

Assessment of institutional policies for E-Commerce developments in developing countries: the case of Tanzania

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Abstract

The growing rate of E-Commerce is rapidly replacing the old ways of doing business. One important criteria for the successful adoption of E-Commerce is the presence of a conducive institutional environment. There are four facets of the institutional environment—industrial pressure, governmental support, legal adequacy, and national culture compatibility. This study focuses on the government support and legal adequacy for E-Commerce. The goal of this study is to investigate the conduciveness of Tanzania’s institutional policies as mandated by the government for the adoption of E-Commerce. The study is interpretive in nature and uses content analysis for the data analysis. The findings of the study show that Tanzania’s institutional policies are mainly focused on E-Commerce promotion, followed by liberalization. There was minimal attention on building consumer trust and the establishment of E-Commerce legislation.

Keywords: E-Commerce, Content Analysis, Institutional Policies, Developing Countries.

1. Introduction

Developing countries have become integrated with the world economy through globalization. Globalization brought about competition in the digital economy (Nejadirani et al., 2011) and together with Information and Communication Technology (ICT) marked a change in the way business is conducted online (Oreku et al, 2013; Makame et al, 2014). Due to the increase in competitive pressure, companies are applying new technologies to expand their products and operations in the global market (Kraemer, Gibbs, & Dedrick, 2005). Globalization as well as the use of ICT has created a platform for firms to adopt E-Commerce (Kraemer et al., 2005). As a technological innovation, E-Commerce promises to reduce the costs of interbusiness transactions by (i) automating many individual steps in the transaction process; (ii) alleviating transaction inefficiencies in the supply chain; (iii) increasing revenues from sales; and, most importantly; (iv) bridging the existing development gaps between the haves and the have-nots through the integration of information systems (Ojukwu et al., 2007

For E-Commerce to succeed, one of the antecedents is having a favorable institutional environment. Institutional environment refers to a framework of rules, procedures, and arrangements (Shepsle, 1986) within a given social structure (Mignerat & Rivard, 2009; Scott, 2008). According to Zhu, Thatcher & Thatcher (2014,128), ‘a weak institutional environment could lead to distrust and organizations in these societies would lack confidence in E-Commerce transactions, which are the most impersonal of markets’. It is therefore imperative, that a conducive institutional environment is established prior to E-Commerce adoption. There are four facets of the institutional environment—industrial pressure, governmental support, legal adequacy, and national culture compatibility (Zhu et al, 2014). This study focuses on the governmental support and the legal adequacy for E-Commerce. According to Lin et al. (2011), companies cannot succeed without government creating a supportive environment for E-Commerce adoption that focuses on policies, legal environment, and socio-cultural

infrastructure. Shemi and Procter (2013) found that for E-Commerce in SMEs to flourish in a developing country like Botswana, E-Commerce policy formulation needs to be improved. Government policies have been reported as an important determinant of IT adoption, especially those relating to improving telecommunications infrastructure, cost and service, a fair tax policy for online transactions, financial incentives, a national E-Commerce strategy, enhancement of government E-Commerce use, and the provision of E-Commerce training (Zhu & Thatcher, 2010).

This study assesses the conduciveness of Tanzania's institutional policies for the adoption of E-Commerce. The rationale for the study lies in the fact that (1) the slowness or failure of E-Commerce adoption in some developing countries was the result of policy inaction or wrong action by their governments (Mann 2002); (2) governmental promotions and incentives are significant enablers of E-Commerce (Gibbs et al. 2003); (3) there has been a significant growth in the use of ICT in Tanzania and subsequently in the level of E-Commerce adoption (Bilbao-Osorio et al, 2013); (4) on a global scale, the growth rate of E-Commerce per annum has been predicted to have significantly increased in percentage (Patel & Soni, 2013). Regardless of the growth and use of E-Commerce, the conduciveness of Tanzania's institutional environment is not yet known and in order for the country to establish a healthy E-Commerce growth rate, it is imperative to assess the countries institutional environment for E-Commerce. This study therefore intends to provide answers to the research question how conducive are Tanzania's institutional policies in supporting E-Commerce adoption? The underlying philosophy of this study was interpretive in nature. The rest of this study is structured as follows: Section 2 presents the related literature on E-Commerce and lays out the theoretical framework followed. Section 3 lays out the methodology. Section 4 presents the findings which are further discussed in section 5. The conclusion of the study is presented in section 6.

