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**Antecedents of trust between small and medium size enterprises (SMEs)  
and Kazakh online consumers**

**Abstract**

The e-business is shifting the face of small businesses and especially online businesses. In the era of advanced technology, Business-to-Customer relationship has been given a high value. This relationship can only be strong if there is a high level of trust present in it. This study analyzes the antecedents of trust between small and medium size enterprises (SMEs) and Kazakh online consumers. Those antecedents include communication, shared value, attraction and opportunistic behaviour. 155 Internet users were surveyed by online questionnaire. The findings show a significant strong relationship between trust and its antecedents. There is a positive relationship between trust and communication, shared value and attraction, whereas there is a significant negative relationship between trust and opportunistic behaviour. Recommendation are offered to the SMEs on how to increase the trust connection with their Kazakh customers

**Introduction**

Today, electronic commerce has a great significance in every field of trade, from manufacturing to service industries. Similarly, business has a high degree of value amongst people. The integration of e-commerce in the operations of small business has given new meaning to it. The proper analysis of the impact of the Internet business on cost saving and increased customer's convenience has generated considerable amount of interest in e-business.

The involvement of the internet in the business sector has brought considerable changes. For instance, with the increasing number of online users SME can easily reduce the cost of serving

customers. Similarly, customers can also understand the business operations more clearly as all the business activities is just one click away. Most industries are influenced by the electronic commerce in some way or another in Kazakhstan. Today, the e-commerce models like B2C (Business-to-Consumer) have gained some attention from various market business players. The findings of Morgan Stanley internet research concluded that the web is more important for the retail financial industry as compared to any other industries (Nath and Mukherjee, 2003). Globalisation has given birth to more competition, as small business is considered to be the biggest industry in the world which covers more than 50% of the overall sector of all the industries. Therefore, the SME across the world face new challenges and opportunities. Undoubtedly people in Kazakhstan are become aware of the importance of e-commerce in their day to day life.

There are many definitions of trust by different authors, as Rempel and Zanna (1985) define trust as “a generalized expectancy held by customer that word, promise or statement of the company can be relied upon. There are many definitions of trust that are discussed in the review of the literature.

### **Literature review**

“Trust is a cross-disciplinary concept, incorporating ideas from economics, marketing, sociology, psychology, organisation behaviour, strategy, information systems and decision sciences”[Nath and Mukherjee, 2003, p.6]. Similarly, according to Moorman et al (1992, p. 315) trust is “willingness to rely on the exchange partner in whom one has confidence.” On comparing both of these definitions, it can be seen that one has considered trust as a concept behind every activity whereas the other emphasise on the honesty part, where one person shares the information on the ground of trust and honesty.

The most common approach in all of the studies conducted to find the level of trust in the internet business till date, is the commitment-trust theory of relationship marketing given by Morgan and Hunt (1994). The relationship commitment and trust in the relational exchange. Therefore, this model is recognised as the most appropriate model for the study of trust in any means, so same has been implemented in this study.

Looking further, the other refined study of trust in the electronic commerce suggests a very clear relationship between trust, risks and electronic commerce. The article links the three components as “trust is the calculation of the likelihood of future cooperation and is a defining feature of virtual cooperation. As trust declines, people are increasingly unwilling to take risks and demand greater protections against the probability of betrayal” (Ratnasingham, 1998). This particular definition of trust

in corporation of e-commerce and risk, merged perfectly in the online business, where trust plays an important role. Similarly, on looking for trust in the different researches, then it has been found that some of the authors even relate commitment trust theory with the other factor, attraction. According to the researcher the customer's trust always influenced by the attractive services (Kassim et al 2006). The author means by this that if the website of the business is attractive and looks prominent than the chances of trading through it increases. On looking more in the detail of the theory, undoubtedly internet business is the fully customer oriented market, therefore, the customer is the one who should always be considered. According to *Payne, (1995)*, the relationship commitment theory comprises of: Focus on Customer retention, Orientation to customers values, Long time-scale, High customer service emphasis, High customer contact, and Quality is the concern of all.

