

# Working Paper Series

**Global Benchmarking for Internet & E-Commerce Applications**

A M Ahmed  
Professor M Zairi  
S A Alwabel

Working Paper No 03/12

*May 2003*

*The working papers are produced by the Bradford University School of Management and are to be circulated for discussion purposes only. Their contents should be considered to be preliminary. The papers are expected to be published in due course, in a revised form and should not be quoted without the author's permission.*

**GLOBAL BENCHMARKING FOR INTERNET  
AND E-COMMERCE APPLICATIONS**

**\*Ahmed A. M. BSc (Hons), MSc, PhD, PgDip,  
MASQ**

ADCO Lecturer in TQM, Bradford University  
School of Management,  
The European Centre for TQM  
Emm Lane, West Yorkshire BD9 4JL, UK,  
Email: a.m.ahmed1@bradford.ac.uk  
www.brad.ac.uk/acad/management/ectqm/

**Professor Zairi M.**, SABIC Chair in Best Practice  
Management, Dean of e-TQM College, Dubai, UAE

**Alwabel S. A.**, University of Bradford School of  
Management, ECTQM

**ABSTRACT**

This paper reports on a global benchmarking exercise carried out to examine issues related to the development of the Internet and E-Commerce in the Kingdom of Saudi Arabia. It is aimed to underpin the existing problems facing consumers and organisations and the hidden opportunities, which will be exploited by overcoming these obstacles. It is argued that the significant of this research work lies in the fact that consumers nowadays are using the Internet as part of their daily activities and this can range from just gathering general information to purchasing products/services online [1]. Two surveys were sent out following a pilot project to gather data on the validity and reliability of the questionnaires. The first survey was sent to 60 Internet users, a total of 48 responded with a rate of 80%. The second was sent to 60 managers and accountants within organisations in Saudi Arabia, a total of 44 responded with a rate of 73%. The result of this study indicated that the more the awareness of using the Internet the more benefit would be gained. The research also revealed some barriers related to Internet usage from users, managers and accountants perspectives. Although Internet is no doubt useful, and timely, the delivery of service in Saudi Arabia is costly and inefficient.

**KEYWORDS**

Performance Management, Benchmarking,  
E-commerce, Saudi Arabia, Empirical Analysis and  
Best Practice

### STRUCTURE & SCOPE

The first part of this paper begins with an introduction to the Internet key applications in both B2B and B2C. It outlines an overview of the perception, potential and barriers of these applications in different cultures similar in some aspects to the Saudi Context. The second part discusses the impact of E-commerce on financial services. The third part focuses on the empirical analysis of the surveys, and then a conclusion is drawn.

### STRUCTURE & SCOPE

Internet together with other information and communication technologies are not only driving financial global economies but also transforming societies into knowledge-based economies around the world. Recognising the vast potential of these technologies to better the lives of people, American, European and Far East governments are investing substantially on different initiatives to harness the full power of the Internet.

Over the last five years, the Internet has shown an impressive growth record in terms of commercial trade volume and private users [2]. This has led to redefining almost all aspects of businesses. For example, the adoption of recent and advanced technologies in the way Internet is functioning enabled organisations in facilitating transactions in a speedy manner, lowering the search costs and perfecting the match between both buyers and sellers. Therefore, on one hand, Internet is playing a key role in transforming social patterns, strengthening the trade links between nations as well as widening opportunities for economic and social development worldwide. On the other hand and from the organisation's perspective this has resulted in a fierce price competition, diminishing product differentiation and disappearance of brand loyalty [3].

Bakos indicates that the use of Internet opened many venues for buyers to find almost every product available for trade online, which can be bought in common markets [4]. Carlson points out that the existing consumer tracking technology helps to generate useful data about consumer preferences and the resulting customer profiles allows the creation of products, which are tailored to the buyers' needs [5]. Mathew emphasises that Internet has made new products available, which did not and could not exist before. These products are known as digital products, as they have no physical form in production and use, but primarily exist in the form of small pieces [6].

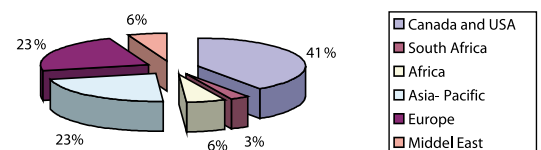
### Factors Contributing to Internet Growth

According to Veloso there are three factors contributing to the growth of Internet commerce:

1. The continuous decline in the prices of information technology (IT) products, such as computers and software's.
2. The development of different platforms and mass distribution of Internet browsers such as Netscape, which provide a relatively easy way to firms to develop a user-friendly interfaces (Web sites).
3. The commercialisation of the Web itself with media-rich content and electronic commerce [7].

