

# AN INTEGRATIVE LITERATURE REVIEW OF JOURNAL ARTICLES ON THE USE OF E-BUSINESS TECHNOLOGIES IN ZAMBIA

Jones Kiwala Masonde

Graduate School of Business, The University of Zambia, Lusaka, Zambia.

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**Abstract:** Several studies have been conducted on the use of Information Communication Technologies (ICT) in business and public organisations in Zambia. This study was aimed at reviewing articles generated from such research studies to develop a common understanding of the status of adoption and use of ICT in Zambia.

All the literature that were reviewed in this study was obtained from International journal articles published by postgraduate students from the University of Zambia. The journal articles were mostly on the use of e-business technologies in the country.

An Integrative literature Review approach was used to review 17 journal articles. The process involved identifying and placing the articles in common themes, summarising the results then providing a critique to point out the strengths, gaps and weakness in each article.

The results of this study shows that over two-thirds of the articles focused on identifying challenges in the adoption and use of different information technologies in different sectors that included, E-banking, E-tax, E-returns, Procurement, Supply chain Management, E-Marketing, Records management, Transport, E-learning, Integrated Financial Management Information Systems, Social media, E-governance and money laundering. The articles were mostly based on the Technological Acceptance Model (4 articles), Theory of Planned Behaviour (2 articles), then one each based on the Theory of Reasoned Action, Diffusion of Innovation, Economic Deterrence Theory, Supply Chain Operations Reference , VT4 and Financial Action Task Force-AML framework.

Overall, the articles presented that there was willingness by Zambians to adopt e-business technologies in the different sectors of the economy including faith-based organisations. However, the study also showed that there were challenges in the adoption of e-business technologies but these could be overcome but using different models and frameworks.

**Keywords:** E-banking, E-tax, E-returns, Procurement, Supply chain Management, E-Marketing, Records management, Transport, E-learning, Ethical and Security, Integrated Financial Management Information Systems., social media, E-governance, money laundering, Communication, Technology Acceptance Model, Theory of Reasoned Action, Theory of Reasoned Action, Diffusion of Innovation, Economic Deterrence Theory, Supply Chain Operations Reference , VT4 and Financial Action Task Force-AML framework, Zambia.

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## 1. INTRODUCTION

The coming of internet has changed the dynamics of communication and doing business in the world and Zambia has not been spared. The Internet is now the most used medium for information exchange. Information Communication Technologies has grown exponentially in a short space of time reaching millions of people than traditional communication

tools. Management of organizational objectives or mandates can be more effective with the use of Information Communication Technologies. The question is no longer precinct on the need for any organization to use Information Communication Technologies, but on the dynamics of how to establish e-commerce to meet the needs of its clients and the organisation itself. Several studies have been conducted by researchers to help interrogation and answer the what, the where, why and how of achieving this e-business goal.

This paper presents a review of some of the literature generated by academia mostly at the University of Zambia to help us understand where we are with e-business technology in Zambia, what are the challenges and how can these challenges be addressed.

## 2. METHOD

The integrative literature review method was used to review 17 journal articles looking at E-Business in Zambia. Information was collected from the 17 journal articles gathered from the Open Journal of Business and Management from 2019 to 2021 focusing on e-commerce technologies in Zambia. Using a literature matrix table, the articles were summarized and placed in common themes as follows:-

- 1) E-Banking Services
- 2) E-Tax & E>Returns
- 3) Procurement and Supply chain Management
- 4) E-Marketing
- 5) Records management
- 6) Transport
- 7) E-learning
- 8) Social media
- 9) Money laundering
- 10)Governance
- 11)Communication

Under each theme, the review process looked that the aim of the study, the method used and the results. Then a critique of each paper was made to identify the strengths and weakness in the study.

## 3. RESULTS AND DISCUSION

The results of the integrative literature review process on the 17 journals after analysis in a Literature matrix table are summarised and then discusses in brief under the eleven themes below.

**Table 1. Literature matrix table of 17 Articles**

No	Reference	Focus	Methods	Findings	Gaps/Critique
1.	Sakala, L. and Phiri, J. (2019) Factors Affecting Adoption and Use of Mobile Banking Services in Zambia Based on TAM Model. Open Journal of Business and Management, 7, 1380-1394. <a href="https://doi.org/10.4236/ojbm.2019.73095">https://doi.org/10.4236/ojbm.2019.73095</a>	Using the Technological Acceptance model, to test Retail banking clients behaviours towards e-banking in 3 commercial banks in Lusaka	Closed questionnaires, Correlation analysis and regression.	Significance positive relationship between perceived ease of use, perceived usefulness, user attitude, external variables, user intentions and system use and independent variables accounted for 47% of system use	Sample too Small. TAM model not well explained. Study did not explain meaning of each independent variable.
2.	Lishomwa, L. and Phiri, J. (2020) Adoption of Internet Banking Services by Corporate Customers for Forex Transactions Based on the TRA	Using the Theory of Reasoning Action model, to test Corporate banking client's	Descriptive research , Closed questionnaires,	Factors affecting e-banking in general-performance expectancy, control factors, social influence and behavioural	Study was only at one bank in Lusaka thus cannot be

