AN INVESTIGATION OF EFFECTIVE FACTORS ON THE INTENTION OF APPLYING BUSINESS TO BUSINESS (B2B) E-COMMERCE IN IRAN KHODRO COMPANY

SEYYED MOHAMMAD MOOSAVI JAD*, MARZIEH DEHGHANI**

*Department of Business Management, Administration of Kurdistan University, Iran
**Department of Business Management, Islamic Azad University, Sanandaj, Iran

ABSTRACT

With respect to the substantial growth of e-commerce and its importance in Iran automobile industry, factors which might be effective on the intention of applying business to business (B2B) e-commerce, have been studied. At first, by collecting experts and connoisseurs ideas in the form of a questionnaire, a suitable conclusion was obtained. This questionnaire was designed in 3 sections that the first section includes 5 questions regarding technology acceptance in the workplace, the second section consists of 4 questions relating to biography and the third section includes 21 five-option questions with "Likert" scale which is clustered under the title of "Four main factors". The total end coefficient of the questionnaire has been calculated by using Cronbach's Alfa 85% . Among the four factors of this study, the relationship between structural factors and the intention of applying B2B e-commerce was identified as the most powerful factor in this analysis and the relationship between innovation characteristics and the intention of applying e-commerce was identified as the least powerful factor in this analysis. In addition, it was found that the effect of all hypotheses on the e-commerce is a direct effect and also the direct effect of "monotony of production technology" on background factors has been rejected in this study. Finally, it was found that these four factors; innovation characteristics, structural factors, behavioral factors and background factors have a determinant effect on the application of B2B e-commerce.

KEYWORDS: Business to business (B2B) E-commerce, innovation, Structural factors, Behavioral factors, Background factors.

INTRODUCTION:

As one of the elements of mankind civilization, business has been modified and takes a new from together with developments and changes occurred in society. At the current age, e-commerce has earned a specific position due to increasing application of computer and Internet.
In Iran, the increasing growth of information technology and individuals’ knowledge about using Internet and relevant technologies, have portrayed the necessity of creating e-commerce and its application. This need is so severe and strong that its ignorance not only leads to deferring from business growth but also the complete omission from this cycle.

Since, Iran Khodro (a car manufacturing company in Iran) is the biggest company in Iran, presenting effective timely and efficient services to customers are its central goals, and to achieve them, it needs to apply e-commerce more and more. Today, e-commerce is considered as one of the real signs of information technology and communication. Its high benefits have made some companies to select electronic commerce for their competition approach. At present, more than 80% of e-commerce relates to "business to business" trades. On the other hand, one of the main reasons for institution success in doing such trades is the ability of that institution in establishing effective electronic relationships with business partners (Tuban, 2006).

Due to the huge benefits of e-commerce and the importance of Iran khodro industry, the researcher decided to study effective factors on the application of B2B e-commerce in Iran khodro manufacturer and rate these factors based on their priority.

1. Business to business e-commerce.

E-commerce is the process of purchasing, selling, delivering or exchanging products, services or information through computer networks connecting to Internet. In fact, electronic commerce is a subset of electronic business.

"Business to business" e-commerce is any form of business trades and organized information exchange that takes place between firms through information communication technology (ICT). B2B business to business e-commerce presents new trading mechanisms in developing countries based on Internet and the world wide network in order to make them able to compete in the world markets fairly. According to this viewpoint, B2B e-commerce reduces trade expenses and provides a series of chances for developing countries to increase their direct relationships with other international buyers or sellers.

2. Effective factors in the selection of e-commerce.

The paradigm of clay comb et al, (2005), which is the applied framework in this study, is shown in fig (1). This paradigm is consisted of 4 categories of effective factors in selecting business to business e-commerce:

- **Innovation characteristics:**
  - compatibility with the current systems
  - recognized expenses

- **Background factors:**
  - firm size
  - monotony of production technology
  - demand variability

- **Electronic commerce**

- **Channel factors:**
  - Partnership standards relating to customers

- **Organizational structure:**
  - acceptance
  - technological skill (profession)
  - centralization in decision making

**FIG 1: RESEARCH FRAMEWORK: A PARADIGM OF EFFECTIVE FACTORS IN SELECTING ELECTRONIC COMMERCE**
INNOVATION CHARACTERISTICS

Innovation means: starting, selecting and performing a process or new products for the first time by a company. The probability of selecting an innovation by an organization depends on the recognized characteristics by that company or organization. We specifically study the "business to business" e-commerce as an innovation with the following characteristics:

a) Adaption with the current systems in the selector company.
b) The recognized expense for the selector company.

