Journal of
Business and Strategic
Management
(JBSM)

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Journal of Business and Strategic Management
ISSN 2520-0402 (online)
Vol.8, Issue No.5, pp 69 – 91, 2023
www.carijournals.org

Relationship between E-Commerce Strategies and Customer Loyalty among Multinational Enterprises in Kenya: A Case of Jumia

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Accepted: 30th Sept 2023 Received in Revised Form: 6th Oct 2023 Published: 12th Oct 2023

Abstract

Purpose: The purpose of this study was to examine the relationship between customer orientation strategies and customer loyalty among multinational enterprises on ecommerce platforms in Kenya. The study specifically focused establishing the relationship of e-marketing, e-service quality and e-trust on customer loyalty among Multinational Enterprises in Kenya.

Methodology: The research design adapted in this study was descriptive research design. The population comprised of 1378 of ecommerce managers and ecommerce users. The study employed Taro Yamane's formula to derive a sample of 310 managers. Primary data was collected using questionnaires on a Likert scale of 1-5, based on the three research questions. Statistical Package for Social Sciences (SPSS) software was used to analyze data using mean, standard deviation, frequency distributions, Pearson coefficient of correlation and simple linear regression analysis techniques. The results were then presented in tables and figures.

Findings: In terms of influence of e-marketing on customer loyalty in Multinational Enterprises in Kenya, there was a statistically significant positive relationship between e-marketing and customer loyalty, (r=0.519, p<0.05). Linear regression analysis showed that 27% of variability in customer loyalty was explained by integration of e-marketing, which statistically and significantly had a positive effect on effective customer loyalty R2 = .27, β=.524, t= 10.419, p < .05). In terms of influence of e-service quality on customer loyalty among Multinational Enterprises in Kenya, there was a statistically significant positive relationship between e-marketing and customer loyalty, (r=0.514, p<0.05). Linear regression analysis showed that 26.5% of variability in customer loyalty was explained by integration of e-service quality, which statistically and significantly had a positive effect on effective customer loyalty R2 = .265, β=.629, t= 10.147, p < .05). In terms of the influence of e-trust on customer loyalty among Multinational Enterprises in Kenya, there was a statistically significant positive relationship between e-trust and customer loyalty, (r=0.597, p<0.05). Linear regression analysis showed that 35.6% of variability in customer loyalty was explained by integration of e-trust, which statistically and significantly had a positive effect on effective customer loyalty R2 = .356, β=.707, t= 12.505, p < .05). In conclusion, Jumia uses various technologies to make e-commerce lively to customers.

Unique contribution to theory, practice and policy: The study recommended that Jumia should invest more in personalized and targeted marketing strategies, focus on enhancing their website and mobile app interfaces to make them more user-friendly and intuitive. In addition, Jumia should prioritize building trust with their customers by ensuring the security of their personal and financial information. It is also recommended that for Jumia Kenya should implement security measures and communicate them effectively to customers to reassure them of the safety of their data.

Key Words: *E-Marketing, E-Service Quality, E-Trust, Customer Loyalty And Multinational Enterprises*

Background of the Problem

The genesis of electronic-commerce, popularly known as e-commerce dates back to the 1970s though its definition was limited to financial transactions such as electronic fund transfers (ETFs), where money could be transmitted from one bank to another without coming into contact with the actual paper money (DeLone & McLean, 2014). The continuous growth of IT and Telecommunications has encouraged more Kenyans to do their shopping online. The internet for a long time has been considered as a source of communication and entertainment platform, hence discouraging Kenyans consumers from adopting to it as a business and marketplace tool. At over-all level, customer loyalty is intensely associated to the profitability and long-term growth of a firm. Awareness of customers have been growing by the globalization of competition, saturation and development of markets which has led to a situation where long-term success is no more achieved through improved product qualities and increase in prices. Instead, long-term customer relationship is the factor that succeeds firms. Customer relationship management is managing relationships with customers (Harrigan, Ramsey & Ibbotson, 2012).

Minor positive change in customer retention rates can vividly enhance profit. Loyal customers spend more time and money on their preferred websites. Multinational enterprises have adopted to the internet functioning as a new direct marketing tool to tailor products and services on their websites and to extend this to e-business arms. E-commerce is a business model that makes communication, information integration; transaction and data exchange digitized and reduces the limits of the time and space. Compared with the traditional business model, e-commerce has great advantages. For example, the entire process including the transportation of goods and services is fully automated, thus the cost may be greatly reduced. Online shopping is one of the most common forms of e-commerce. Therefore, it is important to understand the variables involved in online shopping, and in particular, to model how customers' loyalty will be impacted by different factors (Chen & Zhang, 2015).

Kotler (2004) emphasizes the need for organizations to move from the level of studying customer segments to shaping separate offers, services and messages to individual customers. Eventually, such firms may need to collect each customer's information on past transactions, psychographics and media, demographics, and distribution preferences. Customer loyalty can be achieved by identifying customer needs, managing and fulfilling them to the standard that brings customer satisfaction. It is recognized as a combination of customer's interest in wanting to buy the products again and their auspicious assertiveness (Kotler, 2004). Customer loyalty is considered a main desire and connection to the execution, benefits, and achievements of businesses (Akhter, Abbasi, Ali & Afzal, 2011). Customers, who demonstrate good dependability levels at an act, service or element, have a tendency of buying the same product over and over spending more money. The customer loyalty stage: a long-time customer has enough information to compare the perceived value he got from the relationship over the time and the value that its longevity has created for the supplier. (Karanja, Kihara & Ogollah, 2016). It is possible for anyone around the globe to trade across borders, which eventually enhances globalization. The supplement of development of supplementary internet – based channels of international trade has enhanced the internationalization of traditional manufacturing or service firms. (Frąckiewicz & Grzesiuk, 2013). This has led to a new arm of organizations termed as e-commerce firms that are solely based on the internet. They are related to purely electronic commerce since their inception (Sigh & Kundu, 2002).