Figure 1 details the distribution of these users by region. Statistics shows that the majority of Internet users are concentrated in the United States, but there is also evidence that Japan and Western Europe are catching up fast. Forecasters predict that the more accelerated growth over the next three to five years is expected to take place in Asia and Latin America.

FIG. 1. INTERNET USERS BY REGION PERCENTAGE



### Internet Key Applications

Electronic Commerce (E-commerce) and other Internet applications will never reach their expected potential unless consumers have confidence and security in going online. E-commerce is a shorthand term that embraces a complex mixture of technologies, infrastructures, processes, and products brings together whole industries and narrow applications, producers and users, information exchange and economic activity into a global marketplace called "the Internet". There is no universal definition of electronic commerce because the Internet as a marketplace and its participants are frequent and their intricate relationships are evolving rapidly.

Rous states that E-commerce is an Internet application, running on an infrastructure composed of computers, communication systems and software, it uses the Internet's most important infrastructure applications like the browser, the World Wide Web and e-mail. It enables companies and individuals to break down geographical limits and time differences combined with the relatively low cost of

accessibility. It is estimated that revenue from using E-commerce will reach \$ 1 trillion in 2003-05 [8]. Therefore, Odlyzko predict that traffic on the Internet is estimated to double each year [9].

### **Business-To-Business B2B**

Timmers has pointed out three major characteristics, which distinguish transactions using electronic industrial markets from what has gone before. The first distinguishing characteristic is Globalisation. Internet increases an organisation's possibilities for global sourcing and selling [10]. As Greenspan has said: 'By lowering the costs of transactions and information, technology, this will reduce market frictions and provide significant impetus to the process of broadening world markets'. This means that considerations about location can become secondary and price competition is likely to increase [11].

The second characteristic noted by Timmers is a major increase in the possibilities for Customization. Internet technologies facilitate specification design and pricing online, which is also likely to increase price competition. The third characteristic of doing business on the Internet is that it facilitates the solving of customer demands through using a group of business partners [10].

The traditional linear model from producer to customer is no longer holds, but value can instead be delivered quicker and cheaper through a network of partners. Other experts [12, 13] have argued that transactions using electronic commerce come far closer than do transactions using traditional media to the economists idea of perfect competition in that barriers to entry are lowered, transaction costs are reduced, and buyers have improved access to information. Such fundamental changes, which carrying out transactions using the Internet have encouraged major investment from those seeking to exploit them. For example, in the USA revenues from transactions using the Internet tripled in 1999; in Europe and Japan they raised faster still. But the biggest growth is expected in the area of transactions between businesses (B2B). It was reported in *The Economist* (26 February 2000 issue that in 1999, global e-commerce was worth a little over \$150 billion with around 80 percent of these transactions being between one business and another. It was also noted by Forrester, a respected research organisation in the field, the value of E-Commerce market is to reach nearly \$1.5 trillion in the USA alone by 2003. Another respected market researcher, Gartner, has forecast

that by one year later, 2004, the global B2B e-commerce market will have continued growing and will be worth £4.8 trillion. As James has remarked, it is hard to know how seriously to take these dramatic predictions but major growth in this area seems inevitable [14].

The first major developments in the area of buying and selling on the net (B2B) started in the mid 1990s and saw major firms such as Wal-Mart and General Electric moving buying and selling online to cut costs and speed supplies. The aims of cutting paperwork and time may have been simple but the results were impressive.