The recognized adaption is the rate of recognizing adaption between an innovation and existent values, beliefs, previous ideas and selector’s needs.

Cost or expense is: "The initial investment in order to install hardware, Software, and the required systems for establishing a relation and also the expenses relating to user’s training.

If a company intends to select e-commerce and recognizes that the benefits of its application are higher than its expenses, the probability of its selection will increase. If these expenses increase, the probability of using business to business e-commerce will decrease (Cley Campetal, 2005).

CHANNEL FACTORS

Channel factors include cooperative norms with customers, its benefits and deficits. Cooperation and collaboration represent the capabilities of the firm for working together in a common way to achieve goals. The cooperative norms with customers are expected paradigms about meeting reciprocal goals of firm and customers.

Cooperative norms do not implicate that one party follows the needs of the other party, but it indicates that both parties behave in a way that shows they know how to integrate their powers for success. As an example, two firms that show high cooperative norms, are flexible in response to achievement changes and conditions and behave toward problems in the form of common responsibilities. In contrast, working alone or independently to reach individual goals, shows lower cooperative norms (Cley camp, 2005).

Those firms that their inter-organizational relations reflect a higher rate of cooperative norms share their information and have interrelated systems and surfaces which accelerate their activities. Sharing information and operational communications are necessary for an effective "business to business" electronic commerce. Studies have shown that when cooperative norms between sellers and buyers are more, the use of "business to business electronic commerce is more probable.

Benefits are those profits or advantages which the firm gains regarding the selection of B2B e-commerce. For example, the improvement of financial results is one of these cases, as far as the recognized benefits of business to business e-commerce increases, the probability of selecting B2B e-commerce increases.

Deficits are threats and negative results that electronic commerce brings about. The more these threats and negative results decrease, the more probable is its selection.

BACKGROUND FACTORS

The four effective background factors in "business to business" electronic commerce are: size, monotony of production technology, demand variability and process disturbance.

Size is the capital, number of employees, rate of capital efficiency and other characteristics of a firm.
Despite the fact that a number of experimental results have proved the positive relationship between size and selection behavior, but they have not presented obvious interpretation of this relationship. Often, it is assumed that the bigger size represents the available resources required for selection. Studies have shown that those firms which have sufficient financial resources and higher volume of trades will use "business to business" e-commerce more probably. The monotony of production technology refers to the repetitive production processes used by the firm (or company). (Clay Camp et al., 2005)

Variability or unpredictability of demand is an aspect of environmental uncertainty. If the consumer or the customer’s demands change quickly, market sale and its trend will be unpredictable and its control will be more difficult. The unpredictability of demand makes environmental conditions uneasy to predict and integrate by companies and they will face difficulty while creating required skills for success. In electronic markets, unpredictability of demand is an important and common trait. This makes companies disappointed and increases the probability of withdrawing from uncertain and invalid markets and it brings about a situation in which almost no trade will take place in electronic markets. Studies have shown that when demand is unpredictable, the probability of using electronic commerce will be decreased.

Process disturbance is the rate or speed of unpredictability and variability of production and support processes. Disturbance means more incidences in every time unit as a result of technology boom and when technologies are reinforced and supported, processes become older and process disturbance refers to the rate of change in support and preparation processes and the main production. Both monoton production technologies and none-monoton production technologies might go under quick or slow change.

ORGANIZATIONAL STRUCTURE
Organizational structure refers to internal relations paradigms and internal communications power of an organization. Structural characteristics generally influence on behavior selection. (Clay Camp et al., 2005)

In this research, Structural variables are: acceptation, centralization, specialty technician, merge. Acceptation or the state of being formal is defined as the existence of written rules, standard policies and written operation indices to direct behavior.

