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Business to Consumer Mobile Commerce in the Democratic Republic of the Congo: A Case Study

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Abstract

The evolution of the Internet and the related technologies have changed the way business are transacted across the globe. Electronic commerce is the emerging technology through which online retailers are engaging consumers worldwide and achieving global expansion without moving to new geographic area. Although a new phenomenon, electronic commerce has revolutionized and change the way consumers make choices. The impact of these changes has created disparities between worldwide consumers shopping habits in markets where the technology is lagging. The Democratic Republic of Congo (DRC) is such a market. The purpose of the qualitative single case study was to gain insight into the feasibility of a business to consumer electronic commerce in DRC from the United States of America (USA) online retailers, managers or decisions makers. The study was centered around the technology, organization and environment context framework. Data were collected from a survey of 14 USA online retailers, managers and decisions makers who were engaged in online transactions with consumers in the USA, or emerging markets which included Africa. The findings revealed that USA online retailers lack knowledge and interest in the DRC market as current efforts have been directed toward assessing local markets. The implications of the findings show that more research involving larger samples is needed to access the full impact and potential of the DRC market.

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Chapter 1: Introduction

Advances in communication technology, including computers, wireless devices and the Internet, with its ability to connect consumers with choice retailers, has changed the dynamics of the retail industry (Cauley, 2015). Through these new technology enhancements, business retail leaders are using websites as selling strategies where consumers are engaging in electronic commerce (EC) (Zhenxiang & Lijie, 2011). Business transactions have been revolutionized by the Internet because of EC technology development, allowing giant online retailers to attract consumers worldwide. (Ayo, Adewoye & Oni, 2011). Consumers have acquired the ability to buy, pay, and receive merchandise either through the click of a mouse or through wireless technology anywhere there is Internet (Anup, 1997; Ayo et al., 2011). This revolution is contributing to global expansions wherein companies need not move to new geographical areas in order to participate in those markets. The expansion of Mobile Phone (MP) usage has also contributed to the creation of a new way of buying goods and services, known as Mobile Commerce (MC) (Islam, Ramayah & Hossain, 2011). Although the MC market is relatively young, mobile online shopping is fast growing and reaching a great number of businesses and individual users (Islam et al., 2011). The resulting technology, also known as Business to Consumer (B2C) EC increased by 20% in 2014 from 2013 and is expected to top \$2.3 trillion in 2018 (eMarketers, 2014). Forrester Research predicts that online retail sales in the United States of America (USA) alone, are expected to grow at an annual rate of 9.5%, reaching \$414 billion in 2018 (Wu, 2015). The increase has been noticeable among millennials who see the technology as a convenience and have shifted the buying power to the new generation (Cauley, 2015). However, EC growth is still limited to the more developed countries led by the USA (Ho, Kaufman & Liang, 2011). While EC has been hailed by many as an opportunity for developing

countries to gain a stronger foothold in the multilateral trading system (WTO, 2015), the technology is mostly non-existent in many Sub Saharan African Countries (SSA). Today's trends are showing that emerging markets (which includes Africa) will increasingly account for a larger portion of corporate profits and sales. The countries represent more than two-thirds of the total consumer base. Investing in these markets is expected to provide improved product access (Czinkota & Ronkainen, 2009). The world's population, which is expected to reach 9.7 billion by 2050, shows SSA as contributing more than half of that increase between 2015 and 2050 (United Nations, 2015). In countries like South Africa and Nigeria where local or international retailers have opened websites, attempts have been made to assess the prospect and challenges of engaging consumers in some type of B2C EC (Ayo et al., 2011; Kordić, 2014). However, the technology is mostly non-existent in many other countries, especially the Democratic Republic of the Congo (DRC) (Makame, Kang & Park, 2014).

Background

DRC is a former Belgian Colony that received its independence in 1960. Located in the heart of Africa as the second largest country, DRC has a population of more than 70 million, and is projected to house the biggest increase in world population by 2050 (International Database, 2015; Kabongo & Okpara, 2014). The increase is expected to place DRC among the top ten populated countries in the world by 2050 (United Nations, 2015). Although a war has plagued this nation since 1996 and its political instability has been ongoing, an inflow of population fleeing the war in lawless rural areas has inundated the capital city Kinshasa and cities around the provinces (Makungu, 2015). A 2013 Human development report points out that DRC has succeeded in stabilizing its macro-economic framework and has managed to relaunch its economic activities (Makungu, 2015). Recent trends suggest that its public investment and GDP

will continue to rise due to an influx of foreign assistance (Makungu, 2015). DRC also holds enormous commercial infrastructure opportunity (Leke et al, 2010; Klynveld, Peat, Marwick & Goerdler, 2016) in addition to natural and human resources (Makungu, 2015). Increased urban migrations, public investments, and GDP growth are helping DRC's macro-economic stability, despite the civil war (Undp, 2013; Macungie, 2015). Recent multi-countries bank agreements suggest a possible acceleration in the adoption of electronic transactions through the installment and expansion and of merchants' mobile point of sale (M2 Presswire, 2015). Another encouraging trend is manifested in the development of communication technologies, where MP have become a basic infrastructure necessity (The Economist, 2008; Aker & Mbiti, 2010) with coverage of 50% to 60% of the DRC population (Internet World Stats, 2016, p.23). In other parts of the world, MP usage has revolutionized MC by creating new ways of buying goods and services (Islam, Ramayah & Hossain, 2011). With a worldwide volume of \$119 billion in 2015 (Islam et al., 2011; Kordić, 2014), MC has added to the benefit of what the Internet can offer and the advantage of mobility (Islam et al., 2011). Increase access to communications and the adoption of new technologies are tools that enable businesses and business consumers to boost income and increase the efficiency of local economies (Rayport & Jawaorski, 2003; Ewing, 2007). During a visit in Kenya, Africa, president Barack Obama gave a speech that showcased the progress Africa was making in form of growth in income and middle-class, increase in technology usage, and the added opportunities such progress may present for the continent and the business world (Eilperin, 2015). In DRC, like other emerging markets, EC or MC could be a valuable commerce tool (Eilperin, 2015).

Statement of the Problem

Despite the projected increase in population and the usage of MP, which has led to increased access to the Internet, no recent effort has evaluated the feasibility of B2C EC activity for DRC (Muwowo, 2010; Kikongo & Oppari, 2014). Currently, DRC is a country that has favorable demographics including a young population, economic expansion expected at 8% in 2016, evolving middle class, urban migration, and high adult literacy at 67.2% (Gusto, Kosher, Hoare, Popa, & Gourley, 2013; Kabongo & Okpara, 2014; Kuwonu, 2016). However, the only documented EC activities are centered on electronic bill payments and money transfers (Aker & Mbiti, 2010; Kabongo & Okpara, 2014). DRC, like all SSA, represents a new frontier and source of profitable operations in retail (AT Kearney, 2015). Many in the industry especially Sub Saharan, agree that Africa is in the same economic position that Southeast Asia was in 30 years ago; it is on the point of a boom (Deloitte Research, 2014, p. 1). Thus, there is a need for businesses and the academic world to work on identifying factors that may enable EC transactions and develop new models that could tap profitable operations. As of now, the limited research about EC implementation has been centered on factors that have hindered the adoption of electronic transactions by consumers or between small to medium enterprises (Kabongo & Okpara, 2014; Aminu, 2013; Efendioglu, Yip & Murray, 2009). The factors that have been identified as hindrances include poor infrastructures, culture, corruption and inadequate regulatory frameworks (Aminu, 2013). The problem in the case of DRC is twofold. First, there is a call for more research in the B2C field from organization's viewpoint where factors affecting EC implementation can be exploited (Paris, Bahari, Iahad, & Ismail, 2016). Second, there is a need to gain an understanding of the conditions under which online retailers or trading partners may engage successfully with DRC consumers on a business to consumer (B2C) EC activities

(Ayo et al., 2011) where adoption factors specific DRC can be identified.

Purpose of the Study

The purpose of this qualitative research effort is to gain insight and understanding of the prospect of a B2C EC or MC adoption in DRC from the USA online retailer's perspective. Further research may provide an awareness of the factors that affect the adoption and help identify strategies needed to increase the chances of success and sustainability of a B2C EC in DRC. Prior researches, in the field of adoption, have concluded that the intent to adopt new technologies by any entity is based on the ability of the entity to obtain a balance between the resources within such organization, the availability of the new technology and the environment under which such organization operates (Tornatzky & Fleischer, 1990; Ajzen, 1991; Rogers, 1995). To ensure that the correct data is collected on the feasibility of a B2C EC or MC in DRC, the research study uses a case study approach and identifies a purposive sample size of 10 to 15 leaders, managers or decision makers from online retailers in the USA, who are currently engaging consumers in international commerce, and looking to tap Africa consumers (Guarte & Barrios, 2006). A Structure survey is used as the vehicle to gain an understanding of the factors that will enable those online retailers to engage DRC consumers in EC transactions. The results of this study may contribute to the growing body of literature aimed at understanding the factors that enabled a new innovation from online retailers' perspective and could be of interest to businesses and decision makers in enacting policies towards future adoptions of EC in SSA. The next section outlines some common adoption theories in literature where factors affecting organizations implementation of technologies are presented. How and where the factors identified in this case will contribute is also explained.

Theoretical/Conceptual Framework Overview

There are a few theories that have shaped the existing literature on technology adoption. In the area of EC, they include the theory of planned behavior (TPB) (Ajzen, 1991), the technology acceptance model (TAM) (Davis 1989), the diffusion of innovation theory (DoI) (Rogers, 1995) and TOE (Tornatzky & Fleischer, 1990). TPB is based on the precept that users' intentions lead to the motivation that will influence their behaviors in adopting a technology (Ajzen, 1991). DoI is explained as the process through which an innovation is disseminated by certain channels over time among members of a certain culture or society (Rogers, 1995). DoI uses factors based on two identifiable variables: characteristics of the innovation itself and characteristics of the adopting organization (Rogers, 1995). It is based on the principle that the rate of diffusion of a new technology is affected by innovation's relative advantage, complexity, compatibility, trainability, and observability (Rogers, 1995; Durbhakula & Kim, 2011). TAM is a theory that sustains the likelihood of new technology being adopted within a group or organization (Davis, 1989). The TAM model is used in the literature to successfully predict and explains users' intentions to adopt technologies (Gangwar et al., 2015). It explains the relationship between the adoption and acceptance of the proposed technology with changes in consumers' behaviors and intent of use (Autry, Grawe, Daughtery & Richie, 2010). Studies in information systems have also used the TOE framework to implement technology adoption in business area that includes data interchange, complex innovations, electronic business, electronic government applications, and electronic business development (Zhu & Kraemer, 2005; Srivastava & Teo, 2006). TOE has also proven to be the chosen framework in understanding technology adoption, use, and value creation that come with the new technology (Hossain & Quaddus, 2011; Oliveira & Martins, 2010). Since TPB and TAM focus on user intent and

behavior, they are not suitable for use in technology adoption that involves implementation at the organizational level (Makame et al., 2014). The main problem with using DoI theory to the EC adoption in this study is that it lacks the acknowledgment that external environment has a set of factors that may influence adoption and decision patterns of organizations (Durbhakula & Kim, 2011). TOE works to provide basic business products and services with streamline integration between customers and suppliers (Zhu & Kraemer, 2005). The online retailers should look at their organization resources, the state of their technology capabilities and the environment where they intend to engage consumers. The insight and understanding gained from online retailers' survey will reveal factors that will enable them to or not engage consumers in DRC. Since TOE framework combines the core technology of the business, the organization, and the external environment, including factors specific to DRC, it is the theoretical framework of choice for this case study.

TOE and framework. TOE identifies three contextual factors that are known to influence a firm's decision to adopt an innovation (Tornatzky & Fleischer, 1990). The technology, organization, and the environment each contribute variables that affect the adoption of new technology in both organizations and countries (Zhu, Kraemer & Dedrick, 2004; Zhu & Kraemer, 2005; Durbhakula & Kim, 2011).

Central hypothesis of TOE. The framework explains technology context as the infrastructure and Internet skills of its users. Infrastructure is defined as technologies that enable business transactions to take place on the Internet (Laudon & Traver, 2010; Makame et al., 2014). Internet skills are defined as consumers' skills in using the technology. It is believed that the intent to engage in EC in any context is driven by the technology readiness of such context (Zhu, Kramer & Xu, 2003). The scope and size of a firm are important organizational factors for

technology adoption (Tornatzky & Fleischer, 1990). The firm scope is the horizontal extent of a firm's operations. The firm size has been consistently recognized as a factor influencing technology adoption (Damanpour, 1992). For example, technology adoption occurrences are more favorable in larger organizations (Zhu et al., 2003). The environment in each setting adds three variables. The first variable is consumers' readiness, which is evidenced in their willingness to buy. The second variable is competitive pressures, which describes rival industries positioning themselves to gain a competitive edge in a set market. The third variable is the availability of trading partners, which reflects the potential market volume, and determines the extent to which innovations can be translated into profits (Zhu et al., 2003). These three contextual factors are said to influence the firm's decision to adopt an innovation, leading to an increase in firm performance.

Research Questions

The adoptions of EC practices have become important contributors of economic development in both developed and developing economies (Rayport & Jawaorski, 2003; Ewing, 2007; Spremic & Hlupic, 2007). In both cases, the academic world and practitioners are under the agreement that adopting a new innovation does present challenges that involve an integration of the new activities into existing business processes (Spremic & Hlupic, 2007). For this reason, businesses seeking to incorporate EC activities must first identify their capability to undertake the project (Rodgers, et al., 2002), the critical success factors (Spremic & Hlupic, 2007), and select a strategic approach for implementation (Spremic & Hlupic, 2007). The following questions are posited to seek an understanding of the position of selected online retail leaders, management or decision makers on the feasibility of a B2C EC in DRC.

Q1. As perceived by senior online retail leaders, managers, or decision makers, what

growth opportunities (if any) does DRC present for online retailers in B2C EC?

Q2. As perceived by senior online retail leaders, managers, or decision makers, what are the perceived challenges and barriers to implementation of B2C EC in DRC?

Q3. As perceived by senior online retail leaders, managers, or decision makers, how do current and future economic factors influence EC adoption in DRC? (Al-Qirim, 2007)

Q4. As perceived by senior online retail leaders, managers, or decision makers, does your organization have a strategic plan to assess and or access the DRC marketplace? If so when?

Q5. As perceived by senior online retail leaders, managers, or decision makers, would strategic alliances with partners influence plans to enter the DRC B2C marketplace? If so, under what circumstances? (Gunasekaran & Ngai, 2005)

Q6. As perceived by senior online retail leaders, managers, or decision makers, what factors and local conditions are necessary for your company to consider DRC as a relevant online retail market?

Nature of the Study

I used a case study to gain an understanding of the position of selected online retail leaders, managers, or decision makers on the feasibility of a B2C EC in DRC. The aim was to gain an understanding on the decision process used by these managers to identify the factors and conditions under which they will engage DRC consumers on a B2C EC, and to expound on how such factors will be implemented (Schramm, 1971; Yin, 2014). Per Yin (2014), the type of questions that need to be answered identifies a research method. If such questions are posited to seek answers to the how and why about a phenomenon, a case study is then an appropriate method. In this study, there is first a need to understand selected retail managers' viewpoints and

the conditions under which consumers in DRC can be engaged in EC transactions. Second, there is a need for flexibility in the type of research questions that are posed, serving to suit the diversity of the companies involved, including contextual conditions pertinent to DRC (Yin, 2014). This involves an investigation to gain an insight on selected online retail managers' perception of the feasibility of a B2C EC in DRC without the researcher having the ability to manipulate the behaviors of the participants, set controls or influence the answers. The participants are asked open-ended questions and no set requirements are given as to the type of answered solicited. The data is collected from the managers in their everyday situations without any set controls (Yin, 2014). They are free to offer their insights without the researcher trying to limit the number of items in a questionnaire, as in case of other survey designs (Yin, 2014). Hence, the choice of a single case study; this research project involves an investigation of contemporary events in which the behavior associated with such events cannot be manipulated by the researcher (Yin, 2014, p.12). A case study method is useful in this research because it expands and generalizes the existing adoption theory by combining the existing theoretical knowledge with the newly acquired insight (Yin, 2014; Vissak, 2010). This is especially important because EC in DRC will add a new layer of knowledge that will be further developed, tested, refuted and possibly used to enhance and refine the current insights into technologies innovations in this region of the world (Eisenhardt & Graebner, 2007; Vissak, 2010; Yin, 2014). Through open-ended questions, there is a greater possibility of obtaining answers that are truthful and detailed from the right person within any organization (Vissak, 2014). The qualitative approach of this case study allows access to context-specific knowledge entrenched in the technology adoption factors (Lim, honey, North & Shaw, 2015).

Per Deloitte Research (2015), the emerging middle-class African's are brand conscious

and preferred quality brands related to fashions and cosmetics brands. This preference does not extend to food and drinks, where local brands are preferred. For this reason, this research effort first identified USA online fashion and cosmetic retailers that sale the top brands and were either conducting business with consumers in other emerging markets around the world. To increase the rigor of the case, a survey instrument was designed and sent to online retail leaders, managers or decision makers who were doing business with international consumers and considering work with consumers in Africa. The goal was to obtain inputs and perspectives from a purposive sample of 10 respondents.

Significance of the Study

In DRC, current statistics show an increase in MP users (Aker & Mbiti, 2010; IWS, 2016). Recent bank agreements have increased debit, credit or prepaid cards issuance to millions of customers (The World Bank, 2014). The goal was to accelerate the adoption of electronic payments by innovating and expanding the network of merchants that accept MasterCard payments (M2 Presswire, 2015; The World Bank, 2014). Although the current Internet penetration stands at 3.8 % of the population, MP coverage is expected to reach 60% MP by 2020 (Internet World Stats, 2016). However, the only study on EC adoption has focused on the examination of DRC's ability to participate in the electronic age (Kitoko, 2003), and a look at the possession of communication and information technology by small to medium enterprises (SMES) (Kabongo & Okpara, 2014). These two studies show that DRC lags in information technology and EC usage compared to their counterpart in the developed and developing world. As these studies suggest, the development of EC in DRC deserves extensive consideration because many studies by the World Bank have shown that information and communication technology continue to transform economic, social, and cultural developments worldwide (WTO,

2016). The knowledge of circumstances that will enable online retailers to engage consumers in DRC will add to the theoretical framework by identifying factors specific to DRC. On one hand, if major online retailers are to remain important commercial entities, they are no longer able to remain within the boundaries of their domestic markets (Akehurst & Alexander, 2013). On the other hand, the population increase, GDP growth, rising middle class and purchasing power, makes Africa (especially DRC) a very attractive market for retailers (Deloitte Research, 2014). As many researches have demonstrated, increased usage of information and communication technology does contribute to EC growth in many countries. Such growth is known to positively affected a country's economic growth (Deng & Zhang, 2014).

The need for research. Studies in B2B EC have involved top managers of different retail and service industries as participants in identifying adoptions factors (Paris et al. 2016). However, B2C EC research has centered on system designs and users' acceptance of EC (Paris et al. 2016). Studies on MC have focused on users as adopters (AlHinai, Kurnia & Johnston, 2007; Islam et al., 2011). There is therefore a call for more research in the B2C field from organization's viewpoint where factors affecting EC implementation can be exploited (Paris et al., 2016). A study of a B2C model in DRC should fill this gap twofold. First, the study will contribute to research by identifying conditions under which B2C EC can be implemented in a country from organizations' perspective. Second, it will fill a void in a B2C EC implementation in DRC where factors specific to DRC can be identified and added to the TOE framework.

Definitions of Key Terms

As they apply to this research study, the following terms are operationally defined.

Business to Business (B2B). B2B refers to activities that are transacted between business entities such as supplier and retailer (Durbhakula & Kim, 2011).

Business to Consumer (B2C). B2C is an EC model of doing business that is intended at targeting individual consumers (Spremic & Hlupic, 2007).

Consumers. In this context, consumers are individuals, groups or businesses that engage in purchases of finished goods and services online. They are the focus of marketing activity, and business strategies are designed to influence them to purchase sellers' products and services (Czinkota & Ronkainen, 2013).