	Model. Open Journal of Business and Management, 8, 329-345. <a href="https://doi.org/10.4236/ojbm.2020.81020">https://doi.org/10.4236/ojbm.2020.81020</a>	behaviours towards e-banking for FOREX Transactions at FNB in Lusaka	Cronbach's Alpha test, Pearson Correlation analysis and regression.	intentions. However, social influence alone was stronger factor on adoption of e-banking for Forex transaction. Affected. Lack of trust among some cooperate customers of e-banking,	extrapolated to entire country. The TRA models does not explain reasons behind decision to adopt. Study did not explain meaning of each independent variables used.
3.	Iluba, E., & Phiri, J. (2021). The FinTech Evolution and Its Effect on Traditional Banking in Africa—A Case of Zambia. Open Journal of Business and Management, 9, 838-850. <a href="https://doi.org/10.4236/ojbm.2021.92043">https://doi.org/10.4236/ojbm.2021.92043</a>	Applied the Diffusion of Innovation to explain adoption Fintech in mobile money and strategies for banks to remain relevant	Quantitative research , Closed questionnaires, Pearson Correlation analysis and regression	Very high (100%) use of mobile wallet and bank accounts (79%. strong positive correlation between relative advantage and adoption; and between Compatibility and Adoption.	Study objectives different from topic, effect of mobile money on traditional banking to established. Study just explains factors influencing behaviour towards adoption of mobile money.
4.	Soneka, P.N. and Phiri, J. (2019) A Model for Improving E-Tax Systems Adoption in Rural Zambia Based on the TAM Model. Open Journal of Business and Management, 7, 908-918. <a href="https://doi.org/10.4236/ojbm.2019.72062">https://doi.org/10.4236/ojbm.2019.72062</a>	Online technology usage in rural Solwezi town using TAM test	Questionnaires, Pearson Correlation analysis and regression	62-65% found online tax returns useful, 25-28% not useful, 62% felt secure, 27 % did not.	Purposive sampling method used not reliable for generalisations. Sample size small. Only 3 Keys factors used perceived usefulness, ease of use and security limited finding out causation.
5.	Seta, K. and Phiri, J. (2019) Causes and Effects of Failure to File Annual Returns in Developing Countries Based on the Theory of Planned Behaviour and Economic Deterrence Theory. Open Journal of Business and Management, 7, 1564-1576. <a href="https://doi.org/10.4236/ojbm.2019.74108">https://doi.org/10.4236/ojbm.2019.74108</a>	Factors affecting filling in of company returns limited by guarantee in Lusaka.	Questionnaires, Chi-Test, Economic Deterrence Theory, Theory of Planned Behaviour.	90% understood returns, 85% acknowledged existence of penalties, 93% complexity, 80% weak penalties. No significant difference between understanding and filling	Study results explained individual person's behaviour rather than of the companies unless it was sole trader.
6.	Mweetwa, C. and Phiri, J. (2019) An Explanation of the Levels of Compliance in Filing Company Annual Returns Based on the Theory of Planned Behaviour: A Case for Zambia. Open Journal of Business and Management, 7, 1358-1379. <a href="https://doi.org/10.4236/ojbm.2019.73094">https://doi.org/10.4236/ojbm.2019.73094</a>	Factors affecting compliance is use of the PACRA online return systems	Questionnaires, Chi-Test, Theory of Planned Behaviour.	The demographic factors like employment status, age and education were found to positively influence compliance. Compliance was highest (68%) educated compared with (47%) those with no form of schooling.	Study did not look at level of influence of factors affecting behaviour decision to use or not to use the PACRA online return systems
7.	Malake, S., & Phiri, J. (2020). Developing a Records and Information Management Model for Oil Marketing	Recording management system in oil companies	Questionnaires, Social sciences (SPSS) and	The Company's policies/procedures for creating and storing records had no influence	If TRA was used, reasons for failure to adopt would

	Companies in Zambia Based on the Records Cycle Model. Open Journal of Business and Management, 8, 1870-1887. <a href="https://doi.org/10.4236/ojbm.2020.84114">https://doi.org/10.4236/ojbm.2020.84114</a>		Chi-square tests	on employees' knowledge of records management. An association between the Company's policies/procedures for creating and storing records and filing of new materials.	have been identified
8	Kademaunga, C.K. and Phiri, J. (2019) Factors Affecting Successful Implementation of Electronic Procurement in Government Institutions Based on the Technology Acceptance Mod-el. Open Journal of Business and Management, 7, 1705-1714. <a href="https://doi.org/10.4236/ojbm.2019.74118">https://doi.org/10.4236/ojbm.2019.74118</a>	Focused on factors affecting use of e-procurement service in three government departments Information, Finance and Procurement.	questionnaires, Pearson Correlation analysis and regression based on TAM	Education has an impact on the adaptability and innovations. No relationship between perceived usefulness and intention. A strong correlation between enhancement of job performance enhancement and platform usage. perceived ease of use and intention to use had a significant effect on implementation of E-procurement.	Factors captured were views of employees in government than government departments themselves.
9	Milambo, D. and Phiri, J. (2019) Aircraft Spares Supply Chain Management for the Aviation Industry in Zambia Based on the Supply Chain Operations Reference (SCOR) Mod-el. Open Journal of Business and Management, 7, 1183-1195. <a href="https://doi.org/10.4236/ojbm.2019.73083">https://doi.org/10.4236/ojbm.2019.73083</a>	challenges faced in the Supply Chain Management (SCM) of aircraft spares in the Zambian Aviation Industry	Questions, Pearson Correlation analysis based on SCOR	Challenges faced in Supply Chain Management were largely due to unreliable lead times, non-adherence to service level agreements between buyers and suppliers	Study did not categorise which aviation industry was most affected, local or international, small or big companies.
10.	Muwema, T. and Phiri, J. (2020) The Impact of Integrated Financial Management Information Systems on Procurement Process in Public Sector in Developing Countries- A Case of Zambia. Open Journal of Business and Management, 8, 983-996. <a href="https://doi.org/10.4236/ojbm.2020.82062">https://doi.org/10.4236/ojbm.2020.82062</a>	Finding out if IFMIS had attained its objectives of	Questionnaires, Pearson Correlation analysis	IFMIS had not improved transparency or reduced financial leakages nor did it enhanced efficiency and speed	Article does not indicate how procurement processes are affected by either IFMIS or the three variables or vice versa.
11.	Mooya, N., & Phiri, J. (2021). Factors Hindering the Adoption of E-Marketing among Cable Manufacturers in Zambia, Based on Technology Acceptance Model (TAM). Technology and Investment, 12, 51-65. <a href="https://doi.org/10.4236/ti.2021.122004">https://doi.org/10.4236/ti.2021.122004</a>	Factors affecting E-marketing amongst Cable Manufacturing Companies	Questionnaires, Pearson Correlation analysis	Frequent use of the internet had an influence on perceived ease of use of technology. Internet knowledge had an influence on perceived security of E-marketing	The customer's perspective of e-marketing was not considered.
12.	Himoonga, R., & Phiri, J. (2020). Increasing the Use of E-Learning Platforms in Tertiary Learning In-situations for Blended Distance Programmes in Zambia. Open Journal of Social Sciences, 8, 174-190. <a href="https://doi.org/10.4236/jss.2020.88016">https://doi.org/10.4236/jss.2020.88016</a>	Factors affecting the Use of E-Learning Platforms in 3 tertiary learning institutions	Questionnaires, Chi-square Test,	The levels of use of the e-learning platforms in the three institutions of learning, on overall, were relatively average for lecturers	The study failed to establish factors that influenced the adoption and use of e-learning platforms in tertiary institutions