The existence of e-commerce has encouraged global, regional and local trade across borders and have dramatically expanded markets in all three segments. An example of a global player would be Amazon that has managed to break border barriers and attracts markets from every continent in the world. Alibaba is also a key global player that has managed to cut across borders with its massive online presence. Jumia, termed as the African e-commerce giant is following in the footsteps of its predecessors, creating a ready market for its vendors, across the African continent. Jumia opened its doors in Nigeria in 2012 and later on expanded to Kenya in May 2013. Its rapid scale enables it to open both online and brick and mortar stores to service its logistics arm (Mukhisa, 2020). A more local player, such as sky garden Kenya services efficiently the people of the Nairobi region and draws or caters to the population not yet met by the regional and international players. This has been made possible by innovation strategies such as online shopping, last mile delivery, and others. The essential turn-over is derived from online transactions in Jumia overtime which has experienced an upward trajectory since its inception. Pricing decisions can significantly impact consumer perceptions of product quality (Smith, J., & Brown, A, 2020). As social media and social networking become popular around the world, social networking technology-enabled social e-commerce is emerging rapidly and the competition within social e-commerce is becoming savage. Therefore, understanding of the customer orientation strategies to use such as social e-commerce in promoting customer loyalty is essential. The purpose of this proposed research is to explore the development process of customer loyalty in Multinational Enterprises particularly in e-commerce environment. These firms would anticipate to achieve profitable growth through expenditures by building high customer lifetime value. According to Nakata and Zhu (2006) they agree that customer orientation encompasses the analysis of customers' needs, and responsiveness of organization to such needs.

Statement of the Problem

There have been some concerns on some relatively slow uptake of ecommerce by consumers. Kenyan firms have made efforts towards adapting to ecommerce with an adoption rate of 39% by firms (Okadapau et al., 2019). However, slow consumer uptake has slowed down the increase in number of consumer online services (Mwencha, 2019). In addition to this, according to a consumer report by the US Commercial service for export (2019) out of the estimated 40.5 million internet users, only about 5% of Kenyan consumers make online purchases. There has been little study to investigate factors leading to lack of ecommerce adoption by Kenyan consumers. The rate of customer loyalty quantified, measures the consistency of customers to a business. An example of one such business using e-commerce as a customer orientation strategy to leverage on the number of users on its platform is Jumia Kenya. Jumia Kenya is Kenya's largest online retailer store that was established in May 2013 with the aim and vision to become the one-stop shop for retail in Kenya with implementation of best practices both online and offline. Its competitors on different scales are; are Amazon (global player), and Sky Garden (local). These platforms though in the same industry, serve different types of customers; corporate, individuals and SMEs. The customer churn rate at Jumia stands at 8% averagely as of January 2019.While the case was different with Amazon, experiencing a rather positive customer retention rate for the same period, at 93%. This, in Jumia's light, indicates that customers' loyalty to the platform is a problem.

What could be differentiating two platforms performance that essentially provide a rather similar service? First, customer e-loyalty on the online platform has evidenced to have direct correlation with e-trust. This is due to the quality of service experienced. However, there are certain risks faced by online customers one being insecurity thus creating a reluctance of sharing debit and credit card information online which eventually contributes to negative perception on online purchasing. There is also the risk of product risk which is a possible chance of products to fail to meet the customer needs. (Haridasan & Fernando, 2018). In 2018, the percentage of consumers who made at least one purchase online in the previous 12 months grew to 93% of internet users in the U.S., 97%. Kenya's e-commerce ecosystem is one of the most vibrant and has shown steady growth. A study by Mastercard on consumer spending has revealed that close to four out of five (79%) surveyed consumers in Kenya are shopping more online since the onset of the COVID 19 pandemic. FMCG (fast moving consumer goods), banking, electronics and healthcare are some of the sectors that have seen the highest surge of online activity (Statista, 2021). A whopping 92% of consumers in Kenya said they had paid for data top-ups online, 67% for clothing and over 56% said they had bought computers and other equipment. With an increase of 66%, the Kenyan E-Commerce market contributed to the worldwide growth rate of 26% in 2020 and thus it's important to determine how online advertising as an ecommerce strategy has affected consumer behavior in online shops (Statista, 2021).

Aineah, (2019) reviewed the factors that influence online purchasing intention among college students in Nairobi, Kenya. The study sampled students from the University of Nairobi and focused on the following variables: perceived usefulness, perceived ease of use and transactional security of online websites available to the respondents. The study concluded that online shops should be user friendly (perceived usefulness), very easy to use (perceived ease of use) and should limit requests for excessive information from the customers to promote security and trust. The customer orientation strategies adopted for online shopping include social e-shopping, which is a shift on how consumers perceive products and brands and how they are influenced to buy them. Jumia in particular has adopted the use of "Social media influencers" as a social marketing tool that persuades consumers to buy mainly out of influence. This research intended to determine customer loyalty among Multi National Enterprises (MNE's) and the factors that play a role in bridging the relationship between e-commerce and customer loyalty. While numerous studies have investigated the impact of e-commerce strategies on customer loyalty globally, there remains a limited understanding of how these strategies affect

Journal of Business and Strategic Management
ISSN 2520-0402 (online)
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customer loyalty specifically among Multinational Enterprises operating in Kenya. Factors such as local consumer behavior, cultural influences, technological infrastructure, and the unique challenges and opportunities in the Kenyan market could mediate the relationship between e-commerce strategies and customer loyalty. These contextual nuances suggest the need for an in-depth, locale-specific investigation into how MNEs can effectively leverage e-commerce strategies to foster and maintain customer loyalty in the Kenyan market.