Democratic Republic of the Congo. Known as DRC, is the largest in Sub-Saharan African country located in Central Africa. It is the 11th largest in the world, the fourth most populated in Africa and the 18th most populated in the world (Central Intelligence Agency, 2016).

E-commerce (EC). EC is the conduct of business activities that involve buying and selling of goods and services to customers through the Internet (Zwass, 1996; Laudon & Laudon, 2004; Mehmood, 2015).

Emerging Markets. Emerging markets are countries with low income level and whose economy is moving toward becoming advanced (Amadeo, 2016)

Mobile Commerce (MC). MC is known as an extension of EC wherein business transactions involving the purchasing and selling of products to customers is conducted through handheld wireless devices or similar instruments (Smith, 2006; Mehmood, 2015).

Mobile Phone (MP). MP also known as Cellular Phone, is a wireless device that can make and receives calls over radio links when the carrier is moving around in a large area (Dictionany.com, nd).

Online Retail. Online retail is the sale goods and services to world consumers through online retailers. It also includes mobile commerce sales through MP or similar wireless devices

(Kordić, 2014).

Online Retailers. Online retailers are global online marketers whose characteristics enable them to offer products and target buyers with similar products and services worldwide (Czinkota & Ronkainen, 2013).

Online Retail Leaders. In this case study, the term refers to individuals who make strategic market decisions within each organization.

Sub-Saharan Africa (SSA). SSA is a geographical area of Africa that lies below the Sahara Desert (United Nations, nd).

Technology Adoption. In this context, the term is an organization's decision to commit and invest resources to carry out and use an innovation to support main business functions (Umapathy, 2009).

The Internet. The internet is a term that encompasses all terms associated with cyberspace and the World Wide Web network. It is used to refer to the exchange of data between computers, enabled electronic devices and the network (Silverman, 2004).

TOE. TOE is an abbreviation for Technology, Organization and Environment framework. It identifies the three contextual factors that are known to influence the firm's decision to adopt an innovation (Tornatzky & Fleischer, 1990).

Summary

DRC is an emerging market that is recovering from a devastating war. Although economic and political reforms are progressing slowly, the private sector development is expected to improve by the presence of foreign investments, skills and businesses know how (Klynveld, 2016). The projected growth in young population, middle class, GDP and coverage of MP and Internet use suggests an opportunity for online retailers to engage consumers in a B2C

EC or MC. This case study presents an opportunity to inquire from online retailers' perspective of the feasibility of B2C EC technology implementation where DRC is lagging. The result will add to the technology adoption framework by learning from managers' point of view instead of consumers' (Paris et al., 2016). In addition, the case should identify managers' perspective of implementation factors specific to DRC, which is an area that is not addressed in current academic literature.

Chapter 2: Literature Review

The purpose of this qualitative research effort is to gain insight and understanding on the prospect of a B2C EC or MC adoption in DRC from the online retailer's perspective. It is the intent that the result of this research will expand the academic body of knowledge by identifying factors that will lead to new technology implementations in EC from organizations' perspective, and fill a void in a B2C EC implementation in DRC where factors specific to DRC can be identified. The underlying results can be of interest to retailers who want to strategize and commit their expansion strategies to this region of the world. The goal of this literature review is to analyze and discuss previous and current findings in the field of technology implementation in EC between businesses or businesses and consumers.

EC is a broad concept that integrates existing and new applications and includes the online exchange of good between sellers and buyers (Turban et al., 2012; Makame et al., 2014). EC is defined as the "entire world of electronically based organizational activities that support a firm's market exchanges, including a firm's entire information system's infrastructure" with the purpose of allowing interactions between businesses and its consumers in planning and delivering communications (Laudon & Traver, 2003, p.10). The concept is associated with buying and selling over the Internet, or transactions that involve the transfer of proprietorship or privileges to use goods or services through a computer network or hand held electronic devices (Mirmiran & Shams, 2014; Kurnia, Karnali & Rahim, 2015). EC is now contributing to new economic growth worldwide where consumers have become empowered to change the way they make choices (Aminu, 2013). Transactions under EC have included, B2B, B2C, C2C and MC. Because of the challenging economic, political and cultural conditions that exist in SSA,

especially DRC, EC is mostly nonexistent (Aminu, 2013). Researches have demonstrated that increased usage of information and communication technology does lead to full-fledged implementation on EC adoption, and has been known to positively affected a country's economic growth (Deng & Zhang, 2014). In the case of DRC, the researcher explores condition under which B2C EC can be implemented by seeking to gain an understanding from online retail leaders' perspective. The literature review in this case study contains ten sections that cover the following themes: (a) commerce before computers, (b) the theoretical framework in technology adoptions, (c) the origin of EC, (d) B2B EC research review, (e) B2C EC studies, (f) B2C studies and their applicability to MP, (g) opportunity for USA online retailers, (h) DRC consumers shopping habits, and (e) the need for research in DRC. The chapter concludes with a summary of the findings within each theme.

Documentation

Literature search on EC implementations began with forward and backward searches that included keywords like B2B EC, B2C, EC, MC, SSA and DRC. The search was conducted by querying databases within the NCU library and Google Scholar. The search focused on identifying mostly peer reviewed articles that were published within the past five years and had the intent of identifying implementation factors specific to EC around the world, especially SSA and DRC. With variables such as electronic commerce, B2B EC, B2C EC and MC, articles and dissertation manuscripts with the identifiable variables were screened, sorted to select articles dealing with implementation of EC and applicable theoretical framework. Further searches were conducted on recent articles where articles of interest were cited. The search has generated many articles on B2B, B2C and MC where different factors influencing the adoption of each technology were presented. This chapter continues with a review of the selected articles and

their applicability in implementation of a B2C EC in DRC.

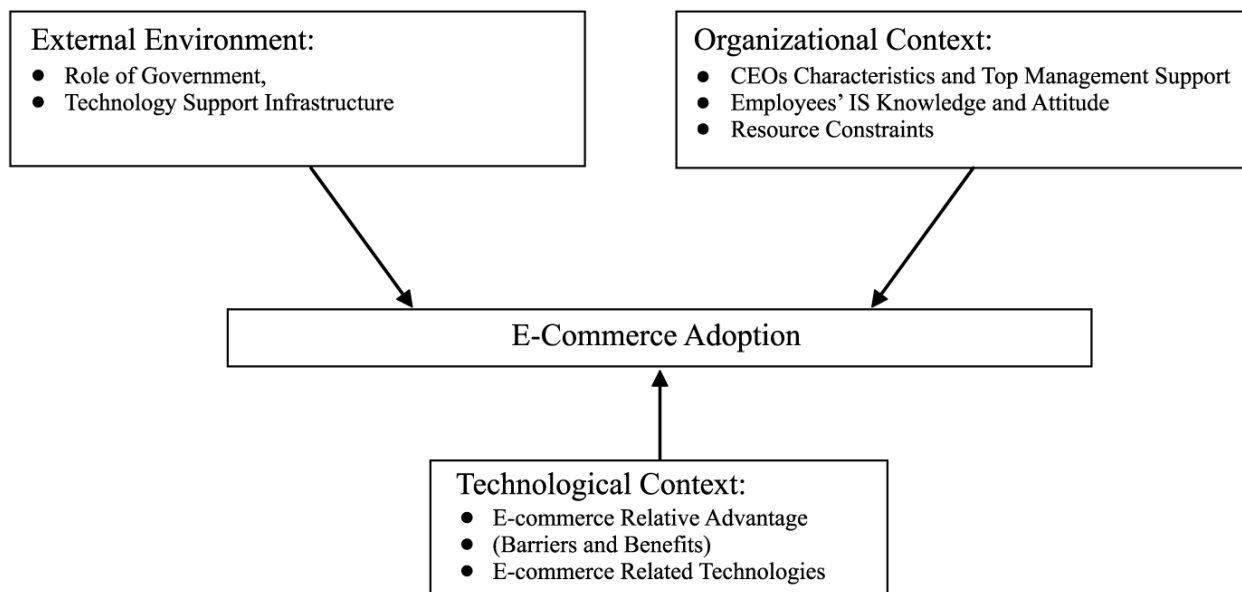
Theoretical Framework

Although many theories have shaped the literature in technology adoption, studies in information systems have used TOE framework to implement technology adoptions in business area that include data interchange, complex innovations, electronic business, electronic government applications and electronic business development (Zhu & Kraemer, 2005; Srivastava & Teo, 2006). TOE has also proven to be the chosen framework for understanding technology adoption, use and value creation that come with the new innovation (Hossain & Quaddus, 2011; Oliveira & Martins, 2010). However, TOE has presented some limitations as the area of technology adoption has expanded to include individuals and countries. The limitation applies in TOE's applicability at the firm level only. TOE relies heavily on available technology; however, factors affecting a specific firm and its environment cannot be generalized to other organizations or countries. Therefore, many studies have mapped organization and environment dimensions to country characteristics or individual settings (Durbhakula & Kim, 2011; Gangwar, Date & Ramaswamy, 2015). As technology innovations have included stand-alone applications like wireless devices, the need was felt to incorporate human dimensions in the applicability of TOE. In some studies, the human dimensions in the technology adaptation model (TAM) have provided the needed factors to incorporated human perceptions on the proposed adoptions (Gangwar et al., 2015). This has led to the creation of an integrated TOE/TAM model that addresses the technology adaptation that includes organizations and consumers in any context (AlHinai et al., 2007; Durbhakula & Kim, 2011; Gangwar et al., 2015). In literature, the TAM model is used to successfully predict and explain users' intentions to adopt technologies (Gangwar et al., 2015). It explains the relationship between the adoption and acceptance of the

proposed technology with changes in consumers' behaviors and intent to use it (Autry, Grawe, Daughtery & Richie, 2010). The proposed case study seeks to gain insight and understanding on the prospect of a B2C EC or MC adoption in DRC from the online retailer's perspective. TAM's variables, which involve an understanding of user intent and behavior, are not suitable for use in technology adoption that involves implementation at the organizational level (Makame et al., 2014). TOE works to provide basic business products and services with streamline integration between customers and suppliers (Zhu & Kraemer, 2005). Since TOE framework combines the core technology, the organization and external environment that may include factors specific to DRC, it is therefore the theoretical framework of choice for this case study.

TOE and its framework. TOE identifies three contextual factors that are known to influence the firm's decision to adopt an innovation (Tornatzky & Fleischer, 1990). The technology, organization, and the environment each contribute variables that affect the adoption of new technology in both organizations and countries (Zhu, Kraemer & Dedrick, 2004; Zhu & Kraemer, 2005; Durbhakula & Kim, 2011). In this case study, technology context involves the available technologies in the market or within each organization. Firms that are interested in engaging DRC consumers in B2C EC will look at available technologies in the market and how they fit the existing technologies within the organizations (Scupola, 2009). Firms that choose to follow this path will need to look at the relative advantage (benefits) to be gained in adopting the new technology, the compatibility of the new technology, whether the technology can be tested (trialability), the complexity in trying to learn or use the new technology, and the extent to which the intended gain can be clearly observed (Rogers, 1995; Scupola, 2009). The organization context will involve a look at each firm size, the internal organization structure, and the involvement of top managers. Managers' support often leads to successful implementation and

adoption of technologies (Jeyaraj, Rottman & Lacity, 2006; Sabherwal, Jeyaraj, & Chowa, 2006; Scupola, 2009). As the case study seeks to inquire top managers' intent, the support, involvement, and abilities they should engage their employees should generate communications that lead to persuasion on the intent to adopt the new innovation. Any will to innovate by top managers usually leads to making resources available to train employees, thus leading to the intent to adopt (Scupola, 2009). Finally, the environment context in each setting adds three variables. The first variable is consumer readiness, which is evidenced in their willingness to buy. The second variable is competitive pressures, which describes rival industries positioning themselves to gain a competitive edge in a set market. The third variable is the availability of trading partners, which reflects the potential market volume, and determines the extent to which innovations can be translated into profits (Zhu et al., 2003). These three contextual factors are said to influence the firm's decision to adopt an innovation, leading to an increase in firm performance. Other external environment factors have included national factors such technology infrastructure and government rules, initiatives in fostering new technologies adoption and culture (Scupola, 2009; Durbhakula & Kim, 2011).



Source: Adapted from Scupola (2003)

Figure 1. A model of e-commerce adoption in small to medium enterprises

As the case study seeks to inquire top online retailers' intentions on engaging DRC consumers in B2C EC, TOE framework provides the perfect variables that the target managers should consider in their intentions to adopt this innovation in DRC. Furthermore, variables specific to DRC should be considered when they assess the feasibility of this adoption and implementation.

Commerce before computers

Prior to EC, businesses went global as means to expand their bases, acquire new customers and increase productivity. Initially, expansion was viewed as an evolutionary process where the initial focus was on proximate and more familiar markets because of perceived risks (Contractor, 2007). Businesses desiring to expand placed strong emphasis on opportunities in developed countries mostly in the Western hemisphere where populations have higher per capita income, countries have highly developed market infrastructure and business environments are

safe (Douglas & Graig, 2011). However, proactive factors such as the desire to acquire exclusive market information that allowed the offering of unique products to their customers, increased profitability and thus the acquisition of economies of scale became the driving forces for such expansion. Reactive factors such as competitive pressure, overproduction, declining domestic sales, excess capacity and saturated domestic markets were other reasons (Douglas & Graig, 2011; Czinkota & Ronkainen, 2013). In most cases, these acts required a physical location in the intended new market. The knowledge about foreign marketplaces, their customer's needs and situations unknown to competitors provided exclusivity for businesses and stimulates their international interest. With such expansion came costs associated with learning new environments in the form of political, economic and legal systems as they look for symmetry between cultural, legal and societal norms that may affect such expansion (Aliouche & Schlenrich, 2011; Czinkota & Ronkainen, 2013). In doing so, businesses were forced to customize products to fit the need of the local consumers. However, through globalization and technology, these consumers changed their thinking patterns and were becoming much more judicious and careful in their demands and choices. Furthermore, the effect of growing emerging markets like China, India & Africa; new powerful multi-ethnic groups; demographic changes means a change in the psyche and conduct of consumers (Silke, 2011). What makes them unique is their ability to share similar needs and taste in the products and services they buy wherever they are located in the world, thus the characterization of the "global consumer" (Czinkota & Ronkainen, 2013, p. 180). They have the yearning to take part in an idealized and somewhat collective culture and in case of business to business; they seek to unify and standardize their purchasing of raw materials and finished goods needed to conduct business. These common goals give them the following characteristics: emphasis on the marketing-based exchange

relationship, the desire to attain and improve the standard of living, the perception of consumption as an acceptable and desired activity and using the quality of consumption as a criterion for judging others (Czinkota & Ronkainen, 2013). In the USA, this was showcased with the emergence of new shopping models such television shopping through channels like QVC and catalog ordering. The impact of the Internet, MP and other international social medias further helped the dissolution of international shopping barriers. These consumers have now developed the skills needed to seek the products they desire with the help of the emerging technology. The drive to look for product wherever they are located has given rise to the modern EC.

Origin of EC

The introduction of computer electronic data interchange (EDI) was the beginning of what is known today as EC (Mirmiran & Shams, 2014). Known as computer-to-computer exchange which conform to specific communications standards between two partners, EDI was used to exchange information between transportation industries back in the 1960's (Zorfass & Michele, 1994; Sawmy & Damar-Ladkoo, 2015). The technology followed with the standardization and creation of data coordination committees within railroads companies, followed by the retail industry and other businesses. The process was extended to all industries where a set of common EDI standards were created for all industries (Silviu, 2010). With the onset of the Internet and globalization in the 1990's, EC took on a new meaning as the electronic way of doing business and trade (Donici, Maya, Ignat & Maha, 2012). The EC became an emerging phenomenon in the late 1990s with emergence of the "dot.com" businesses which were mostly online retailers (Hortaçşy & Syverson, 2015). For the first time, consumers were given the opportunity for comparison shopping before deciding on a final product. They can research

and access information and make informed decisions on the available products (Online Retail Industry Profiles, 2015). The instrument that drove this change was the fact that EC technologies saved costs associated with search engines and resulted in increase in consumers' ability to choose between sellers (Petkova, 2016). In USA, companies like Amazon and eBay paved the way for the new consumers' thirst where one dealt with B2C transactions and the other specialized in C2C EC (Lawson, n.d.). The emergence of these two EC models have spurred competition resulting in improved website visibility and purchasing security and have changed the way consumers view these businesses. Around the world, giant EC retailer, like Alibaba, continue to expand the role EC to include a lifestyle where consumers and businesses interact with the goal of exchanging ideas on the products that are needed (Ma, 2013). In his own words, Jack Ma, Alibaba's Chief Executive Officer, described Amazon and eBay as simply online companies that sell products, while Alibaba is a company that helps others do business online (Ma, 2013). As the demand for online shopping increases, and the capability of EC technology increases, many businesses are looking at various means and designs to entice consumers and cash in on the EC boom (Poon & Lay, 2006). America 's favorite traditional stores like Walmart are joining the online giants to supplement their traditional stores as consumers increase online interactions. Today, the EC industry includes various retailers, like Amazon and eBay, information service companies, like Google and Yahoo, and online versions of traditional retail stores (Donici et al., 2012). Continued innovations by these businesses revolve around improved payments options where technology is used to facilitate interactions between businesses, products and consumers. The revolution around the EC technology has been manifested in economic relations between governments, businesses and individuals. EC is also changing commerce by reducing costs at different stages of business activities, enlarging market scopes,

lowering barriers to entry and intensifying competition (Mirmiran & Shams, 2014). The increased competition in technology and information is driving businesses to adopt new business models as privilege to achieving success in the new market (Donici et al., 2012). The onset of EC has changed the way businesses operate and the way they interact with consumers around the world. Through EC, sellers can offer products to the global markets and consumers have greater choice to access those products and compare prices among multiple sellers (Finedo, 2011; Turban et al., 2012). Around the world, businesses engage in EC activities to both support their operations and improve income generation activities that can be derived from non-traditional operations (Finedo, 2011). These improvements are noted in the form of enhanced efficiency through the automation of transactions, greater economic advantage through the reduction of intermediaries in the supply chain, organized exchanges that help to consolidate supply and demand for the products and innovative ways that help create new products while improving existing one (Finedo, 2011; Turban et al., 2012; Ekong, Ifinedo, Ayo, & Ifinedo, 2013). These benefits are fueling the acceptance of EC around the world and its current upswing is set to top trillions by 2018 (eMarketers, 2014). Technology advances and globalization have contributed to the diffusion of world cultures, rising living standards and increase opportunities by Multinational Companies to create and market brands that have worldwide appeal (Czinkota & Ronkainen, 2013). This creation has given rise to a brand of buyers who have the ability and desire to purchase such products. The current proliferation of the Internet technology, coupled with the new global consumers' demand and new communications technologies development, are generating a digital economy where only empowered business will survive (Poon & Lay, 2006). For this reason, both the business world and academia have come under the obligation or pressure to design or modify existing models and frameworks to address the ever-changing needs

of the modern consumer (Czinkota & Ronkainen, 2013; Bhattacharya & Mishra, 2015). This research has mostly centered toward the identification of factors that enable these organizations to implement EC activities and address the need of each entity (Paris et al, 2016).

B2B EC research review

Most research in EC have been directed toward B2B models where implementation analyses were centered toward adoption factors, the expected benefits, readiness and decision-making process (Yasin., Alavi, Czuchry & Shafieyoun, 2014; Paris, Bahari, Iahad, & Ismail, 2016). In the USA and North America, trading partner pressure, pressure from competition, costs, network reliability, data securities, scalability, complexity, top management support, and trust were found to be adoptions factors in a literature review of B2B EC adoptions within manufacturers and merchandising firms. Firm size, firm type, management level of respondents and country of origin were identified as contextual variables. Among the factors, scalability had the highest contribution to B2B EC usage, leading to the conclusion that businesses place more emphasis on the capability of the existing Internet infrastructure to create new markets and increase interactions with partners (Sila, 2013). Complexity and trust were less significantly associated with the choice to adopt B2B EC. All contextual variables, except country of origin, influenced the adoption of the technology. However, the extent to which these factors affect the adoption of the intended technology depended on the context under which they operate (Sila, 2013). TOE framework provided the foundation for the identified factors. The study also showed a strengthening of the framework by integrating contextual variables into the model (Sila, 2013). In USA, advanced EC information infrastructures in the form of network broadband, hardware and electronic financial exchange instruments have spurred an economic growth that is superior to other countries, even though the same factors are found to influence

EC adoption in other part of the world (Mirmiran & Shams, 2014).

