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Major Impediments in the Growth of B2B E-Commerce Market in Kuwait: An Empirical Study from Industrial Perspective

Iftekhar Ahmad[1*] Anand M. Agrawal[2]
1. Department of Management, Birla Institute of Technology, Mesra, Patna Campus, Bihar, India
2. Pro Vice Chancellor & Director, GLA University, Mathura (UP) India
* E-mail of the corresponding author: iftek.ahmad@gmail.com

Abstract
This research paper has examined the business-to business (B2B) e-commerce market in Kuwait to identify various impediments in its growth. This research paper is based on examining the statistical significance of various impediments in implementation of e-commerce solution in business organisations in Kuwait. This nation has witnessed substantial progress in the field of ICT related infrastructural development in the first decade of 21st century. However, despite positive social and economic indicators and abundant oil resources, Kuwait in particular and GCC member countries in general have not been able to catch up with the pace of digital development in the rest of the world. The research paper attempts to identify the major impediments in the growth of B2B e-commerce market in Kuwait. This research paper on the basis of analysis of data through hierarchical multiple regression modeling and multiple response analysis of the data has identified statistically significant impediments in the growth of B2B e-commerce in Kuwait.
Keywords: B2B e-commerce, impediments, Kuwait, GCC, hierarchical multiple regression

1. Introduction

Kuwait is an important member state of the Cooperation Council for the Arab States of the Gulf (GCC). This nation has a very young population which augur well for rapid development in every demographic component. Kuwait has a geographically very small, but very wealthy, relatively open oil based economy. According to CIA - the world fact book 2013 [1], "it holds approximately 102 billion barrels - about 07% of world crude oil reserves. Petroleum accounts for nearly half of GDP, 95% of export revenues, and 95% of government income".
According to Heritage foundation report [2] "Kuwait's economic freedom score is 62.5, making its economy the 71st freest in the 2012 *Index*. Although it has dropped to 61st rank in 2011 *Index* with a score of 64.9. In 2010, its score was 2.1 points higher than last year, mainly because of improved scores in trade freedom and investment freedom. Kuwait is ranked 3rd out of 17 countries in the Middle East/North Africa region, and its overall score is well above the world and regional averages. The Kuwaiti economy performs relatively well in many of the 10 components of economic freedom and significantly better than the world average in fiscal freedom and labor freedom."
The phenomenal rise in global oil prices throughout 2011 and 2012 has tremendously helped in reviving government consumption and economic growth in Kuwait. It has also experienced a 20% increase in government budget revenue, which has led to higher budget expenditures, particularly wage hikes for many public sector employees.
However, despite having these positive economic and demographic indicators, Kuwait's development in the field of ICT is not impressive as compared to other leading Arab states of GCC like Saudi Arabia and UAE. One major area which is still in its nascent stage is that of business to business (B2B) e-commerce. In the last decade, worldwide B2B ecommerce has grown at a very rapid pace and it has overtaken business to consumers (B2C) ecommerce in terms of business volume. According to the white paper published by Oracle Corporation (**Oracle 2011**) [3] , census data shows that the B2B business volume was almost $300 billion (excluding the business done through Electronic Data Interchange) which was approximately 50% more than the B2C business volume for the same period.
As per the findings of CIA world fact book 2013, Kuwait has done "little to diversify its economy, in part, because of this positive fiscal situation, and, in part, due to the poor business climate and the historically acrimonious relationship between the National Assembly and the executive branch, which has stymied most movement on economic reforms".

2. Statement of Problem

2.1 Research Problem

Despite all above positive indicators, business to business (B2B) electronic commerce is still in its early stages of implementation in Kuwait. B2B Electronic commerce solutions adoption and implementation are far from adequate in this part of the world. The problems faced by business sectors in implementation of ecommerce solutions are multi faceted. It is further compounded by cultural constraints, digital illiteracy, a vastly absent enabling environment, and the often limited awareness at decision-making levels of the importance of sound and

forward-looking ICT policies and strategies as well as the potential for ICT applications.

2.2 Study Objectives

This study paper aims to achieve two specific objectives:

- To identify various impediments in the growth of business to business (B2B) e-commerce market in Kuwait
- To examine the statistical significance of these impediments

3. Review of literature

Review of the available literature shows there is a complete **paucity of writings** focusing on the problems in implementing B2B ecommerce solutions in business organization in GCC nations especially in Kuwait. In this part of the world, it is one of the most overlooked areas, where writings still focus on end-user computing, developing models and metrics for SMEs rather than analyzing of what has happened and why has happened during implementation of e-commerce.