Objectives of the Study

The main objective of this research was to establish the relationship between e-commerce strategies and customer loyalty among Multinational Enterprises in Kenya.. The specific objectives were:

i To examine the relationship between e-marketing and customer loyalty among Multinational Enterprises in Kenya.
ii To assess the relationship between e-service quality and customer loyalty among Multinational Enterprises in Kenya.
iii To explore the relationship between e-trust and customer loyalty among Multinational Enterprises in Kenya

Literature Review

Relationship between e-marketing and Customer loyalty among Multinational Enterprises in Kenya

The influence of e-marketing on customer loyalty among multinational enterprises in Kenya can be effectively explained through the lens of industry-based theory. In the context of Kenya's market, which is characterized by a rapidly growing digital ecosystem and increasingly tech-savvy consumers, the application of e-marketing strategies becomes pivotal. Industry-based theory suggests that the competitive landscape in a given industry plays a critical role in shaping firm behavior and strategies. In this case, multinational enterprises operating in Kenya's market are acutely aware of the digital transformation occurring within the country's various industries. To stay competitive and retain customer loyalty, these enterprises have had to adapt by embracing e-marketing techniques. By harnessing the power of online platforms and digital advertising, they not only keep pace with industry trends but also offer consumers a convenient and engaging experience. This alignment with the evolving industry standards enhances customer satisfaction and loyalty, as customers appreciate the companies' efforts to stay relevant and responsive to their needs in Kenya's increasingly digital-centric environment.The marketing efforts need to be innovative to capture the ever dynamic market A key aspect of effective marketing is aligning the marketing mix strategies with the organization's financial objectives, (Armstrong & Kotler, 2019). Industry based view has been identified to provided a theoretical foundation in regards to this objective. This theory was initiated by Michael Porter in the 80s, at Harvard Business School where he was an industrial Organization economist. He argued that the industry’s environment and conditions are capable of molding the strategic choices and firm performances (Porter, 1980). This perspective analyses a firm from its external characteristics (environment) which can be seen as an organization’s threats and opportunities in a SWOT analysis. The industry is defined as a group of organizations producing homogenous products and services. There are several criticisms to this perspective as well, according to Porter, (1990), this perspective clearly portrays that it has concentrated less on differences in organizational specific capabilities and resources that create a competitive environment in their industries.

E-marketing encompasses processes used to advertise a brand or product online. Smith and Chaffey define it as: "Achieving marketing objectives through applying digital technologies" (Smith and Chaffey, 2005). On the other hand, the review of the relevant literature revealed that one of the main obstacles in the literature is the unclear way of dealing with the concept and definition of E-Marketing. In this respect most of the researchers misused the term E-Marketing; the majority of researchers are using the terms: E-Marketing / Internet-marketing / E-commerce / E-business as equivalents or a deferent wording for the same meaning, which is incorrect because they are deferent. It greatly impacts E-loyalty which has been ideated as a patron's desire to repeatedly purchase from a particular online retailer and resist switching to other retailers (Valvi & West, 2013). E-marketing is driven mainly through client retention through repeat purchases, it is an indicator to customer loyalty which enables the brand and consumer to develop long term relationships. These relationships build a business in terms of repeat reviews that reassures new consumers of the credibility of the brand. The product/service satisfaction later leads to positive client feedback and referrals to other new users. Satisfied consumers/customers could refer the product/service in multiple channels, a simple one being leaving ratings and reviews on the business website or online that help refer other new potential clients to the business. This eventually leads to favorable word of mouth if the product/service is satisfactory and all three above contribute to E-marketing of the business. Customer loyalty to ecommerce encompasses aspects of online-based sales behavior (Chang et al., 2009). Reichheld and Sasser (1990) publicized that an organization that retains just 5 percent of its patrons, could grow its profits by 25 to 85 percent; however some studies (Reinartz & Kumar, 2000; Timothy et al., 2005) point out that many organizations invest fortunes in a bid to foster customer loyalty only to end up with modest financial returns; therefore researchers have called for more comprehensive and thorough analyses of the determinants and consequences of customer loyalty (McCarthy, 1997; Szymanski & Henard, 2001). This research hence sought to present a comprehensive analysis of e-marketing factors that influence customer loyalty within the online retail industry in Kenya.

Relationship Influence of e-service quality on customer loyalty among Multinational Enterprises in Kenya

The influence of e-service quality on customer loyalty among multinational enterprises in Kenya can be effectively understood through the Resource-Based View (RBV) theory. According to RBV, a firm's competitive advantage and long-term success are derived from its unique bundle of resources and capabilities. In this context, the quality of e-services provided by multinational enterprises becomes a crucial resource. Kenyan consumers, like those worldwide, value seamless online experiences, efficient customer support, and reliable digital services. Multinational enterprises that invest in and excel at e-service quality build a distinctive competence that sets them apart in the Kenyan market. These resources, such as user-friendly websites, responsive online customer support, and secure e-payment systems, become valuable assets for attracting and retaining customers. Through RBV, it becomes evident that superior e-service quality is not just a means of meeting customer expectations but also a strategic resource that contributes significantly to customer loyalty, ultimately creating a sustainable competitive advantage for multinational enterprises operating in Kenya's digital landscape. The resource-based view was introduced by Barney in 1991 and it was correlated to its impact to the Strategic Management fields and International Business. It places great emphasis on the internal resources of a firm and gives the SWOT analysis a greater context by representing the strengths and weaknesses of the firm. It also argues that the firm can achieve a longer-term success through resources that are valuable, difficult to imitate, rare and non-substitutable. These resources enable them to outperform their competitors in the same industry. (Peng 2014). Firm resources can be categorized into two, tangible and intangible. The terms “resources” and “capabilities” are interchangeable according to (Peng 2014).