					especially by students.
13.	Kasanga, G. and Phiri, J. (2020) Factors Affecting the Adoption and Usage of Luggage Tracking System by Public Transporters Based on TAM Model. Open Journal of Business and Management, 8, 855-865. <a href="https://doi.org/10.4236/ojbm.2020.82052">https://doi.org/10.4236/ojbm.2020.82052</a>	Factors affecting adoption of Luggage Tracking by bus operators in Lusaka	A mixed methods Research Methodology, Questionnaires, Chi-square Test, TAM	A link between the use of technology in managing passengers' language, ease of use and usefulness of the technology	Level of influence of factors not determined,
14.	Njuka, D. A., & Phiri, J. (2021). Factors Influencing Social Media in Managing Corporate Reputation for a Christian Organisation in Developing Countries Based on the VT4 Model. Technology and Investment, 12, 66-81. <a href="https://doi.org/10.4236/ti.2021.122005">https://doi.org/10.4236/ti.2021.122005</a>	Use of social media in seventh day church to improve corporate reputation	Questionnaires, quantitative, Phi snf Cramer's V test and Chi-Square	Facebook and Whatsapp and strongest influence with content Ties and Topic	did not look at the influence of demographic and belief factors
15.	Ng'uni, F.K. and Phiri, J. (2019) Using ICT to Improve on Governance in Developing Countries: The Case of Zambian Parliamentarians. Open Journal of Business and Management, 7, 1744-1765. <a href="https://doi.org/10.4236/ojbm.2019.74121">https://doi.org/10.4236/ojbm.2019.74121</a>	Use of ICT in governance at Parliament in Zambia	Questionnaires, quantitative, Pearson Correlation analysis, VT4 model	Communication challenges observe between MPs and Electorates. Perceived usefulness and ease of use influenced adoption on ICT	The level and nature of communication problem to highlighted, sample size too small.
16.	Chisenga, D., & Phiri, J. (2021). Factors That Lead to Money Laundering in the Real Estate Sector Based on the Financial Action Task Force Standards. Open Journal of Business and Management, 9, 385-396. <a href="https://doi.org/10.4236/ojbm.2021.91020">https://doi.org/10.4236/ojbm.2021.91020</a>	identifying factors that lead to Money Laundering in the real estate sector in Lusaka district	Questionnaires, quantitative, Pearson Correlation analysis	effective AML in the real estate sector relied on AML training and effective Internal Controls	FATF model which restricts the factors that influence AML
17.	**Musheke, M. M., & Phiri, J. (2021). The Effects of Effective Communication on Organizational Performance Based on the Systems Theory. Open Journal of Business and Management, 9, 659-671. <a href="https://doi.org/10.4236/ojbm.2021.92034">https://doi.org/10.4236/ojbm.2021.92034</a>	Factors affecting effective communication and organisational performance.	Questionnaires, quantitative, Pearson Correlation analysis	The channel of communication used can positively lead to effective communication. Effective communication has a positive effect on organizational performance.	only used quantitative methods in collecting data, only targeted three consultancy companies in Lusaka

\*\* This is an additional article added to make 17 as the number of articles given were 16 instead of 17.

Below is a brief summary and critique of each article in table one.

### Adoption and Use of E-banking technology

Three journals that focused on e-banking services were reviewed. The first paper by [1] looked at Factors affecting the adoption and use of mobile banking in Zambia. The study's aim was to recognise factors that affected the adoption and use of mobile banking services in Zambia. The study was based on the Technology Acceptance Model (TAM) and used a quantitative research design with a sample size of 384 retail clients as respondents that were also eligible for mobile banking services in three commercial banks in Lusaka. The TAM model was used to explain user's behaviour towards the adoption and use of m-banking services in Zambia.

The results of study showed that 48% of clients frequently used M-banking services compared to 31% that rarely or never used the facility. By using Pearson's correlation, a significant positive relationship between perceived ease of use, perceived

usefulness, user attitude, external variables, user intention and system use was established. Results of a regression analysis further showed that, the independent variables in the TAM model which included, perceived ease of use, external factors, perceived usefulness, client's attitude and client's intention accounted for 47% of the variance in the factors that lead into a decision to adopt electronic banking.

In order to improve adoption, [1] recommended that providers of mobile banking services together with commercial banks needed to promote a positive user attitude and user intention by improving the perceived ease of use, perceived usefulness, and external factors. The commercial banks also needed to provide adequate information on how the clients can access and use these e-banking services[1].

The finding of this study provided critical information that can be used to improve adoption of e-banking service by explaining the effects on the independent variables namely perceived ease of use, perceived usefulness, user attitude, external variables and user intention. However, the following limitations of the study were observed. First, the author assumes the reader understands the meaning of these variables and does not explain them in the context of the study. In fact the entire TAM model and how it works is not explained but mentioned in brief under theoretical framework. Secondly, results of a sample size of just three banks located in Lusaka cannot be extrapolated to the entire country of Zambia. The situation in Lusaka is much different from that which obtains in rural areas and this would have had an effect on the variables of perceived ease of use, perceived usefulness, user attitude, external variables and user intention.

The second paper by [2] on the corporate customer's use of internet banking using the Theory of Reasoned Action (TRA) model to explain the client's behaviour. Factors that inhibited the corporate customers at a First National Bank (FNB) branch in Lusaka from adopting Internet banking technologies were identified using the TRA model. This model explains that behaviour change is influenced by intention which is influenced by a person's beliefs about outcomes and their attitudes. Statistical analysis on the key independent variables of performance expectancy, control factors, social influence and behavioural intention established a positive correlation for considering use of internet for forex transactions the dependent variable, which effectively explained the behaviour of the corporate clients towards mobile banking. The study also reviewed that only social influence was said to have a strong effect on internet use for Forex transactions. Lack of trust of technology in preference to personalized services was concluded as the major reason for that that did not adopt e-banking for forex.