2. Related work

2.1 Understanding E-Commerce

E-Commerce is the use of internet and allied technologies to perform business transactions, share business information i.e. electronic processing and transmission of data (Patel & Soni, 2013), and maintain business relationships (Rajaraman, 2009). The keywords for E-Commerce are; internet and business transactions between and among individuals or a group of individuals such as organizations (Nemat, 2011). E-Commerce categories include Business to Business (B2B), Business to Customer (B2C), Business to Government (B2G), Government to Government (G2G), Customer to Customer (C2C) (Qin, 2009), Government to Citizen (G2C), Business to Employee (B2E), Government to Employee (G2E) and Business to Manager (B2M) E-Commerce (Nemat, 2011; Manzoor 2010). Out of these categories, B2B E-Commerce is the largest of all E-Commerce activity and is predicted to have a massive growth in the coming decades (Manzoor, 2010; Rajaraman, 2009; Ariguzo et al, 2006). The growth of B2B is mainly due to: B2B E-Commerce companies holding an advantage in lowering operation cost, B2B E-Commerce being suitable for modern logistics and management, B2B E-Commerce being more mature in both theory and practice, and B2B business transactions taking up the majority of the total trading volume in E-Commerce (Qin, 2009). Examples of B2B applications are customer relationship management, procurement of E-Commerce, supply chain management, electronic payment/ settlement and enterprise application integration (Ariguzo et al, 2006). The second largest E-Commerce category is B2C - the earliest form of E-Commerce (Manzoor, 2010). The growth rate of B2C E-Commerce is seven times faster than traditional business to customer channels (Ariguzo et al., 2006), and the future development of E-Commerce could be driven by B2C E-Commerce (Qin 2009).

Business to Government (B2G) refers to the use of internet for licensing procedures, public procurement and other government-related operations (Manzoor, 2010). One of the popular forms of B2G is e-procurement services which enable businesses to learn about the purchasing needs of various government agencies and agencies to make proposal requests from businesses (Manzoor, 2010). Transactions that occur between government organizations, departments and authorities are categorized under Government to Government (G2G) E-Commerce. There are two types of G2G

systems, internal facing, which is the integration of government gateway, and external facing, which is the joining of multiple governments, IS Systems (Nemat, 2011). G2G E-Commerce emphasizes on joining of public organizations into one unit by sharing their information and potentials, which in turn creates transparency (Al Nagi & Hamdan, 2009). Transactions which occur between customers are categorized as C2C E-Commerce. These tend to use the auction style which refers to a model that consists of person-to-person transactions which completely excludes businesses from the equation (Patel & Soni, 2013). In order for C2C E-Commerce to succeed there has to be trust, active interactions and relationships among members (Manzoor, 2010). A common example of C2C E-Commerce is an online auction (Nemat, 2011). C2C is expected to rise because it brings substantial benefit to clients through flexible pricing and attracts more customers through discount (Qin, 2009).

2.2 Institutional environment for E-Commerce

The Organization for Economic Co-operation and Development (OECD) framework for E-Commerce adoption sets out policy requirements for attaining development of E-Commerce using OECD action plan for E-Commerce (Tigre & O'connor, 2002). OECD has identified building consumer trust, establishing ground rules for the digital marketplace, enhancing ICT infrastructure for E-Commerce and maximizing the benefits of E-Commerce as key constructs in ensuring a conducive institutional environment for E-Commerce (AlGhamdi et al, 2011). These factors are presented in Table 1 and discussed below.