The existing literature on e-commerce implementation in Middle East Asia was reviewed and it was found that most of the available literature are in bits and pieces and does not offer a holistic view of the problems (having statistical significance) affecting growth of B2B e-commerce market in Kuwait. Almost negligible work has been done to examine the statistical significance of problems faced by organization in implementation of ecommerce in Kuwait.

The existing literature is typically characterized by the absence of not only the meta-analysis but also the summary statistics as well. In the absence of any statistical analysis of large collection of analysis results from individual or institutional research on the above mentioned problem in Kuwait offers a window of opportunity for this research. Up till 2004, almost negligible research was undertaken for assessment of e-commerce implementation results and analysis of problems that influence these results. Review of some of the available literature (in chronological order) does throw some light.

Recent study undertaken by **Al Fadhli (2011)** [4] is a good beginning in this area. This study has tried to identify the factors that affect electronic commerce applications in Kuwait. It has tried to find out how consumers in Kuwait perceive e-commerce sites, or their subsequent online shopping behavior. It also has tried to identify the main influence on online shopping service quality. Although it is good beginning, however, this study is based on customer's perspective and hence it is unable to contribute to develop the understanding of B2B e-commerce market in Kuwait.

Another recent study by **Al-Hudhaif et al (2011)** [5] throw some light on the factors contributing to the adoption of ecommerce in Kingdom of Saudi Arabia. This is a good study however it focuses on the micro view of the adoption of e-commerce and does not take into account the holistic view of the surrounding. A horizontal study is required to identify the factors affecting the implementation of e-commerce across the industry sectors with a large sample size and subsequently another vertical study may be undertaken.

Study undertaken by **Oreku et al (2011)** [6], helps in identifying the important factors in implementation of electronic commerce however the study has been carried out in East Africa which has a very different cultural environment as compared to GCC. Most the research in this field suggest that factors such as culture , economic condition, consumer behavior, purchasing power parity have direct bearing on the implementation of ecommerce. As there is substantial difference between east Africa and Kingdom of Saudi Arabia on economic, social and cultural parameters, hence its findings may not be applicable in this part of the world.

Studies untaken by **Radovilsky & Hegde (2004)** [7] and **Kevin Zhu (2004)** [8] were good efforts in this direction , however these studies were related to North America and it emphasized on the technological competence of the firm in the diffusion of e-commerce. It failed to identify the apparent and latent social , cultural other demographic obstacles in the implementation of e-commerce solution.

4. Methodology

Focus of this study is to examine different aspects of business to business (B2B) electronic commerce implementation in Kuwait as the objectives are to identify what are the major impediments in use and implementation of B2B ecommerce solutions and secondly to examine the statistical significance of these impediments. Hence in the light of these two specifics, within the Quantitative paradigm, we have used Cross Sectional Descriptive Research Design. The survey instrument was designed on the basis of an extensive literature review and discussion with IT managers and was used in the survey only after assessing its reliability and validity.

4.1 Survey Instrument

The survey instrument was planned and designed on the basis of an extensive literature review and discussion with IT managers. Instrument in this research has been **adapted** from the original model instrument developed by OECD [9], the instruments designed by Kraemer et al (2006) [10] and Radovilsky & Hegde (2004) [11] and discussion with the practicing IT Managers, after assessing its reliability and validity. The instrument designed by Kraemer et al (2006) has been reviewed and critiqued by International Data Corporation's Global Research

Organization and its global subsidiaries in the countries studied.

In this research, the internal consistency reliability of the instrument has been measured by applying Cronbach's alpha. Using Cronbach's Alpha (α), item wise reliability coefficient was found to be in the range of 0.7186 to 0.9142, hence it appear to be acceptable. From Test -Retest method, same results was obtained on the two successive administrations of the instrument, and the reliability coefficient was found to be in the range of 0.7018 to 0.9225. Hence the reliability of the instrument appeared to be acceptable.

Validity of the instrument has been tested by content. Panel evaluations by 12 practicing managers (Subject Matter Experts) was done for assessing the content validity of the instrument. They were requested to access each item of the instrument. For all the measurement items, ten to eleven (out of twelve) subject matter experts rated the items as essential. Content Validity Ratio (CVR) for all measurement items have been found to be in the range of 0.667 to 0.833. The mean CVR of items retained is the "content validity index" for the total test and it is 0.756.

4.2 Sampling Design & data collection

A sample survey was undertaken for collection of data. Business establishments were equally distributed across three industry sectors that are considered leading users of the Internet and e-commerce trading sector, services sector and manufacturing sector and only those business establishments were considered where electronic commerce has been implemented.