In this study, we emphasize on the formal control of operation. Because when a company understands operation or function better, they are more ready and flexible to change, and flexibility is a prerequisite for innovation. During the performance of innovation, there is a tendency toward high acceptation. Acceptation or formality reduces the potential ambiguity of innovation performance. More formality leads to more use of business to business e-commerce.

Centralization is the extent in which the power of decision making is at high level of organization or near to it. Few studies have been done in order to determine distinguished paradigms of selection for different kinds of innovation. Centralization might accelerate the selection of some innovations, while preventing other innovations. The proved results about the relationship between centralization and selection of innovations are positive in some cases or negative and insignificant in other cases. Centralization of decisions related to the selection of information technology refers to the power of adopting decisions relating to information technology. Studies show that companies which
have decentralization in their decisions to select information technology will more probably experience achievement in innovation performance than those companies which have a centralized decision making in the domain of information technology. Because lack of Centralization makes managers to behave openly for innovation and it increases the selection of a new technology.

Technological specialty and professionalizing the labor is the extent in which jobs are dedicated to certain individuals. Specialty has a positive relationship with the selection of innovations in compatibility with experts’ interests. Specializing or being specialist in the information technology is an important organizational source for increasing the capacity of organization in order to manage the electronic markets. Being more technically special leads to more use of "business to business" e-commerce.

Merge is defined as strategic and operational of processes among specific task groups through using multitask instruments and intersection committees. Merging makes the firm able to be flexible and responsible through communication improvement. The aim of Merging is to harmonize tasks and sectors, reduce contradictions and repeated ness and unite tasks inorder to meet the goals of company or firm. Merging is crucial for decisions relating to the selection of innovation. Merging mechanisms present data from various groups inorder to simplify and accelerate the selection of an innovation.

A merged and united company is able to do electronic commerce effectively. In addition, merging special tasks (like research, marketing and development) is crucial for achievement in that innovation. More merge leads to more use of "business to business" e-commerce. (Clay Comp, et al 2005)

**RESEARCH HYPOTHESIS**

H₁ = Innovation characteristics of e-commerce with the current system are effective in the intention of applying "business to business" e-commerce.

H₂ = channel factors are effective in the intention of applying business to business commerce.

H₃ = Background factors of electronic business with the current system are effective in the intention of applying business to business e-commerce.

H₄ = organizational structure is effective in the intention of applying business to business e-commerce.

**RESEARCH METHODOLOGY**

In this research, since the results obtained from authorities of "Iran Khodro" industry group and specially managers of e-commerce working in the industrial market, first assist and accelerate better understanding of factors and variables; and second, identify problems and obstacles facing development and goal achievement and offers performance strategies, it is classified as implicational research.

Additionally, since the aim of this research is to describe conditions and identify the effect of variables on the establishment of electronic commerce in "Iran Khodro" market, this research is classified in the descriptive research domain.

In this research, since effective factors in selection of electronic business in industrial market have been assessed and modeled, the method of conformation factorial analysis and structural equations model has been applied using lisrel software.
STATISTICAL SOCIETY
The statistical society which is considered for this study includes all of the units of "Iran Khodro" industrial group who are involved in electronic commerce of industrial market. The statistical society included 67 persons identified based on "Coceran" formula. After collecting required information of the sample volume, it was found that 2 persons did not answer the questions precisely so information collected from this set were invalid and worthless for analysis. After that the researcher used 65 persons as the statistical society.

SAMPLING METHOD
In this research, since the researcher seeks information about those who are involved in the performance of electronic commerce in industrial market, he has used objective none random sampling method and more precisely the judgmental method to gather the required information from those who are at the best situation for the study.

DATA COLLECTING METHOD
In order to gather information for testing hypothesis, questionnaire tool has been used. A 21-item questionnaire was designed and then completed by statistical society.

VALIDITY AND DURABILITY
Validity and durability are two important elements of a tool which must be investigated. In order to determine the validity of this research, "content validity" method has been used. A questionnaire designed and offered to 20 experts according to their opinion, the above questionnaire was able to identify and obtain the required data, so the validity of research was proved. In order to determine the durability Kronbakh Alfa method was used and it was determined 85% which is at a high level, so, it might be claimed that the mentioned tool has the required durability.