In Latin America, Okoli, Mbarika, and Mccoy (2010) developed theoretical models that identify various pertinent factors from the perspective of infrastructure in Latin America and SSA. They hypothesized several interrelationships to determine B2B outcomes in developing countries. The focus of the study was on the kind of national infrastructure that can contribute toward effective B2B EC outcomes in those countries. Using e- business outcomes as the dependent variable, the authors concluded that e-business capabilities flourish best in an environment with good information /communication technology infrastructure and supportive policies focused on e-business.

In Europe, research has also assessed the impact of environment factors in B2B EC adoption (Paris et al., 2016). Specifically, a case study by Scupola (2009) looked at the impact of environmental factors in the implementation of a B2B EC in small to medium enterprises (SMEs) in Australia and Denmark. The TOE framework was used to identify the relevant factors in each context. Factors such as customer pressure, access and quality of information and communication technology (ICT) consulting services were identified as common factors in both countries. Teo, Lin and Lai (2009) arrived at the same conclusion in Singapore. In all, competitive pressure from interested customer did have a direct impact on the organization intent to adopt EC. Where access and quality of ICT consulting were present, organizations look positively toward the intent to engage in EC. While the myth may lead some to believe that government policies are necessary for the implementation of EC in these organizations, the study viewed government policies as having an indirect influence on their EC adoptions programs. However, the impact of globalization, as viewed in big corporation, proved to be a driver of EC adoption (Scupola, 2009). Within each organization, top manager support and employees'

information system knowledge were found to be significant factors in EC adoptions (Scupola, 2009; Paris et al., 2016). In the technology context, barriers and benefits were still factors in the adoption process. The intended goal was to decrease barriers and increase awareness of EC among SMEs in the affected countries (Scupola, 2009; Teo et al., 2009; Paris et al., 2016).

In the middle East, especially Iran, factors such as industry and competition, customer and suppliers, strategic and organizational culture, and marketing innovation were found to be the drivers behind EC implementations (Yasin et al., 2014, Yasin, Augusto, Lisboa, & Czuchry, 2007). These factors are consistent within organizations across the USA (Yasin et al., 2014). The challenges affecting the implementation of EC in any organization stemmed from its nature as compared to the technology itself. Businesses seeking a successful implementation needed to have supporting information and organization infrastructures that were designed with flexibility to support the changes. A strategic deployment of such technology was critical to achieve a system that is well designed. Efforts need to be organized, planned and modified, when needed, before initiating any EC business models (Yasin et al. 2014). The expected benefits came in the form of sustainable competitive advantage, creating transparent supply chains in the form of relationship building with suppliers and other stakeholders (Huarng & Yu, 2011; Yasin et al., 2014). Other advantages included cost savings, ease of global access and reach, overcoming time and geographical limitations, and minimal entry barriers (Yasin et al. 2014; Czuchry & Yasin, 2003). The study also found that incorporating education components to businesses, individuals and the government was a necessary step in ensuring improved benefits to any EC implementation (Huarng & Yu, 2011).

In Asia, organizational, industrial and governmental factors with cultural factors acting as moderators were also found to affect EC adoption in Taiwan (Thatcher, Foster & Zhu, 2006).

Technology integration, web functionalities, web spending, and partner usage were found to be adoption predictors at a firm level (Hong & Zhu, 2006). Finally, relative advantage, competitive pressure, complexity, trialability and top management support were found to affect the adoption in supply chain management functions (Tarofder, Marthandan, Mohan, & Tarofder, 2013).

As the significance of each factor varied by location of the study, the consensus among scholars is that different contexts produce different views on the adoption and implementation of EC (Chong, 2008; Scupola, 2009; Teo et al., 2009; Paris et al., 2016). Some of the studies found that benefits from EC implementation were not easily attainable by SMEs enterprises when implementations were focused on technology alone (Yasin et al., 2014; Paris et al., 2016). However, when technology was used to pool other available resources, benefits were seen in form of economic growth (Secco, Pettenella, Maso, 2009; Paris et al., 2016). Other studies have emphasized the role of a decision maker as crucial during the different steps of implementation (Asher, 2007; Paris et al. 2016). Such a person has the responsibility of ensuring that the implementation has support at the strategic level and during the provision of information (Saffu, Walker & Hinson, 2007; Paris et al., 2016).

In SSA, research has been conducted on large samples involving an entire market in Nigeria, where barriers and challenges affecting EC adoption were identified as lack of regulatory framework, lack of trust and privacy concerns, and problems with the integration of EC with existing systems (Adalikwu, 2012). As EC is often lauded as a catalyst for development not only for industrial countries but also for developing countries, a study by Wanyoike, Mukulu and Waititu (2012) looked at the use of information technology as a vehicle for small businesses in Kenya to improve their efficiencies and effectiveness. The intent was to foster a better understanding of the factors that drive or inhibit the adoption and use of e-

commerce within the specific context of small enterprises. Factors such as relative advantage, compatibility, complexity, trialability and observability of technology as described in Innovation diffusion theory were used to test the hypothesis of determining a relationship with the adoption/rejection of EC by the user. The result showed that EC adoption facilitated simplification of work routines, efficient coordination among various value chain partners, increased productivity and improved customer service that leads to customer satisfaction. A study by Wamuyu and Maharaj (2011) investigated factors that influence the adoption and use of mobile technology to facilitate mobile money transfer services in Kenya micro and small enterprises. The study developed a theoretical model that extended the Task Technology Fit (TTF) model by Goodhue et al, (1995), and variables used in Venkatesh et al. (2003)'s Unified Theory of Acceptance and Use of Technology. The results were positive relationships between TTF and performance, TTF and usage, usage and performance, and between acceptance and usage which are consistent with previous research results. The results also indicate that the benefits of using wireless technologies to implement an e-business infrastructure outweigh the purchase, installation and usage costs. The results were surprising, because barriers are always known as handicap to similar implementation model in the past. This study, however found that of the three theorized barriers (security risks, affordability and performance risks), only performance risks had a significant negative effect. In Botswana, Olatokun and Kebonye (2010) found that organizations decided to adopt EC only after they were pressured by their customers and suppliers. The only noted barriers to such adoptions were the lack of information technology knowledge within those organizations. Ekong et al. (2013) found that most EC adoptions by businesses and organizations in SSA have been limited to assessing factors at the macro or national level and no attentions have been given to the macro level within each organization.

When adoptions efforts were focused at the micro level, the only barriers to such adoptions were found to be lack of information technology skills by its owner and managers in Nigeria.

A group of studies have combined B2B and B2C EC in trying to determine the stakeholders' benefits in B2B websites investments and their relationships to organizations drivers such as adoption readiness (Lin, Huang & Stockdale, 2011; Paris et al., 2016). In these studies, samples were taken separately for regular customers and for organizations. The results show a correlation between organization drivers, organizations' perceptions of benefits and stakeholders' satisfaction and support of the B2B websites (Lin et al., 2011). In addition, researchers have reviewed the application of EC on a per country basis (Berthon et al., 2007; Gregorio et al., 2005; Simon, 2004; Srivastava & Teo, 2006). There are also few studies that have focused on global implementation of e-business (Gibbs, Kreamer, & Dedrick, 2003; environmental and policy factors, which were limited to 10 countries, Berthon et al. (2007) looked at different variables such as cultural values and corruption in building cross-country e-relationships. Durbhakula and Kim (2011) took the study further by looking at electronic transactions on a national level and focusing on factors that are characteristics to each country technology and government framework. The study provided the first framework in studying an e-business adoption on a multi-country level. It applied the TOE framework concept to country characteristics such as business-technology-government. The model identified four dimensions for the development of e-business in any country. They included country characteristics, technology dimension, business dimension, government dimension, and were strongly significant in affecting an implementation of the model.

For any EC implementation to move forward, there must be a decision-making process.

This includes decision on EC resource base, EC planning and follow up of the results to ensure

that changes are in line with the organization's goals Paris et al., 2016). As Asher (2007) pointed out, the process should include a person whose role is to ensure the implementation receives support from a strategic level and during the provision of information access. The result should lead to operation benefits and a cooperative partnership support (Paris et al., 2016). Finally, the readiness in a technology implementation is achieved when there is acceptance of the technology by the organization and its customers. This readiness is further accentuated when there is technology, management involvement, organization readiness and an acceptable environment, hence the TOE framework. Many studies have attested to the fact that technology and organization dimensions affect an organization readiness to adopt new technology which in turn affect the success of the implementation (Paris et al., 2016; Ekong et al., 2013; Scupola, 2009).

Although the results of all these studies are in line with each other and have a common objective of identifying factors that affect adoption, the significance of each factor's effectiveness varies from each research context (Paris et al., 2016). Since this reaffirm the view that different countries generate different views toward the adoption and technology implementation, the identification of designs features that are different and specific to each country is a paramount (Kang, 2009; Paris et al., 2016).

B2C EC studies

B2C EC implementations have proven to be success factors to organizations where benefits have been noted through increase in sales and profits, reduction on both operating and administration cost, and fast delivery of services (Paris et al., 2016; Ngai & Watt, 2002). As compared to B2B EC, few studies have been conducted on B2C EC. Most of those studies have centered on system design and consumers' acceptance of EC from the latter's perspective (Paris et al., 2016). Lin (2008) and Kang (2009) examined the importance of website structures and

brand images between different cultures in trying to determine the factors that affect consumers' behaviors and intentions after purchases. The results showed ease of use and better brands clarity in websites offered by developed countries. Zuang and Lederer (2006) examined resource-based views of EC on the organizational and consumer perspective. The study showed that individual business and EC technology resources predicted EC performance, which in turn increase firms' competitiveness, while human resources were non-contributors. To discern factors that affect B2C EC implementation within the ever-changing need of today's consumer. Paris, Bihari and Iahad (2015) identified the following factors: "compatibility with existing technology, complexity of the new technology, seller capability, business process re-engineering, commitment from top managers, a clear organizational structure, system champion, communication, resistance to change and customer requirements" (p.1455). The authors cautioned that these factors are applicable only in instances where first there need to be a clear and real definition of implementation process that can incorporate the technology and organizational factors that are present. Second, there needs to be a combined relationship between technological and organizational factors in the EC implementation process. Finally, the EC implementation process must be clear (Paris et al., 2015). These studies center toward system designs and users' acceptance of the technology from consumers' view (Paris et al., 2016).

In SSA, Aminu (2013) underlines the challenges faced by online retailers in Nigeria. Those challenges were identified as cultural barriers, infrastructure challenge, security concern, perceived risk and inadequate regulatory framework. The identified challenges were found to contribute against adoption of online shopping in Nigeria's retail industry. Solutions such as advertisement to educate consumers on the benefits of online shopping, government's

implementation of laws and regulations that protect online shoppers, and partnership with local computer manufacturers are suggested as ways to mitigate the challenges. Ayo et al. (2011) evaluated the prospects and challenges of a B2C EC adoption in Nigeria. Perceived usefulness, trust and perceived risk were among the advantages and inhibitors of consumers' acceptance of EC transactions (Ayo et al., 2011). Alghamdi, Drew and Alhussain (2012) presented a conceptual framework in the adoption of online retailing in Saudi Arabia. The study identified lack of trust as an inhibitor that caused the slow adoption of the model. The study adopted a five-part theoretical framework to aid this region in the adoption of a trusted and workable model. The variables were identified as lack of trust in consumer protections, in clarifying marketplace rules, in certification authority and in strengthen delivery systems. These variables were tested through mixed methods data collection and analysis. The study concluded that solving these inhibitors could provide a path to a successful implementation model. Makame, Kang and Park (2014) looked at EC adoption model in Tanzania. The study specifically analyzed factors that influenced the adoption and their impact in this country. Using factors such as technology infrastructure, ease of use and consumer willingness that were identified in TOE and TAM, the researchers identified three additional factors specific to the country at issue. The additional factors specific to Tanzania's context were national policy initiatives, trust in EC adoption and perceived usefulness. The results showed that technology infrastructure was an important factor in EC adoption, and national policy initiatives are important in building online trust and improving technology infrastructure in that country. This study further emphasized the importance of local factors specific to each setting in adoption models. TOE and TAM variables were used in conjunction with country specific variables, thus adding the flexibility that these frameworks offer in technology adoptions. Tapela (2013) highlighted the keys factors driving

retailers to enter the African retail market in his presentation at the World Retail Congress in South Africa. Fast urbanization and a growing middle class are the motivating reasons retailers are seeking to enter new markets. The presentation revealed that increase in Foreign Direct Investment, (FDI) is a sign of how international investors and development agencies view Africa as a fertile ground for investment. The critical elements that retailers must address if they are to succeed in Africa include an understanding of country risk mitigation and having a regional on-the-ground knowledge. In addition, retailers should look out for challenges such as inadequate infrastructure, lack of access to finance, shortage of skills, and a regulatory framework that is different from one country to another.

B2C studies and their applicability to MP

Since the explosion of the MP in today's market, EC has shifted from personal computer based to MC (Islam et al. 2011). E marketer (2014) predicted that a quarter of the world's population would have a third-generation mobile device by the end of 2016. The technology has spurred an inflow of online shopping that is fueling MC activities around the globe. Purchases made from MP are estimated to account for 25% of the online market by the end of 2017. As the market's potential increases, leading retailers are designing websites that can provide a different type of shopping experience. The emerging technology has generated both an interest and research within the industry and academia (Gao, Waechter & Bai, 2015). Different bodies of literature have studied factors affecting the adoption of MC around the world. Early studies have focused on MP users as adopters in cases of social media interactions (AlHinai, Kurnia & Johnston, 2007). Recent studies, however, are now focusing on the role of MP users as consumers (AlHinai et al., 2007). Chong, Chan and Ooi (2012) predicted consumer decisions to adopt mobile commerce through a cross country empirical examination between China and

Malaysia. The Research was seeking to determine the factors that affect consumers' desire to adopt MC activities in China and Malaysia. The traditional adoption model (TAM) and diffusion of innovation (DoI) model, with additional demographic variables specific to the social environment in each country were used as theoretical models for the study. The results showed that age, trust, cost, social influence, and variety of services can predict Malaysian consumer decisions to adopt MC, while trust, cost, and social influence are the predictor in Chinese consumers' decisions. Within the same context, a study by Hung and Chou (2014) examined the role that culture plays, as a moderating factor, in consumers' desires to adopt MC, and to propose marketing strategies that are aimed at adapting consumers' cultural needs in Taiwan and Malaysia. The results showed that uncertainty avoidance, individualism, and long-term orientation have significant influences on the perceived usefulness and perceived ease-of-use of the adoption intentions for mobile commerce. On the opposite end, power distance and masculinity had different effects. The findings highlight the impact that a national culture has on individual behaviors, thus concluding that Hofstede's cultural dimensions do have a moderating effect on TAM traditional technology acceptance variables.

This research has relied on traditional theories such as TAM where variables such as usefulness, quality and ease of use, enjoyment, and instant connectivity have been evaluated as contributing factors which further affects mobile shopping intention (Gao et al. 2015). A survey of USA consumers by Yang (2010) concluded that practicality offered by the device, the thrill of owning the device, attitude, social influence, and facilitating conditions are critical factors affecting the consumers' intentions to engage in MC (Gao et al. 2015). Chen (2013) found that the quality of the system, service, and information obtained were determinants of consumers MC adoption choices. Trust, innovativeness and involvement were found to be positive contributors to Spanish

mobile users' shopping intention, while impulsiveness was found to be an inhibitor (San-Martin & López-Catalán, 2013; Gao et al., 2015). Zhou (2013) posited that perceived usefulness, flow and trust were contributors of users' intention to adopt MC. TAM variables were combined with trust to access consumers' intention to adopt MC. The results revealed that the ease of mobility, convenience and richness of information lead to perceived ease of use and usefulness of the MC technology (Chen & Lan, 2014). Islam et al. (2011) determined that pricing and cost, rich and fast information, and security and privacy are significant predictors of the adoption of MC in Bangladesh. Most of these studies had the result of identifying factors that affect consumers' behaviors in adopting MC (Gao et al., 2015). The latter studies have focused on identifying users' intention in retaining the new technology. Information quality, privacy and security concerns affected the trust users have in continuing the use of the MC technology. Lack of trust in turn affected the flow. When a system has quality, privacy and security, there is satisfaction in users' intent to continue its use. Therefore, it is safe to conclude that trust lead to flow and satisfaction in continued use of MC technology by users. These factors affect consumers' continued intentions towards MC technology usage (Gao et al., 2015). While many factors have been identified as contributing to the adoption of MC, the consensus is that known research results seem to vary based on country, sample, context, and service, as each of these factors produce different set of results (AlHinari et al., 2007). Most of these studies have concluded that technology implementation can only be achieved when there is readiness as evidenced by the acceptance of such technology by both the organization and the organization's customers (Hung, Chang, Lin & Hsiao, 2014; Paris et al., 2016).

The above literature review reveals extensive research in the B2B field that involved large organizations and where implementation decisions involved top managers in each

organization. In comparison, fewer studies were directed toward the B2C domain, and such studies focused on system design and customers' acceptance of the EC technology. A look at B2C EC model implementation process from organization leadership perspective could contribute to research by exploring strategies that include methodology approach, design implementation and organization business solutions (Paris et al., 2016).

Opportunity for USA online retailers

Per Marketline (2015), USA online retailers are expected to experience growth that will result in increased sales through year 2019. With a geography segmentation that represents 30.6% of the global online retail sale, USA is ranked below Europe (34.8%) and just above Asia (28.1%). Many USA online retailers operate in a diversified number of sectors which lead to their ability to offer a variety of goods. This has reduced their reliance on sectors and has helped increase their customer base. A perfect example is the case of Amazon, which sells over 200 million products under 35 different departments (p.13). The top market segment in terms of sales is dominated by electronics, followed by fashions, footwear and accessories. The expected strong growth is anticipated to decline due to the threat of new entrants and the existence of low cost products by other players in the market. Today, Asia and USA online retailers are competing hard. Increased access to the internet and the high explosion of digital and wireless devices on the market is leading to instances where consumers are now powerful players on the market. The resulting increased access to information is also giving consumers ease of access to products, has increased their ability to research products and make informed decisions. Growth of social media and other internet sites offering price comparisons is leading consumers to shop for the best prices, resulting in well informed consumers. As Asia markets, led by China, continue to compete in the online market, the expected growth in USA is expected to dwindle

(Mirmiran & Shams, 2014). As of today, Asia's online sales, which are second to the USA, are expected to surpass USA levels by the end of 2017. This is because population growth in emerging markets are fueling the purchase of cheaper goods offered by Asia online markets (Mirmiran & Shams, 2014). In addition, 46% of all online digital sales will come from emerging markets (Mirmiran & Shams, 2014). Looking at the anticipated population growth in these emerging markets, the following can be predicted: China is expected to see a decline in population, USA and Europe are to remain stagnant. Africa, which encompass DRC, is expected to see the biggest increase in population (International Database, 2015). Africa and DRC are expected to see increase in internet penetration (Internet World Stats, 2016). MP coverage is also growing at an unprecedented rate (Aker & Mbiti, 2010). It is only logical to conclude that the future growth in online retail will be in Africa. As a matter of fact, eMarketers (2015) has forecasted that future growth in worldwide B2C EC will come from the expanding online and mobile users in emerging markets.

With the influx of cheaper and low-cost product from China's merchant, DRC consumers are quick to point out the lack of quality these products possess (Makungu, 2013). As can be expected, DRC consumers place more emphasis on the quality of the brand they intent to purchase. While affordability is an issue, the desire to own such products predict the emergence of consumerism among the growing affluent population (Deloitte Research, 2015). The search for quality is fueling DRC consumers' desire to acquire brand name products despite their higher costs. For businesses seeking to access this market, there is a need to develop an understanding of the importance of branded goods in categories like fashions, technology gadgets and cosmetics, as these are linked to international brands. Despite the presence of barriers that include poor governance, corruption, inadequate regulatory framework, lack of trust, civil unrest,

cultural conflict, and lack of infrastructure, businesses seeking to tap DRC consumers will encounter operational challenges and must engage in strategic planning (Aminu, 2013; Deloitte Research, 2015). With positive signs of growth in the economy and demographics, DRC is not suffering from a “lack of demand, but a lack of supply” (Deloitte Research, 2015, p. 22). In area of online shopping, the market opportunity is higher in the continent as whole than in other markets around the world. EC and MC could prove to be the offered solutions than traditional retails. Strategic planning may include new channels, developing new brands, partnering with local businesses and entrepreneurs, and understanding the local market. These strategies could offer solutions to the existing barriers and develop new opportunities for innovations (Deloitte Research, 2015). It can be concluded that retailers should think outside the box and go after these untapped wealthy niches online. Developing policy goals aimed at increasing EC sales, advancing shipping and payment options, and the push into new international markets by major brands could be a key to winning the Internet sale revolution for USA online retailers (Mirmiran & Shams, 2014).