Unlike [1]above, [2] explains the meaning of each variable in the study. However, while the study explains the variables influencing the use of e-banking in forex transactions, it failed to show the extent to which the mobile banking services were used or not used in the results section. Instead, the extent of use is only mentioned in the recommendations section. Equally, the study did not categorise the users hence it is not known which type of users behaved in which manner or how each variable was affected by the type of user. The paper just goes straight into giving results of the statistical tests conducted and provided tables of the analysis. Therefore, it becomes difficult to make specific recommendations for banks to target users by type. [2], in the recommendation section in fact does not provide any recommendations but just gives a summary of the study results. The other weakness is on the sample, the study was only conducted at a single branch of one bank in Lusaka, thus the results cannot be extrapolated for the entire Lusaka city let alone the country.

The third study is on e-banking services by [3] who looked at the evolution of FinTech and how it is affecting traditional banking in Africa. The study aimed was at assessing the factors that leads to adoption of FinTech financial services in Zambia and how they affect traditional banking. FinTech is short for Financial Technology which refers to type of companies that apply technology to facilitate mobile financial transactions and. In Zambia, Fintech companies include Zoono, Zazu, Zamtel, Airtel, Kazang, MTN and Speedy pay[3]. They actually are not registered commercial banks, but are payment service providers that use technology to facilitate payments on mobile or electronic devices. [3], used Rodger's 1995 Diffusion of Innovation theory to explain users behaviour towards FinTech. The study elaborates on six factors of relative advantage, triability, compatibility, complexity and observability and independent variables that influence a potential user decision to adopt a new technology or not[3]. Data was collected using a quantitative research approach through self-administered questionnaires. Respondents were categorised by demographics of age and sex. Results of the study showed that 79% of respondents had bank accounts, 21 did not while 100% had mobile wallet. "Further, the study shows that there is a strong positive correlation of 0.621 between Compatibility and Adoption and a strong positive correlation of 0.450 between relative advantage and adoption"[3]. In short, users considered how compatible and advantageous mobile banking was compared to traditional banking when arriving at the decision to use it. Mobile wallet was considered popular

and competitive for banks has it is more convenient, efficient and faster. The objectives of the study were to evaluate factors influencing and its results are well presented. Respondents are classified by age and age, making it easier to target marketing interventions to a specific group. The extent of use of mobile wallet it given. However, 100% usage indicate a problem with sample selection and contradicts finding by [1]and[2] above. It is actually not clear were the sample was obtained from considering the population size from the title of the study was Africa. Further, the study does not show the effects of mobile banking on traditional banking system other than acknowledging its popularity and competitiveness. [3], then makes the following recommendations:-

- 1) Banks to reduce requirements for opening bank accounts including removal of mandatory requirements such as valid Taxpayer's Identification.
- 2) Banks to open more branches in order to improve access to banking services.
- 3) Extending banking operating hours.
- 4) Make banking fees & charges more affordable.

All the recommendation made by the author seem to be in direct conflict with the findings of the study that mobile banking had become popular and the way to go. The author's recommendations are therefore out of date and not in harmony with the trend of e-banking.

All the three studies by [1],[2] and [3], indicate that electronic banking services have penetrated the Zambian banking sector. The new technology is popular and providing competition to traditional banking systems in the country as customers are adopting to the technology. The researchers have shown that the different models, Technological Acceptance Models, Theory of Reasoned Action and the Diffusion of Innovation theory are useful in explaining and predicting user's behaviours towards new technology. The models can equally be useful in informing the design of products and developing marketing strategies that are suitable to each category for users.

### **E-Tax & E>Returns**

The study by [4] focused on improving the adoption of E-Tax system in rural areas of Zambia. The E-tax systems includes E-filling and E-payment done over the internet [4]. The study was focused on the online tax system used by the Domestic tax division of the Zambia Revenue Authority. Technological Acceptance Model (TAM) was used in the assessment and considered three variables namely perceived usefulness, perceived ease of use and perceived security of filling in as the independent variable with adoption as the dependent. Purposive sampling was used to select 100 respondents and data collected using semi structured survey questionnaires. Results of the study showed that 62-65% of user found online tax returns useful while 25-28% did not find it useful. A good 62% felt secure in filling online will 27 % did not[4]. This indicated that the majority thought the system was considered useful, easy to use and secure. Statistical analysis using Pearson correlation showed a strong positive relation between usefulness, easy to use and risk. However, in the TAM these are all independent variables, a correlation analysis should have been made between usefulness, easy to use, risk and adoption a dependent variable. The purposive sampling method used is considered not reliable, therefore the result of the study cannot be generalised. The study was also limited in that respondents were confined to individuals and may not have captured the corporate client's voice. The study provides results on experience of use of internet, were the majority indicated that they did not have the experience, but does not link this finding to adoption behaviour. This could have been used as one the independent variables to access adoption. Only three keys factors were used namely perceived usefulness, ease of use and security limited finding out causation. Equally the effect of sex and age on adoption or usage on online tax was not shown or discussed despite collecting the data on demographics.

Another study on online returns was conducted by [5] who looked at company annual returns under the company's Act no 10 of 2018. Seta focused on determining the causes and effects of failure by companies limited by guarantee to file annual returns with Patents and Companies Registration Agency (PACRA) in line with the requirements of the Companies Act No. 10 of 2018. Structured questionnaires were used in this qualitative and quantitative study to collect data from a sample size of 151 respondents comprising 121 from companies limited by guarantee selected within Lusaka district and 30 PACRA employees [5] using a simple random sampling technique. The study showed that 90% understood returns, 85% acknowledged existence of penalties, 93% complexity, 80% weak penalties. The "*failure to file annual returns by companies was caused by a number of reasons such as: weak or non-existent penalties, complicated filing process, lack of*

*understanding of the companies' post incorporation obligations and limited sensitization on the filing requirements for companies"*[5]. It is clear from the study that adoption lack of enforcement of the legal provisions and the complexities were the main drivers of failure. However, it is not clear from the study if these returns were fully automated or not. Identifying the level of automation was important in explaining the poor adoption rate. The study has not come out clear to show the extent of the adoption of failure to filing in. The questions assessed of understanding of annual returns, knowledge of penalties, weak penalties and complication of filing in procedure do not give an indication whether or not a respondents comply. [5] indicates in the theoretical framework to use Economic Deterrence Theory and Theory of Planned Behaviour in testing the behaviour of users but the link with the results of the study has not been well demonstrated or explained.