General Electric (GE) demonstrates another example. The company has a trading process network, which is a Web-based link to suppliers so that they can bid for GE components' contracts. According to GE, it cut procurement cycles in half, processing costs by one-third and the cost of goods purchased by between 5 percent and 50 percent. IBM also provides additional example of the amount of savings been made from trading on-line. By 1999, IBM had plugged 6,700 suppliers into its online procurement system and bought more than \$12 billion worth of goods over the Net. This eliminated around 5 million invoices. This, together with sharper purchasing as a result of increased transparency, etc., resulted in IBM saving \$240 million on the \$11 billion it spends. Customer support is another area where major savings can be made in some companies, through putting customer technical advice online. Again, for example, IBM estimates that, for every service call handled through (<http://www.ibm.com>), it saves 70 percent to 90 percent of the cost of having a person take that call. In 1999, IBM expects to handle 35 million online service requests, thus saving 750 million US dollars. Research by Cox and Dale has shown that organisations often develop a presence on the Net without paying sufficient attention to the quality of their Web site. She has clearly outlined the importance of a number of factors including clarity of purpose, accessibility and speed and ease of use as well as site content and the way in which the site is related to customer service and relationships. Too often, those operating in the B2B market think their Web site design is relatively unimportant compared to more consumer-oriented sites [15].

### **Business-To-Consumer (B2C)**

E-commerce began as a vehicle for browsing the Web and buying a few books or CDs. This has been transformed into a platform that changed

how organisations and customers are interacting virtually. In its early stage, e-commerce was adopted to support business-to-consumer (B2C) information flows and simple transactions. B2C e-commerce now enables consumers to read and listen to national and international news, purchase products, make investments and apply for loans as well as engaging in countless other information- and entertainment-related activities.

There are a number of economic forces that affect B2C e-commerce. Levels of discretionary income, credit card use, telephone access, personal computer ownership, and Internet service subscriptions are important indicators, and tend to create a gap between various tiers of living standard. More affluent citizens for example tend to live in cities rather than in rural areas. Other forces are discussed in different cases in the following section.

### **The Brazil and Singapore Cases**

The majority of Web users in Brazil are from the upper income classes because they speak English and are wealthy. However, the case in Singapore is different. A recent survey conducted by Lien estimated that 59% of the country's households own PCs and 42% have Internet access [16]. But this high level of PC ownership does not necessarily translate into equally large percentages of consumer e-commerce. Even though the Singapore rate exceeds such percentages for Japan, Australia, and the USA, consumer e-commerce in Singapore is still in its early stage. High Internet access costs and low service quality might discourage widespread adoption of consumer e-commerce.

There appear to be two significant aspects of culture that impact B2C e-commerce:

- a) Consumer trust in the accuracy and privacy of the electronic transaction,
- b) A preference for face-to-face purchasing transactions [17, 18, 19].

A Goldman Sachs Investment Research report claims that the five-year (1998-2003) growth rate of Internet use in Asia is expected to be twice to USA [20]. In both absolute numbers and percentages, the greatest potential for B2C e-commerce rest in Asia. There are four key variables of Asia culture can be identified from these projections.

First, Asians generally are not always comfortable with the idea of being in debts so few people have credit cards. Yet the primary means of payment for

B2C e-commerce is a credit card, thus potentially eliminating a large segment of the population from engaging in e-commerce. This is particularly true in China [21, 22], a country that is forecast by IDC to have 18% of the Asia-Pacific region's Internet users in 2003, and to account for US\$11.7 billion in online transactions in 2004 [23].

Second, Asians are less trusting and inclined to share personal information with retailers, especially in online transactions without face-to-face contact [24, 17].

Third, Asians ability to provide a reliable and affordable telecommunications infrastructure, and its physical transportation and delivery systems are not yet completed. While the projection of South Korean Internet use in 2003 [17] is small in number, approximately 9.5 million users, a strong interest in wireless phone subscriptions and the growth of public telecommunications networks, domestic online services, and Internet access will help build South Korean consumers' use of e-commerce [25]. Singapore recently loosened its regulations on the telecommunications industry, potentially creating a stronger and more competitive market for telecommunications and Internet services [26]. The availability of free Internet access and e-mail accounts, along with more reliable and affordable fixed and mobile phone systems, might make consumer e-commerce more attractive to Asians.

Fourth, the uncertainty and risk related to Asia's business and economic climate. The market economies of Japan, South Korea, and Singapore are recovering from the Asian recession of the late 1990s. These areas seem ripe for the development of B2C e-commerce, as consumer interest in the Internet grows. Singapore's government seeks to promote a broader, contemporary telecommunications infrastructure and to promote Internet business development. While the Chinese economy was less affected by the 1997 financial crisis, the volatility of its government policies and business initiatives has caused some firms to exercise caution and move slowly with their e-commerce plans [27, 24].

A recent survey of Chinese Internet users indicated that approximately 48% view online shopping as the most promising online undertaking (multiple responses to the 11 categories of online activity were allowed). But nearly 37% said that the biggest drawback to online shopping is a lack of information security [28].