DRC consumers shopping habits

DRC, like any SSA country, is a goldmine for online retailing. Since it possesses weak economy, consumers rely mostly on import and are more likely to purchase imported products offered by online retailers. Africa is also known to import more than exports goods and services from overseas markets, thus the increase probability of purchasing foreign products (Jobodwana, 2009). In addition, the disparity between the social classes, in conjunction with the need to import and a lesser competitive business world, often makes a country, like DRC, the most untapped resources which businesses could consider going after in terms of international online expansion (Levarek, 2011). As an area where the richer are richer, DRC does not offer other

outlets for these wealthy people to spend money. They could therefore rely on online interaction for any consumer goods available online and not in their countries (Levarek, 2011). Third world countries, like DRC also have a pool of highly educated people who tend to enjoy imported goods, thus contributing to the possibilities of making profits for any online retailing.

Currently, DRC consumers show their urban style through their culture which include language, fashion of choice, and MP (Makungu, 2013). Aside from the traditional bold print African fabrics, DRC consumers consider dressing as a matter of pride. As they describe it, “it is not a matter of how you do it, it is how you wear it” (Innis, 2014). Emerging from the traditional wear is an existing movement of a well dress group who pride themselves in wearing imported designer clothes, shoes and accessories. Known as the “Sapologist”, this group of consumers strive themselves to own the latest imported brand name fashions, whether from Europe, USA or Asia (Gondola, 2010). These fashions include the latest in brand name clothes, watches, shoes, and wireless devices. The flamboyant dressers have become part of DRC culture as well as neighborhood countries, the Mediterranean, and are continuing to engage in fashion wars aimed at spreading the ideology (Inniss, 2014; Gondola, 2010). This trend is encroaching upon the youths who are the pride of the new SSA and DRC. Deloitte Research (2015) suggest a convergence of three forces that will make DRC prominent in the global consumer market where there will be increased in consumer product and improved services. The forces include: population growth, Africa’s youth, the rapid urbanization of the population and fast adoption of digital technologies (p. 13).

Population growth. DRC’s population, that stands now at 70 million, is expected to top 194 million by 2050, making it the 9th most populated country in the world with expected fertility of 6.6 child per woman (International Database, 2015). The population increase coupled

with GDP growth, rising disposable income and purchasing power makes DRC's market very attractive to potential investors.

Growth in middle class. The emerging middle class is contributing to an increase in the size of the consumer market. The African middle class is being characterized as those earning between \$2 and \$20 a day. Although only 20% of DRC population was characterized as middle class in 2014, the expected annual GDP growth of 8% in 2016 suggest an increase in this number. Even if the current trend stays the same, 20% of an expected population of 194 million will give rise 39 million middle class residents, which is a sizable consumer market (Deloitte Research, 2015).

African youth. Deloitte Research (2015) estimate that 20% today's youth of Africa are between the age of 15 and 24. With a literacy rate of 67.2% in DRC (Kabongo & Okpara, 2014; Kuwonu, 2016), this demographic is part of today's millennials. Howie and Strauss (2003) describes millennials as demanding consumers who expect a variety of choices in shopping. They are more computer literate than their parents. They expect to be successful financially and often look for instant gratification and speed in acquiring their desires (Burger, 2015). Since the Internet plays a major role in their lives, they often seek to acquire what is advertised online. Their interactions in social media and the other interactive technologies gives them the power to promote and share brands and products that they encounter online (Pate & Adams, 2013). This group will play a critical role in the world economy, because of their inclusion in the future middle-class growth. The growth will spur increase in consumer goods, entertainment, and wireless connectivity. The result will be seen in increase entrepreneurship, innovation and managerial talent that will further help stimulate economic growth. Today, DRC youths seek well-known brand names consumer products and the latest technology gadgets, leading to an

increase appetite in branded goods, and high-end fashion items that were reserved to the wealthier population.

Urban growth. Because of the civil war that has plagued this country since 1996, DRC major urban cities have witnessed an influx in rural residents. The result is a population that is clustered in big cities. Urbanization is known to be a driver of economic growth as urban growth result in an overflow that crosses national boundaries. The results are large market, trade channels, and megacities. Currently, Kinshasa, DRC capital, is approaching megacity status with a population of 11.1 million. This type of megacity could serve as national markets that can be upgraded to enable widespread distributions (Deloitte Research 2015).

Emerging technologies. Internet connection in DRC remains a challenging issue to its inhabitants. However, the current internet penetration is 3,110,120 million and 2,110,000 Facebook users which represent 3.8% and 2.6% of the population respectively (Internet World Stats, 2016). Although the current penetration is low compared to the world average, the expected population growth could turn out to be a sizable share of the consumer market. In addition, MP penetration has been growing at a faster rate than the world average reaching between 50 to 65% of the population (Internet World Stats, 2016, p.23). It is expected that 30% of the population will have smartphones by the end of 2017 (Deloitte Research, 2015). The growth in MP has resulted in DRC's ability to bypass the landline telephone infrastructure and embrace the digital technology which is leading to the increase EC technology capabilities. MP is now the main source of accessing the Internet, this could lead to the development of MC that work in the mobile environment.

The need for research in DRC

As the above literature implies, EC activities in an organization or in a country seems to

suggest a positive relationship with a country overall economic development (World Trade Organization, 2016; Ekong et al., 2013). Therefore, emerging markets where the expansion of EC activities and related services are underdeveloped “run the risk of being marginalized in the emerging digital or network economy” (Ekong et al. 2013, p. 157). In area like SSA, the enumerated militating factors such as poor infrastructure, inadequate regulations, culture and socio-economic constraints continue to be major handicaps in the expansion of EC activities in this region (Aminu, 2013; Ekong et al. 2013). The literature, however suggests that the constraints that are at the macro level did not appear to be the only favorable determinants of EC adoption in developed world but also included micro level factors specific in each context. (Ekong et al. 2013; Hoct et al., 2007). Studies have suggested that major hindrances, like finance, which is a major inhibitor in EC development in developing countries, did not stop EC development in firms that had such interest in developed economies (WEF, 2011; Ekong, et al., 2013). As Cohen & Kallirroi (2006) pointed out, costs in general are not a main barrier in EC implementation, but the relative advantage to the organization is what fuels adoption decisions. Further, cultural factors, in a study by Okoli (2003) in SSA, did not yield the conclusion that national culture values alone inhibit the adoption of EC. Finally, inadequate regulatory frameworks have proven to be hindrances in many contexts, but have not stopped emerging markets in Asia and other part of the world to engage in EC activities (Shih & Kramer, 2005; Ekong et al. 2013). These arguments are further diluted with the increased growth in information technology infrastructure and the deep penetration of the Internet in SSA (Internet World Stats, 2016; Ekong et al. 2013). As can be shown, the trends suggest strong growth in the information technology and broadband sector among Africa’s growing economies that rivals the developed world (Internet world Stats, 2016; Ekong, et al., 2013). Therefore, it is necessary that

attention be directed to the micro level of each organization within each country where individual strength can be used to address the market pressures facing each industry (Ekong, et al., 2013; Uzoka et al., 2007). Each firm should look at each market and develop strategies that take into consideration its tripod which include its resources, competition in the market and the governing environment in trying to adopt new technology (Peng, 2014; Ekong, et al., 2013). The reasoning requires an internal knowledge of the advantages to be gained with the new technology, management involvement and commitment, company readiness and competence in embracing the technology and market competitive pressures that arises when dealing with partners (Finedo, 2011; Ekong, et al., 2013).

On one hand, the global retailing landscape is experiencing systemic shifts. If major online retailers are to remain important commercial entities, they are no longer able to remain within the boundaries of their domestic markets (Akehurst & Alexander, 2013). Due to the expansion of the internet, online retailers have been empowered to either create new markets or expand existing ones as the international consumer needs are shifting (Czinkota & Ronkainen, 2013). The processes have caused retailers to broaden their focus from only selling products to including the engagement and sanctioning of their customers with the ultimate goals of creating rewarding customer experiences (Sorescu et al., 2011). Thus, retailing strategies have been expanded to include activities that go beyond the boundaries of their target markets through creation of activities that facilitate interaction between customers and network partners (Sorescu et al., 2011). While some retailers have customized their products to fit local needs (Czinkota & Ronkainen, 2013), other have targeted multiple niches of the retail market to expand their reach or used technology to align their products with seasonal trends (Sorescu et al., 2011). With the expected change in the world demography (International Data Base, 2015), there is a need and an

opportunity to address the desires and wishes of those new and emerging consumers. The need is leading retailers to look at different retail innovations (Sorescu et al., 2011).

On the other hand, DRC is one of the largest country in SSA. Its demographics is increasing. Its literacy is among the best in Africa. The wider usage of connected devices is anticipated to enable more EC in DRC, which will be a home to more than 194 million people by 2050 (International Data Base, 2015). However, EC and its applications are lagging. Although EC in SSA is an emerging trend, countries like Nigeria, Kenya and Tanzania are showing considerable growth in EC literature that is trying to assess the feasibility of EC within the government and private businesses (Makame et al., 2014; Aminu, 2013; Wanyoike et al., 2012; Ayo et al., 2011). In DRC, current statistics show an increase in MP users (Aker & Mbiti, 2010; Internet World Stats, 2016). Recent bank agreements have increased debit, credit or prepaid cards issuance to millions of customers. The goal is to accelerate the adoption of electronic payments by innovating and expanding the network of merchants that accept MasterCard payments (M2 Presswire, 2015). Although the current internet penetration stands at 3.8 % of the population, MP coverage is expected to reach 60% MP by 2020 (Internet World Stats, 2016). However, the only study on EC adoption has focused on the examination of DRC's ability to participate in the electronic age. The study provided recommendations in developing e business practices that will enable DRC information sharing, increase foreign investment and ultimately economic growth (Kitoko, 2003). Another study by Kabongo and Okpara (2014) looked at the possession of communication and information technology by small to medium enterprises (SMES) in DRC. The study showed that SMEs in DRC lag in information technology usage compared to their counterpart in developing world. As these studies suggest, the development of e-business in the DRC deserves extensive consideration, because many studies by the World

Bank have shown that information and communication technology continue to transform economic, social, and cultural developments worldwide (WTO, 2016). For example, in an emerging market, like India, several factors are aiding the growth in B2C EC. The increase internet penetration is leading an increase in online media and video consumption. The increase in credit card transactions is the reason there is an increase in purchasing power, feeling of safety in online transactions and a sense of time saving in browsing. The increase use of wireless electronic devices is also adding to EC growth when consumers need of such devices increase their sale and use. Finally, large population and the rising disposable income are contributing more financially enabled consumers who are willing to engage in EC (Bhattacharya & Mishra, 2015). DRC, as a consumer market, is experiencing change in similar factors. If these factors helped China become the first consumer market in the world (Mirmiran & Shams, 2014) and are now causing India to be projected as the second consumer market (Bhattacharya & Mishra, 2015), they could do the same in DRC. As much research has demonstrated, increased usage of information and communications technology does contribute to EC growth in many countries. Such growth is known to positively affected a country's economic growth (Deng & Zhang, 2014). This could be the case for DRC.

As the above literature review reveals, studies in B2B EC have involved top managers of different retail and service industries as participants in identifying adoptions factors, while B2C EC research has centered on system designs and users' acceptance of EC (Paris et al. 2016). Studies on MC have focused on users as adopters (AlHinai et al., 2007; Islam et al., 2011). There is therefore a call for more research in the B2C field from the organization's viewpoint where factors affecting EC implementation can be exploited (Paris et al., 2016). In addition, most existing qualitative studies on EC adoption in SSA are generally descriptive in nature and

lack theoretical explanations of the underlying mechanisms of the influence (Kurnia, Karnali & Rahim, 2015). A study of a B2C model in DRC should fill this gap twofold. First, the study will contribute to research by identifying factors that will lead to new technology implementations in EC from the organizational perspective. Second, it will fill a void in a B2C EC implementation in DRC where factors specific to DRC can be identified. The feasibility of B2C EC in DRC serves this purpose.

Summary

The qualitative research effort of this case study is to gain insight and understanding on the prospect of a B2C EC or MC adoption in DRC from the online retailer's perspective. The technology-organization-environment (TOE) framework suitability will be evaluated to understand what factors are identified as enabling such adoption (Tornatzky & Fletcher, 1990). The literature review has demonstrated that different studies around the world have been carried out with the purpose of identifying factors that affect EC implementations and adoptions in different context. B2B EC implementation analyses were centered toward adoption factors, the expected benefits, readiness and decision-making process (Yasin., Alavi, Czuchry & Shafieyoun, 2014; Paris, Bahari, Iahad, & Ismail, 2016). Most of these studies have concluded that technology implementation can only be achieved when there is readiness as evidenced by the acceptance of such technology by both the organization and the organization's customers (Hung, Chang, Lin & Hsiao, 2014; Paris et al., 2016). Although the studies have found commonalities in factors affecting EC implementations, the emphasis is on the fact that the importance of each factor varies per the context in which it applies. On B2C EC, most studies have centered on system design and consumer acceptance of EC from the latter's perspective (Paris et al., 2016). Since the explosion of the MP in today's market, EC has shifted from PC based to MC (Islam et

al. 2011), and different bodies of literature have studied factors affecting the adoption of MC around the world. Many of these studies have focused on MC users as technology adopters. Other studies have focused on MP users as adopters in cases of social media interactions (AlHinai, Kurnia & Johnston, 2007). Recent studies, however, are now focusing on the role of MP users as consumers (AlHinai et al., 2007). While many factors have been identified as contributing to the adoption of MC, the consensus is that known research results seem to vary based on country, sample, context, and service, as each of these factors produce different set of results (AlHinai et al., 2007). Furthermore, these EC studies emphasize the role and commitment of top managers in the adoption and implementation process to insure its success.

In SSA, efforts have been directed toward implementations, adoptions and barriers affecting such adoptions at the macro or national level. This fact has caused a lag in adoption and implementation of EC in this region of the world. Since EC activities in an organization or in a country seems to suggest a positive relationship with a country overall economic development (World Trade Organization, 2016; Ekong et al., 2013), emerging markets where the expansion of EC activities and related services are underdeveloped “run the risk of being marginalized in the emerging digital or network economy” (Ekong et al. 2013, p. 157). DRC, as a SSA country and consumer market, runs that risk. Despite huge potential in economic growth, and exciting EC opportunities, the technology is mostly non-existent in DRC. It is imperative that both the academic and business world find ways to tap this consumer pool by looking at both the macro (national) and micro level (within organization) in identifying alternatives to current adoption models (Ekong, et al., 2013). As USA’s online retailers are experiencing shift in consumer behavior, they are no longer able to remain within the boundaries of their domestic markets (Akehurst & Alexander, 2013). Emerging markets, like DRC, could offer the resources

and consumers required to achieve the needed economies of scale. In addition, as studies in B2B EC have involved top managers of different retails and service industries as participants in identifying adoptions factors, B2C EC research has centered on system designs and users' acceptance of EC (Paris et al. 2016). Studies on MC have focused on users as adopters (AlHinaï et al., 2007; Islam et al., 2011). There is therefore a call for more research in the B2C field from organization's viewpoint where factors affecting EC implementation can be exploited (Paris et al., 2016). The current qualitative case study of a B2C model in DRC should fill this gap twofold. First, the study will contribute to research by identifying factors that will lead to new technology implementations in EC from organizations perspective. Second, it will fill a void in a B2C EC implementation in DRC where factors specific to DRC can be identified. Any finding should contribute to the existing TOE framework in technology adoption as variables specific to these businesses' technology, organization and environment will be enhanced.

Chapter 3: Research Method

Introduction

EC technology has allowed the Internet to revolutionize business transactions by empowering giant online retailers to attract worldwide consumers (Ayo, Adewoye & Oni, 2011). This revolution is contributing to global expansions in which companies can reach new geographic areas without relocating or adding international locations. The ever expansion of the Internet and MP usage has contributed to the creation of a new way of buying goods and services, also known as MC (Islam, Ramayah & Hossain, 2011). Although the MC market is relatively young, mobile online shopping is fast growing and reaching a vast number of businesses and individual users (Islam et al., 2011). While EC has been hailed by many as an opportunity for developing countries to gain a stronger foothold in the multilateral trading system (WTO, 2016), the technology is mostly non-existing in many SSA. Today's trends are showing that emerging markets like China, India, Nigeria, Brazil, DRC, Ethiopia will increasingly account for a larger portion of corporate profits and sales. These countries represent more than two-thirds of the total consumer base due to their projected growth in population; therefore, investing in these markets is expected to provide improved product access (Czinkota & Ronkainen, 2013; International Data Base, 2015). The world's population, which is expected to reach 9.7 billion by 2050, shows SSA as contributing more than half of that increase between 2015 and 2050 (United Nations, 2015). In countries like South Africa and Nigeria, attempts have been made to assess the prospect and challenges of engaging consumers in some type of B2C EC where local or international retailers have opened websites (Ayo et al., 2011; Kordić, 2014). However, the technology is mostly non-existent in many other countries, especially DRC

(Makame, Kang & Park, 2014). The problem in the case of DRC is twofold. First, there is a call for more research in the B2C field from organization's viewpoint where factors affecting EC implementation can be exploited (Paris, Bahari, Iahad, & Ismail, 2016). Second, there is a need to gain an understanding of conditions under which online retailers may engage successfully with DRC consumers on a B2C EC activity (Ayo et al., 2011) where adoption factors specific DRC can be identified. The case study has the purpose of seeking an insight and understanding on the prospect of a B2C EC or MC adoption in DRC from the online retailer's perspective. The following questions are posited to seek an understanding of the position of selected online retail management on the feasibility of a B2C EC in DRC.

Q1. As perceived by senior online retail leaders, managers, and decision makers, what growth opportunities (if any) does DRC present for online retailers in B2C EC?

Q2. As perceived by senior online retail leaders, managers, and decision makers, what are the perceived challenges and barriers to implementation of B2C EC in DRC?

Q3. As perceived by senior online retail leaders, managers, and decision makers, how do current and future economic factors influence EC adoption in DRC?

Q4. As perceived by senior online retail leaders, managers, and decision makers, does your organization have a strategic plan to assess and or access the DRC marketplace? If so when?

Q5. As perceived by senior online retail leaders, managers, and decision makers, would strategic alliances with partners influence plans to enter the DRC B2C marketplace? If so, under what circumstances

Q6. As perceived by senior online retail leaders, managers, and decision makers, what factors and local conditions are necessary for your company to consider DRC as a relevant online retail market?

Research Methodology and Design

An extensive review of the literature was conducted to ensure that there is a lack in empirical study on the B2C EC adoption in DRC. The aim of the research effort is to gain an insight and an understanding of the position of selected online retail management on the feasibility of a B2C EC in DRC. A critical issue in answering the research questions was whether to use a quantitative or a qualitative research method. A qualitative research study method was appropriate.

Reasons for the research design selection. A quantitative research method is often used to collect facts that are used to either verify or elaborate on a theory that assist researchers in explaining human behaviors (Castellan, 2010). This method employs measures and collect data that are numeric values and use them to test relationships (Landrum & Gaza, 2015). A qualitative method, in contrast, looks at understanding and interpreting social interactions (Castellan, 2010) while using words to describe new findings (Landrum & Gaza, 2015). Qualitative method is usually chosen when the research looks at: (a) generating or developing new theories (phenomenology, ethnography and grounded theory), (b) achieving a profound understanding (case study), or (c) mixing methods (qualitative and quantitative) (Trochim & Donnelly, 2008).