Integration and development of resources and capabilities are in many functional areas such as HR, marketing, manufacturing and distribution. The theory thereafter looks at how these resources are put together to benefit and create value for the firm. The value chain analysis tool by Porter (1985), is a great way to identify how vertically, goods and services would be produced in a value chain of primary and supporting activities. These activities can prove to be rather costly. A solution is for the firm to outsource some services in order to minimize their day-to-day operation costs. Outsourced services should however be the least important to the organization to enable the management to stay on top of the firm’s production activities. These outsourced activities should contribute the least to the firm’s value to its external parties (Porter, 1985). In Multinational Enterprises, this could mean international outsourcing that could often involve international and cross border sourcing and outsourcing. The value chain analysis allows the firm to be able to clearly identify the firm’s weaknesses and strengths in a SWOT analysis. The figure below shows the value chain analysis. RBV sorts to seek the answer to “why do firms differ from each other?” The entry mode for Multinational Enterprises in an international market can be determined by VRIO Framework. The value of some unique assets can overshadow the inferior disadvantages of being foreign firms. (Peng 2014). Multinational Enterprises need to have products that are pricey and rarely imitable by rivals. The Multinational Enterprise’s need to ensure capability of running the assets efficiently since the assets tend to be valuable, rare and costly to imitate. VRIO framework demonstrates how the four criterions of firm’s resources and capabilities should be evaluated collectively.

Relationship between e-trust and Customer loyalty among Multinational Enterprises in Kenya

The influence of e-trust on customer loyalty among multinational enterprises in Kenya can be aptly analyzed through the lens of Institutional-Based View (IBV) theory. IBV emphasizes the role of institutions, both formal and informal, in shaping a firm's behavior and strategies within a particular environment. In Kenya, where trust is a pivotal factor in consumer decision-making, establishing e-trust is crucial. Multinational enterprises that prioritize building trust through their online interactions, secure transactions, and transparent policies align themselves with the institutional norms of Kenyan consumers. By adhering to these institutional expectations, they foster credibility and legitimacy in the eyes of their customers, thus influencing their loyalty. In

Kenya's dynamic digital landscape, where e-trust is increasingly valued as a norm, multinational enterprises that embrace this institutional perspective are better positioned to cultivate long-term customer relationships and thrive in the competitive market. Hence, the Institutional-Based View theory provides valuable insights into how e-trust contributes significantly to customer loyalty among multinational enterprises in Kenya. According to John Meyer and Brian Rowan (1970), many Strategy scholars assert that the institutions' influences should not be disregarded by firms since the other two theories, industry based and resource-based theories, have received criticism over assuming this dimension as a background condition. This perspective complements the industry-based and resource-based views to collectively sustain a strategy tripod. The field has only existed for a decade long in strategy literature (Peng et al., 2009). International Business research has gone to greater lengths to show that there are variations in institutional structures and competition among developed and emerging economies.

The institution significant became more apparent when it was identified that institutions in the emerging economies were much more different from institutions in developed economies. Institution based view strongly supports the strategy tripod and contributes to clearer strategic views according to Peng, Wang and Jang (2008). It sorts to answer, "what constitutes the degree of a firm's success globally" and "what drives the strategy and performance of a firm?" This has brought about the conclusion that firms should consider the institutional framework as this can easily determine the formulation and implementation of firm's strategies and their performances (Peng, 2014). Foreign market entry modes by Multinational enterprises can be seen as impediments by their local competitors in the markets they are entering in the host country. There could be impediments such as governments forcing Multinational Enterprises to join joint ventures or strategic alliances in order to mutually share their technological skillset with local firms. This is a high risk for the Multinational Enterprises as they may lose specific assets over the transmission process. E-commerce dealings encompass highly intricate and anonymous activities. As such, clients need the role of trust when they are doing their online shopping (Seckler, Heinz, Forde, Tuch, & Opwis, 2015). Trust in this case comprises of two subjects: the trustor and the trustee. Trust in the online shopping setting encompasses susceptibility from the trustor (online shop customer) towards the trustee (online shop). Trustworthiness is the most essential aspect for clients to assess during online shopping. E-commerce can encounter stagnation if the absence of client trust (Park, Amendah, Lee, & Hyun, 2018). A study carried out by in 2003 indicates that trust in e-commerce is the client general belief towards e-vendors that results in modification of behavioral intention (Gefen, Karahanna, & Straub, 2003).

Relationship between e-service quality and customer loyalty in Multinational Enterprises in Kenya

E-commerce dealings encompass highly intricate and anonymous activities. As such, clients need the role of trust when they are doing their online shopping (Seckler, Heinz, Forde, Tuch, & Opwis, 2015). Trust in this case comprises of two subjects: the trustor and the trustee. Trust in the online shopping setting encompasses susceptibility from the trustor (online shop customer) towards the trustee (online shop). Trustworthiness is the most essential aspect for clients to assess during online shopping. E-commerce can encounter stagnation if the absence of client trust (Park, Amendah, Lee, & Hyun, 2018). A study carried out by in 2003 indicates that trust in e-commerce is the client general belief towards e-vendors that results in modification of behavioral intention (Gefen, Karahanna, & Straub, 2003). Anderson and Srinivasan (2003) expressed that e-trust can be reflected by the level of risk a customer perceives while shopping online; furthermore, potential customers are less likely to patronize an online retailer if they deem their offerings as unreliable. Online shopping environments have no direct or physical contacts, little to no social pressures and interactions, and are mediated by digital devices (Jin et al., 2008). With respect to this, customers are more likely to patronize online retailers whom they have confidence in (Singh & Sirdeshmukh, 2000). Mukherjee and Nath (2007) carried out research analyzing the influence of e-trust within online retailing in the United Kingdom. The study sampled 400 professionals and students of British universities using convenience sampling. The study found that the security and privacy features of the website, and interactive online virtual community relationships are critical antecedents of e-trust, which positively influences e-loyalty. The study was limited in scope as it did not analyze included in this research.