DATA ANALYSIS METHOD
CONFORMATION FACTORIAL STRUCTURE TEST
As it was mentioned in the pervious chapter, in order to evaluate the main variables in the model and their efficiency in measuring variables effective in using electronic commerce in industrial market factorial analysis type 1 under Lisrel software, was used. In addition since any of these variables constitute a separate factorial structure at the second level, "factorial analysis" method typ2 has been used for evaluating them, that is, in addition to main variables- innovation characteristics, background factors, structural factors and channel factors- they also have latent variables (e.g. Structural factors include: control, technical specialty, Centralization in decision making and merge). In order to investigate their significant effect on the main variables, "factorial Analysis type2" has been used (Houman, 2004).
Based on questionnaire information and analysis results in first table, an acceptable factorial analysis model was presented in order to process latent variables relating to the variable of Lisrel software. It should be noted that the scale for evaluating processed models in factorial analysis method, is using RMSEA value which is root mean square error of approximation. In the acceptable processed models, this value must be lower than 0.1, however in better processed
models, this value is equal or lower than 0.08 and in the best processed models or excellent models, this value is equal or lower than 0.05.

<table>
<thead>
<tr>
<th>TABLE 1: MODEL COEFFICIENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RMSEA</strong></td>
</tr>
<tr>
<td>INNOVATION FACTORIAL STRUCTURE</td>
</tr>
<tr>
<td>STANDARD FACTORIAL STRUCTURE</td>
</tr>
<tr>
<td>FACTORIAL STRUCTURE OF RELATIONAL FACTORS</td>
</tr>
<tr>
<td>STANDARD FACTORIAL STRUCTURE</td>
</tr>
<tr>
<td>FACTORIAL STRUCTURE OF BACKGROUND FACTORS</td>
</tr>
<tr>
<td>STANDARD FACTORIAL STRUCTURE</td>
</tr>
<tr>
<td>STRUCTURAL FACTORIAL STRUCTURE</td>
</tr>
<tr>
<td>STANDARD FACTORIAL STRUCTURE</td>
</tr>
</tbody>
</table>

Due to this fact that RMSEA value is about 0.07 for innovation variables, about 0.90 for channel variables, 0/98 for background factors and 0.62 for structural factors, it can be said that the designed model for the process of variables is valid and acceptable for processing inter factors of these variables in pairs.

A COMPARISON BETWEEN STANDARD FACTORIAL STRUCTURE AND VARIABLES TESTED STRUCTURE

FACTORIAL LOADS RELATED TO EACH LATENT FACTOR INNOVATION VARIABLE

As illustrated in table below, the values of factorial loads represent latent factor innovation variable using factorial analysis type II, the value which is required for the investigation of latent variables, direct effect on the innovation variable, is t value, which is calculated by Lisrel software for the whole estimated variables. Those variables which their t value is not significant,
TABLE 2: THE FACTORIAL MODEL TYPE FOR INNOVATION VARIABLE

<table>
<thead>
<tr>
<th>p-value</th>
<th>t</th>
<th>Standard deviation</th>
<th>Path Coefficient</th>
<th>Sign in the model</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.1</td>
<td>13.62</td>
<td>0.35</td>
<td>0.81</td>
<td>Inadaption</td>
<td>Adaption with the current system</td>
</tr>
<tr>
<td>0.1</td>
<td>18.52</td>
<td>0.16</td>
<td>0.92</td>
<td>Incosts</td>
<td>Comprehensive costs</td>
</tr>
</tbody>
</table>

(t_s lower than 2 are considered non significant) can be omitted from the model. Without making any meaningful rise in the value of X_2 (Sarmad et al, 2004).

LOADS RELATING TO EACH VARIABLE FACTORS FOR CHANNEL FACTORS

As it can be seen from table above, in this model, the t value relating to each variable of channel factors is significant and has a direct effect on the variable of channel factor.

FACTORIAL LOADS RELATING TO THE VARIABLES OF EACH FACTORS FOR BACKGROUND FACTORS

As it is clear from table below, in this model, the t value relating to the evenness of production technology is not significant, and omitting its direct effect is necessary. So, in the final model, we must turn its direct effect on the background factors in to an indirect effect.