### Europe Case

According to the Pan European Internet Monitor, 107.8 million Europeans, or 34% of the total population, have Internet access [29]. This number is expected to grow to 50% by 2003. Jupiter Communications, an electronic commerce research firm, projects that e-commerce revenues in Europe are set to increase eightfold, rising from approximately EUR 8 billion in 2000 to EUR 64 billion by 2005. However, a lack of initiative dealing with consumers' privacy questions has the potential to negatively impact both European Internet commerce and online advertising. For example, only 10% of European Web sites surveyed by Jupiter Communications post a privacy policy on or linked from the main homepage [30].

Liesbeth Hop, CEO of Pro Active International, stated, "These first results of the Pan European Internet Monitor show that Internet in Europe is starting to catch up at high speed, although we still see very large differences between Northern, Southern and Western Europe" [29]. Thirty-five percent of adults in the UK and 30 percent of adults in Germany have access to the Internet. Contrast that with the 5% of adults in Hungary who have Internet access, and the digital divides becomes very apparent in Europe [31]. Germany is projected to be Europe's largest e-commerce marketplace [32].

### The Latin American Case

In one respect, the opportunity for B2C e-commerce in Latin America is similar to that in Asia: a large percentage of the population is not yet connected to the Internet. Some are optimistic about Latin America's high growth potential for computer hardware companies and Internet Service Providers (ISPs). IDC reports that the number of Internet users will reach 19 million by 2003, compared with 7.5 million users in 1999. Jack Davies, president of America Online International, says, "The market is less well developed than Europe, Japan, or Canada, but there's a bigger upside potential [18]. Latin America's demographics also speak to the promising future of e-commerce, says Susan Segal, general partner and head of Latin America at Chase Capital Partners. Nearly about 100 million people control 65% of the region's buying power, and 75 percent of Latin Americans fall in the Internet use age category of 15 to 34-year-olds [33].

### The North America and Canada Cases

Ninety-two million people in the USA and Canada, or 40% of the population over the age of 16, report that they use the Web [34], and the

USA alone was expected to have 115 million Internet users by the end of 1999 [31].

The only regularly predictable variable in North American e-business is change. Internet use in the USA and Canada has continuously grown and evolved from its early public adoption. While Canada is not far behind, the top ten Web sites visited (by volume of unique hits) are still all based in the USA, supporting the idea that the USA is a hub of e-access and commerce.

The USA has generally taken a hands-off approach to Internet and privacy regulation, although in the last year or so attention has been increasing in the areas of children's privacy and the privacy of data obtained through cooperative transactions.

In Canada, this aspect of e-commerce is different from its southern neighbour. In Canada's vision for the future of electronic information services, a "government as a user" simile is used to project its view of uses and applications for information exchange [35].

US and Canadian cultures further contribute to a successful e-business paradigm because debt is an accepted part of their consumer culture. Singapore's consumers have successfully adopted a "card culture," using debit rather than credit cards [36]. Still, the USA and Canada have been slow to shift to a debit card culture. Such a fondness for the credit card has been taken as far as a consumer's interaction with the federal government. Recently, the US government began accepting credit cards as a means of paying federal income taxes [37].

### THE IMPACT OF E-COMMERCE ON FINANCIAL SERVICES

The financial services sector has seen a growing intensity of competition within the market place over the last decade. In the UK this competition developed in the 1970s with a concentration on the traditional marketing mix elements of product, price, promotion and place. It has been argued that this led to homogeneity rather than differentiation, with a common market concept perceived by the customer.

The widely reported overcapacity within the financial services marketplace indicates that a differentiator leading to competitive advantage is necessary, and it is widely argued that this should be quality of service particularly given the increasing degree of consumer awareness. While all the major UK banks have embarked on some

form of quality initiative, little progress is apparent in the perception of customers.

### **Electronic Finance (E-Finance)**

In the last 20 years, the financial services industry has witnessed dramatic changes, largely driven by globalisation, deregulation and consolidation trends. Technological advances accelerated the process, reinforcing some of these trends particularly globalisation and deregulation, as well as facilitating the development of E-Finance [38]. This has blurred the boundaries between different financial institutions, enabling new financial products and services to appear and making the existing one available in different packages.