The sample frame was obtained from a list representative of the entire market in Kuwait. Respondents were screened by the question "Do you use the Internet to buy, sell, or support products or services?" The final sample thus represents firms actually using the Internet for business, rather than the full population. Final sample size from Kuwait comprised 39 business establishments. Respondents were CIOs, CEOs, IS directors or IT managers, i.e., the people actually involved in key decisions about e-commerce implementation and use. The final sample represents firms actually using the Internet for business, rather than the full population of firms in each country. Final sample size for Kuwait was kept at 39 and it (sample) represents firms actually using the Internet for business.

4.3 Data Analysis Procedure

For identifying the impediments in the growth of B2B ecommerce in Kuwait, a two phased process has been used. In the first phase, SPSS 16.0 Multiple Response Analysis techniques has been used to identify the various obstacles. The Multiple Response Analysis command allows to analyze a number of separate variables at the same time, and is best used in situations where the responses to a number of separate variables that have a similar coding scheme all 'point to' a single underlying variable. In this research, we have considered each of the items in the question as all pointing to the fact of negatively affecting e-commerce implementation. It helps in summarizing the responses to these items at once so that we can use the pattern of responses across these items in further analysis with other variables.

In the second phase, Hierarchical Multiple Regression Modeling (SPSS 16.0) has been used. It is an advanced variant of the basic multiple regression procedure that allows to specify a fixed order of entry for variables in order to control for the effects of covariates or to test the effects of certain predictors independent of the influence of others. Hierarchical Multiple Regression Modeling, allows variance in outcome variables to be analyzed at multiple hierarchical levels.

5. Findings & discussion

Multiple response analysis findings (using SPSS 16.0) reflect that concern for small size of market for e-commerce, data security and privacy reservations , lack of supporting business law and lack of skilled manpower are the most important and widely perceived obstacles in implementing electronic commerce in Kuwait. Table-1 shows the more details on respondents answers to above question. SPSS 16.0 Multiple Response Analysis output for Multi response analysis is as follows.

Table - 1 (SPSS 16.0 Multiple Response Crosstabs Output)

		Responses		Percent of Cases
		Count	Percent	
Major impediments in ecommerce implementation	Lack of awareness of B2B e-commerce	11	4.93 %	28.20 %
	Lack of confidence in benefits of B2B ecommerce	7	3.14 %	15.38 %
	Shortage of skilled human resources	28	12.55 %	71.79 %
	High cost of implementing B2B ecommerce solution	4	1.79 %	10.25 %
	Relatively small size of market for B2B e-commerce	38	17.04 %	97.43 %
	Lack of trust between customer and company (trading partners)	14	6.27 %	35.89 %
	Lack of supporting business law for B2B ecommerce	32	14.35 %	82.05 %
	Insufficient infrastructure for B2B e-commerce	1	0.45 %	2.56 %
	Difficulty in integrating B2B e-commerce with existing system	31	13.90 %	79.87 %
	Resistance in adopting B2B ecommerce	10	4.48 %	25.64 %
	Concern for data security & privacy	28	12.55 %	71.79 %
	Low return on investment in B2B e-commerce	15	6.72 %	38.46 %
	Lack of interest in standards and interoperability	31	14.05 %	79.49 %

Five impediments have been identified and rated as the important impediments in the growth of B2B e-commerce market in Kuwait. The survey findings shows that “concern for data security and privacy, difficulty in integrating with the existing system, relatively small size of market for e-commerce, lack of supporting business law and lack of skilled manpower are the most widely recognized obstacles in implementing electronic commerce.

Table – 2 Rating of impediments

Major impediments in implementing B2B electronic commerce in Kuwait	Using a 5-point scale, where 5 is “a very significant obstacle ” and 1 is “not an obstacle at all,”				
	1	2	3	4	5
Lack of awareness of B2B e-commerce	80 %	20 %	00 %	00 %	00 %
Lack of confidence in benefits of B2B ecommerce	50 %	21 %	20 %	09 %	00 %
Shortage of skilled human resources	00 %	04 %	15 %	19%	62 %
High cost of implementing B2B ecommerce solution	70 %	22 %	18 %	00 %	00 %
Relatively small size of market for B2B e-commerce	00 %	03 %	05 %	11 %	81 %
Lack of trust between customer and company (trading partners)	00 %	11 %	20 %	21 %	48 %
Lack of supporting business law for B2B ecommerce	00 %	09 %	08 %	30 %	51 %
Insufficient infrastructure for B2B e-commerce	60 %	22 %	13 %	05 %	00 %
Difficulty in integrating B2B e-commerce with existing system	00 %	02 %	10 %	15 %	73 %
Resistance in adopting B2B e-commerce	88 %	07 %	05 %	00 %	00 %
Concern for data security & privacy	00 %	16 %	10 %	16 %	58 %
Low return on investment in B2B e-commerce	00 %	05 %	20 %	20 %	55 %
Lack of interest in standards and interoperability	71 %	15 %	09 %	04 %	00 %

Although the five impediments have been highlighted by the respondents in the survey, but it is possible that their identification is only due to chance and it has no statistical significance. Hence further statistical analysis is

required to find out their statistical significance. In the next step, **Hierarchical Regression Model** has been used to further analyze the variables to test their statistical significance.