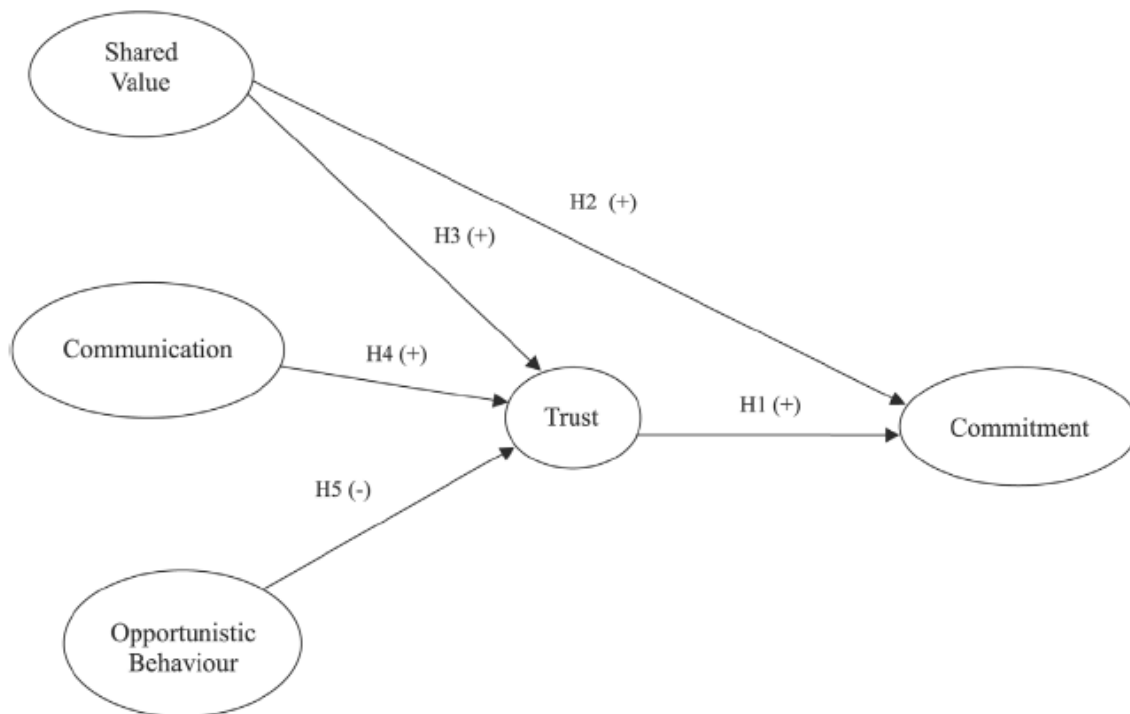
Again on looking at these measure scale of relationship theory, then it can easily be conclude that all these factors can only be achieved if there is a strong bond of trust and commitment is present between the online customer's and the business . There are many studies on the different trust models in e-tailing of online business has been noted (Irving et al, 1997). There are many factors which are focused, but for us the main factor is their commitment and proper usage of electronic media or internet business. The Barclays business, due to its effective two way communication and commitment to customers, made them able to maintain a solid trust bond with customer. In the same literature we have come across the other evidence which again points the whole study towards trust viz. "The building of long term, royal, committed and profitable relationships with potential and existing customers through communication and the provision of quality goods and services" (Irving et al, 1997).

### **Theoretical background**

There are many research articles that explained various models of measuring trust. In all of the studies different variables have been taken to measure trust. One of the models is:

**Figure 1**  
Proposed model

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[Source: *Nath and Mukherjee, 2003, p.9*]

In the above figure trust was mainly measured by the different antecedents of trust. The paper stated that trust is a bond of three antecedents' viz. Shared Value, Communication and Opportunistic Behaviour. Again the communication factor can be seen in the Barclays Business Corporate Market Programme (CPM). We discuss the different antecedents of trust in the later part of the literature review. In the similar way on looking at the other research, then some of the similar and some different antecedents of trust can be noticed. This is because every one measure the trust in their own defined way or rather says looks trust by different means. There are three main antecedents of trust are identified from relationship commitment and trust theory (Morgan and Hunt, 1994) viz. Social bond, Opportunistic behaviour and Communication.