Saatcioglu introduced business model called "financial portal". This model develops proprietary indices that focus on individual and small-business customer's needs as well as matching the financial instruments to these indices. Therefore, it is used as a device that establishes and rebalances portfolios as needed. For example, the model provides clients with customised investment services, while not requiring the knowledge and resources for investing in individual securities, is more tailored to specific needs than mutual funds or index-tracking stocks, and is much more affordable, and maybe more comfortable than hiring financial consultants for investment advice. Implementing this business model would not be feasible without the use of Internet [39].

### **Electronic Banking (E-Banking)**

E-Banking refers to the use of Internet as a remote delivery channel for providing services such as opening a deposit account, transferring funds among different accounts and electronic bill presentment and payment. This can be offered in two main ways. First, an existing bank with physical offices can establish a Web Site and offer these services to its customers in addition to its traditional delivery channels. Second, is to establish a virtual bank, where the computer server is housed in an office that serves as the legal address of such a bank. Virtual banks offer their customers the ability to make deposits and withdraw funds via Automated Teller Machines (ATMs) or other remote delivery channels owned by other institutions.

Three ways are used to structure Virtual Bank. For New investors is to obtain a charter from the state or federal supervisory authorities. For an existing banking company is to create a separately capitalised subsidiary bank. The third and beginning to be pursued by investors as

better way is to purchase the existing charter of a traditional bank and then to recast the bank as a virtual bank under that charter.

Banks in Saudi Arabia are moving slowly and with caution into the E-Banking because their concerns for security and reliability. There are a multiple calls for academicians, computer specialists, and people at large to pay serious attention to banking system and increase awareness of its implication on the country future. Once customers are convinced about the multifarious advantages of E-Banking and move ahead to the Virtual Bank system.

### **EMPIRICAL ANALYSIS**

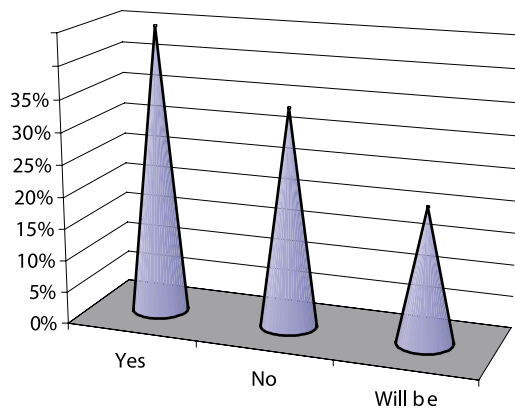
A pilot sample was sent to academic within the University as an initial step to ensure the accuracy and relevance of questions. After reviewing the pilot, the author observed the procedures that have been suggested by Saunders when using similar administrative questionnaire via email [40]. Therefore, prior sending the questionnaire to managers and accountants within organisations in Saudi Arabia and to ensure better response rate, the author made contacts with those organisations to encourage and provide awareness of the research value. These organisations environments had a number of networked computers, with Internet resources, that were used substantially in organising their programmes.

The second step was sending the questionnaire via email a sample of 60 Internet users and 60 managers and accountants accompanied by a covering letter. The third step, emailing those responded first and thanking them for the prompt reply. The fourth step was sending a follow-up sample with a covering letter and copy of the questionnaire to those who have not responded.

The survey instruments asked for three types of information relating to organisations and Internet users in Saudi Arabia as they relate to Gardiner's conceptual model and to the methodology used in researching them. These three types of information concerning the use of Information Technology (Internet and E-Commerce), relevant psychosocial factors in using the Internet, and relevant physical factors in using the Internet. However, before going in depth in this information it is useful to be acquainted with general information about the organisations and Internet users that being surveyed. This information includes whether the organisations have operated e-commerce and how long as well as information about the Internet users' gender, age, and educational level.

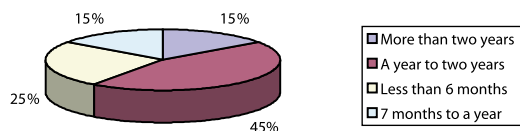
Therefore, as illustrated in figure 2, (45%) of respondents' managers and accountants within organisations said, their companies have operated electronic commerce, whereas (34%) of these organisations have not operated. The remaining of the percentage of managers and accountants said, e-commerce will take place in their companies in the future. Whilst the majority of organisations do have Internet access, a significant minority of 34% do not. The larger the organisation, the more likely that Internet access will exist, although 18% of organisations with over 50 employees have no Internet access, and this seems to be a very high proportion for organisations of that size. Of those who do not have email around 50% suggest that they do not need it. This position did not vary across organisations addressing different client groups, to any great extent.