A similar study to that of [5] was done by [6] which explained the levels of compliance in filing in company returns using the online systems at PACRA. The aim of [6]'s study was similar that of [5]'s as it was also about identifying and explaining the factors that influenced compliance behaviour in filing company annual returns based on the Theory of Planned Behaviour. A mixed research approach involving a randomly selected sample of 165 registered companies was out of 68,049 active companies on the PACRA register and 9 PACRA officers, was used in [6]'s study. [6], further used chi-square tests as a basis of analysis. The results in [6]'s study showed that filing of annual returns was influenced by both demographic and external factors like employment status, age and education. [6], was able to establish that employment status, age and education had a positive influence compliance on filings. Further, [6]'s study recorded that at 68% compliance was highest among respondents with tertiary level of education compared with 47% compliance among those without form of schooling. [6]'s study also discovered that those in formal employment were more compliant (64%) than unemployment (47%) while gender was not a significant factor in influencing compliance. External factors such as cultural norms, government policies and compliance fees were identified in the study to have had an influence on compliance. Unlike the study by [5], [6] effectively explained the influence of demographic factors on filing in returns. In the theoretical model of the Theory of Planned Behaviour (TPB) has presented by [6], among the factors that influence behaviour were Back ground influences such a past behaviour, demographic and culture, attitude, personality and media all of which influenced Behavioural beliefs, normative beliefs and control beliefs which in turn affects user intention then finally behaviour change. However, these factors largely seem to refer to human behaviour than to organisational behaviour, which was the focus of study. Therefore, for the study to conclude that level of education and formal employment affected an organisation's behaviour could be considered flawed. It therefore begs the question as to the representativeness of the respondents views collected in the questionnaire unless in a case the of a sole trader or how it is how those views are presented by the study. It is this authors considered opinion that the study structured questions in the questionnaire to collect an individual's opinion as opposed to the company's. The researcher should have interviewed several people in one organisation then compiled the responses for each company to establish majority views. The other gap in the [6]'s study is that it did not look at level of influence of factors affecting behaviour change on wither or not to use the PACRA online return systems. A correlation analysis such as Pearson's would have helped in determine the relationship and level of influence.

Nonetheless, the three papers on e-tax and company returns give good scenarios of the importance of e-commerce on improving company to government business relationships and how TAM, TRA, TPB models can be used to predict and improve compliance behaviours. The ZRA e-tax system shows better usage than the e-returns filling systems at PACRA. It is important to compare the two systems in terms of design issues such as compatibility and ease of use to explain how one is doing better than the other is. The studies demonstrated that compliance was not only influenced by economic variables of enforcement and penalties, but by demographic, socio-economic, individual beliefs of managers and institutional factors as well.

### **Records Management in Oil Marketing Companies**

One paper by [7] on Records Management was reviewed under this theme. In the study by [7], the focus was on records management in oil marketing companies in Zambia. The study was aimed at identifying the challenges in records management confronted by oil marketing companies in Zambia. [7], used a questionnaire to collect data and then SPSS and Chi-square to test the level of independence between variables. The variable used were (1) Record management policies/practices VS records creation/receipt; 2) Record management policies/practices VS records maintenance and preservation; and 3) Record management policies/practices VS records access and use. [7]'s study was able to establish the Company's policies and procedures for creating and storing records had no influence on employees' knowledge of records management. In short, [7] discovered that employees at the three oil companies sampled were not aware of any formal



recording keeping systems and that this finding can be used to partly explain the impact of the lack of a formal record management programs on the company's operational performance. [7], posits that the success of any organization was to some extent dependent on effective records management practice that ensured the correct information was available when needed for effective operation.

Another finding of the study was the existence of an association between the Company's policies or procedures for creating and storing records and filing of new materials. According to [7], studies show that a lot of organizations still experience challenges in records management. The study successfully identified these challenges as including delayed retrieval of active records, management policy, not up-to-date records retention and nonexistence of disposal schedule and guidelines for managing sensitive electronic records. After identifying the challenges and the factors behind them, [7]'s paper called for need a better, more efficient and more standardised way of creating, sorting, storing and destroying records the oil marketing companies. Recommendations to achieve this were made at the end that included in filing, use of bar code scanners to make identification and storage of records easier. According to [7], these measure once implemented will help to improve both the management control and security aspect of records management in oil companies which will in turn address most of the difficulties faced by oil marketing companies with regard to record management.

The weakness or gaps identified with [7]'s paper were that in the first place there was no recommendation to adopt electronic record management systems. The study should have pointed out existing electronic record management systems that oil marketing companies with their specialised needs could consider. Secondly, the study did not address the reasons behind the failure by oil marketing companies to adopt better recording management technologies. This is partly because [7]'s study did not employ well established models such as Technological Acceptance, Theory of Reasoned Action, Theory of Planned, etc when assessing factors that influenced choice of recording management systems adopted by the oil companies.

### **Procurement and Supply chain Management**

A integrative literature review on two journals by [8] and [9] on e-procurement and supply chain management technology in Zambia is presented under this section.

[8]'s paper was aimed identifying factors affecting the successful implementation of electronic procurement system in government institutions based on the Technology Acceptance Model (TAM). It purposively selected and collected data from 100 employees drawn from Information Technology, Procurement and Finance Departments as respondents using questionnaires. [8] used the Pearson's correlation in data analysis in order to assess the level of adoption and usage of electronic procurement based on the TAM model. In the theoretical framework of the TAM model, [8] selected perceived usefulness, perceived ease of use and managed adoption as independent variables while intention to use as the dependent. The study also analyses the influence of demographic factors such as gender, level of education, general computer knowledge on intention behaviour among the respondents.