Because the study's main objective was to gain an insight from online retail leaders, managers or decision makers on the feasibility of B2C EC in DRC, the quantitative method was ruled out. The qualitative method was suitable because its goal was in alignment with the

research purpose of gaining an understanding on the feasibility of a B2C EC in DRC from online retail leaders, managers and decision makers. The insight represents an understanding of real world inputs that are likely to involve important contextual conditions pertinent to this research (Yin & Davis, 2007; Yin, 2014). According to Yin (2014), a case study is appropriate when the research questions seek answers for “how and why” inquiries. The choice of a case study was based on this research emphasis on unearthing and giving voice to participants’ experiences (Schultze and Avital, 2011). In a case study, effort is placed on statistical generalization (Eze, Awa, Okoye, Emecheta, & Anazodo, 2013). With a single case study, an in-depth analysis of the collected data may provide a real-life investigation of the phenomena at hand (Yin, 2014). Although case study researches can involve a single or multiple case analyses, a single case study was also appropriate in this research, because there was a need to investigate parallel occurrences, uncommonness or repeated explanations of the similar situation (Yin, 2014). Furthermore, a rationale for selecting a single case was the fact that this researcher believed to have access to a situation previously inaccessible to empirical study (Liebow, 1967; Yin, 2014). The single case study was the right choice because the descriptive data may be revelatory on its own (Yin, 2014). As stated in literature review section, firstly, the study may contribute to research by revealing conditions under which retailers may choose to engage DRC consumers in a B2C EC. Secondly, it will fill a void in a B2C EC implementation in DRC where factors specific to DRC can be identified. A multiple case research is usually aimed at analyzing contextual differences and similarities between the cases with the hope of replicating the finding across them (Yin, 2014). This research was centered on understanding the insight and understanding of the feasibility of a B2C EC from USA online retailers only, and thus the justification of a single case study.

The research questions were answered after a careful and thorough review of other case studies in the literature that have investigated factors affecting B2C EC, and surveying online retailers, managers and decision makers from online retailers in USA. The following analysis first describes the design steps that were taken to answer the proposed questions. Second, the selected population of interest is identified with the chosen sample. Third, the materials and instruments used to collect the data are introduced and explained. Fourth, the process that was used to collect the data, its processing and analysis is presented with the intention of answering the research questions outlined above. Finally, the assumptions, limitations, and delimitations identified during the research are explained, plus the ethical assurances that were followed and adhered to.

Design steps

Yin (2014) explains research design as the logical step sequence that connects the empirical data to a study's initial research questions and, ultimately, to its conclusions (p.28). The steps involve a plan from getting from the initial set of questions to be answered to some set of answers about these questions. Going from questions to answers involved a set of steps that include the collection of data and analysis. In adherence to Yin 2014, the following steps were involved:

- DRC is an area of the world that is relatively untapped as an EC market, despite its enormous economic potential. The need to investigate the presence and application of EC in DRC was driven by personal interest in EC and the desire to bring Africa, especially DRC to the forefront of EC age.

- A literature review was conducted to identify the presence and lack of this phenomena. Through a review of previous case studies, a void in literature in area of B2C EC technology implementation in DRC was identified as the problem.
- Next, the purpose of the study was selected as a mean to gain a knowledge about the subject of interest that will advance a theory in technology implementations around the world.
- The research questions were generated to initiate the who, what, when and how of the phenomenon under investigation (Yin, 2011). The problem and purpose statement guided the research questions that helped to gather information that provide insight on the feasibility of a B2C EC in DRC.

Upon stating the problem, the purpose statement and drafting the research questions, the designs steps proceeded to include the following protocols:

- Research protocol. The protocols included a screening survey, questions, and a recruitment strategy. A full description of the protocol used is explained in the next section.
- Defining the case. This design approach was to obtain data from a purposive sample between 10 and 15 participants from USA online retail leaders, managers or decision makers. The rationale for selecting a single case is the access to a situation that was previously inaccessible as the participants' insight on the feasibility of B2CEC in DRC may provide descriptive information that is revelatory (Yin 2014).
- Collection of data. The initial design was to screen participants through a survey instrument that asked for their consent to be interviewed. The interviews questions were designed to answers the research questions that were posited. Due to difficulties in

securing site permissions for the IRB application approval process, this design step was revised to employ a single survey instrument that was both used to screen participants and seek answers to the posited question. A detailed description of the process is explained in the next section.

- Evaluation, analysis of data, and final report. The collected data was screened and reviewed for completeness and accuracy. Using the latest technology in qualitative analysis, the researcher used five steps data analysis by Yin (2011), to compile, disassemble, reassemble, interpret, and conclude. As detailed below, the final results and findings are included in this research report.

Population

The identified population is EC retailers in the USA. The selection criteria included companies that have a presence in USA, other countries (preferably emerging markets), have adopted and implemented B2C EC, or have the intent to do so in the near term (Scupola, 2009). The qualified participants had to meet the classification of online retail leader, manager or decision maker within their organization. To insure proper screening, participants were introduced to the research with a consent form that described the subject under study and an opportunity to opt out. Once in agreement, participants were asked a series of screening questions that identified their industry, their position title, the number of years the company has been in business and adopted EC, the type of EC activities performed, and countries where online activities were performed. Rejection rules were built within the survey and disqualified those who did not meet the selection criteria (See appendix A for the detailed survey instrument). Given the expansion of EC in the worldwide web, the diversity of the target population provided

a distinctive array of participants that may have information about issues that were fundamental to the purpose of the phenomenon under investigation (Onwuegbuzie & Leech, 2007).

Sample

The goal was to contact the target population that met the selection criteria and obtain a purposive sample of 10 to 15 potential participants. Five or more cases are recommended to achieve replication, to provide adequate depth and fullness, and to have sufficient quantity for analysis (Yin, 2014). In many qualitative researches, 10 or more cases have shown to provide data saturation where researchers realized that no new information can be gained by collecting additional data (van Hoeven, Janssen, Roes & Koffijberg, 2015; Fusch & Ness, 2015). Among the participants who meet the selection criteria and completed the survey, 14 cases were deemed to be acceptable and met the criteria to achieve data saturation in this study.

Yin (2014) requires a logical plan that moves from participant recruitment to data collection. To begin the process of collecting data that aided in understanding and gaining insight on EC leaders' perception of a B2C EC in DRC, there was a need to obtain an approval from the IRB at NCU. This process included completing an application and submitting supplemental materials. To ensure that the research questions were properly answered, the research effort was first directed to identify the top selling fashion brands in the USA retail industry as ranked by sales volume (Hayley, 2015). Business Insider newspaper, an international online paper that provides and analyses top news stories on a variety of subjects, reports the needed information. Second, the research effort identified top USA EC retailers that sale the top brands and were conducting business with consumers in other emerging markets around the world. The information was collected through library research in the form of companies' information, such as annual reports and websites (Scupola, 2009). Upon identification of the

source of information, the next steps included a two-phase approach to screen participants. The first step involved a survey that targeted certain retail companies with the hope of obtaining a consent form to participate. The goal was to reduce the number of candidates to fit the chosen sample, then to conduct a one phase procedure (Yin, 2014). Second, the consented participants were to be scheduled for a face to face interview. However, the targeted group of online retailers prove to be a difficult niche as all attempts to secure site permissions and consents to interviews were unsuccessful. This road block also prevented the researcher to obtain the required IRBA approval.

The benefit of doing a single case study as opposed to multiple case studies is the ability of a researcher to quickly and intuitively adapt to new conditions during data collection or finding newly appealing patterns (Yin, 2014, p.99). This ability allowed this researcher to change the steps initially envisioned in screening participants. With the approval of the Chair and IRB, the researcher entered into a contract with Qualtrics experience management (Qualtrics) to identify online retail leaders, managers or decision makers who were doing international work and considering doing work in Africa. Qualtrics representative signed a non-disclosure agreement regarding participants' identities and data collection procedures (See appendix B). The aim was to obtain a purposive sample that was intended to be a representation of the population of USA online retailers doing business with consumers in emerging markets like DRC (van Hoeven et al., 2015). Qualtrics was contracted to collect the data, since they have the expertise to reach the needed participants through their market research panels. For this reason, the initial design of administering a survey to screen participant was changed to a survey instrument. The next sections outline the materials and instruments that were used, the data collection process and finally the analysis of data collected.

Materials/Instruments

The method is a single case study that used multiple steps to obtain participants' insights on factors that will enable their companies to engage DRC consumers. The questions administered were reviewed by the dissertation committee members to ensure readability and understanding. The reviewers provided feedback on the inclusion/exclusion and rewording of the chosen questions. The changes to the questions incorporated the suggested feedback. The structured survey required the use of the same questions in the same order for all participants (Doody & Noonan, 2013). The questions were singular, addressing one topic at a time as to avoid confusing the participant (Rosenthal, 2016). They were clear and worded in a coherent manner to allow and guide participant's train of thought (Anderson, 2010). The online retail leaders, managers and decision makers who are involved with EC adoption decisions were targeted through an online survey to solicit answers to the proposed questions. The process tried to enlighten a set of decisions by online retail leaders, managers, and decision makers on why the factors that enabled a B2C EC were identified and how such factors will be implemented (Schramm, 1971; Yin, 2014). Upon agreed criteria the researcher designed a survey instrument that contain the questions and included three sections (See appendix A).

Section one. This section contained the NCU consent form in its entirety. Participants were introduced to the research and a brief description of its purpose and intent. They were reminded of their rights as participants and the protocol to be followed with the collected data. They were finally given an option to opt in or out of the survey by a non-consent option.

Section two. The second section captured participants background information such as type of business, years in business, level of e-commerce adoption and e-commerce activities (Scupola, 2009). The questions were framed to screened participants' eligibility to take the

survey and meet the predetermined selection of being online retailers, managers or decision makers in the USA. The participants had to have already implemented B2C EC in USA and considering implementing B2C EC in other emerging markets which included Africa.

Section three. In qualitative research, the emphasis is not on reproducing the same set of conditions in the interest of the reliability and validity of quantitative research, but on making certain that the method used to collect and analyze the data can be repeated (Lasch et al., 2010). To adhere to this principle, 15 questions were posed of which 13 were open ended questions where participants were asked their insight on the feasibility of a B2C EC in DRC. There were no set requirements as to the type of answers solicited. Participants were free to offer their insights, without the researcher trying to limit the number of items in a questionnaire, as in case of quantitative survey designs (Yin, 2014). The open-ended questions offered greater possibility of obtaining answers that are truthful and detailed from the right person within any organization (Vissak, 2014). Two of the questions were posed where participants were to select multiple answers. This part was specifically aimed at collecting information about factors that will enabled these participants to engage DRC consumers on a B2C EC. The questions were derived from the TOE context model (Tornatzky & Fleischer, 1990; Scupola, 2003) (see Figure 8). Within the environmental context, the two questions focused on role of consumers, government, and technology support infrastructure in the adoption process, and how such factors will affect their intent to adopt. The qualitative approach of this case study allowed access to context-specific knowledge entrenched in the technology innovation factors (Lim, honey, North & Shaw, 2015).

Chong and Bauer (2000), Scupola (2009) and Eze et al. (2013) successfully employed the same research design in comparable studies where top managers were interviewed to seek their

input on factors that enabled EC adoption decisions within SMEs, and factors that determined ICT adoption in Nigerian universities. In these cases, the research project involved an investigation of contemporary events when the researcher could not manipulate the behavior, set controls or influence the answers associated with such events (Yin, 2014). The same study method was useful in this research, because it expanded the existing adoption theory by combining the existing theoretical knowledge with the newly acquired insight (Yin, 2014; Vissak, 2010). The research involved an investigation to gain an insight on selected online retail management's perception of the feasibility of a B2C EC in DRC. The acquired insight is especially important because EC in DRC will add a new layer of knowledge that will be further developed, tested, refuted and possibly used to enhance and refine the current insights into technology innovation in this region of the world (Eisenhardt & Graebner, 2007; Vissak, 2010; Yin, 2014).

Data Collection, Processing, and Analysis

To gain an insight and understanding on the prospect of B2C EC or MC in DRC from top online retailer leaders, managers or decision makers, properly designed field procedures were necessary (Yin, 2014). The following procedures were followed:

Collection. Upon agreement on the revised target market, the question and the survey design, the researcher created an anonymous link to the survey that was made available to Qualtrics. With a signed non-disclosure agreement, Qualtrics used their market research panels to administer the survey and screen participants (See Appendix A). The questions were carefully worded to allow participants the opportunity to provide their input into their perception of the phenomena of study (Yin, 2014). Participants were invited to add whatever else could have affected their desire to engage DRC consumers in a B2C EC. A purposive sample of 14

applicants was reached and agreed upon as meeting the selection criteria. The choice of a purposive sample helped ensure that participants were recruited because of their agreement to participated in the research (Anderson, 2010). The final step involved retrieving data from Qualtrics for analysis. Data collected were assembled by Qualtrics in a secured excel spreadsheet and transferred to the researcher for review. Upon receipt, the researcher reviewed the quality of the data to insure its completeness and accuracy and notified Qualtrics when it was deemed sufficient. The researcher transferred the data to a password protected computer that is used solely by the researcher.

Processing. The confidentiality of the participants was assured by Qualtrics, and the researchers had no access to such information. The researcher used the assistance of Atlas.ti 8 qualitative software analysis in preparing and organizing the data for analysis. Saldaña (2011) states the advantages of using a software that stores, displays, retrieves, groups, and filters the data to assist the researcher in identifying themes. Atlas.ti 8 was purchased and used as the qualitative data analysis tool because of the training support provided, and its assistance in arranging, reassembling and managing collected data during analysis. The software works as a database where data are stored as documents for the purpose of locating, coding and annotating primary findings. These features provided the researcher with the ability to integrate all data in one place and allowed for orderly review (Friese, 2012). The survey data were retrieved in an excel spreadsheet, prepared and imported into the software. Each participant's record was converted in to a document that contain each participant's answers. The software aided the researcher in inspecting, organizing, storing, coding, and querying (Scupola, 2009; Yin, 2011).

Analysis. Based on the proposed five steps data analysis by Yin (2011), the researcher used compiling, disassembling, reassembling, interpreting, and concluding in analyzing the collected answers on each question.

Data analysis tool and process. The import feature of Atlas.ti 8 organized the survey data in a logical manner that allowed ease of access to all the answers (Yin, 2011). Each participant's responses represented a document. Each document was analyzed and broken down into topics and subtopics that were coded. These propositions guided the case analysis and helped to organize the entire analysis by identifying codes within each answer, grouping them into categories and themes that helped answered each research question (Yin, 2014). With the help of memos, multiples documents were read and analyzed at the same time to identify repeated words. Also known as coding, the identified repeated words or familiar themes were sorted, refined, transcribed as notes into memo fields (Paget, 2004; Yin, 2011). The goal was to discern patterns, themes, and categories through content analysis of data (Brod, Tesler & Christensen 2009). Atlas.ti 8 has a feature that identifies the frequency of appearance for each code in each document. The final step involved reassembling of codes that were identified as important, grouping and categorized them into themes (Coffey & Atkinson, 1996, Padgett, 2004). While remaining unbiased, creative and keeping an open mind, the identified categories or themes were labeled based on their relevance and how they were connected to each other (Rosenthal, 2016). Through the process of coding and condensing the codes, the emerging codes were streamlined, and the emerging themes were determined based on the research questions (Saldaña, 2011). Finally, the importance of the identified results was then weighted, evaluated, then visualized to identify any relationships within the data (Lewins & Silver, 2007), and represented into figures and tables for discussion (Creswell, 2013, p. 180). For example, when participants were asked

the reasons why Africa and DRC were not among expansion goals of the company in Q2, each participant answer was coded individually first, then grouped into similar categories and eventual a theme of focusing on domestic market emerged among six respondents (see Table 3).

The strategy followed was to rely on theoretical propositions enumerated in the TOE framework. This case study started with gaining an insight from online retail leaders, managers and decisions on conditions that will enable them to engage DRC consumers on a B2C EC. Under TOE framework, a new technology innovation by organization is shaped by the pool of technology available in the market and within each organization, the resources within each organization and the external environment where such organization interact with (Tornatzky & Fleischer,1990). Using TOE framework in technology adoption which has known factors that affect technology adoption in other settings, the researcher maintained an open mind on any new categories that emerged. These steps were repeated for each question asked of the participants. The factors provided specific answers to the proposed questions from the participants' point of view on DRC. Matrix, diagrams, and charts that are relevant were used to visualize the relationships between data and groupings (Yin, 2014). Based on the research's purpose and questions, the themes were categorized into the relevant factors that influence B2C EC in DRC. Table 4 shows the summary of the research findings.

The steps above went through the dissertation committee review process to ensure their reliability and accuracy.

Findings. Interpreting involved comparing emerging themes with the results from current or previously published studies to ensure the credibility and validity of the analysis (Scupola, 2009; Rosenthal, 2016). The aim was to demonstrate how the current findings contributed to the existing technology adoption literature and theory. These findings are

presented into this dissertation manuscript. The manuscript documents the procedures used to conduct this research and the related findings. It includes the literature review on the subject, the methodology used in collecting the data, its analysis, findings and the recommendations (Yin, 2014). The conclusion section includes statements on the findings as they relate to the problem and purpose of the study (Yin, 2014). It reveals the results and recommendations for future research on the topic (Yin, 2011).

Methodological Assumptions, Limitations and Delimitations

Assumptions. The first assumption for this case study is that participants were correctly selected and represented the population under study. The second assumption is that each participant's involvement was voluntary and resulted in truthful and honest answers that are the representation of their organizational insight into the factors that will enable a B2C EC or MC in DRC. The validity of any research study can only be assured when participants provide truthful, honest answers to the questions asked in the survey instrument (Yin, 2014). The last assumption is that the contractual agreement with Qualtrics resulted in quality data that were accurately collected within the boundary of the NCU Non-Disclosure/Confidentiality Agreement.

Limitations and delimitations. The major limitation on this case study is probably the difficulty in duplicating the results to other organizations (Weis, & Willems, 2017). As industries and organization differ in their expansion strategies, their insights and perceptions as to the feasibility of a B2C EC or MC to DRC may also differ. Each company's decision to expand or strategize requires an understanding of the strategy tripod and its influences on competition (Peng, 2014). The decision is based on the nature of the industry, the strength of its resources and capabilities and an understanding of the rules governing competition in each environment (Peng, 2014). As the participants are selected from organizations that have

different tripod strategies, the answers to the questions may also differ and not duplicated by other researchers. Robustness in case study research is increased when duplication is present under similar conditions (Yin, 2014). This may not hold true in this study. Another limitation is the case study methodology, the sample size, the researcher bias. The choice of a purposive sample may have provided an inaccurate snapshot of the population of online retailers. This limitation could have affected the quality and strength of the conclusions. Finally, the researcher personal experience may have influence the perception of the data retrieved. However, due diligence was used to avoid personal bias and opinions during data analysis.

Ethical Assurances. The ethical principles that guided this research are the basis of the U.S. legislation on ethical standards and the NCU IRB who have the enforcement responsibilities (Code of Federal Regulations, 2001). The Belmont Report (BR) gives guidelines on the principles and applications of such ethics. The principles involve beneficence as it applies to the need of a researcher to perform a risk-benefit analysis, respect for persons by ensuring that participants are provided with informed consent, and justice when dealing with issues of fairness (Cozby & Bates, 2008). This research provided steps that were taken to ensure that ethical concerns outlined in the BR, the American Psychology Association and the Code of Federal Regulations were adhered to. In addition, IRB guidance to the rules, regulations and the ethical practices associated any research at NCU were followed. The fact that the proposed research was conducted through the Internet brought about different set of steps to address the ethical principles involved (Buchanan & Williams, 2010). The researcher had a limited knowledge of the participants' environment and who they were and ensured a safeguard of any private information that may have been included in the collected data. The research insured that data were collected, transmitted and stored through password protected devices, and coded to ensure

that it is not understandable to anyone outside of the research team (Buchanan & Williams, 2010). In addition, all action taken during the researcher's effort were framed by the virtues of honesty, fairness and professional attitude toward those she interacted with (Resnik, 2012). This involved treating participants fairly, capturing data that truly represented the phenomena under study, using approved tools to analyze the data and reaching accurate conclusions.