FIG. 2. ORGANISATIONS OPERATING E-COMMERCE



25% of organisations that have e-commerce operated in their transactions responded that, e-commerce have been operating in their companies for less than six months, while almost double this percentage said, they have it between year and two years, this is illustrated in Figure 4 below. It is obvious from the chart that the percentage of operating e-commerce raises.

FIG. 3. PERIOD OF OPERATING E-COMMERCE



According to Internet users' survey, the greatest proportion of respondents as illustrated in Table 1 was male (83.3%) this due to the cultural of Saudi people.

TAB. 1. GENDER OF RESPONDENTS

Gender	Number	%
Male	40	83.3
Female	8	16.7

Figure 4 reports the age of the respondents in six-year increments, starting with the category of below 18 years. Internet users aged 31-45 years represent the largest category and the smallest were under the age of 18 years. This is can be due to the awareness of the benefit of the Internet in that age.

FIG. 4. INTERNET USERS AGE GROUP

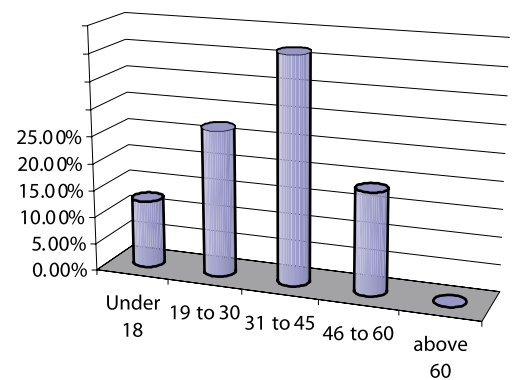
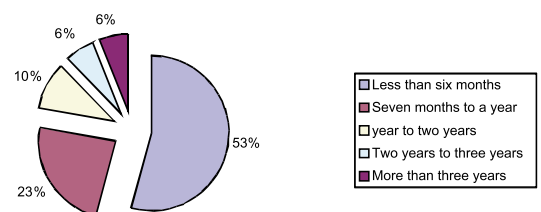


Figure 5 represents education level of respondents. The majority of Internet users in this sample hold baccalaureate (33.33%), and (27.08%) of the respondents have a high school.

FIG. 5. INTERNET USERS EDUCATION LEVEL

Figure 6 demonstrate the length of respondents being using Internet to reflect their experience and difficulties are facing. 53% of the users only being using the Internet less than six months and only 23% have been using it more than three years. This indicates that Internet usage is still in a very early stage of development.

FIG. 6. THE PERIOD OF USING THE INTERNET



DISCUSSION AND CONCLUSIONS

The search for excellence for all types and sizes of organisations is their main objective. The winner is the one who predicts changes in the appropriate manner and responds quickly and effectively to them. This can only be achieved

through a mixed bag of tricks in terms of policies, procedures, techniques and IT tools. Internet is a powerful tool that enables organisations in achieving their strategic priorities.

This research work underpinned a number of problems that still exist in the Saudi's culture in relation to the use of IT. These are:

1. The continuing relying on face-to-face contact principles. Spread use of e-mails might replace this attitude.
2. Developing backlash to everything being online since so many can't access it.
3. Problems with information overload.
4. Many things don't work because different people and organisations have different levels of technology.
5. Charges still expensive.
6. The need for technical support and expertise.
7. Lack of a management commitment and understanding the potential role of IT on the country's future.
8. Middle aged and older people were more reluctant to use IT.
9. Concerns that web sites might be used for partisan community lobbying or criticism
10. A view that it was a diversion from core work of the organisation.
11. The impetus for adoption of IT may be the recruitment of new staff from elsewhere.

The research also highlighted three major benefits for using E-Commerce in Saudi Arabia. These include organisational benefits (efficiency), service delivery benefits (effectiveness) and wider networking, capacity building and social capital.

**Organisational benefits (efficiency)**

- a) Collection, analysis and submission of statistics,
- b) Information storage and retrieval,
- c) Spread of information flow,
- d) Massive savings for mailing,
- e) Massive savings for research,
- f) Communication between staff at different sites,
- g) Cheap transmission of documents,
- h) Massively reduced administrating staff costs,
- i) Collaboration, joint use of resources,
- j) Reduced need for time consuming face-to-face meetings, particularly valuable at national or regional level,

- k) Mailings and newsletters to client groups and members,
- l) Access to published documents and funding application forms,
- m) Fundraising correspondence and research,
- n) Marketing, and
- o) Clearer financial management and stock control.