In the other study, the authors give the new factor to the existing trust-relationship commitment model. The new antecedent of trust is Attraction (*Kassim et al, 2006*). But there is some or the other difference in all of the above discussed studies, for instance, some have taken social bond as one of the antecedents but the other have not. In spite of social bond others have given more importance to the shared value.

## **The antecedents of trust**

In our research we have used four antecedents of trust: shared value, opportunistic behaviour, attraction, and communication.

The reason for choosing all these four antecedents is their bonding with trust. We have left the one of antecedent viz. Social bond. And in place of the social bond the shared value has been chosen. As social bond only reflects the emotional contents and on the other hand shared value comprises more of the common beliefs of the business and the customers.

## **Shared Value**

Shared value in general means when both the parties has the common beliefs of what goals, polices and behaviours are important or unimportant, right or wrong or appropriate or inappropriate (Morgan and Hunt, 1994). As far as the shared value antecedent in context with the online business is concern, it exemplifies the degree to which the customers and the SME share the common beliefs on the values like ethics, security and privacy. In other sense all these three critical values are nothing but the bond of trust.

The critical factors like privacy, ethics and security are important elements in the internet business (Nath and Mukherjee, 2003). Ethical values determine the chances of business manifesting or selling the customer information to the third party or providing the customer with the wrong information. This always been the major concern for the online customers. There are also evidences to suggest that, there are many ethical issues regarding to financial services, many of which relate to the disclosure of information (McAlexander and Scammon, 1998). In broad sense ethics and honesty are features of good business mortality (Huemer, 1998). Even privacy as concern is the other critical issue, as customers generally hesitate from providing their information and especially when it comes to the online transaction. There are lots of vulnerabilities in the information systems due to which customer never feel safe while online business or transaction. Even the increasing amount of phishing, sophistication of spam, semantic attacks increasing users' uncertainty about the results of their actions and their distrust towards online parties like SME (Kumaraguru et al, 2007). Therefore, risk of loss privacy is the significant problem for the customers which is also considers being the important factor for building trust (Nath and Mukherjee, 2003).

Similarly, security is also another critical issue for the online business customer. The area which gets affected the most due to the security reasons is the online transaction. Users always think that

making payments via internet are not secure, thus this reduces the customers level of trust in the online business or the transactions (Kassim et al, 2006).

### **Opportunistic Behaviour**

Opportunistic behaviour can be defined as the “Self-interest seeking with guile” (Williamson (1975), Nath and Mukherjee (2003) p.8). In the easy terms, the opportunistic behaviour is something which one party knows without informing to the second party. For instance, when business informs about the new services say, credit card, but hide some of the key information’s such as any hidden charges or cost. However, sometimes exaggerate the quality of the product and services than of what it worth. When the customers believes that the business is engaged in opportunistic behaviour, then such impression will affect the trust bonding by taking it towards negative flow.

As originally suggested by (Clay and Strauss, 2000) and later referred by (Nath and Mukherjee, 2003), that with the high risk of opportunistic behaviour by the SME sprouting and inadequately developed rules and regulations, customers frequently have low levels of trust in online business. Similarly, in the world of electronic commerce or online transaction customers can never asses the quality and services of the business as the contact will always happen in the virtual environment. In that case, they have to believe what-ever has been shown to them in fully designed way, which always raises the possibility of business attaining the opportunistic behaviour.

Opportunistic behaviour is considered the major antecedent of customer trust in the online business. Even sometimes, the customer’s perception about the business taking undue advantage of the customer lack of knowledge or opportunistic behaviour is due to its limited or less technical knowledge about the system. As customer trust on an automated system is dependent on the systems perceived technical competence and performance (Jarvenpaa et al, 2000). Due to this fact the customer always think negatively even if he or she is getting the accurate information as they sometimes unable to explore the whole database of the business website. This certainly will reduce the customer trust in online business.