Category	Keyword	Source
Consumer Trust	Consumer protection	OECD (2001)
	Privacy protection	
	Security and authentication	
E-Commerce Legislation	Legislation on digital signatures	Gibbs et al (2003) & OECD (2001)
	Legislation on copyright and intellectual property	
	Legislation on content regulation	
E-Commerce promotion	Technical support	Gibbs et al (2003)
	Training	
	Funding of IT use	
Liberalization	Competition amongst companies	Gibbs et al (2003)

Table 1: factors for establishing a conducive institutional environment

2.2.1 Consumer trust

Trust is essential for the adoption of E-Commerce, because of the risk and uncertainties posed by the E-Commerce environment (Mayayise & Osunmakinde 2014). To build consumer's trust there has to be trustworthy technologies and appropriate regulatory measures (AlGhamdi et al., 2011). These technologies include (Al-Slamy 2008): access controls, authentication, firewalls, encryption, digital signatures, public key infrastructures and privacy policies which state the different ways in which a website may use personal identifiable information online. Policy statements, normally displayed at the bottom of the web site home page, are common among various web sites; and many users are familiar with such a form of assurance (Mayayise & Osunmakinde 2014). The disadvantage is that most privacy policy statements tend not to meet conditions governing Internet-related transactions as set out in the countries' policy acts (Kabanda et al 2010); and some of the policy statements are quite long and users often do not have time to read them (Mayayise & Osunmakinde 2014). To promote trust, legal systems should be adjusted, appropriate international agreements established and 'privacy laws between nations differ and accommodations must be made to avoid the downstream misunderstandings and possible litigation' (Yasin et al., 2014,780). The presence of information technology courts to handle E-Commerce dispute would facilitate the promotion of trust (Blythe 2014).

2.2.2 *E-Commerce legislation*

Governments are urged to ensure that rules for digital marketplace are constantly updated in order to cope with emerging technologies. These rules inscribed in legislation should include legislation on digital signatures, content regulation (reflecting value on social control), copyright and intellectual property, consumer protection and privacy (reflecting an emphasis on individual rights) (Gibbs et al., 2003; Kraemer et al., 2002). It is also important that the following computer crimes are recognized and measures on how to address them established (Blythe 2014): (a) unauthorized access to computer material; (b) unauthorized tampering with computer information; (c) unauthorized use of a computer service; (d) unauthorized interference in the operation of a computer; and (e) unauthorized dissemination of computer access codes or passwords.

2.2.3 *Liberalization*

In addition to establishing trust, governments are simultaneously encouraged to strongly invest and promote infrastructure developments for E-Commerce. The presence of a basic national ICT infrastructure is an important element for investors and businesses because, without the necessary infrastructure, businesses find it difficult to migrate from traditional approaches to E-Commerce. Government institutions therefore should encourage liberalization which is necessary in creating a competitive market by making companies adopt innovative E-Commerce technologies. This in turn has the potential to lead to high quality products and services (Gibbs et al., 2003).

2.2.4 *E-Commerce promotion*

To encourage E-Commerce adoption, government should ensure that the benefits of E-Commerce are maximized by making business and customers aware of E-Commerce and insinuate the right knowledge of E-Commerce (Tigre & O'connor, 2002). With the right knowledge comes consumer readiness - a major determinant of E-Commerce adoption. Zhu et al. (2002) defines consumer readiness in relation to consumer willingness, that is their appreciation of, and engagement in, online shopping; and internet penetration - the diffusion of personal computers and internet infrastructures amongst user publics. The government should create an awareness which makes individuals, businesses and governments perceive E-Commerce as better, compatible to the individual, less costly and complex than the idea it supersedes (Rogers, 2003). In so doing, the government contributes to the total E-Commerce revenues, pave the way for private sector E-Commerce initiatives, and build up the E-Commerce services industry, thereby fuelling diffusion (Kraemer et al, 2002).