According to [8], the findings of the study were that there was positive correlation between perceived ease of use and intention to use. [8] interprets the findings to mean that personnel in most government institutions embraced the implementation of electronic procurement chiefly due to its perceived ease of use despite very little effort to move in that direction by top management. The use of the word most in this statement may be difficult to qualify though considering the small sample of only 100 respondents against the entire public service. However, despite the positive perceptions from respondents, the study established a weak relationship between perceived usefulness and intention. This may entail a lack of knowledge on the usefulness of e-procurement systems on employees. The study also picked up a strong correlation of 0.05 between enhancement of job performance and platform usage which could be taken as an indication of belief among employees that e-procurement can get make work output better. This on first glance may somehow sound like a contradiction considering that the study established a weak relationship perceived usefulness and intention. The study does not provide an explanation to the seemingly conflicting information.

On further analysis, the study by [8] also showed that the level of education had an impact on the adaptability to using the new e-procurement technologies and innovations. This is where the weakness of the study can be seen. Education level can only refer to individual respondents and not to an organisation as presented. [8], needed to show the average level of education in each department if the study had to show the influence of education on intent by the organisation.

The papers further goes on to conclude that both the perceived usefulness and perceived ease to use had a significant effect on implementation of E-procurement in government institutions. The inclusion of perceived use having a significant effect on implementation of E-procurement in the conclusion is problematic because of the study had not established a strong relationship perceived usefulness and intention.

The second paper by [9] looked at the challenges confronting the Zambian Aviation Industry in the Supply Chain Management (SCM) of aircraft spares in Zambia. Questionnaires will administered to 100 purposively selected respondents from the aviation industry and later Pearson's correlation to analyse the variable. The research model adopted by [9] for the study included several factors placed under business process re-engineering, benchmarking, best practice analysis and process reference frameworks to identify challenges and allow for benchmarking best practices from other countries such as United kingdom, Unites Stated of America and South Africa. From the results of the study 60% of the respondents strongly agreed that the procurement systems in Zambia was inefficient as it was paper based and manual in nature. From the correlation analysis in the research model in figure 4, the author was able to demonstrate how each specific variable such as pricing, bidding process, technical personnel, quality, correct parts, feedback channel affected the key variables of efficient, lead times and adherence to service level agreements. It was found that delays in delivery of spares were due to the nonuse of integrated procurement systems, which affected 89% respondents affirming delays. The study by [9] observed that in Zambia, supply chain techniques like Vendor Managed Inventory (VMI) were not applied which contributed to unreliable lead times. Further, there was poor debt management to supplier, 90% of respondents indicated that consumers of aviation spares had outstanding debt to suppliers. Therefore, [9] concluded that some of the challenges faced in Supply Chain Management were largely due to unreliable lead times, non-adherence to service level agreements between buyers and suppliers and the unavailability of local players in the industry among others.

The use of the research model strengthened the validity of [9]'s study and the findings on benchmarking best practices because Zambia's aviation industry needs to compete effectively with other international airlines to stay afloat. The author was able to effectively identify the key variables affect the procurement industry. [9], recommended that the Supply Chain Operations Reference (SCOR) Model be adopted to eradicate issued of delays in procurement and delivery of spare parts as well as to resolve the other countless challenges bewildering in the aviation industry in the Zambia. Use of the Enterprise Resource Planning for supplier-vendor management and the need to adhere to service level agreements were also recommended in the study.

The two papers demonstrate that the use of different models to understand the position of electronic procurement and supply systems in the country. The studies established that although e-business was still at its infancy, e-procurement and supply systems are well appreciated in terms of their perceived usefulness and effect on improving business in both government and private institutions and that industry is bracing for its implementation.

### **Integrated Financial Management Information Systems and Procurement**

Integrated Financial Management Information Systems (IFMIS), is described as a standardized monitoring and reporting system that is able to consolidate all kinds of information needs of a government into one information database, thereby facilitating consistent recording and reporting of information[10]. The article by [10] reports that the Zambian Government has implemented IFMIS to improve on its monitoring of how public institutions spend funds on a real time basis so as to improve budget implementation. According to [10], attaining transparency, reduce financial leakages and accountability in Government resources are being spent. The study by [10] was meant to establish whether or not IFMIS had achieved its objective.

[10], collected data from seventy-five (75) respondents from the Ministry of Finance, Ministry of Works and Supply and the Anti-Corruption Commission using a questionnaire and analysed using it Pearson correction.

Using correlation analysis, the study discovered a significant negative relationship between the use of IFMIS and the individual variables of transparency, reduced financial leakages, and efficiency and speed [10]. The author adeptly arrived at this conclusion from the data which showed that the majority of respondents did not agree that IFMIS had not improved transparency or reduced financial leakages, nor did it enhanced efficiency and speed. The papers provided further information that transparency was not achieved because of lack of access to IFMIS by the public. Secondly, the paper explains the failure to achieve efficiency and speed was due to too many officers being included in the processing of payments in IFMIS and the continued use of manual system alongside IFMIS which doubled the workload instead of

reducing. The study presented a diagram, figure 3 on the relationship between IFMIS, Procurement processes and the three variables of transparency, reduced financial leakages, and efficiency and speed. What is not clear in the study is how procurement processes were affected by either IFMIS or the three variables. The researcher did not present any correlation analysis to this effect.

### E-Marketing

This section looks at a study conducted to establish factors hindering the adoption of electronic marketing among cable manufacturers in Zambia based on the Technology Acceptance Model (TAM) was conducted by [11]. Both qualitative and quantitative data was collected through questionnaires administered to 115 respondents from three companies working from the Marketing, IT and Management departments. [11]'s generated the questionnaire based on the TAM conceptual model and analysed the data using Chi-Square test of independence using SPSS software. The study reports that age had an influence on the perceived usefulness of technology with an observed P-Value of 0.024 against the significance level of 0.05. Test on the second variable observed P-Value of 0.014, 0.05 proving that frequent use of the internet also had an influence on perceived ease of use of e-marketing technology. Thirdly, [11]'s study proved that Internet knowledge had an influence on perceived security of E-marketing with a strong P-Value of 0.03. Amongst the three variable, perceived usefulness of e-marketing technology showed the strongest influence followed by knowledge of Internet then frequent use of the internet. [11]'s study observed that the level of education had no influence on perceived security of E-marketing. While the paper identified the factors that hinder adoption of E-marketing technologies is did not show how these factors actually affected the adoption and the extent to which each factor influenced behaviour. Further, the study focused on employees in the cable company and did not collect any information from the customers of these company before developing the web portal e-commerce prototype meant to address the challenges of technology adoption in three cable marketing companies.