Summary

The proposed case study has the purpose of gaining and insight and understanding from online retail managers on the feasibility of a B2C EC or MC in DRC. The study employed a survey instrument that was administered to participants. A purposive sample of 14 participants met the selection criteria of representing online retailers, managers or decisions makers that were engaged on B2C EC with consumers in USA and emerging markets which included Africa. The collected data were compiled, coded, tabulated and analyzed to find common themes for drawing conclusions following Yin's (2011) five steps analysis process. This research design was successfully employed in comparable studies by Chong and Bauer (2000), Scupola (2009) and Eze et al. (2013) where factors contributing to technology innovation within each context were identified as contributions to TOE framework. The research was conducted following the ethical assurances underlined in the BR and was in adherence to the IRB rules, regulations and the ethical practices associated with any research at NCU. It is the intent that the result of this research will expand the body of knowledge by identifying factors that will lead to new implementations in EC from an organizational perspective and fill a void in a B2C EC implementation in DRC where factors specific to DRC can be identified. The underlying reliable and valid answers can be of interest to retailers who want to strategize and commit their expansion strategies to this region of the world.

Chapter 4: Findings

The purpose of the research effort was to gain insight and understanding of the prospect of a B2C EC or MC adoption in DRC from the online retailer's perspective. The research effort focused on attaining information from online retailers, leaders, or decision makers on the conditions under which they would consider engaging DRC's consumers on B2C EC. The results of the effort are intended to extend the conversation on EC with DRC and contribute to an understanding of the factors that affect the adoption of such innovations in this region of the world. The qualitative case study approach used a purposive sample. Fourteen participants were selected as meeting the prescreening criteria of being online retailers, leaders, or decisions makers, actively conducting B2C EC in the USA and other emerging markets which included Africa.

A survey instrument was designed and contained 15 questions of which 13 were open-ended questions where participants were asked their insight on the feasibility of a B2C EC in DRC. The two remaining questions were multiples choice questions where participants were asked their input on DRC local economic conditions that will favor implementation of a B2C EC. There were no set requirements as to the type of answered solicited. Participants were free to offer their insights, without the researcher trying to limit the number of items in a questionnaire, as in case of quantitative survey designs (Yin, 2014). Using Atlas.ti 8 qualitative software, multiples documents were read and codes at the same time to identify recurring codes that were categorized to emerging themes (Saldaña, 2011). The emerging themes were compared with the results from current or previously published studies to ensure the credibility and validity of the analysis (Scupola, 2009; Rosenthal, 2016). The aim was to demonstrate how the identified themes contributed to the existing EC technology innovation literature and theory.

The purpose of this chapter is to present the underlying results of the analyses performed to answer the five questions posited in the case study.

Q1. As perceived by senior online retail leaders, managers, and decision makers, what growth opportunities (if any) does DRC present for online retailers in B2C EC?

Q2. As perceived by senior online retail leaders, managers, and decision makers, what are the perceived challenges and barriers to implementation of B2C EC in DRC?

Q3. As perceived by senior online retail leaders, managers, and decision makers, how do current and future economic factors influence EC adoption in DRC?

Q4. As perceived by senior online retail leaders, managers, and decision makers, does your organization have a strategic plan to assess and or access the DRC marketplace? If so when?

Q5. As perceived by senior online retail leaders, managers, and decision makers, would strategic alliances with partners influence plans to enter the DRC B2C marketplace? If so, under what circumstances

Q6. As perceived by senior online retail leaders, managers, and decision makers, what factors and local conditions are necessary for your company to consider DRC as a relevant online retail market?

This chapter outlines the discussion of the results that include an outline of the participants' profiles, an assessment of findings for each research question, and a discussion of each finding. The chapter concludes with a summary of the key findings.

Results

This section presents the results of the qualitative research study that was conducted to seek an understanding of the position of selected online retail leaders, management or decision

makers on the feasibility of a B2C EC in DRC. As part of the research process, participants were screened and invited to voluntarily take the survey. The sample size of the survey was 14, qualitative analysis and descriptive statistics were conducted, and the results are presented in the following sections.

Company and respondent profile. According to inclusion criteria, the sample should include only companies that work in retail industry and the respondents had to be in leading positions: Manager, vice president, decision maker for new technology adoption or online retailer. There were 14 participants, who consented to participate in the study. All participants worked in retail companies and held the position of managers. Thus, the selection criteria were met for all the participants. The companies presented by the respondents represent a wide variety of products (Figure 1) ranging from food items to electronic products and clothes and accessories. The respondents could mention multiple product types in case their company works in different areas. Thus, the total number of responses obtained for this question exceeds the total number of respondents.

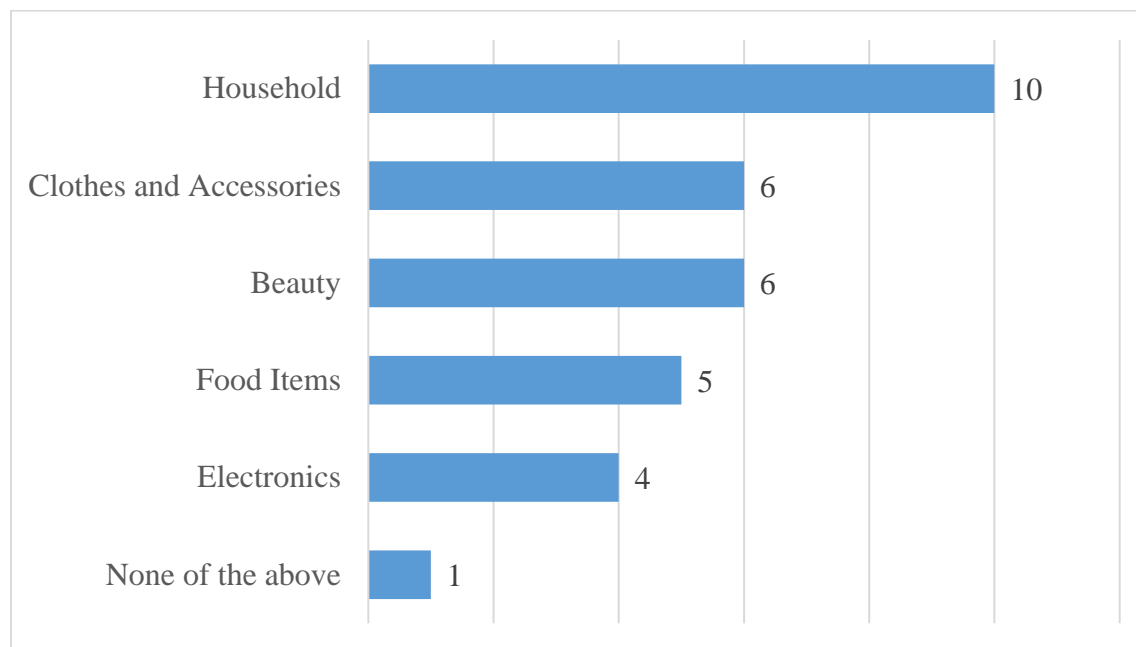


Figure 2. Types of products sold by the companies

The results show that the majority of the companies sell household products ($n = 10$, 71.4%) followed by companies that sell clothes/accessories and beauty products (both had $n = 6$, 42.9%). About one third of the companies participated in the study sell food items ($n = 5$, 35.7%) and about one fourth sell electronics ($n = 4$, 28.6%). One respondent did not choose any of the product types, which can mean either the company sells other products, or the choices were not applicable to their company.

As shown in Figure 3, eleven companies have been in business for more than 10 years ($n=11$, 78.6%). Two companies ($n=2$, 14.3%) had been in business for 5-10 years. There was only one company that had only been in business for 1-5 years.

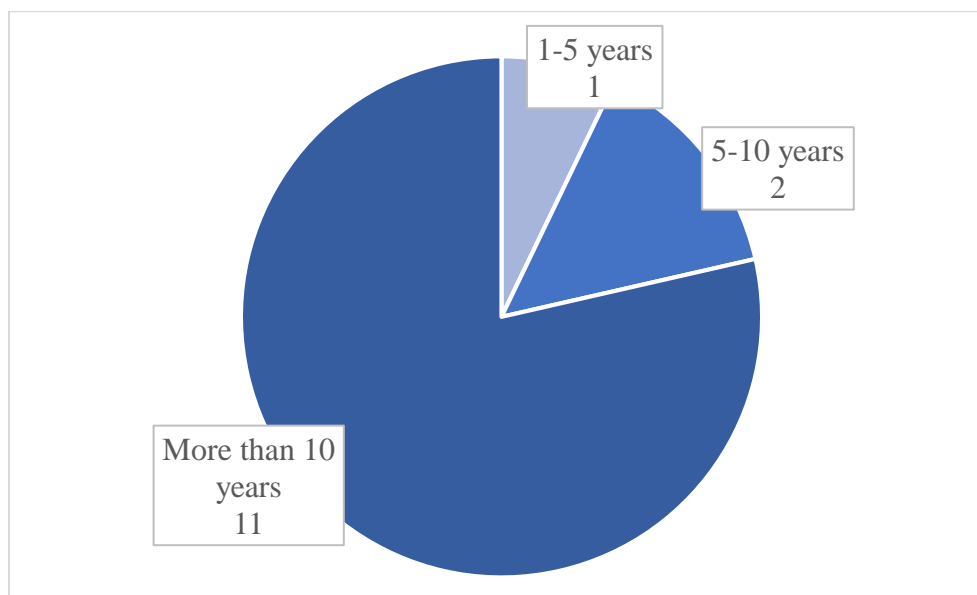


Figure 3. Length of time being in business

There could be several countries where the companies have online activities. Therefore, a multiple response question was presented to the respondents and the sum of all their answers exceeded the number of participants.

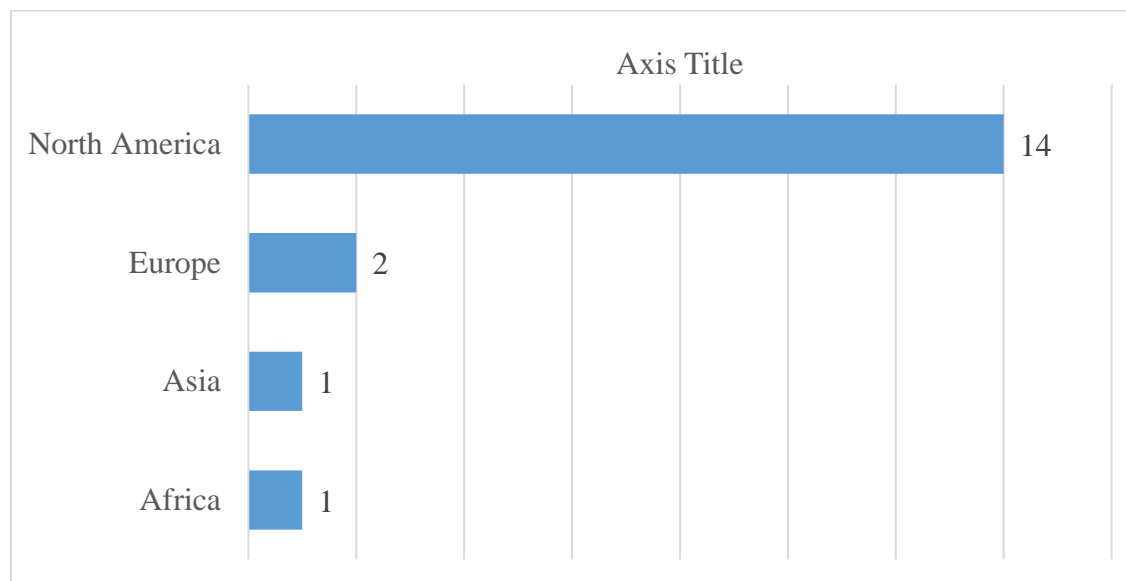


Figure 4. Continents where the company has online activities.

All 14 companies have online activities in the USA. While two of them (14.3%) had activities in Europe and one company had activities almost worldwide and had online activities in all listed regions (USA, Europe, Asia and Africa).

The years when the companies adopted electronic commerce ranged from 2001 to 2015 (Table 1). Two companies (14.3%) started EC in 2001. A total of three companies adopted EC in 2002, 2010 and 2011, respectively. Three more companies (21.4%) started EC in 2015. The remaining six respondents did not know the exact year of EC implementation in their companies.

Table 1.

Year of electronic commerce adoption by the company.

	Number of responses	Column %
2001	2	14.3%
2002	1	7.1%
2010	1	7.1%
2011	1	7.1%
2015	3	21.4%
Unsure	6	42.9%

Regarding the type of EC, the company conducts, five respondents (35.7%) labeled their activities as online sales. The activities of two respondents (14.3%) were described and online groceries order services. One company specializes on directing customer in matter related to home furnishing, another respondent said the company 'sends and prints orders'. One more respondent spoke about 'transferring fund between multiple store locations to be picked up by another party'. Four respondents did not provide a full description of the type of EC business their company conducted.

Companies' expansion plans. Another set of questions was dedicated to get an understanding of the companies' overall expansion plans. The respondents were asked to share the expansion goal of the company for the next 5 years period (Table 2). Less than half of the participants (6 respondents) provided a valid answer. In two cases (14.3%) the goals were to increase the sales and another two respondents (14.3%) spoke about new regions of interest.

Table 2.

Companies' expansion goals for the next 5 years

	Number of responses	Column %
<i>Sales expansion</i>	2	14.3%
6 percent over last year's sales	1	7.1%
Double sales to 2 Billion \$	1	7.1%
<i>Geography expansion</i>	2	14.3%
Grow international	1	7.1%
Mexico	1	7.1%
<i>Other goals</i>	2	14.3%
Being able to purchase through a cell phone app	1	7.1%
Expand outside clothing	1	7.1%
<i>No definite goals</i>	8	57.1%
We are a small retail bike shop with modest goals	1	7.1%
Unsure	6	42.9%
None	1	7.1%

Findings for the feasibility of a B2C EC in DRC. To address the feasibility of business to consumer electronic commerce in the Democratic Republic of Congo, the retail leaders were asked to share whether Africa and DRC were among the expansion goals of their company. The following sections outline the findings related to each of the six research questions.

Findings for Q1. As perceived by senior online retail leaders, managers, or decision makers, what growth opportunities (if any) does DRC present for online retailers in B2C EC? None of the respondents provided a positive answer, so the question about growth opportunities that DRC presents for online retailers in B2C EC was not answered. The respondents who provided a negative answer to the question concerning the company's expansion plans to Africa and DRC were asked to share the reasons for the choice. The results obtained for this question are addressed when answering the second research question of the study

Findings for Q2. As perceived by senior online retail leaders, managers, or decision makers, what are the perceived challenges and barriers to implementation of B2C EC in DRC? Table 3 provides an overview of the challenges and barriers.

Table 3.

Reasons why Africa and DRC are not among expansion goals of the company

	Number of responses	Column %
<i>Only domestic sales</i>	6	42.9%
We are a small regional chain with no plans to expand beyond the US	1	7.1%
Concentrating in Domestic Sales	1	7.1%
Strictly North America	1	7.1%
We are only located in USA	1	7.1%
We have no overseas operations and no plans to start any	1	7.1%
We only do business in North America	1	7.1%
<i>Other geographic goals come first</i>	2	14.3%
Need to expand to larger international cities first	1	7.1%
Not ready yet	1	7.1%
<i>Other reasons</i>	4	28.6%
Logistics	1	7.1%
Too expensive to go international	1	7.1%
Company choice	1	7.1%
We're a small local bike shop	1	7.1%
DK / not the decision maker	2	14.3%

The main reason mentioned by the respondents (n = 6, 42.9%) is that their company did not plan any geographic expansion and was focusing only on domestic sales. Two more companies are not ready to expand to Africa now. Other reasons mentioned include logistics, the cost of growing international, just a company choice, and being a small company without such expansion goals. Two respondents were unsure about the reasons.

Findings for Q3. As perceived by senior online retail leaders, managers, or decision

makers, how do current and future economic factors influence EC adoption in DRC? The participants were asked to name the economic conditions that could influence their decision to expand and tap DRC consumers. They were presented a list of possible conditions and could choose multiple answers from the list (Figure 4). As this was a multiple response question, the total number of answers exceeds the number of respondents.

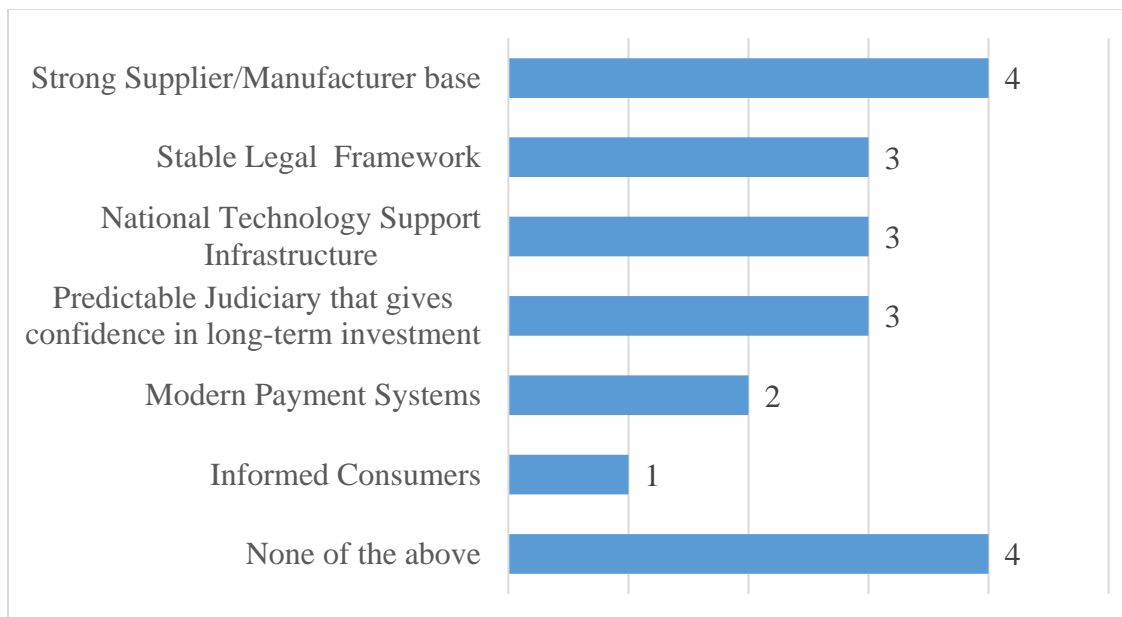


Figure 5. Economic conditions that could influence the decision to expand to DRC.

The results show that almost all the conditions are equally important for the respondents. In four cases (28.6%), a strong supplier/manufacturer base was mentioned as an important economic condition. Equal number of respondents ($n = 3$, 21.4%) spoke about stable legal framework, national technology support infrastructure and predictable judiciary. Another two participants (14.3%) mentioned modern payment systems and only one respondent chose the answer 'informed consumers'. Four participants (28.6%) did not choose any of the possible answers.

Findings for Q4. The fourth research question concerned the strategic plans of the

company to expand to DRC: As perceived by senior online retail leaders, managers, or decision makers, does your organization have a strategic plan to assess and or access the DRC marketplace? If so when? Similar questions were included in the questionnaire. The results showed that none of the companies had a strategic plan for SSA and DRC. Thirteen respondents chose a negative answer to this question and one respondent did not answer the question. Therefore, the timeframe for accessing the DRC marketplace also could not be estimated.

The last two research questions were dedicated to investigating possible factors and conditions that could encourage the company to consider DRC as a relevant online retail market. First, the respondents were asked whether the opportunity of using strategic alliances and local partnership influence their decision.

Findings for Q5. As perceived by senior online retail leaders, managers, or decision makers, would strategic alliances with partners influence plans to enter the DRC B2C marketplace? If so, under what circumstances? The answers to this question are presented on figure 5.