3. **Methodology**

The underlying philosophy of this study was interpretive. Interpretive approach involves interpretation of written documents such as speeches, news, policies (Walsham, 1995). It focuses on the premise that people experience reality in different ways and knowledge is based not only on observable phenomena, but also on subjective beliefs, values, reasons, and understandings (Voce, 2004). In this study, the purpose is to understand the readiness of the institutional environment for E-Commerce. The understanding is through a content analysis of institutional policies of Tanzania. Specifically, the data collected was on Tanzania's institutional policies, reports on the E-Commerce phenomenon in Tanzania by the government; and reports of E-Commerce developments in East Africa and Sub-Saharan Africa. Tanzania's institutional policies that were collected are: the National Science and Technology policy, the National ICT policy, the National Telecommunication policy, the National Trade policy and the SME development policy. The method of data collection used for this study was desktop search - "the process of searching within one's personal space of information" (Elsweiler et al, 2011, p. 28). Data collection following a desktop search process was conducted by the second author between May and July 2014.

To ensure reliability of the data, principles of website evaluation such as accuracy, currency, objectivity and authority were utilized. Qualitative content analysis was used to analyze the data. The analysis followed the following steps: first, the data was identified and prepared for analysis; second,

categories and a coding scheme were developed to aid in the analysis. These coding schemes were derived from the four constructs of Table 1. Then, the actual analysis was conducted in which each policy was subjected to a content analysis procedure as per the coding scheme. For example (see Table 2), when the SME policy was examined for the presence of the four constructs that are necessary for establishing a conducive institutional environment; only one of the construct emerged – E-Commerce Promotion. Specifically, the SME policy paid significant attention to the training for ICTs and the provision of funding to SMEs for the investment in ICTs.

Policy	Theme	Subtheme	Example of textual data
National SME Development policy	E-Commerce promotion	Training	strategy in the SME policy is to support training on information technology e.g. E-Commerce
		Funding for IT	promote entrepreneurship development through facilitating improved access of SMEs to financial and non-financial services
National Telecommunication policy	Liberalization	Competition	encourage fair competition and create an enabling environment to attract investors and private sector participation
	E-Commerce promotion	Training	focus will be on the provision of technical, business, and managerial skills to meet sector needs including enhancement of the existing telecommunication training institutions
	E-Commerce legislation	Legislation on copyright and intellectual property	put in place a clear and transparent legal and regulatory framework that will ensure that the rights of sector entrepreneurs providing telecommunication services are protected
National Science and Technology policy (NST)	E-Commerce promotion	Training	strategy involves the provision of high level scientific research and technological manpower training, motivation and retention programmes.
		Funding for IT	strategy involves allocation of funds for scientific research and technology development
	E-Commerce legislation	Legislation on copyright and intellectual property	establish an appropriate legal framework for the development and transfer of technology including intellectual property rights
National Trade Policy	Consumer trust	Consumer protection	Government is expediting the implementation of Competition law under the co-ordination of the Fair Competition Commission and related regulatory institutions and promote consumer protection through broad-based public awareness on consumer's rights and obligations
	Liberalization	Competition	
	E-Commerce promotion	Training	emphasis on training in business education and entrepreneurship at various levels of the education systems
National ICT policy	E-Commerce promotion	Training	increase the size and quality of ICT-skilled human resource base in Tanzania
		Funding for IT	encourage lending mechanisms that foster a dynamic climate for entrepreneurs to venture into ICT and related sectors.
		Technical support	promote the use of ICT to enhance efficiency, effectiveness and sustainability in the provision of services and basic utilities by supporting the development and deployment of nationwide, e-tourism, e-education and E-Commerce transactions
	Liberalization	Competition	foster the export of competitive ICT products and services
	E-Commerce legislation	Legislation on content regulation	have compelling interest in shielding contents inappropriate for minors or those that promote behavior that might endanger minor and society
	Consumer trust	Consumer protection	Security and authentication