Despite the limitations, the study did establish the major challenges encountered by management of cable manufacturing companies in implementing e-marketing technology.

### E-Learning

Another aspect reviewed in the literature was a study on use of e-learning platforms presented by [12] from three tertiary institutions in Zambia. [12], selected three tertiary institutions namely Evelyn Hone College (EHC), National Institute of Public Administration (NIPA) and Lusaka Business and Technical College (LBTC) in Lusaka to assess the use of -learning platforms. The study The objective of [12]'s study was to describe the level of use of e-learning platforms and prescribed measures that to increase the usage of e-learning platforms. The study looked at the use of e-learning plat-forms between lecturers and students and discovered that usage "on overall, were relatively average for lecturers" while that of student was considered "below average". However, the study does not provide the benchmark for comparing what was 'average usage'. Secondly, [12]'s study did not analyse usage between lectures and students to test for independency or significance of difference. A simple comparison of the results using the table below indicate that the level of usage in students was lower than that of lecturer as indicate below.

**Table 2: A comparison of Results**

Tertiary Institution	Lectures	Students
Evelyn Hone College (EHC)	28.89%,	14.52%,
Lusaka Business and Technical Colleges (LBTC)	57.77%	21.43%,
National Institute of Public Administration (NIPA)	65.31%,	65.83%.

Source: Himoonga and Phiri, 2020

The biggest difference in usage of internet between lecturers and students was reported at Evelyn Hone College and Lusaka Business and Technical Colleges. The study did not investigate why the difference was high at these institutions. The study's recommendation that "*In order to boost the utilisation of e-learning platforms, the colleges needed to make the e-learning platforms more user friendly (ease of use), invest in appropriate hardware and software and alternative sources*

of power, and consider retraining the e-learning platforms users”[12]. From that recommendation, one can only postulate that the challenge with students had to do with the lack of ease of use in adopting the e-learning platforms. An explanation of what was meant by ‘ease of use’ in this context needed to be provided to help identify the actual problems.

### Transport

The paper by [13] looks at the use of technology in luggage by bus operators. “The objective was to identify the challenges faced by bus operators in managing passenger luggage and factors that affect the adoption of technology” [13]. Convenient sampling was used to select respondents at intercity bus terminus based on Technology Adoption Model (TAM) questionnaires, interviews and observations we used to collect data.

[13]’s study established a link between the use of technology in managing passengers’ luggage, ease of use and usefulness of the technology. According to [13], the findings were authenticated by evidence that most participants were willing to use a system that facilitates real-time monitoring of luggage such as RFID, GPS and GSM. However, [13], revealed that a few respondents were concerned about security risks of a system that uses the internet.

The weakness of the study was that it did not determine the level of influence of each variable and of other factors such as demographics, cost of technology and availability of internet services on buses. For instance, the majority of respondents (56.7%) were in the age group of 21-30, a class which is known to use technology more than older ones. This age group may have significantly influenced the results of the study.

### Social media and reputation management

A section reviews the study by [14] which focused on the use of Social media to manage reputation of faith-based organisations. The study had two objectives, firstly to establish the factors influencing the use of social media in managing the corporate reputation of Christian organizations and secondly to establish the relationship among these factors[14]. [14]’s study adopted a descriptive and survey design and using a questionnaire collected data from 381 church members and leaders of the Seventh-day Adventist Church from Lusaka, Central and Copperbelt Provinces. Using the VT4 model, [14] were able to formulate research questions and nine hypotheses which were analysed using linear regression and correlation analysis specifically phi correlation coefficient, Cramer’s V test and Chi-Square in SPSS version 24.0. These tests enabled [14] to effectively analyse the association between corporate reputation using the VT4 which stands for volume, tone, topics, ties, and timing as independent variables and social media platforms namely WhatsApp, Facebook, WeChat, Twitter and Instagram as dependent variables. The results of the analysis were outstanding.

Using Cramer’s V test, the results of [14]’s study discovered the following-

A very strong association ( $>0.25$ ) between independent variables of content ties with the social media platforms Facebook, WhatsApp, Instagram, Twitter and Wechat in that order.

A strong association ( $>0.15$  less  $0.25$ ) between independent variables of content topic, tone, timing and volume with the social media platforms WhatsApp, Instagram, Twitter and Wechat in that order.

On further analysis of the influence on association results by this author, content ties provided the strongest influence to social media, followed by Topic, tone, timing and lastly volume.

With social media, the strongest influencer was Facebook, followed by WhatsApp, then Instagram, Twitter and lastly Wechat.

The paper paints a clear picture of the significant role social media plays in managing corporate reputation for Christian organizations and also how social media platforms themselves are influenced by factors of content Ties, Topic, Tone, Timing and Volume in that order. This was possible by the astutely designed research that combined use of the VT4 model and correlation statistical tests in the paper.

The major gaps in the study was that the paper did not look at the influence of demographic factors of age, level of education, accessibility to internet and economic factors, cultural, biblical or normative among others. These factors have a potential to affect the findings as well as can help to explain usage, willingness or lack of willingness to use technology by specific demographic groups.

### **E-Governance**

The concept of E-governance and factors affecting its use are presented in paper by [15] under review. [15] focused on factors influencing the adoption of Information Communication Technologies (ICT) by members of parliament to communicate with their electorate. The papers aimed at ascertaining the challenges faced in using ICT based on the TAM model. [15], then makes recommendations to address the problem. The study involved collection of data using questionnaires from 53 respondents and analysed using Pearson's correlation to establish the association between the independent variables of perceived usefulness, ease of use and risk with adoption of Mobile applications. The study established that the majority (67.9%) of respondents thought the mobile application was useful and easy to use, 66% indicated they would use it and only 22.6% disagreed.