TABLE 3: THE FACTORIAL MODEL TYPE ONE FOR CHANNEL VARIABLE

<table>
<thead>
<tr>
<th>Factor</th>
<th>Sign in the model</th>
<th>Path Coefficient</th>
<th>Standard deviation</th>
<th>t</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partnership standards relating to customers</td>
<td>Comscale</td>
<td>0.70</td>
<td>0.42</td>
<td>10.79</td>
<td>0.1</td>
</tr>
<tr>
<td>Benefits of cooperation with customers</td>
<td>Compremium</td>
<td>0.73</td>
<td>1.42</td>
<td>7.71</td>
<td>0.1</td>
</tr>
<tr>
<td>Costs of cooperation with customers</td>
<td>Comcosts</td>
<td>0.72</td>
<td>5.03</td>
<td>5.06</td>
<td>0.1</td>
</tr>
</tbody>
</table>
### TABLE 4: THE FACTORIAL MODEL TYPE ONE FOR BACKGROUND VARIABLE

<table>
<thead>
<tr>
<th>Factor</th>
<th>Sign in the model</th>
<th>Path Coefficient</th>
<th>Standard deviation</th>
<th>t</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>The factorial model type one for background variable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Size</td>
<td>Texsize</td>
<td>0.70</td>
<td>0.42</td>
<td>5.75</td>
<td>0.1</td>
</tr>
<tr>
<td>Monotony of production technology</td>
<td>texttechnology</td>
<td>0.02</td>
<td>0.0</td>
<td>1.31</td>
<td>0.1</td>
</tr>
<tr>
<td>Demand variability</td>
<td>texdemand</td>
<td>0.72</td>
<td>5.03</td>
<td>3.78</td>
<td>0.1</td>
</tr>
<tr>
<td>Process disturbance</td>
<td>texprocess</td>
<td>3.50</td>
<td>0.10</td>
<td>11.69</td>
<td>0.1</td>
</tr>
</tbody>
</table>

### FACTORIAL LOADS RELATING TO VARIABLES OF EACH VARIABLE FACTORS OF STRUCTURAL FACTOR

It can be inferred from the above values that; all latent variables relating to structural factors (due to $T>2$) are meaningful and have a direct effect on the variable of structural factors, so their presence in the model is necessary.
TABLE 5: THE FACTORIAL MODEL TYPE ONE FOR STRUCTURAL VARIABLE

<table>
<thead>
<tr>
<th>factor</th>
<th>Sign in the model</th>
<th>Path Coefficient</th>
<th>Standard deviation</th>
<th>t</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>The factorial model type one for structural variable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>acceptation</td>
<td>stcontrol</td>
<td>0.84</td>
<td>1.11</td>
<td>9.65</td>
<td>0.1</td>
</tr>
<tr>
<td>technological skill</td>
<td>stprofessional</td>
<td>1.27</td>
<td>0.94</td>
<td>12.62</td>
<td>0.1</td>
</tr>
<tr>
<td>(profession)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>centralization in decision making</td>
<td>stcentralization</td>
<td>0.93</td>
<td>0.14</td>
<td>6.97</td>
<td>0.1</td>
</tr>
<tr>
<td>merging</td>
<td>structuremerge</td>
<td>0.33</td>
<td>0.89</td>
<td>4.94</td>
<td>0.1</td>
</tr>
</tbody>
</table>

HYPOTHESES TEST

TABLE 6: HYPOTHESIS TEST

<table>
<thead>
<tr>
<th>Rate</th>
<th>Presented hypothesis in the research and testing them by using t value</th>
<th>T value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The relation between innovation characteristics and the intention of applying electronic commerce.</td>
<td>5.72</td>
</tr>
<tr>
<td>2</td>
<td>The relation between channel factors and the intention of applying electronic commerce</td>
<td>18.43</td>
</tr>
<tr>
<td>3</td>
<td>The relation between background factors and the intention of applying electronic commerce</td>
<td>9.08</td>
</tr>
<tr>
<td>4</td>
<td>The relation between structural factors and the intention of applying electronic commerce</td>
<td>25.12</td>
</tr>
</tbody>
</table>

First Hypothesis

Hypothesis 1: Innovation characteristics of electronic commerce with the current system are effective in the intention of business to business e-commerce.