Lastly, due to the lack of adequate regulatory control and the presence of substantial information asymmetries (Bejou et al, 1998), could also affect customer’s trust when engaging in online activities such as business. Therefore, the higher risk of opportunistic behaviour in online business may result to low levels of trust in the internet business (Kassim et al, 2006).

## **Communications**

Communication is a major precursor of trust. It can be defined as the formal as well as the informal sharing meaningful and timely information between firms (Anderson and Narus, 1984, 1990). Anderson (1984) also suggested that communication is positively related to trust in marketing channels. As suggested by Moorman (et al, 1993) and Etgar (1979), that communication in internet business refers fostering trust by assisting in resolving issues like “*disputes and ambiguities*” and further arranging perceptions and expectations. Further, Nath and Mukherjee (2003), considered such communication in terms of speed of responses, openness and quality of information. As these are the parts of social communication, therefore, displaying high degree of social communication by the business on their website, leads to high degree of customer trust and as a result will increase the chances of the customer engaging themselves in the online business and transactions.

Further, Duncan and Moriarty (1998), identified the factors like accurate, comprehensive and two-way communication lead to an increase in trust. To explain this further, they have resembled computer as a device which allows two-way dialogue that assist in information sharing and creating acquaintances. In the similar way, the information technology in the form of the SME website can also prove to be great support in the communication by providing all the information under one tree. This type of information is both ways (Rogers, 1995). The IT is such tools for the business industries that can prove to be very helpful for the communication purpose, which definitely make the communication bond strong, which again lead it to the high degree of customer trust. This is because, once the customer realises that he or she is being responded in the proper way, they automatically starts trusting the business. This will increase the chances of the customer engaging themselves in the online business and transactions. (Kassim et al, 2006), suggested that favourable communication environment results in the customer attraction towards internet business. After analysing the importance of the communication in the online business, it can easily be said that this is the one of the most important antecedent in the study, and which need to be seen very carefully.

## **Attraction**

Attraction means that there is something which makes the customer interesting to a given service provider say business, or vice versa (Gronroos, 2001) and (Kassim et al, 2006). Attraction can be based on the three factors such as financial, technology and social constructs (Sathye, 1999) and (Kassim et al, 2006). Attraction is somewhat very important antecedent in the customer and business trust. In this fast growing arena of technology, every service provider wants to gain the competitive advantage to

remain in the race. For instance take the example of the small business which is regarded the toughest industry to remain in. Therefore, every business wants to take the maximum benefits of the technology to attract most of the customers. This can only be possible if the appropriate technology is used for example online business websites. If the websites are more users friendly and attractive as well, means easy to operate (Wang et al, 2003). Similarly, in the internet business relations, comfort of adoption includes aspects such as the accessibility of information, functionality and navigation (Dabholkar, 1996). As suggested by Prahalad and Ramaswamy (2000) and later posited by Kassim et al (2006), that if customer find complicated menus which makes them annoyed then they might judge the company's product by the degree to which a product gives them the experience they want. This can also be in terms of the services for what they are paying, means the customer is fully satisfied with the services of the SME or not.

Similarly, if the reputation of the service provider is stupendous then might be there are chances when the customer gets attracted towards the respective SME online business services. On scrutinizing the importance of the antecedent attraction in the relationship of online business and trust, it can be relate that, higher is the level of attraction among the customer towards the business, the higher is the level of trust in customer for the online business, or vice versa.

### **Hypothesis**

Based on the review of the literature, a link between online business and the level of trust in the customer for it has been developed. The level of trust in online business among Kazakhs customers can only be measured by finding out the impact of the antecedents of customer trust in online business viz. Shared value, opportunistic behaviour, attraction, and communication. For this the hypothesis has been made to measure the impact of the antecedents of trust in the online business.