Table 2: Empirical results from content analysis

4. Findings

The findings show that the policy with the most factors for ensuring a conducive institutional environment for E-Commerce was the national ICT policy. However, it did not thoroughly meet all the conditions. For example, the policy caters for legislation on content regulation but there is no mention of copyright and intellectual property protection as well as digital signatures. The policy also provides minimal attention to consumer trust, specifically on issues of security and privacy of individuals. Attention was however provided for E-Commerce promotion. The National Trade Policy covered 75% of the requirements of ensuring a conducive institutional environment for E-Commerce. Issues of consumer protection, training and liberalization were well covered though not thoroughly. For example, issues of funding of IT and the provision for technical support were not discussed in the E-Commerce promotion theme. In addition, security and privacy received no attention under the consumer protection category. The National Telecommunication policy (NT) also covered 75% of the requirements of ensuring a conducive institutional environment for E-Commerce. These were covered minimally. For example, E-Commerce legislation issues were weakly addressed. The NT policy failed to address consumer protection issues. The National Science and Technology policy (NST) addressed 50% of the required factors for ensuring a conducive institutional environment for E-Commerce. It focused on E-Commerce promotion and legislation. Although there was adequate focus on promotion, minimal attention was paid to the legislation criteria. The National SME Development policy covered 25% of the requirements of ensuring a conducive institutional environment for E-Commerce and subsequently became the least policy that paid attention to E-Commerce. It only focused on E-Commerce promotion, specifically on training and funding of IT.

From the analysis of the policies, E-Commerce promotion had a high occurrence. All policies intended to provide training of individuals towards the use of ICT. Most of the training themes observed were focused on creating a sustainable development of E-Commerce, which involved the development of knowledge for both, the trainer and the trainee. In addition, some policies went further to provide funding for IT and the necessary technical support. Technical support was a theme that focused on establishing mechanisms to address technical issues that might happen during online transactions. The second category in terms of occurrence is liberalization, which signifies competition amongst companies. Three out of five policies communicated the importance of liberalization. However, the theme occurred more in the National Telecommunication policy because more often liberalization refers to liberalized access to telecommunication facilities. The third category in terms of occurrence is E-Commerce legislation which seemed to focus on content regulation and copyright and intellectual property. Legislation on content regulation theme was focused on shielding contents that are inappropriate for minors and ensuring telecommunication services are in accordance with international practices. Legislation on intellectual property theme was focused on protecting both the transfer of technology and rights of entrepreneurs. Finally, the building of consumer trust was the least theme observed. Building of consumer trust involves consumer protection, security and authentication, and technical support. Only security and consumer protection were observed, where consumer protection occurred twice across two policies which are National Trade policy and National ICT policy. The National ICT policy addressed consumer protection by having regulatory organs such as Tanzania Communication Commission and Tanzania Broadcasting Commission (which is now known as Tanzania Communications Regulatory Authority (TCRA)) to investigate and respond to technical challenges. Additionally, the National Trade policy strived to promote consumer protection by making consumers aware of their rights and obligations through a Fair Competition Act that outlines consumer contracts and manufacturers' obligations. With security theme, National ICT policy was addressing security issues through dynamic strategies and extensive ICT deployment.

In summary, amongst the four categories, Tanzania's institutional policies are more focused on E-Commerce promotion followed by liberalization, E-Commerce legislation and lastly consumer trust. Other findings with regard to the policies show that most of the policies were outdated, Telecommunication policy was made in 1997, Science and Technology in 1996, ICT in 2003, Trade in 2003 and SME in 2003, as a result, few institutional policies mentioned E-Commerce.