To test this Hypothesis, Hypothesis 0 and 1 are expressed as the following:

Hypothesis 0(zero): innovation characteristics of electronic commerce with the current system is not effective in applying business to business e-commerce. Alternative Hypothesis: innovation
characteristics of electronic commerce with the current system are effective in business to business e-commerce. The results of variable analyses are presented in final table, as it is seen from the table: A direct relationship between innovation characteristics and the intention of applying electronic commerce with t value (5.72 > 2) is meaningful. That is, there is a direct relationship between innovation characteristics and the intention of applying electronic commerce. In other words, Hypothesis 1 (H₁) is accepted and H₀ is rejected.

The second Hypothesis
The second Hypothesis- channel factors are effective on the intention of applying business to business electronic commerce.
Hypothesis 0: channel factors are not effective on the intention of applying business to business e-commerce.
Alternative Hypothesis: channel factors are effective on the intention of applying business to business (B2B) e-commerce.
In table final the value of t (18.43) is more than 2 and meaningful as a result, channel factors relate to the intention of applying B2B electronic commerce. In other words, the direct relationship between channel factors and the intention of applying B2B e-commerce is statistically meaningful. At last, the alternative Hypothesis is accepted and (H₀) is rejected.

The third hypothesis
Background factors of electronic commerce with current system are effective on B2B e-commerce.
H₀ : Background factors of electronic commerce with current system is effective on B2B e-commerce.
Alternative Hypothesis: background factors of electronic commerce with current system are effective on B2B e-commerce.
The t value relating to this Hypothesis is equal to 9.08. That is, this relationship is statistically meaningful. Thus, the third Hypothesis and H₀ (Hypothesis 0) are rejected.

The fourth Hypothesis
Organizational structure is effective on the intention of applying B2B e-commerce.
H₀ : Organizational structure is not effective on the intention of applying B2B e-commerce.
Alternative Hypothesis: Organizational structure is effective on the intention of applying B2B e-commerce. The above Hypothesis is statistically meaningful owing to the t value (25.12) which is derived using Lisrel software. That is the direct relationship between structure factors and intention of applying B2B electronic commerce is confirmed based on statistic findings and H₀ is rejected.

CONCLUSION
In this research, a meaningful and strong relationship was found between innovation characteristics and intention of applying of electronic commerce (H₁), channel factors and intention of applying electronic commerce (H₂), background factors and intention of applying e-commerce and, structural factors and intention of applying electronic commerce, by using
analysis method. Thus, it can be said that e-commerce in B2B market of "Iran khodro" industrial group, is affected by innovation characteristics, background factors, channel factors and structural factors. What is clearly observed in the results of this research can be as follows:

1. The effect of latent variables on the variables of this research is highly consistent with clay competal model in 2005, in traducing these variables as the latent variables of each factor. It should be noted that in their research, the direct effect of "monotony of production technology" on "background factors" is confirmed. However, in this research, the effect is rejected and omitted from the main (original) model.

2. According to statistical result, the most powerful relation and effect in analysis model is the direct effect of structural factors on the intention of applying electronic commerce in "Iran khodro group" industrial market.

In summary, it can be said that in order to build performance infrastructures of e-commerce, the internal environment of organization must be inspected and assessed, strategically then channel factors, background factors and innovation characteristics. Is analyzed.

3. This research confirms the general concepts of previous research about effective factors on the intention of applying electronic commerce, in industrial market (B2B) (Ling, 2001; Luieand Powel, 2003; Shen et al, 2004; Dolakia and Shestri, 2007; A’zamshahi et al, 2009; Haj Karimi et al, 2008).

REFERENCES

BeykZade, Naser ; Varshow Chi, Caridokht (2007). The implementation and use of B2B e-commerce in ISACO company, the fifth international conference on management.


Pare, D.J. (2002). B2B E-commerce Services and Developing Countries: Disentangling Myth from Reality”, Internet Research, 3: 1-14.