H<sub>1</sub>: *There is a positive relationship between online shared value provided by the business and the customer's trust in the internet business.*

H<sub>2</sub>: *There is a positive relationship between online communication (of speed of responses, openness and quality of information) and customer's trust in the internet business.*

H<sub>3</sub>: *There is a positive relationship between online attraction and customer's trust in the internet business.*



H<sub>4</sub>: *There is a negative relationship between perceived business online opportunistic behaviour and the customer's trust in the internet business.*

### **Data collection**

The questionnaire has been divided in six different sections. Each section represents one variable. As used earlier in some studies of Kassim et al (2006), Malhotra et al (2007), where the results are based on the questionnaire data, the same Likert interval scale method (Oakshott, 2006) has been used, where all the items are placed on the five point rating, ranging from 5 to 1, where '1' refers least or strongly disagree and '5' refers to most or strongly agree.

Before launching the final questionnaire, a pilot survey was done. The pilot surveys with 30 questions were launched and the sample of 15 respondents was taken. Out of the 30 question, four of the questions were found to be unrealistic as the respondents hesitated to answer them. The overall score of these questions were quite low in comparison with the other question. Therefore, to get appropriate and accurate data, those four questions have been deleted from the final questionnaire. Hence this drafted and then amended questionnaire has been selected for the final administration on the targeted sample of 250 respondents.

The selection method of the respondents is again one of most important job in any survey (Oakshott, 2006). For this study for very limited sector of people has been targeted. The targeted group are the computer literate people. To select such kind of people the simple strategy of selection has been adopted. The professional like teachers, multi-national executives, students and others has been selected. Further to reduce the issues and to make the sample as homogeneous as well, the potential respondents have been selected by adopting the mentioned criteria:

- 1. First of all, as according to the Kazakhstan Constitutional Law Board, the person is only free to take the independent decisions after the age of 18 years.*
- 2. Secondly, all the final selected respondents must be internet business user.*

Finally, the link of survey was sent by the means of social net-working websites, like Face-book and Google's Orkut. Further the respondents have been asked to further distribute the link in their social circle. In this way the questionnaire has been circulated and responded by the successful respondents.

## Data Analysis and results

The total numbers of respondents who have hit or clicked the counter of the survey were 222, but out of this only 172 have gone through the whole survey and clicked the survey end button. Out of 172 respondents as well, 17 were such respondents who doesn't fit to the selection criteria of online business user. Out of these 17 respondents, there were some who are the online business user but have completed the survey partially. Therefore such respondents have been deleted from the final included data for the analysis. Finally the total 155 respondent's data has been taken into consideration for the further analysis.

As the whole study is based on to investigate whether there is any relationship or the impact of the trust antecedents on the trust among the online business customers. Therefore to find out the relationship, the Regression method of the quantitative data analyses has been used. As regression has become a powerful tool for summarising the nature of relationship between variables of both types i.e. dependent and independent (Alan Bryman et al, 2002), therefore such method has been adopted in this research. On the basis of the hypothesis the following model of dependent and interdependent variables has been formed.

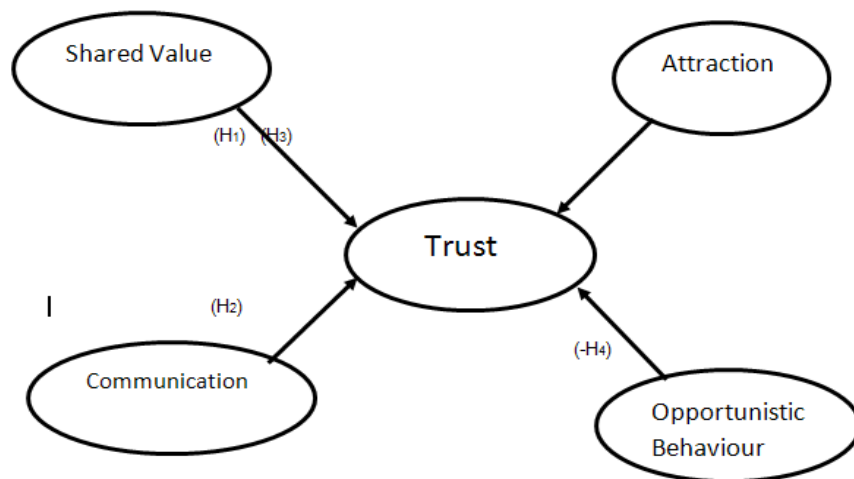


Figure1: Model for analysis (Dependent and Independent variables)

The above figure shows the dependent and independent variables. The dependent variable is the trust, whereas the independent variables are attraction, communication, shared value and opportunistic behaviour.