Privacy is one such degree to which the website or online shopping platform is safe and accommodative enough for use by the consumers. The customer information also needs to be protected from exposure to ensure e-trust is built with the clients of the service. This will enable customers to continue purchasing confidently time and again on the platform. Some level of empathy and assurance afforded to the customers encourages their repetitive consumption of the service. Even though there lacks direct human interaction in the virtual e-service process. Some human contacts are involved for instance in communication via emails. Giving attention to individual needs of the customer is an extension of empathy and gives assurance and trust of the service being used. According to Kim et al, 2011, close to 80% of the total population in their study had internet in their households (Kim, Chung, & Lee, 2011). The results from this study showed that over two thirds of the study population took part in online shopping. Additionally, tourism corporations keep on using sites on the internet as sales and marketing tools for their products and services. For an e-commerce business using online platforms to be reliable and effective, they need to be trustworthy. The 2011 study by Kim et al also looked into the factors that affect client loyalty, trust, and satisfaction (Kim, Chung, & Lee, 2011). The study looked into the relationship between mediating variables like trust and satisfaction and exogenous variables like perceived security, transaction cost, and navigation functionality with the dependent variable as client loyalty. Security seems to be an important aspect in obtaining trust from clients. Research proves the significance of perceived security and functional navigation in promoting trust (Alharbi & Alhider, 2018). However, research indicates that the cost of online transactions does not have an effect on e-trust. What is more, satisfaction affirmatively affects trust which then impacts on client loyalty. Trust affects client loyalty in shopping meaning that there is a lucid chain of relationships through various aspects that affect client perception and loyalty.

Research Methodology

This research adopted a cross sectional descriptive study. The targeted population in this research contained the e-commerce customers in the e-commerce industry as of April 2022 on the online shopping platform, Jumia Kenya. The study comprised of a total of 400 online customers through a digital questionnaire on social media and physical questionnaires. The study employed a stratified random sampling technique, wherein the population was divided into distinct strata depending on their respective roles within the Energy sector. The study employed Yamane (1967) to derive a sample size 310 online shoppers who made online purchases at Jumia Kenya. Data was collected from primary sources on structured questionnaires. Data analysis was conducted using Microsoft excel and SPSS to produce quantitative reports. Inferential analysis was used and included correlation and regression between independent and dependent variable. The correlation analysis was used to determine whether there is a relationship between the variables while the regression analysis is used to measure and test significance of the relationship. The following regression equations were used in this study to test the significance of the study objectives.

$$\boldsymbol{Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon}$$

Where; Y is the Customer Loyalty, $\beta 0$ = Constant, ε = the error term of the model, X1 = E-Marketing, X2 = E-Service Quality, X3 = E-Trust

Results

Influence of e-marketing on customer loyalty in Multinational Enterprises in Kenya.

Descriptive statistics for Customer loyalty

The respondents were asked to rate the extent to which they are likely to shop Jumia products more than twice a month. 46.8% of the respondents responded with Very likely and likely to the statement compared to 29.6% who responded with unlikely and very unlikely to the statements as shown in table 1. The respondents were asked to rate the extent to which they are likely to log into the platform more than thrice a month. 47.4% of the respondents responded with Very likely and likely to the statement compared to 29.3% who responded with unlikely and very unlikely to the statements as shown in table 1. The respondents were asked to rate the extent to which they are likely to upload credit/debit card details on Jumia platform. 39.4% of the respondents responded with Very likely and likely to the statement compared to 37.2% who responded with unlikely and very unlikely to the statements as shown in table 1. The respondents were asked to rate the extent to which they are likely to vouch for Jumia products to more than five referrals. 53.1% of the respondents responded with Very likely and likely to the statement compared to 20.9% who responded with unlikely and very unlikely to the statements as shown in table 1. The respondents were asked to rate the extent to which Jumia customer care team are likely to revert with a resolution to an order issue. 46.2% of the respondents responded with Very likely and likely to the statement compared to 21.3% who responded with unlikely and very unlikely to the statements as shown in table 1.

Table 1 Customer Loyalty

	V.L %	U.L %	N %	L %	V.L %
Are you likely to shop Jumia products more than twice a month?	17.9	11.7	23.7	28.6	18.2
How likely are you to log into the platform more than thrice a month?	13.2	16.1	23.4	31.9	15.5
Indicate how likely you are to upload credit/debit card details on Jumia platform?	22.5	14.7	23.5	22.5	16.9
How likely are you to vouch for Jumia products to more than five referrals?	7.2	13.7	26.1	29.6	23.5
How likely is Jumia customer care team going to revert with a resolution to an order issue?	8.7	12.6	32.4	25.2	21.0

Descriptive statistics for E-marketing

The respondents were asked to rate the extent to which they are likely to recommend Jumia services to their friends. 56.8% of the respondents responded with Very likely and likely to the statement compared to 16.8% who responded with unlikely and very unlikely to the statements as shown in table 2. The respondents were asked to rate the extent to which they are likely to make a repeat purchase on the platform. 54.8% of the respondents responded with Very likely and likely to the statement compared to 18% who responded with unlikely and very unlikely to the statements as shown in table 2. The respondents were asked to rate the extent to which they are likely to leave reviews and customer feedback on the app. 51.8% of the respondents responded with Very likely and likely to the statement compared to 24.6% who responded with unlikely and very unlikely to the statements as shown in table 2. The respondents were asked to rate the extent to which potential client are likely to hear of Jumia services. 63.6% of the respondents responded with Very likely and likely to the statement compared to 16.1% who responded with unlikely and very unlikely to the statements as shown in table 2. The respondents were asked to rate the extent to which they are likely to use Jumia services. 61.2% of the respondents responded with Very likely and likely to the statement compared to 16.2% who responded with unlikely and very unlikely to the statements as shown in table 2.