5. Discussion

The findings show that Tanzania pays significant attention to E-Commerce promotion. The countries' dedication towards the provision of training and the provision of necessary technical support for IT related activities is a positive stride towards the establishment of a conducive environment for E-Commerce. Through promotion, the government ensures that awareness of E-Commerce is addressed, given that 'there is a lack of awareness and understanding about the advantages and risks of E-Commerce among business organisations and their employees (Al-Somali et al 2015). The government's emphasis on promotion is an indication that they are aware that training is a prerequisite for E-Commerce adoption since one of the key challenges that developing countries face is skills shortage in the ICT sector (Beine, Vesisenaho et al 2006). The findings in this study support Oreku et al (2013), that Tanzania faces the lack of human resources and has a low level of computer literacy. This has partly been because of the lack of awareness of the use of ICT related technologies (Kabanda & Brown, 2010) and the lack of accessible ICT facilities (Colle & Yonggong 2002). To address these challenges, the Tanzanian government intends to provide funding to stimulate the ICT sector and enable organizations to adopt and use ICT technologies including E-Commerce. In addition, the government encourages organizations to apply for loans that can allow them to easily acquire ICT and their related technologies.

To stimulate E-Commerce, the Tanzania government has embarked on liberalization. This strategy, together with privatization, has been accepted as strategies to ensure growth in the telecommunication and ICT sector in developing countries (Zhu & Thatcher, 2010). The liberalisation of the telecommunication sector can result in an increase in competition necessary for the reduction of high prices associated with international leased lines, as well as the elimination of barriers to the entry of foreign investors whilst providing technical expertise and human resources necessary to support the growth of the industry (Wilson & Wong, 2003; Petrazzini & Kibati, 1999). To strengthen the E-Commerce environment, the government has adopted legislation that protects copyright and intellectual property whilst at the same time regulates online content. However, Tanzania is yet to have a legal framework to recognize e-Documents and e-Signatures (John 2012) that is critical in ensuring that (1) verifying authenticity that the communication came from a designated sender; and (2) verifying the integrity of the content of the message, giving the recipient assurance that the message was not altered (Blythe 2014). The lack of such a framework tends to discourage E-Commerce ventures. Finally, the Tanzania government promises to create a trustworthy electronic environment by adopting consumer protection policies and establishing security and authentication measures. However, there is a lack of policies on privacy concerns, given that information privacy has become an important issue for governments, businesses, and users, especially in developing countries where people are most vulnerable (Borena et al 2013). Tanzania is therefore encouraged to adopt privacy policies which have been found to positively affect trust and negatively affects perceived information risk (Sheng & Simpson 2014). The fact that there is a lack of implementation strategy for these policies shows agreement with the findings of Mann (2002) who shows that the slowness or failure of E-Commerce adoption in some developing countries was the result of policy inaction or wrong action by their governments.

6. Conclusion

Prior studies in developing countries have shown the lack of e-Commerce maturity and they have related this lack of maturity to issues of supporting industries, market forces, institutional forces and socio-cultural forces. This study provided an in-depth analysis of specific institutional forces instrumental in establishing a conducive climate for E-Commerce. Specifically, this research investigated the conduciveness of Tanzania's institutional policies for the adoption of E-Commerce. The findings show that the country is yet to meet the conduciveness criteria for E-Commerce. Whilst all policies aimed to promote E-Commerce, minimal attention was paid to issues of privacy and security; legislation, and the actual implementation strategies for establishing a conducive environment for E-Commerce. It is therefore advised that the government

- i. needs to ensure Tanzania's institutional policies are updated in order to cope with the evolution of technology. Currently, most institutional policies are older than a decade and therefore do not reflect the actual E-Commerce situation in Tanzania.
- ii. should develop legislation and an E-Commerce specific policy that addresses issues of awareness, privacy and security comprehensively so as to establish consumer trust and awareness.
- iii. Establish implementation strategy of Tanzania's institutional policies. Most of the collected Tanzania's institutional policies have mentioned policy objectives for E-Commerce adoption without outlining their implementation strategy.

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