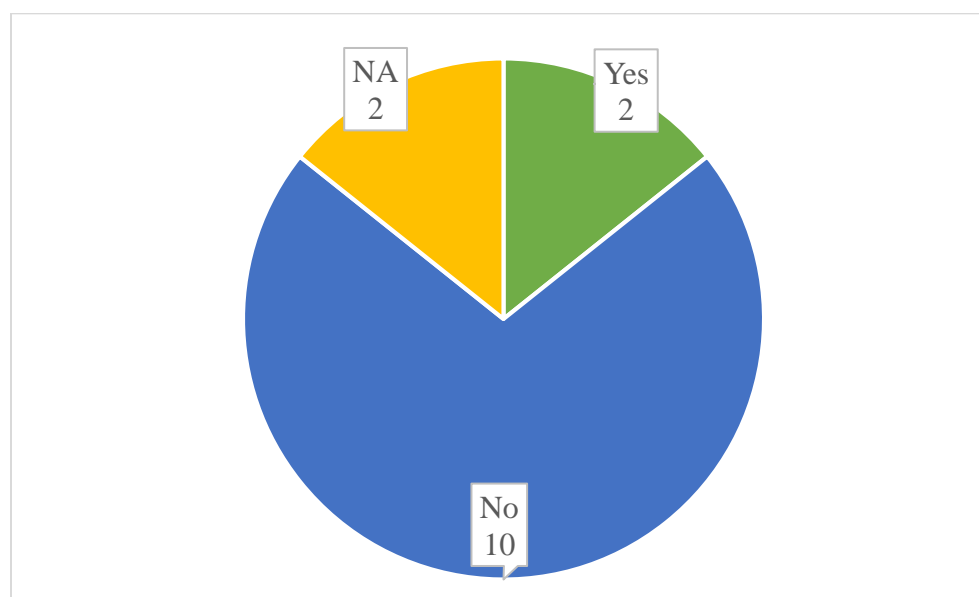


Figure 6. Influence of strategic alliances with partners on company's plans to enter the DRC

B2C marketplace.

Only two respondents (14.3%) mentioned that strategic alliances with partners could influence their decision, whereas the majority of the participants (n = 10, 71.4%) said there would not be any influence. Another two respondents did not answer this question.

To the question on the circumstance under which such alliance could have influence, only one of the two respondents provided a feasible answer and said there should be a possibility to get 'the right products'.

Those who do not think strategic alliances could influence their decision argued that their company does not have intention to expand overseas (n = 2, 20.0%) or is too small to enter DRC EC marketplace (n = 1, 10.0%). However, the majority (n = 7, 70.0%) of the participants who chose a negative answer when evaluating the influence of strategic alliances did not provide a feasible answer about the reasons (they chose the answers: 'none' or just did not answer the question).

To investigate the development path for DRC in terms of getting a relevant online retail market for the international companies, the respondents were asked to choose the factors from a list (Figure 6). This allowed addressing the last research question.

Findings for Q6. As perceived by senior online retail leaders, managers, or decision makers, what factors and local conditions are necessary for your company to consider DRC as a relevant online retail market? Considering each participant could choose several factors the total number of responses exceeds the number of participants.

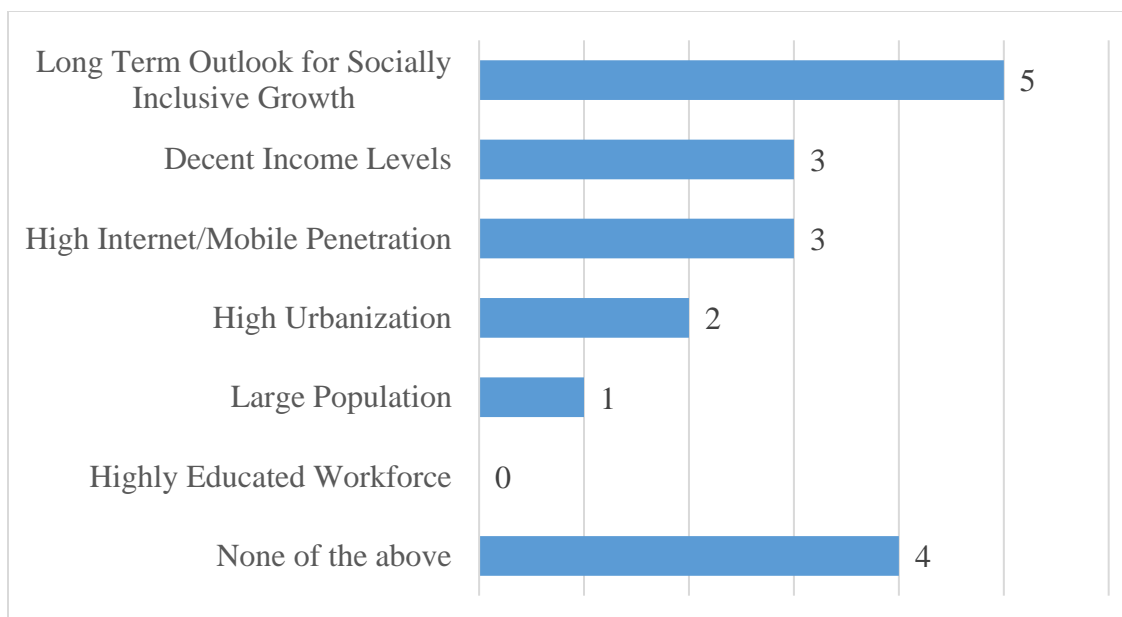


Figure 7. Factors and local conditions that are required for the company to consider DRC as a relevant online retail market.

The results showed that the most important factor is a long-term outlook for socially inclusive growth – five respondents (35.7%) mentioned this. The next two conditions were chosen by three respondents (21.4%) and referred to decent income levels and high internet/mobile penetration. High urbanization was the fourth factor and was mentioned by 2 (14.3%) respondents. Remarkably, the high population of the country was mentioned only once. Four respondents did not answer this question. These results highlight the presence of country specific factors unique to DRC.

Summary. This study's research questions were administered in a survey instrument where screened participants from USA online retailers, managers and decision makers were invited to voluntarily take part. The qualitative single case study used six questions to gain insights on the feasibility of a B2C EC in DRC from organization's perspective. Multiple themes emerged: Knowledge of the market, company size, readiness, resource constraints, local

political, economic, technology and financial factors, and country specific factors. The identified factors are important in accessing the conditions under which online retailers, managers and decision makers can engage DRC consumers in a B2C EC.

Evaluation of the Findings

The purpose of this qualitative research effort was to gain insight and understanding of the prospect of a B2C EC or MC adoption in DRC from the online retailers' perspective. The aim of the research was to provide an awareness of the factors that affect the adoption and help identify strategies needed to increase the chances of success and sustainability of a B2C EC in DRC. Prior researches, in the field of adoption, concluded that the intent to adopt new technologies by any entity is based on the ability of the entity to obtain a balance between the resources within such organization, the availability of the new technology and the environment under which such organization operates (Tornatzky & Fleischer, 1990; Janzen, 1991; Rogers, 1995; Zhu et al., 2003; Scupola 2009). The qualitative data were collected using a survey instrument that was administered through the Internet with 14 participants from online retail leaders, managers and decision makers in the USA. The next section outlines the evaluation of the results of this case study, including the similarities and differences with prior research findings.

Evaluation of Q1. This question was asked to test the participants' knowledge of the DRC market and their interest in engaging DRC consumers in a B2C EC. None of the respondents provided a positive answer. The question about growth opportunities that DRC presents for online retailers in B2C EC cannot be answered. Figurer-de-Lemus, Johansson and Vahine (2010) posited, in making the implicit risk/uncertainty dimension, that the decision of a company to commit resources in entering a foreign market depends on its experience and

knowledge of the target market. Therefore, the lack of positive response by participants in answering Q1 could be their lack of knowledge and awareness of what the DRC market offers. Managers' international experience in entry mode decisions has been known to affect a company's decision to commit to a new market entry (Brothers, Brothers & Werner ,1996; Shrader, Obviate & Phillips, 2000; Pizzeria & Sinkevich. 2010; Sun, Wang & Luo, 2017). However, the potential advantages, disadvantages and details of why a company chooses to enter the international market through the internet have not been explained in current literature (Gregory, Karadzic, & Zou, 2007; Karadzic & Gregory, 2005; Sun et al., 2017). The implication of Q1 findings provide answers to the study problem and fit with the purpose of the study in that USA online retailers do not have a current interest in DRC market because of their lack of knowledge on what that environment has to offer. An understanding of the DRC market could provide a change of attitude in future intent to access the market.

Evaluation of Q2. The second question was posited to explore the participants' challenges and barriers to implementation of B2C EC in DRC. As the results imply, the majority of the companies have their focus and strategies directed to assessing the domestic market. A small number of participants mentioned resources constraint. Many studies have concluded that a company's e commerce assets, resources and its size have been identified as motivation factors in ownership advantages that further influence choice of market entry (Agarwal & Ramaswamy, 1992; Brothers et al., 1996; Dunning & Wombs, 2001; Zhu et al., 2003; Scupola, 2009; Pizzeria & Sinkevich. 2010; Durbhakula & Kim, 2011). A factor that is common in most companies' decisions to enter foreign markets is their abilities to balance existing capabilities that are important in achieving a competitive advantage in the target new market (Pizzeria & Sinkevich, 2010). The results of the survey suggest that participants are focusing on domestic markets

expansion and have no knowledge of the DRC market. The implications and emerging themes are that USA online retailers' have no intent to assess DRC consumers, because their focus is on assessing domestic markets. Resource constraints are other priorities being addressed. These findings are in line with others in the TOE framework of organization context. The studies concluded that the size of the company and the availability of the committed resources needed for the expansion in any organization are factors affecting a new technology innovation (Tornatzky & Fleischer, 1990; Zhu et al., 2003; Jayaram et al., 2006; Scupola, 2009; Durbhakula, & Kim, 2011).

Evaluation of Q3. The third question was developed to assess the impact of external economic factors on participants' intent to tap DRC consumers. Among factors in the intended external environment, pressure from trading partners such as suppliers and customers, and competitive pressure are known to affect a company's decision to enter a market (Tornatzky & Fleischer, 1990; Jayaram, Rottman & Lacity, 2006; Scupola, 2009; Durbhakula, & Kim, 2011). Other national factors such as national socio-culture, local infrastructure, and government policies and involvement are contributing elements in a company's decision to adopt technology (Al-Qirim, 2006; Papazafeiropoulou, 2004; Scupola, 2009). In addition, the pool of available technologies within the company and the target market have also contributed to factors that will enable technology adoption in the technology context of TOE (Mirchandani and Motwani, 2001, Scupola, 2003, Scupola, 2009). In this case study, participants alluded to the equal importance of all factors in their decision to access DRC markets. Factors such as strong supplier/manufacturing base, stable legal framework, national technology support infrastructure, and predictable judiciary provided equal weight in a decision to tap DRC consumers in a B2C EC. See Table 4. The implication for Q3 results is that USA online retailers will still consider

known economic factors within the TOE framework in any decision to access DRC markets.

Evaluation of Q4. This question was asked to seek participants' interest in accessing the DRC market and the eventual time frame of such access. As in the answer to Q1, participants had no such knowledge. Therefore, the timeframe to access DRC market in B2C EC is not known. The implication is that USA online retailers have no knowledge of the DRC market and could not commit to evaluating such interest.

Evaluation of Q5. This question was asked to seek online retailers' input on using strategic alliances in assisting them with the knowledge of the DRC market. Respondents did not see the need to access such alliances as reflected by the majority of the answers. Studies in literature have emphasized the need for strategic alliances to mitigate barriers in business transactions. The studies argue that association with group result in share information and reduces information with international expansion (Guillen, 2002; Sun et al., 2017). Such intermediate business group associations could increase a company's knowledge base, reduce associated investment risks, and could provide growth opportunities (Sun et al., 2017). See table 4. The implication of these finding suggest that USA online retailers do not view DRC market as a feasible alternative at this moment as they lack the knowledge to access the market.

Evaluation of Q6. This question was posited to investigate the development path for DRC in terms of getting a relevant online retail market for the online retailers 'companies. These country specifics factors were enumerated based on the favorable demographics and economic factors that are present in DRC as revealed in the literature review section. Currently, the population increase, GDP growth, rising middle class and purchasing power make DRC a very attractive market for retailers (Deloitte Research, 2014). As many researches have demonstrated, increased usage of information and communication technology does contribute to

EC growth in many countries. Such growth is known to positively affect a country's economic growth (Deng & Zhang, 2014). The results of this study reveal that all the country specific factors will allow DRC to be considered as a relevant online market, except for the population growth. Among the respondents, the majority chose long term outlook for socially inclusive growth, followed by decent income levels and high internet/mobile penetration, and high urbanization. This is in line with other studies that suggested characteristics specific to a country are an important part for the implementation of EC in a country (Durbhakula & Kim, 2011). Table 4 presents a summary of the main themes that emerged from the answers given to the questions posed in the study.

Table 4

Summary of findings

Research Findings

Findings and Evaluation -- Q1

As perceived by senior online retail leaders, managers, and decision makers, what growth opportunities (if any) does DRC present for online retailers in B2C EC?

Summary of Themes and Evaluation

<u>Themes</u>	<u>Participants</u>	<u>Evaluation and Literature</u>
	(n=14)	
Lack of knowledge	n=14	<p>Theme is aligned with literature</p> <p>Zhu et al., 2003; Scupola, 2009; Pezderka & Sinkovics, 2010; Figureira-de-Lemos et al., 2010; Durbhakula & Kim, 2011</p>

Findings and Evaluation – Q2

As perceived by senior online retail leaders, managers, or decision makers, what are the perceived challenges and barriers to implementation of B2C EC in DRC?

Summary of Themes and Evaluation

<u>Themes</u>	<u>Participants</u>	<u>Evaluation and Literature</u>
	(n=14)	
Organization Context Factors		<p>Theme is aligned with literature</p>
Home market preference	n=6	Tornatzky & Fleischer, 1990; Zhu et al., 2003; Jeyaraj et al., 2006; Scupola, 2009; Durbhakula, & Kim, 2011
Lack of readiness	n=2	
Resources Constraint	n=3	

Findings and Evaluation – Q3

As perceived by senior online retail leaders, managers, or decision makers, how do current and future economic factors influence EC adoption in DRC?

Summary of Themes and Evaluation

<u>Themes</u>	<u>Participants</u>	<u>Evaluation and Literature</u>
	(n=14)	
Environment Context Factors		Theme is aligned with literature
Economic factors	n=6	Iacovou et al., 1995; Jeyaraj et al., 2006, Scupola, 2009; Al-Qirim, 2006; Papazafeiropoulou,2004; Scupola, 2009)
Political factors	n=9	

Findings and Evaluation – Q4

As perceived by senior online retail leaders, managers, or decision makers, does your organization have a strategic plan to assess and or access the DRC marketplace?

Summary of Themes and Evaluation

<u>Themes</u>	<u>Participants</u>	<u>Evaluation and Literature</u>
	(n=14)	
Lack of knowledge	n=14	Theme is aligned with literature (Figureira-de-Lemos et al., 2010)

Findings and Evaluation – Q5

As perceived by senior online retail leaders, managers, or decision makers, would strategic alliances with partners influence plans to enter the DRC B2C marketplace?

Summary of Themes and Evaluation

<u>Themes</u>	<u>Participants</u>	<u>Evaluation and Literature</u>
	(n=14)	
Strategic Alliances	n=10	Theme is aligned with literature (Guillen, 2002; Sun, 2017)

Findings and Evaluation – Q6

As perceived by senior online retail leaders, managers, or decision makers, what factors and local conditions are necessary for your company to consider DRC as a relevant online retail market?

Summary of Themes and Evaluation

<u>Themes</u>	<u>Participants</u>	<u>Evaluation and Literature</u>
	(n=14)	
Country Specific Factors	n=10	<p>Theme is aligned with literature</p> <p>Durbhakula & Kim, 2011; Deloitte Research, 2014; Deng & Zhang, 2014</p>

Summary

The purpose of the qualitative single case study was to gain insight into the feasibility of a B2C EC in DRC with the aim of identifying factors that will enable USA online retailers to transact business with DRC consumers. Online retailers were screened based on their ability to meet the selection criteria of online retailers, managers or decision makers, and having engaged in online activities within USA and other emerging markets, including Africa. The methodology involved a survey instrument that was administered in a secured environment by a third party. The instrument included both open-ended and multiple-choice questions. Data were collected from 14 participants who met the selection criteria and analyzed with the help of Atlas.ti 8 qualitative data analysis tools. Multiple themes emerged which included knowledge of the market, TOE context factors and DRC country specific factors.

The findings suggest that participants represented managers from retailers who conducted business with consumers online. Most managers who participated in the survey have long business experiences that ranked from five to more than 10 years. Years of EC adoption ranged from 2001 to 2015. Companies' expansion goals for the next 5 years included increased sale and international expansion. The results of the study showed that USA online retailers lack a knowledge of the DRC market and have no immediate plan to access it. The size of each company, lack of readiness and resource constraints are factors that may hinder each organization's intent to engage DRC consumers.

In addition, any future interest in DRC will involve the need of each company to access the impact of local economic, technology and political factors such as a strong supplier/manufacturer, stable legal framework, national technology support infrastructure, predictable judiciary, and modern payment systems. Furthermore, the study reveals an

agreement among participants on the need to address factors specific to DRC in the need to consider DRC as a relevant online retail market. Those country specific factors were agreed to be based on information revealed in the literature review as: Long-term outlook for socially inclusive growth, decent income levels and high internet/mobile penetration, and high urbanization. Remarkably, the high population of the country was mentioned only once. All these findings agree with other studies within the existing literature and provide a window into country specific factors attributable to DRC.

Other literature suggests that companies invest abroad as a mean to escape from institutional hardships in home countries (Witt & Lewin, 2007; Yamakawa, Peng, & Deeds, 2008), or to evade fierce competition in their domestic market (Luo & Wang, 2012). Therefore, companies will only consider foreign markets in seeking favorable institutions such as better law enforcement and greater regulatory transparency or stability (Pezderka & Sinkovics, 2010). In addition, Pezderka and Sinkovics (2010) concluded that companies prefer online market entry in situations where the total perceived international risk is low. In such instances, international risks are more relevant due to their unexplored nature. As presented in the introduction section, DRC market does not present such favorable institutions and offer high international risk factors. Currently, USA institutions do provide such stability, leading these companies to concentrate and invest in the domestic market as the findings suggest.

Chapter 5: Implications, Recommendations, and Conclusions

The problem under investigation was whether a B2C EC can be implemented in DRC. To answer the question, the study was designed to gain insight from USA online retailers on the feasibility of a B2C EC in DRC. The goal was to understand conditions under which USA online retailers will engage DRC consumers, and to determine the factors that will facilitate the adoption of this technology. The acquire knowledge could first contribute to research by identifying conditions under which USA online retailers may engage DRC consumers on B2C EC. Secondly, findings may fill a void in knowledge in a B2C EC implementation in DRC where factors specific to DRC can be identified.

The major limitations of the research effort are the assumption that the target population was accurately selected and provided accurate answers to the questions asked. The delimitation is the inability to generalize the results to all the online retailer's population as each organization may have different strategic goals in each market of interest. Throughout the research effort, the researcher followed and abided by the basic ethical dimensions outlined in the Belmont report. The effort included: Securing a consent form at the beginning of the survey from each participant, obtaining a NCU non-disclosure/confidentiality agreement from Qualtrics representative that ensured the privacy and confidentiality of the participants, reducing the risk of harm to participants by allowing them to take the survey online, avoiding deceptive practices, and transferring and securing data in a password protected computer.

The approach of the single qualitative case study was to collect data from a purposive sample between 10 and 15 online retailers who were screened by Qualtrics. The sample criteria made it difficult to reach the needed niche of respondents. Qualtrics provided the expertise needed in the selection process with their market research panels. The rationale for selecting a

single is case study is aligned with the research purpose, because it provided access to a situation that was previously inaccessible, as the participants' insight on the feasibility of B2CEC in DRC was to provide descriptive information that is revelatory (Yin 2014). The prescreened participants were selected from a population of USA online retailers who have an online presence in USA, other countries (preferably emerging markets), have adopted and implemented B2C EC, or have the intent to do so in the near term. Qualtrics professional used their market research panels to screen participants for the survey. Upon agreement, data from a purposive sample of 14 participants was deemed sufficient and accurate, therefore conforming to the selection criteria. The researcher used the assistance of Atlas.ti 8 qualitative software analysis in preparing and organizing the data for analysis. The results of the analysis yielded multiple themes that gave answers to the posited questions regarding the insights of USA online retailers on the feasibility of a B2C EC in DRC.