On the bases of these derived variables, the further analyses have been conducted. The analyses and the results calculations have been done on the basis of the various tables generated while doing the regression tests. The analysis has been done by comparing group or sections of the questionnaire.

Further, the regression from all the calculated values, brought out these findings in focus, that there is a significant positive influence of online communication on customer's trust in online business ( $\beta = 0.357$  and  $p < 0.05$ ). Hence, the Null hypothesis ( $H_0$ ) that 'there is no relationship between online Communication and the customer's trust in internet business' proved wrong and rejected. On the other hand, the alternate hypothesis ( $H_2$ ) gets accepted.

Similarly, there is a significant positive influence of shared value ( $\beta = 0.243$  and  $p < 0.05$ ) on trust, thus the null hypothesis ( $H_0$ ) that is 'there is no relationship between online shared value provided by the business and the customer trust in internet business' stands to be rejected and the alternate hypothesis ( $H_1$ ) is accepted.

Again, online attraction has a significant positive influence on customer's trust in the internet business ( $\beta = 0.33$  and  $p < 0.05$ ). Therefore, the alternate hypothesis ( $H_3$ ) is accepted and the null hypothesis ( $H_0$ ) that 'there is no relationship between online attraction and the customer trust in internet business' is rejected. It has been found, that there is a significant negative influence of online opportunistic behaviour on customer trust ( $\beta = - 0.294$  and  $p < 0.05$ ). But still it has a significance level of  $p < 0.05$ . Thus, it can be concluded that for opportunistic behaviour, the null hypothesis that 'there is no relationship between perceived business online opportunistic behaviour and customer's trust in internet business', has been rejected and the alternate hypothesis ( $H_4$ ) is accepted.

## **Findings**

To start with, let's put the regression test results under scan, although the relationship is significantly proved, but on looking the results more carefully, it has been noticed that there is not a strong relationship between each other. As all the R-values are not too close to 1, in fact some of the R-values are as low as 65%. On taking out the average R-value for all of the variables is 60% (approx). This shows that the customer has a trust on the SME but not to that level which make them feel of doing more risk related work via online business such as transactions and all. This will be clearer by looking at the responses of the online business customers.

Most of the customers responded that their business offers two way communications (92%), but the score is (79%) when they have been asked about the information of changes via email. The other reason behind the weak positive relationship is that most of the respondents have chosen to be neutral, which in no doubt has increased the mean but made the relationship weak. The highest 'not sure' ratio is 35% in question number 25 (survey questionnaire) where the customers have been asked to rate that sometimes their business online transactions cannot be trusted fully. But in most of the questions the

customers agreed ratio is higher in comparison of the other value in the question. The other interesting finding of this study is that there is no respondent who has not answered ‘Yes’, on been asking that whether there business offers internet business. Which is a good sign that suggests, SME have started to realize the importance of online business, and efficient it could be in overall cost saving for them.

Even the other evidence for the weak positive relationship could be belief of the Kazakhstan consumer in the face to face communication of transactions. On looking to the following bar diagram, obtained from the questionnaire data for ‘most preferred way of business’,