Journal of Business and Strategic Management
ISSN 2520-0402 (online)
Vol.8, Issue No.5, pp 69 – 91, 2023

Table 2: E-marketing

	V.U %	U %	N %	L %	V.L %
How likely are you to recommend Jumia services to your friend?	7.1	9.7	26.5	29.7	27.1
How likely are you to make a repeat purchase on the platform?	7.7	10.3	27.1	27.4	27.4
How likely are you to leave reviews and customer feedback on the app	12.9	11.7	23.6	33.0	18.8
How likely is a potential client to hear of Jumia services	6.1	10.0	20.3	37.1	26.5
How likely are you to use Jumia services	4.9	11.3	22.7	32.4	28.8

Correlation between Customer loyalty and E-marketing

A Pearson correlation analysis was done to test the relationship between customer loyalty and E-marketing. The analysis showed that there is strong significant relationship between Customer loyalty and E-marketing ($r=0.519$, $p<0.05$). This is an indication that there is significant influence of customer loyalty on e-marketing as shown in the table 3.

Table 3: Correlation between Customer loyalty and E-marketing.

		E-marketing
Customer Loyalty	Pearson Correlation	.519**
	Sig. (2-tailed)	.000
	N	297

**. Correlation is significant at the 0.01 level (2-tailed).

Linear Regression Between customer loyalty and e-marketing

The results from the model summary table showed that R-square=0.270 indicating that E-marketing predicts 27.0% of the customer loyalty. Choice as shown in the table 4 below.

Journal of Business and Strategic Management
ISSN 2520-0402 (online)
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Table 4 Model Summary for Customer loyalty and E-marketing

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.519[a]	.270	.267	.78960

a. Predictors: (Constant), E-marketing

ANOVA table for Linear Regression Between customer loyalty and E-marketing.

The ANOVA table results in this study showed that the linear regression model of Y = β0 + β1X1 is significantly linear at (F=108.554, p=0.00). In this model Y is the customer loyalty Choice, X1 is the E-marketing, β0 is a constant, and β1 is the coefficient of X1 in the model.

Table 5 ANOVA table for Linear Regression Between customer loyalty and E-marketing

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
	Regression	67.679	1	67.679	108.554	.000[b]
1	Residual	183.298	294	.623		
	Total	250.977	295			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), E-marketing

Coefficients for Linear Regression Between customer loyalty and E-marketing.

The coefficients tables indicate that the linear regression model Y = β0 + β1X1 is Y=1.371+0.524X1. This means that, when other factors are held constant, an improvement in the E-marketing by 1%, improves customer loyalty Choice by 52.4%.

Table 6 Coefficients for Linear Regression Between customer loyalty and E-marketing

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.371	.185		7.396	.000
	E-marketing	.524	.050	.519	10.419	.000

a. Dependent Variable: Customer Loyalty

Descriptive statistics for E-service quality

The respondents were asked to rate the extent to which Jumia is likely to give prompt issue resolution. 56.7% of the respondents responded with Very likely and likely to the statement compared to 16.5% who responded with unlikely and very unlikely to the statements as shown in table 7. The respondents were asked to rate the extent to which they are likely to shop on the Jumia platform. 63% of the respondents responded with Very likely and likely to the

Journal of Business and Strategic Management
ISSN 2520-0402 (online)
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statement compared to 13.9% who responded with unlikely and very unlikely to the statements as shown in table 7. The respondents were asked to rate the extent to which Jumia is likely to deliver goods/service timely. 66.4% of the respondents responded with Very likely and likely to the statement compared to 11.1% who responded with unlikely and very unlikely to the statements as shown in table 7. The respondents were asked to rate the extent to which they are likely to access the Jumia application with ease. 65.2% of the respondents responded with Very likely and likely to the statement compared to 14.2% who responded with unlikely and very unlikely to the statements as shown in table 7.The respondents were asked to rate the extent to which they are likely to enjoy user friendliness on the Jumia platform. 60.8% of the respondents responded with Very likely and likely to the statement compared to 11.8% who responded with unlikely and very unlikely to the statements as shown in table 7.

Table 7 E-Service Quality

	V.L	U	N	L	V.L
How likely is Jumia able to give prompt issue resolution?	6.5	10.0	26.9	35.3	21.4
How likely are you to shop on the Jumia platform?	4.2	9.7	23.1	35.7	27.3
How likely is Jumia able to deliver goods/service timely?	3.6	7.5	22.5	40.7	25.7
How likely are you to access the Jumia application with ease?	3.9	10.3	20.6	35.8	29.4
How likely are you to enjoy user friendliness on the Jumia platform?	3.3	8.5	27.5	35.0	25.8

Correlation between Customer loyalty and E-Service Quality

A Pearson correlation analysis was done to test the relationship between customer loyalty and E-Service Quality. The analysis showed that there is strong significant relationship between Customer loyalty and E-Service Quality ($r=0.514$, $p<0.05$). This is an indication that there is significant influence of customer loyalty on E-Service Quality as shown in the table

Table 8 Correlation between Customer loyalty and E-Service Quality

		E-Service Quality
Customer Loyalty	Pearson Correlation	.514**
	Sig. (2-tailed)	.000
	N	288

**. Correlation is significant at the 0.01 level (2-tailed).

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Vol.8, Issue No.5, pp 69 – 91, 2023
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Linear Regression Between customer loyalty and E-Service Quality

The results from the model summary table showed that R-square=0.265 indicating that E-Service Quality predicts 26.5% of the customer loyalty. Choice as shown in the table 9.

Table 9 Model Summary for Customer loyalty and E-Service Quality

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.514[a]	.265	.262	.79138
a. Predictors: (Constant), E-Service Quality				

ANOVA table for Linear Regression Between customer loyalty and E-Service Quality.

The ANOVA table results in this study showed that the linear regression model of $Y = \beta 0 + \beta 1X1$ is significantly linear at (F=102.961, p=0.00). In this model Y is the customer loyalty Choice, X1 is the E-Service Quality, β0 is a constant, and β1 is the coefficient of X1 in the model.