The chapter outlines the implications, significance, recommendations, and conclusion of the study by providing insight into the research findings. The first section outlines the implications of this study as they relate to the stated problem under study, the purpose of the research and its application to the theory. The second section summarizes the significance of the study. The third section outlines the contribution of the study toward the field of study, and how it relates to the body of literature outlined in chapter 2. The last and fourth section proposes recommendations for practical applications and the direction of future research with concluding remarks.

Implications

The implications of this research study are important to understand conditions under which USA online retailers will engage DRC consumers on a B2C EC. As it stands now, B2C

EC is mostly non-existent in DRC. Most literature on the subject have been directed toward implementations, adoptions, and barriers affecting such adoptions at the macro or national level. Specifically, the studies have identified factors that inhibit electronic transactions in Africa in general and DRC specifically (Aminu, 2013; Ekong et al. 2013). One study provided recommendations in developing e-business practices that will enable DRC information sharing, increase foreign investment and ultimately economic growth (Kitoko, 2003). Another study looked at the possession of communication and information technology by small to medium enterprises (SMES) in DRC (Kabongo & Okpara, 2014). The studies showed that SMEs in DRC lagged in information technology usage compared to their counterpart in developing world, and DRC as a country has little or noticeable EC related to B2C applications.

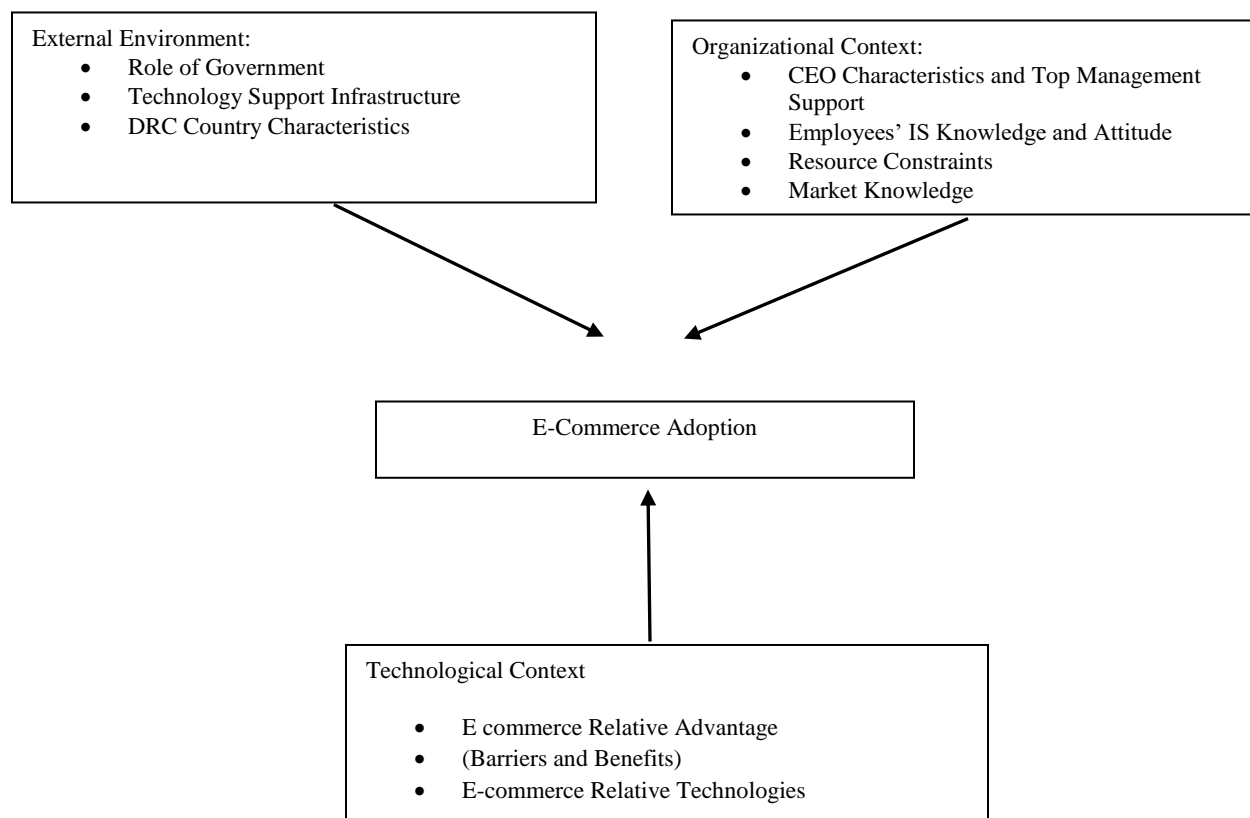
This research effort worked to contribute to the deficiency in EC applications in DRC by seeking input from USA online retailers on the feasibility of a B2c EC in the country. Understanding the conditions under which USA online retailers will engage DRC consumers could provide insight into the feasibility of a B2C EC in this country. The research was designed around six questions that were posited to USA online retail leaders, managers and decision makers with the purpose of gaining answers on the conditions under which they will engage DRC consumers. The following discussion outlines the implications of the results for the posited questions, how they demonstrate the significance of the study purpose, and solve the study problem. The contribution and implication of the results to theory is also outlined.

The six questions were asked to participants to assess their interest in engaging DRC consumers in a B2C EC. Participants were further asked to give the timeframe that such access may be feasible. As the results indicate, USA online retailers did not answer this question, thus indicating their lack of knowledge. When asked of the reasons why they were not interested in

DRC consumers, most participants alluded to the need to concentrate their efforts toward local market expansion, because of either resources constraints or other internal strategies. These sentiments are in line with current events where businesses are experiencing increased success when expanding within local or regional markets (Mukherjee, Petrova & Ben-Shabat, 2017). Despite the presence of favorable local economic, environmental and geographic factors that have enabled EC adoption in other areas around the world, DRC market and its consumers did not seem to draw the same interest from USA online retailers. The existing literature seems to emphasize the need of management knowledge of a target market as prerequisite to the need to enter such market (Figureira-de-Lemos et al., 2010). In addition, strategic alliances, in unknown markets, have shown to increase the knowledge base to new entrants while reducing the risks associated with foreign expansion. Strategic alliances with local or existing partners have also been known to provide increased benefits in form of strengths and increase competitive advantage. Such alliances are viewed as a response to globalization, increased uncertainty and complexity in the foreign business environment, because they contribute to the sharing of knowledge, increase expertise, reduction of risk and cost between partners (Išoraitė, 2009). However, when participants were asked on the need to use strategic alliances in assisting them with the knowledge of the DRC market, their interest in the DRC market did not increase. The findings imply that knowledge of the target market is a factor that influence a business 'interest in any target market. Many studies have concluded on the importance of this factor in the TOE framework (Tornatzky & Fleischer, 1990; Scupola, 2009; Durbhakula & Kim, 2011). As previously stated, there is a knowledge gap on the implementation of B2C EC in DRC and on conditions under which the implementation is feasible (Muwowo, 2010; Makame, Kang, & Park, 2014). The implication of these findings suggested that the DRC market may continue to be

inaccessible to USA online retailers due to the lack of knowledge and interest. The results did answer the study problem and were aligned with the purpose of the study by revealing the opinions of retailers on the attractiveness of DRC markets. However, the study presents limitations in the methodology, sample size, and respondent inaccuracy. The use of a purposive sample of 14 participants limits the ability to generalize the findings to the entire target population of USA online retailers. In addition, participants could have provided inaccurate answers to the posited questions. Therefore, this study is just a small start to a large pool of needed researches that are necessary to understand the full impact of B2C EC implementation in DRC. The needed researches could target larger samples and provide the ability to generalize the research findings.

Summary of implications. The research questions were posited to online retail leaders, managers and decision makers who conduct EC with consumers in the USA, other countries and emerging markets which include Africa. The research design employed a qualitative single case study where six questions were asked from screened participants to seek their insight and input on the feasibility of a B2C EC in DRC. The results of the study unearthed themes that included lack of knowledge, home market preference, resource constraints, size of the company, economic factors, political factors, strategic alliances and DRC specific factors. Considering the results of this case study, a revised TOE theoretical model for B2C EC application in DRC that takes into account the knowledge of the market and DRC countries specifics factors may be an appropriate follow up research effort (see figure 8).



Source: Adapted from Scupola (2003)

Figure 8. A model of e-commerce adoption for USA online retailers in DRC

Although on a limited basis, the findings are important in understanding USA online retailers' insight in the feasibility of the a B2C EC in DRC, and conditions under which they will engage DRC consumers. Findings suggests that USA online retailers lack interest in the DRC market at this moment. The presence of favorable economic, political and local factors, or the use of strategic alliances do not seem to sway the opinions of these retailers.

Research significance

This research provides some insight and perspective on the factors and conditions under which USA online retailers, managers or decisions makers will engage DRC consumers on a B2C EC. As a first of its kind from USA online retailers' perspective, the acquire knowledge could be beneficial to policy makers, practitioners and scholars in developing strategies that may lead to a full implementation of this technology in DRC. Policymakers may be influenced by the information provided in this study, and could continue researching the possibilities of developing policies that have the purpose of aiding businesses in acquiring the insight needed to access the DRC market. Scholars may further conduct studies that could broaden the understanding and accessibility of the DRC market, and narrow the gap that exist in literature.

Recommendations

The analysis of B2C EC in DRC is centered around the technology, organization and environment context of the TOE framework. From online retailers' perspective, challenges and barriers such home market preferences, resources constraints and size are found to be handicaps in USA retailers 'decision to enter the DRC market. Other barriers such as lack of knowledge and interest in the market are contributing to the USA online retailer leaders, managers and decision makers delays in entering the market. These results agree with previous findings and similar studies as outlined in the literature section in Chapter 2. The results also provide insight on the status of EC in DRC and this region of the world from USA online retailers' perspective. The results of this study may provide the following recommendations for practitioners and future researchers

Practitioners. This research effort focused on USA online retailers, managers and decision makers point of view; therefore, it is difficult to generalize it to the entire population of USA online retailers. The reasons being that each company's decision to enter any market is based on its organization resources, the available technologies and the environment that they encounter in each market (TOE framework). As each company has different needs and objective, the opinions of the participants in this study may not fit other companies' objectives and strategic goals. Secondly, the study did not focus on a specific industry, but on a B2C EC in DRC and brought in participants from different size companies and sector of retailing. Therefore, it was difficult to control the variance of size and industry. Practitioners need to use this study as basic for their specific industry and continue to gain the knowledge needed to access the DRC market and its consumers.

Future research. As the findings suggest, there is a general lack of B2C EC knowledge of what the DRC market offers. Therefore, additional research that is focused on retailers' perspective can only be of benefit if the fundamental issue of lack of knowledge is addressed. Future research should therefore be directed at showcasing the DRC market which can be accomplished by looking at the other components of the TOE framework. This should include the environmental factors such government role and consumers preferences. To obtain an overall picture of a B2C EC in DRC, a comprehensive study which include the government role, the consumers preferences and the technology infrastructure need to be conducted simultaneously in the form of a multiple case study with larger samples. The results can then be conveyed to USA online retailers in a follow up study that has the purpose of highlighting the benefit the DRC market.

Conclusion

This study used a single qualitative case study to gain an insight on the feasibility of a B2C EC in DRC from USA online retailers' perspective. Fourteen participants from online retail leaders, managers and decision makers were screened and invited to voluntarily take a survey that sought their input on conditions under which they will engage DRC consumers on a B2C EC. The data collected were analyzed and the findings show that USA online retailers are not currently interested in the DRC due to their lack of knowledge of the market. The inducement of favorable economic, political and local factors, or the use of strategic alliances do not seem to sway their opinions. The retailers are concentrating their expansion effort to broaden home market presence due to lack of resources, and emphasis on targeting large cities. On the other hand, local factors such as a high urbanization rate, rising income levels, a long-term outlook for socially inclusive growth, high internet/mobile penetration, modern payment systems, a highly educated workforce, a strong supplier/manufacturer base, a stable legal framework and a predictable judiciary seem to positively influence their opinion on engaging DRC consumers on B2C EC. However, the size of the population has no impact on their decision to enter DRC market. The implication of these findings is that more research is needed to access the full potential of the feasibility of a B2C EC in DRC. Overall, this case study does contribute to the previous findings in literature and has added a new insight into the factors that enable a B2C EC adoption around the world. Furthermore, the results provide a new understanding on the status of EC in DRC from USA online retailers.

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Appendices

Business to Consumer Mobile Commerce in the Democratic Republic of the Congo: A Case Study

Start of Block: Default Question Block

Q1 Informed Consent Form (Survey)

Introduction: My name is Doris Bonga. I am a doctoral candidate at Northcentral University (NCU) in Arizona. I am currently conducting a research proposal in the feasibility of a business to consumer electronic commerce (B2C) in the Democratic Republic of Congo (DRC). The completion of this research will allow me to fulfill the requirements of a Doctor of Philosophy degree at NCU. The purpose of the research is to gain an insight from online retail leaders on the feasibility of a B2C in DRC from their organization perspective. Since you are identified as an Online retail leader or manager or Decision Makers who are doing international work and considering doing work in Africa., you are invited to participate

Activities: If you participate, you will be asked some survey questions that will determine if you are the right participant and what is your insight and perspective on the research subject. This should take up to 15 minutes.

Participation: You are eligible to participate in this research if you: 1. Are older than 18 years. 2. Your company is involved in online retail activities with customers in developing countries that have low income level, and an economy that is moving toward becoming

developed. 3. You are an executive or a manager within your organization. 4. You are involved in decision making regarding new technology adoption within your organization. You are not eligible in this research if you do not meet one or more the above. I hope to get 10 people to participate in this survey.

Risks: There are minimal risks in this study. Three possible risks are the discomfort of answering questions, the time this survey may take away from your daily responsibility, and the lack of interest your company may have toward this project. To decrease the effect of these risks, you can skip any questions, complete the survey at off times, or stop participation at any time. **Benefits:** If you decide to participate, there is no direct benefit to you. There could be benefits to your organization, others and the academic world. The findings could give an understanding on factors needed to conduct electronic commerce in Africa and DRC.

Confidentiality: The information you provide will be kept confidential to the extent allowable by law. The research executive at Qualtrics management solution will administer the survey to potential research participants. The names and contact information for the participants will be kept closed. I will not see or have access to the participants' names and contact information. The only person that will have access to your contact information is the research executive for Qualtrics management solution. The research executive has signed a Non-Disclosure/Confidentiality Agreement. Some steps I will take to keep your identity confidential are: I will store the survey and interview results on a password protected computer in a locked office. I will keep your data for 7 years. After 7 years, the data stored in the computer will be deleted using commercial software applications designed to remove all electronic data. Data stored on USB drives, CD or DVD will be physically destroyed. All paper data will be shredded. The people who will have access to data are: myself, my dissertation chair, and my dissertation

committee. The Institutional Review Board may also review my research and view the collected data. **Contact Information:** If you have questions, you can contact me at D.Bonga9998@email.ncu.edu or (850)566-1595. My dissertation chair is Dr. Jama Bradley. She works at NCU and is supervising me on the research. You can contact her at Jbradley@ncu.edu or (404)931-8520. If you have questions about your rights in the research, please contact the Institutional Review Board at NCU. The Board can be reached at irb@ncu.edu or 1-888-327-2877 (ext. 8014). You may also contact this Board with problems you may encounter as a participant. **Voluntary Participation:** Your participation is voluntary. Please indicate your willingness to take part in the above study by checking one of the box below the signature line. **Signature:** Check the appropriate box to show your understanding of this consent form and to start the survey.

- I have read and agree (1)
- I would prefer not to participate (2)

Skip To: End of Block If Informed Consent Form (Survey) Introduction: My name is Doris Bonga. I am a doctoral candidate a... = I would prefer not to participate

Q2 What Industry do you work in?

- Retail (1)
- Electronics (2)
- Manufacturing (3)
- Finance (4)
- Education (5)
- Legal (6)

Skip To: End of Block If What Industry do you work in? != Retail

Q3 What is your current Job Title?

- Manager (1)
- Vice President (2)
- Leader (3)
- Decision maker for new technology adoption (4)
- Online Retailer (5)

Skip To: End of Block If What is your current Job Title? = Leader

Q4 How many years has your company been in business?

- Less than 1 year (1)
- 1-5 years (2)
- 5-10 years (3)
- More than 10 years (4)
-

Q5 What products do you sell? (Choose as many answers)

- Clothes and Accessories (1)
- Electronics (2)
- Food Items (3)
- Household (4)
- Beauty (5)
-

Q6 What year did you adopt electronic commerce?

Q7 What type of electronic commerce business do you conduct

Q8 What are your expansion goals for the next 5 years?

Q6 Does your company currently has online activities with consumers in

USA (1)

EUROPE (2)

Asia (3)

Africa (4)

Skip To: Q10 If Does your company currently has online activities with consumers in = USA

Skip To: Q10 If Does your company currently has online activities with consumers in = EUROPE

Skip To: Q10 If Does your company currently has online activities with consumers in = Asia

Skip To: Q10 If Does your company currently has online activities with consumers in = Africa

Q10 Is Africa , especially the Democratic Republic of Congo (DRC)? among your expansion target goals?

Yes (1)

No (2)

Skip To: Q11 If Is Africa , especially the Democratic Republic of Congo (DRC)? among your expansion target goals? = Yes

Skip To: Q12 If Is Africa , especially the Democratic Republic of Congo (DRC)? among your expansion target goals? = No

Q11 Why DRC. Please give reasons

Display This Question:
If Is Africa , especially the Democratic Republic of Congo (DRC)? among your expansion target goals? = No

Q12 What are the reasons

Q13 What factors and local conditions are required for you company to consider DRC as a relevant online retail market? (Choose as many answers)

- Large Population (1)
 - High Urbanization (2)
 - Decent Income Levels (3)
 - Long Term Outlook for Socially Inclusive Growth (4)
 - Highly Educated Workforce (5)
 - High Internet/Mobile Penetration (6)
-

Q14 Does your organization have any strategic plan for SSA, and DRC?

- Yes (1)
- No (2)

Skip To: Q16 If Does your organization have any strategic plan for SSA, and DRC? = No

Skip To: Q15 If Does your organization have any strategic plan for SSA, and DRC? = Yes

Q15 What is the time frame?

- Less than 6 months (1)
 - 6 months to 1 year (2)
 - 1 year to 3 years (3)
 - 3 years to 5 years (4)
 - More than 5 years (5)
-

Q16 What economic conditions will influence your decision to expand and tap DRC consumers? (Choose as many answers)

- Modern Payment Systems (1)
 - Strong Supplier/Manufacturer base (2)
 - Stable Legal Framework (3)
 - National Technology Support Infrastructure (4)
 - Informed Consumers (5)
 - Predictable Judiciary that gives confidence in long-term investment (6)
-

Q17 Will the opportunity of using strategic alliances and local partnership influence your decision to expand in DRC?

Yes (1)

No (2)

Skip To: Q18 If Will the opportunity of using strategic alliances and local partnership influence your decision = Yes

Skip To: Q19 If Will the opportunity of using strategic alliances and local partnership influence your decision = Yes

Q18 If yes, under what circumstances?

Q19 Please give reasons

End of Block: Default Question Block

Appendix B: Northcentral University Non-Disclosure/Confidentiality Agreement

Northcentral University Non-Disclosure/Confidentiality Agreement

I, Tess Huntington, from Qualtrics Experience Management, will help Doris Bonga with the research study titled Business to Consumer Mobile Commerce in the Democratic Republic of the Congo: A Case Study

My role will be to collect data from Online retail leaders or managers or decisions makers who are doing international work or considering doing work in Africa.

In this role:

1. I will not disclose the names of any participants in the study.
2. I will not disclose personal information collected from any participants in the study.
3. I will not disclose any participant responses.
4. I will not disclose any data.
5. I will not discuss the research with anyone other than the researcher(s).
6. I will keep all paper information secured while it is in my possession.
7. I will keep all electronic information secured while it is in my possession.
8. I will return all information to the researcher when I am finished with my work.
9. I will destroy any extra copies that were made during my work.
10. Other (researcher add items if needed).

Tess Huntington

9/28/17

Assistant Signature

Date

Doris Bonga

9/27/2017

Researcher Signature

Date