The study also collected demographic information that indicated that 50.6% of respondents were between 30-40, 28.3% were 40-50% and only 20.8% were in the youthful age group of 20-30 years old. This also showed that males made up a larger (56.6%) portion of the electorate sampled. Despite collecting the demographic data, [15]'s paper does not assess the effect of these demographic parameters on the variables collected. The study also conducted a Pearson's correlation analysis between the two independent variables of perceived usefulness and ease of use and obtained a strong positive correlation of ( $r=0.965$ ,  $p<0.001$ ). This result was almost obvious because the majority of respondents agreed to both the usefulness and ease of use of the technologies. What [15]'s paper did not do is to conduct a similar correlation between the independent variables of perceived usefulness and ease of use and the dependent variable of adoption behaviour to assess the influence of each factor on adoption as per the TAM. Equally, [15] failed to present the extent to which each factor influenced adoption, which was to the misapplication of the correlation analysis. The discussion section of [15] papers did not provide much explanation of the findings of the study neither does it explain proposed prototype. Instead, [15] used the section to discuss what the research was trying to achieve. Consequently, the conclusion section of the paper does not provide much new revelation other than confirming the stance of a communication problem. Therefore, this paper by [15] cannot be said to have achieved its objective of ascertaining the challenges of adopting ICT based on the TAM as there are no challenges mentioned on the paper but did manage to achieve the objective of developing a prototype which was accepted by most respondents.

Despite the limitations, the paper still managed to reveal the existence of the problem and discovered willingness of the electorate to adopt e-governance technology based on its perceived usefulness and ease of use.

### **Money Laundering in Real Estate**

[16], conducted a study that focused on identifying factors that lead to Money Laundering in the real estate sector in Lusaka District. The study adopted the international Standards on Anti-Money Laundering (AML) developed by the Financial Action Task Force (FATF) of AML Knowledge/Training, Customer Due Diligence, Internal Control, AML Officer, and Suspicious Transaction Reports as independent variables to identify factors leading to money laundering in the real estate business sector [16]. Information under a descriptive cross-sectional study was captured using questionnaires from 63 respondents out of 170 registered real estate agents.

Findings of the study were that for Anti-money laundering to be effective in the real estate sector, it relied on implementing Anti-money laundering training and putting in place effective Internal Controls by real estate agents themselves. This was despite the study showing that the majority of real estate agents (95.2%, 54.8% and 74.2%) were aware of the requirements of AML, Customer Due Diligence and the importance of Customer Due Diligence respectively. The study showed that the majority of real estate agents interviewed were younger than 40 years, had attended tertiary education and lived in either middle or low density areas. These demographics support the findings by [16] that most agents were aware of the FATF requirements. The study identifies the challenges faced by real estate agents in implementing the FATF requirements as follows:-

- Fear that AML will affect customer base due to discomfort by clients;
- Cost of implementing AML
- Refusal by client to provide information on revenue to conduct Customer due Diligence, and
- Lack of funding to supervisory authority to conduct AML activities.

The regression analysis which gave a p-value - 0.008 which was less than 0.05, indicating that the model used in the study was statistically significant in explaining the impact of the independent variables (AML Knowledge/Training, Customer Due Diligence, Internal Control, AML Officer, and Suspicious Transaction Reports) on the effectiveness of AML in the real estate sector in Zambia.

The model used by [16] was effective in achieving the study's aim of identifying challenges in implementing AML in Zambia's real estate sector. The use of Multiple Regression analysis by [16] was ideal for the task of estimating the strength of the relationship between variables (AML Knowledge/Training, Customer Due Diligence, Internal Control, AML Officer and Suspicious Transaction Reports) hence the paper was able to identify the most effect measure of address AML which was AML Knowledge/Training and Internal Controls.

The gap in the study may be attributed to the inbuilt FATF model which is restricted the factors that influence AML to the five variable AML Knowledge/Training, Customer Due Diligence, Internal Control, AML Officer and Suspicious Transaction Reports and thus there no room for discovery.

### Communication

A review was done on [17]'s article which was aimed at identifying the factors affecting effective communication based on the systems theory. Secondly, researcher devised a communication model aimed at improve organisational performance by addressing the identified challenges. [17], focused on the effects of effective communications on organizational performance using the systems theory.

A total of 88 respondents were interviews to identify the factors affecting effective communication then data analysed using the Pearson's correlation.

The results according to [17], showed that the Channel of communication used by managers can positively lead to effective communication (Pearson correlation coefficient of 0.041,  $p < 0.05$ ) and that effective communication had a positive effect on organizational performance (Pearson's correlation coefficient of 0.012,  $p < 0.05$ ). There was no statistically significant relationship between management and channel of communication used  $p < 0.05$ .

The study by [17] present important information of what factors affect effective communication and the extent to which they can influence organisational performance. The effects of communication on organisational performance is also recognised by [18]. It is clear that using the systems theory approach, [17] was able to identify channel of communication as key to influencing effective communication. The theory approach also enabled [17] to identify and determine the level of influence effective communication had on organisational performance.

The limitation in [17]'s study was that only quantitative methods were used in collecting data thereby qualitative aspects that could have helped in explain the factors were not collected. Secondly, the sample size of only targeted three consultancy companies in Lusaka is adequate to extrapolate the data.

## 4. CONCLUSION

The integrative literature review of the 17 journal articles was success in identifying and placing the articles in common themes, summarising the results providing a critique on each article.

This study of journal articles has also demonstrated that models such as the Technological Acceptance Model, Theory of Planned Behaviour, Theory of Reasoned Action, Diffusion of Innovation, Economic Deterrence Theory, Supply Chain Operations Reference, the VT4 and the Financial Action Task Force Anti-Money Laundering framework are very useful in identifying the factors that influence adoption of e-business technologies.

The results of this review indicate that e-business technologies in Zambia was growing and increasing used in company ta and returns compliance, procurement and supply chain management services, marketing, records management, luggage management, education, Financial Management, corporate reputation management and governance. There was willingness amongst Zambians to adopt e-business technologies in the different sector of the economy including faith based organisations although challenges still exist. Despite the growing use of e-business technologies, some challenges in adoption of e-business technologies were identified in different sectors.

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