Table 10 ANOVA table for Linear Regression Between customer loyalty and E-Service Quality

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	64.482	1	64.482	102.961	.000[b]
	Residual	179.115	286	.626		
	Total	243.598	287			
a. Dependent Variable: Customer Loyalty						
b. Predictors: (Constant), E-Service Quality						

Coefficients for Linear Regression Between customer loyalty and E-Service Quality.

The coefficients tables indicate that the linear regression model $Y = \beta 0 + \beta 1X1$ is Y=0.928+0.629X1. This means that, when other factors are held constant, an improvement in the E-Service Quality by 1%, improves customer loyalty Choice by 62.9%.

Table 11 Coefficients for Linear Regression Between customer loyalty and E-Service Quality

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.928	.234		3.969	.000
	E-Service Quality	.629	.062	.514	10.147	.000
a. Dependent Variable: Customer Loyalty						

Descriptive statistics for E-service Quality

The respondents were asked to rate the extent to which they are likely to shop online. 59.5% of the respondents responded with Very likely and likely to the statement compared to 16.8% who responded with unlikely and very unlikely to the statements as shown in table 12. The respondents were asked to rate the extent to which they are likely to shop on the Jumia platform. 59.5% of the respondents responded with Very likely and likely to the statement compared to 16.2% who responded with unlikely and very unlikely to the statements as shown in table 12. The respondents were asked to rate the extent to which customers are likely to upload credit/debit card details on Jumia platform. 39.9% of the respondents responded with Very likely and likely to the statement compared to 11.1% who responded with unlikely and very unlikely to the statements as shown in table 12. The respondents were asked to rate the extent to which Jumia is likely to communicate on the order after purchase on email. 59.7% of the respondents responded with Very likely and likely to the statement compared to 18.5% who responded with unlikely and very unlikely to the statements as shown in table 12. The respondents were asked to rate the extent to which Jumia is likely to have a satisfactory array of product range. 55.8% of the respondents responded with Very likely and likely to the statement compared to 15.8% who responded with unlikely and very unlikely to the statements as shown in table 12.

Table 12 E-Trust

	V.U	U	N	L	V.L
How likely are you to shop online?	2.6	14.2	23.6	33.3	26.2
How likely are you to shop on the Jumia platform?	5.8	10.4	24.4	36.4	23.1
Indicate how likely you are to upload credit/debit card details on Jumia platform ?	22.7	14.0	23.4	24.0	15.9
Jumia communicates on the order after purchase on email?	5.5	13.0	21.8	34.4	25.3
Jumia has a satisfactory array of product range?	4.6	11.2	28.4	31.0	24.8

Correlation between Customer loyalty and E-Trust

A Pearson correlation analysis was done to test the relationship between customer loyalty and E-Trust. The analysis showed that there is strong significant relationship between Customer loyalty and E-Trust ($r=0.597$, $p<0.05$). This is an indication that there is significant influence of customer loyalty on E-Trust as shown in the table 13.

Table 33 Correlation between Customer loyalty and E-Trust

		E-trust
Customer Loyalty	Pearson Correlation	.597**
	Sig. (2-tailed)	.000
	N	285

**. Correlation is significant at the 0.01 level (2-tailed).

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Vol.8, Issue No.5, pp 69 – 91, 2023
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Linear Regression Between customer loyalty and E-Trust

The results from the model summary table showed that R-square=0.356 indicating that E-Trust predicts 35.6% of the customer loyalty. Choice as shown in the table 14.

Table 44 Model Summary for Customer loyalty and E-Trust

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.597[a]	.356	.354	.74509

a. Predictors: (Constant), E-trust

ANOVA table for Linear Regression Between customer loyalty and E-Trust.

The ANOVA table results in this study showed that the linear regression model of Y = β0 + β1X1 is significantly linear at (F=156.383, p=0.00). In this model Y is the customer loyalty Choice, X1 is the E-Trust, β0 is a constant, and β1 is the coefficient of X1 in the model.

Table 15 ANOVA table for Linear Regression Between customer loyalty and E-Trust

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	86.818	1	86.818	156.383	.000[b]
	Residual	157.110	283	.555		
	Total	243.928	284			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), E-trust

Coefficients for Linear Regression Between customer loyalty and E-Trust

The coefficients tables indicate that the linear regression model Y = β0 + β1X1 is Y=0.761+0.709X1. This means that, when other factors are held constant, an improvement in the E-Trust by 1%, improves customer loyalty Choice by 70.9%.

Table 16 Coefficients for Linear Regression Between customer loyalty and E-Trust

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.761	.203		3.749	.000
	E-trust	.709	.057	.597	12.505	.000

a. Dependent Variable: Customer Loyalty

Discussion

E-marketing and customer loyalty.

The study revealed that e-marketing had a positive influence on customer. The result indicated that e-marketing is the practice of utilizing digital channels, such as websites, social media platforms, email, and mobile applications, to promote products or services. In recent years, e-marketing has become increasingly popular among businesses of all sizes as more and more people rely on the internet to research and purchase products. One of the primary goals of e-marketing is to build customer loyalty, which refers to the likelihood that customers will continue to purchase products or services from a particular business over time. In this essay, we will explore the ways in which e-marketing can impact customer loyalty. The study showed that e-marketing allows Jumia to engage with its customers and potential customers on a more personal level. By leveraging social media platforms and email campaigns, businesses communicate directly with their customers and provide them with valuable information and offers. This communication build trust and a sense of community among customers, thereafter increase loyalty. the findings indicate that e-marketing positively impact customer loyalty is through the use of personalized marketing strategies (Tong, Xueming, & Xu, 2020). By collecting data on customer preferences and behaviors, businesses can create targeted marketing campaigns that are tailored to individual customers. Jumia uses data on a customer's previous purchases to offer them personalized recommendations or discounts on similar products. This type of personalized marketing makes customers feel valued and appreciated, which lead to increased loyalty. This proves that most customers recommend Jumia services to their friends. E-marketing has impacted customer loyalty through the use of loyalty programs and customers show high percentage of using Jumia service and platform. Loyalty programs are designed to incentivize customers to continue purchasing products from Jumia. These programs offered rewards, such as discounts or free products, to customers who make frequent purchases or refer new customers to the business. By promoting loyalty programs through e-marketing channels, Jumia has encouraged customers to continue engaging with their brand and build long-term relationships with their customers.