Table- 3 Variable Description

Dependent Variables		Variable Indicator
1	B2B E-Commerce Implementation	b2b_ecom_implmnt
Independent Variables		Variable Indicator
1	Lack of awareness of B2B e-commerce	lack_awareness_ecom
2	Lack of confidence in benefits of B2B ecommerce	lack_confidence_ecom
3	High cost of initial investment in adopting B2B ecommerce	highcost_imple_ecom
4	Lack of trust between customer and company (trading partners)	lack_trust_cust_company
5	Insufficient infrastructure for B2B e-commerce	infrastructure_ecom
6	Resistance in adopting B2B ecommerce	resistance_ecom_adption
7	Low return on investment in B2B e-commerce	lowreturn_investment
8	Shortage of skilled human resources	Shortage_skilled_hr
9	Relatively small size of market for B2B e-commerce	small_market_ecom
10	Lack of supporting business law for B2B e-commerce	lack_busi_law_ecom
11	Concern for data security & privacy	concern_data_ security
12	Difficulty in integrating B2B e-commerce with existing system	difficulty_integrating
13	Lack of interest in standards and interoperability	lack_standards_interop

The SPSS output for Kuwait in the form of Model Summary (table 4) shows the percent of variability in the dependent variable that can be accounted for by all the predictors together (that's the interpretation of R-square). In the column labeled R are the values of the multiple correlation coefficients between the predictors and the outcome. The next column gives a value of R^2 which is a measure of how much of the variability in the outcome is accounted for by the predictors. The change in R^2 is a way to evaluate how much predictive power was added to the model by the addition of another variable in step 2.

Here, from the table it is clear that the % of variability in the outcome accounted for, went up from 50.9% to 57.7% – a modest increase of more than 07 %. The Durbin-Watson statistic value is 1.557, which is also somewhat close to the value of adjusted R-square , hence it can be stated that the assumption has almost certainly been met. The model summary (SPSS 16.0 output) is as follows ..

Table 4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.714[a]	.509	.534	.34943	.720	3.863	8	12	.053	
2	.872[b]	.761	.566	.33722	.241	1.884	1	11	.197	
3	.896[c]	.804	.607	.32077	.032	2.157	1	10	.173	
4	.899[d]	.809	.576	.33333	.016	.261	1	9	.622	
5	.912[e]	.832	.579	.33191	.023	1.077	1	8	.330	
6	.923[f]	.852	.577	.33290	.077	.953	1	7	.362	1.577
a. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom										
b. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom										
c. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom, lack_busi_law_ecom										
d. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom, lack_busi_law_ecom, concern_data_ security										
e. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom, lack_busi_law_ecom, concern_data_ security, shortage_skilled_hr										
f. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom, lack_busi_law_ecom, concern_data_ security, shortage_skilled_hr, difficulty_integrating										
g. Dependent Variable: b2b_ecom_implmnt										

The next part of the SPSS output of this model contains an Analysis of Variance (ANOVA). This table-5 is again split into six sections: one for each model. Here also for the initial model the *F*– ratio is 3.863, but it is more likely to have happened by chance (as $p > 0.05$).

For the second model the value of F is 3.896, which is highly significant ($p < 0.05$). The value of F- ratio of

third, fourth, fifth and sixth models are 4.091, 3.468, 3.296 and 3.097 all of which are also highly statistically significant ($p < 0.05$). From these results it may be safely interpreted that the final model might count as significant to predict the outcome variable.

ANOVA table reinforces our earlier findings. Except the first model, all other models predicted scores on the Dependent Variable to a statistically significant degree as the significance values of all the models other than the first model is less than 0.05.