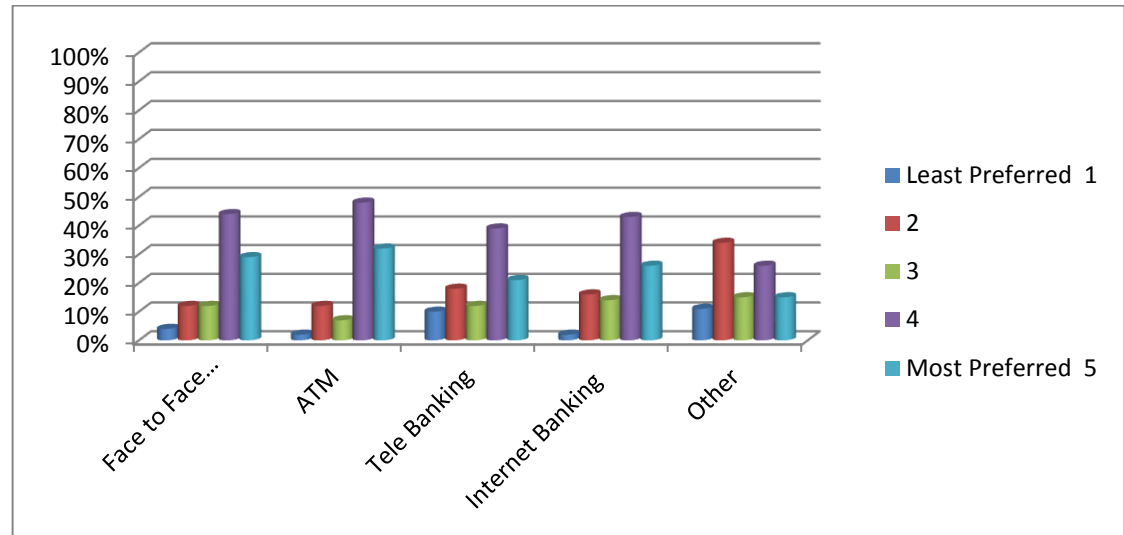


Figure 2: Most preferred way of Banking

one can easily predict that face to face communication is still the most preferable way of doing business. Internet business has the third highest rating among all the five preferred way of business. But the increasing use of internet business in the future is surely going to displace face to face business with customers. Most of the calculated figures representing customer trust in online business can be improved if the appropriate steps are taken in promoting online business by the SME.

## Discussions

After scrutinizing the entire research and the analysis, lots of recommendations are need to be given to the SME for establishing higher level of trust in online business with customers. As this has been proved that trust plays the vital role in the online business, therefore SME need to work on it without delay if they really want to grow the online business customers and take the benefits of it.

As communication score is low in the study, suggesting that the level of communication has not reached to the optimum level. In the last findings, it has been seen that most of the customers still want to business via face to face communication. This shows that SME need to make the customers aware of the online business advantages, such as time saving more effective, easy etc. But, SME again need to assure the customers about the reliability and authenticity of the online business so that the trust level of the customers increases. Further, the results also shows that the business managers do not contact the customers regularly, the score for 'business managers never contact' is high up to 25%, which again has been proved (correlation score of trust and business managers contact is 0.431). Therefore, business managers need to provide full customer satisfaction so that customers realize that they have been taken care of by the business, which may increase the level of trust and they start to use online services more frequently.

Secondly, shared value can also be increase by assuring the customers about the SME online transactions are fully secured. As transaction is the most important factor, which increase or decrease the level of trust in the online business. Customer always hesitated in doing online business due to the security reasons, even due to the possibility of the information being shared. In this regard, business can make them aware about the security policies, such as tie ups with the certain online secure transaction agents, like pay-pal, e-trust and others. As far as the information sharing is concern, then generally customers are not aware of the security policies of the government such as *DATA PROTECTION ACT*. The case in point here is the leakage of the information of the credit cards by BPO's in Kazakhstan in 2000 are some of the examples of low level of security protection which directly harm the level of trust in online business. But enormous amount of measures has been taken after that, such as Information Technology and the law of privacy act 2000, has been implemented in the Kazakhstan constitution under which the SME and other financial institutions have been suggested to protect all the customers information, and failing to do so will result to the court actions. The SME can use such measures to ensure the customers about the protection of their data.

Similarly, the SME even have to increase the online business customers by making the websites more attractive and user friendly. If the business provide all the information to the customer at one place, then the trust of the customer is more likely to increase as it shows the authenticity of the website. Lastly, business should always encourage customers of using online business by proper promotions of it, in and outside the SME, even if needed all the business customer representatives may also tell the customer about the reliability of the internet business and its advantages. Finally, there are

many other factors that can influence the online business awareness. Future research can study the impact of other variables such as on different consumers segment of online business.

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