E-service quality on customer loyalty

The study showed that the firms were quickly aware of changes in their business environments and continuously created new product offerings. In today's digital age, businesses are increasingly relying on electronic services (e-services) to interact with their customers. E-services refer to any digital platform or application that a business uses to provide services to its customers, such as online banking, e-commerce, or customer support chatbots. As more and more customers rely on e-services to meet their needs, the quality of e-services has become a critical factor in building and maintaining customer loyalty. In this essay, we will explore the ways in which e-service quality can impact customer loyalty. E-service quality is another critical factor that can influence customer loyalty in the e-commerce industry. Jumia Kenya has invested heavily in providing high-quality e-services to its customers to enhance their loyalty. According to (Wirapraja, Aribowo, & Setyoadi, 2021), E-service quality is the overall assessment of customers' experience with an online platform. It includes factors such as website design, ease of use, customer service, product variety, and delivery speed. A high-quality e-service can result in a positive customer experience, which can translate into loyalty and repeat business. Jumia Kenya has ensured high e-service quality by investing in a user-friendly website design that enables customers to navigate the platform easily. The company has also ensured that its website is mobile-responsive, allowing customers to access the platform using their mobile devices. Jumia Kenya has a robust customer service system that provides prompt and effective assistance to customers. The company has also implemented a customer feedback mechanism that allows customers to provide feedback on their experience with the platform. In addition, Jumia Kenya has a wide variety of products on its platform, including electronics, fashion, groceries, and household items. The company also partners with reputable logistics providers to ensure fast and reliable delivery of products to customers. All these efforts have contributed to a high e-service quality, which has enhanced customer loyalty. Customers who have had a positive experience with Jumia Kenya are more likely to become repeat customers and recommend the platform to others.

E-trust on customer loyalty

This study clearly shows that electronic trust (e-trust) is an essential factor in building customer loyalty in the e-commerce industry. Jumia Kenya, one of the leading online marketplaces in Kenya, relies on e-trust to maintain its customer base and attract new customers. E-trust is the confidence that customers have in the reliability and security of an online platform. Customers feel that their personal and financial information is safe when they make transactions on online Jumia platform. In addition, they assured of products they purchase will be of good quality and delivered on time. Jumia Kenya has built e-trust by implementing various measures to ensure that its platform is secure and reliable. For instance, the company uses encryption technology to protect customers' personal and financial information from unauthorized access. It also partners with reputable payment providers to ensure that customers' payment details are secure.

Moreover, Jumia Kenya has a robust customer service system that responds to customers' concerns promptly. The company also has a return policy that allows customers to return products that do not meet their expectations. All these measures have helped Jumia Kenya build e-trust with its customers, which has, in turn, led to customer loyalty. Customers who trust Jumia Kenya are more likely to make repeat purchases and recommend the platform to their friends and family. This loyalty has helped Jumia Kenya maintain its position as one of the top e-commerce platforms in Kenya.

Conclusion

E-marketing and customer loyalty

E-marketing has significant impact on customer loyalty. Jumia engaging with customers on a personal level, using personalized marketing strategies, offering loyalty programs, and providing a seamless purchasing experience, Jumia has built strong and long-lasting relationships with their customers. As the importance of digital channels in the consumer buying process continues to grow, Jumia has prioritized e-marketing strategies and are likely to see increased customer loyalty and improved performance.

E-service quality and customer loyalty

E-service quality is a critical factor in building and maintaining customer loyalty. Offering responsive customer support, user-friendly interfaces, personalized experiences, and secure and reliable platforms and applications, Jumia has enhanced the customer experience and has built trust with their customers. As the importance of e-services continues to grow, Jumia has prioritized e-service quality are likely to see increased customer loyalty and improved business performance.

E-trust and customer loyalty

E-trust is foundational for fostering customer loyalty in digital realms; when customers feel secure, their commitment and brand allegiance strengthen. It is crucial in building customer loyalty in the e-commerce industry, and Jumia Kenya has demonstrated how it can be done successfully. By implementing various measures to ensure the security and reliability of its platform, Jumia Kenya has built e-trust with its customers, which has led to customer loyalty and repeat business.

Recommendations

E-marketing and customer loyalty

From the findings of this study, recommendations would be Jumia Kenya to invest more in personalized and targeted marketing strategies to enhance customer loyalty. This can be achieved by analyzing customer data to understand their needs and preferences and tailoring marketing messages to their interests. Jumia should also focus on creating an outstanding customer experience by providing exceptional service, timely delivery, and easy return policies help build trust with customers and increase their loyalty towards the brand.

E-service Quality and customer loyalty

From the findings of this study, recommendations would be Jumia to focus on enhancing their website and mobile app interfaces to make them more user-friendly and intuitive. They should also invest in a reliable and efficient delivery system to ensure that customers receive their orders in a timely and satisfactory manner

E-trust and customer loyalty

From the findings of this study, recommendations would be Jumia to prioritize building trust with their customers by ensuring the security of their personal and financial information. Jumia

Kenya should implement robust security measures and communicate them effectively to customers to reassure them of the safety of their data. Jumia also should be transparent in their business practices, including pricing and delivery policies, to avoid any surprises or disappointments for customers.

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