Table - 5 ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.773	8	.472	3.863	.058[a]
	Residual	1.465	12	.122		
	Total	5.238	20			
2	Regression	3.987	9	.443	3.896	.019[b]
	Residual	1.251	11	.114		
	Total	5.238	20			
3	Regression	4.209	10	.421	4.091	.038[c]
	Residual	1.029	10	.103		
	Total	5.238	20			
4	Regression	4.238	11	.385	3.468	.046[d]
	Residual	1.000	9	.111		
	Total	5.238	20			
5	Regression	4.357	12	.363	3.296	.051[e]
	Residual	.881	8	.110		
	Total	5.238	20			
6	Regression	4.462	13	.343	3.097	.017[f]
	Residual	.776	7	.111		
	Total	5.238	20			
a. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom						
b. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom						
c. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom, lack_busi_law_ecom						
d. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom, lack_busi_law_ecom, concern_data_ security						
e. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom, lack_busi_law_ecom, concern_data_ security, shortage_skilled_hr						
f. Predictors: (Constant), lowreturn_investment, lmt_knowledge_tech, infrastructure_ecom, lack_confidence_ecom, lack_awareness_ecom, resistance_ecom_adption, lack_trust_cust_company, highcost_imple_ecom, small_market_ecom, lack_busi_law_ecom, concern_data_ security, shortage_skilled_hr, difficulty_integrating						
g. Dependent Variable: b2b_ecom_implmnt						

The next part of the SPSS 16.0 output (table-6) is concerned with the parameters of the model. Here, it clear from the output that for the final model (MODEL-6), except the predictors "concern for data security& privacy" and "shortage of skilled manpower", for all other predictors (in the last five), the p-value is less than 0.05, hence it can be interpreted that these are statistically significant predictors and are impediments in the growth of B2B e-commerce market in Kuwait.

The standardized beta values (β) [12] are all measured in standard deviation units and so are directly comparable: therefore, they provide a better insight into the 'importance of predictor in the model. The standardized beta values for the last five variables are positive EXCEPT in case of predictor "concern for data security& privacy" and "shortage of skilled manpower". The table -5 details the parameter of FINAL model.

Hence it can be safely concluded that the three predictors "Small market size for B2B e-commerce", "lack of supporting business law" and "difficulty in integrating the e-commerce software with existing system" are the major impediments in the growth of e-commerce market in Kuwait.

Table-6 Coefficients for the Sixth (Final) Model

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
6	(Constant)	-3.296	2.488		-1.325	.227
	lack_awareness_ecom	.369	.309	.369	1.195	.271
	shortage_skilled_hr	.445	.310	.350	1.434	.195
	lack_confidence_ecom	-.187	.229	-.169	-.816	.441
	highcost_imple_ecom	1.176	.460	.924	2.558	.038
	lack_trust_cust_company	-.064	.368	-.060	-.174	.867
	infrastructure_ecom	-.222	.902	-.094	-.246	.813
	resistance_ecom_adption	-.833	.340	-.787	-2.453	.044
	lowreturn_investment	.780	.403	.705	1.933	.094
	small_market_ecom	.548	.326	.727	1.679	.037
	lack_busi_law_ecom	.095	.249	.169	.380	.035
	concern_data_security	.371	.401	.317	-.926	.058
	lack_standards_interop	-.378	.285	-.517	-1.327	.226
	difficulty_integrating	.276	.283	.353	.976	.042

6. Conclusion

Following conclusion may be drawn from the statistical analysis using multiple response analysis and hierarchical multiple regression modeling of data obtained through survey, it has been found that there are three major impediments (having statistical significance) in the growth of B2B e-commerce market in Kuwait , which are as follows...

1. Small market size for B2B e-commerce
2. Lack of supporting business law for ecommerce
3. Difficulty in integrating e-commerce with existing system

From the SPSS analysis output, it is clear that out of the five predictors, “Small market for B2B e-commerce”, “Lack of supporting business law for ecommerce” and “Difficulty in integrating e-commerce software with existing system” are having the p-value is less than 0.05 (hence statistically significant) as well as positive standardized Beta values which proves that these are the major impediments in the growth of B2B ecommerce in Kuwait.

In the survey, it has been found that small size of B2B e-commerce market has also been cited as the major impediment is B2B ecommerce, here is imperative to mention that Kuwait is a very small nation having less than 5% share in the overall geographical area as well as economy of GCC.

7. Scope for further research

As the major thrust area of this research study is statistical analysis to identify the major impediments in the growth of B2B e-commerce market in Kuwait. Hence, a more broad based research can be undertaken to identify the major obstacles in B2C ecommerce implementation in Kuwait. Besides, this study is more horizontal in terms of topical dimension.. Hence it highly appropriate if in future, an in depth study is carried out to do more precise micro level analysis on case to case basis. Another important area in which future research is needed is to find out whether some of the problems identified here has any significant relation with the other parameters viz. size of the firm or business nature of the firm. A substantial research effort is needed to examine the differences in problems in implementation of e-commerce by start up firms and large multi national firms.

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