design	0.323302807	-0.28228347	-0.260232856	1

Table 4: Coefficient correlations results for non - online shoppers

	<i>non online shopper - perceived benefits</i>	<i>non online shopper - perceived Risk</i>	<i>non online shopper - Psychological Factor</i>	<i>non online shopper - website Design</i>
non online shopper - perceived benefits	1			
non online shopper - perceived Risk	0.076943	1		
non online shopper - Psychological Factor	-0.0126	0.475341	1	
non online shopper - website Design	0.166368	0.10252	0.41514	1

The independent variable has low correlation among the independent variable hence the model was well specified and the variable and research tools are reliable for measurements.

-0.099983107: This is the correlation between online perceived risk and online perceived benefits when all other factors are held constant and assumed there are not in existence. This implies that both variables are not associated and have negative movement meaning as perceived risks increase then perceived benefits reduce.

-0.234243515: This is the coefficient of correlation of psychological factors for online shoppers to perceived benefits. This means that when per perceived benefit increase then there is reduction of affecting psychological factors in play. The relationship is negative since the higher trust or control the better the benefits.

The correlation of psychological factor to perceived risk is positive (**0.271966368**). This means once there is an increase in perceived risk then the control level reduces.

0.323302807: This is the coefficient of correlation with perceived benefits, **0.260232856** with psychological factors and **-0.282283470** for perceived risk. This means that perceived risk and psychological factors have negative movement to website design, while website design which includes web information and relevance of the site content, will increase perceived benefits.

-0.0126: This is the coefficient of correlation of psychological factors for non -online shoppers to perceived benefits. This means that when perceived benefit increase then there is reduction of

affecting psychological factors in play. The relationship is negative since the higher trust or control the better the benefits.

The results on the non-online shopping customers are more robust with slightly different correlation. The correlation between perceived benefit and psychological is negative. However, the other independent factors are positive. This means non-online shopping is a creation of psychological issues where cyber security fear, leakage of credit card information and lack of control or after sale service feature prominently. **0.076943** This is the coefficient of correlation with perceived risk. The positive correlation means any slight improvement of the other independent factor, which is perceived risk, will simply mean increase in the perceived benefits.

5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Findings

The findings show that perceived benefits from online shopping was an important factor to consumer behavior and acceptance of online shopping. Both online shopper and non-online shopper agree there are more derived benefits from online shopping. Online shopping users were noted to be skeptical on the risks associated with online transaction with an agreement while the non-online users strong agree that the amounts of risk are very high. The study found out that the non-online users affirmed strongly that all factors are important to restore confidence in the online transaction including security of the information, level of trust and control over the transaction. The e-commerce website was noted as a self-service platform upon which placing orders and interaction with the shopper gained the shopper more trust on the website based on visual appeal.

5.2 Conclusion

The study concluded that ICT has made it possible for customers to freely interact with supermarkets on online platforms; customers are now able to make purchases, get timely deliveries timely and make payments online. This new method of shopping has made it easier for customers to shop irrespective of time. However there is a need for supermarkets to aggressively market their online platforms to shoppers. Most of the shoppers interviewed indicated that they had no idea of online shopping but would readily accept online shopping. This new way of shopping will revolutionize the shopping culture in Kenya through ensuring customers have access to their supermarket of choice whenever they need, not bound by working hours that the traditional supermarkets operate. To adequately attract customers to their online shopping platforms, supermarkets should relate to the consumer behaviour that explore the perceived benefits and risks, psychological factors and the shopper's perspective of the website. Customers interviewed were keen on timely delivery of goods shopped in regards to benefits they would accrue from online shopping. They were also concerned with risks associated with fraud when it comes to online shopping. Supermarkets should strive to build trust by providing the best service related to online shopping and invest in websites that ease customers use.

5.3 Recommendations of the Study

The study recommends that supermarkets should communicate the benefits of online shopping to the consumer through marketing campaigns that speak of convenience and time saved. The study

also recommends that supermarket chains should put in place stringent measures to ensure the customer is financially secure and protected against fraud. Supermarket chains should continuously provide accurate information on their e-commerce online platforms to shoppers and update their product information so that the shopper has the benefit of having almost perfect information to aid their decision-making. Supermarkets should also have well designed websites that provide all the aspects consumers need to use the online platform with ease and confidence.

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