**Service delivery benefits (effectiveness)**

There was a wide range of benefits quoted, often by individual organisations, but with clear general applicability:

1. Speedy access to client records for each support session,
2. Mutual support groups online,
3. Video conferencing for rural areas,
4. Potential for learning centre,
5. Sharing of evidence based good practice,
6. E-mail and web sites allow deaf people to access information and to secure employment by demonstrating information processing skills,
7. Research at speed to find solutions for clients,
8. Extensive but low cost contact with members and clients through e-newsletters,
9. Extending consultation processes to smaller organisations and giving all consultees longer to respond and thus make more thoughtful or informed comments,
10. New knowledge of lesser known funding sources,
11. Fundraising opportunities through increased publicity via websites and news pages,
12. Publicity and marketing, and
13. Greater access to government publications and news of them.

**Wider networking, capacity building and social capital**

Scope for sharing resources with other organisations and thus reducing duplicated effort was frequently quoted. This included sharing:

1. Good practice,
2. Mailing lists,
3. Documents,
4. Frequently requested information via website rather than telephone.

## REFERENCES

- [1] Eid, R., Trueman, M. and Ahmed, A. M., *A cross-industry review of B2B critical success factors*, Internet Research: Electronic Networking Applications and Policy, 2002, **12**(2): p. 110-123.
- [2] OECD, Organisation for Economic Co-operation and Development, *The Economic and Social Impact of Electronic Commerce Preliminary Findings and Research Agenda*, 2000, USA
- [3] Brynjolfsson, E., Michael, D., *Frictionless Commerce? A comparison of Internet and Conventional Retailers*, MIT Sloan School of Management, 50 Memorial Drive Cambridge, Massachusetts 02139, 2000, **46**(4): P. 563-585.
- [4] Bakos, Y., *towards friction-free markets: The emerging role of electronic marketplaces on the Internet*, Communications of the ACM, 1998, **41**(8): p. 35-42.
- [5] Carlson, J., Furst, K., William, W., and Daniel, E., *Internet Banking: Market Developments, Regulatory and Issues*, Society of Government Economists Conference 2000, May 2001, United States.
- [6] Matthew, W., *Digital delivery of cultural products on the electronic highway, options propitious*, 1998
- [7] Veloso, E., *The Business Revolution through B2B Market Tone and its impacts over the Financial System going into 21<sup>st</sup> Century*, The George Washington University, School of Business and Public Management, 2000, Washington.
- [8] Rous, B., *How to succeed in online markets*, National Electronic Publishing Seminar sponsored by the University of Virginia and the Library of Congress, 1999.
- [9] Odlyzko, A., *The current state and likely evolution of the Internet*, AT&T Florham Park, NJ 07932, 2000, USA
- [10] Timmers, P., *Electronic Commerce*, Wiley, 1999, New York, NY
- [11] Greenspan, A., *Global Economic Integration: Opportunities and Challenges*, 2000, <http://www.federalreserve.gov.aug25>
- [12] Varian, H. R., *Differential Pricing and Efficiency*, 1997, First Monday No. 2, <http://www.firstmonday.dk>
- [13] Wyckoff, A., *Imagine the impact of electronic commerce*, OECD Observer, No. 208, 1997, October/November.
- [14] James, G., *B2B, Hot or Hype?* Supplement to Business 2.0, 2000, August.
- [15] Cox, J. and Dale, B. G., *Service quality and e-commerce: an exploratory analysis*, Managing Service Quality, 2001, **11**(2): p. 121-31.
- [16] Lien, J., *E-commerce offered in only 5 per cent of local companies' Web sites*, Singapore Business Times, 2000, <http://business-times.asia1.com.sg/5/nsing/nsing04.html>.
- [17] China Online, *China Internet users hesitate to shop online*, China Online, 2000, <http://www.chinaonline.com/topstories/000329/1/B1000032228.asp>.
- [18] Katz, I., Malkin, E., *Battle for the Latin American Net*, Business Week, 1999, <http://proquest.umi.com/>.
- [19] Colitt, R., *Consumers like their windows in the shops*, Financial Times, 1999, **13**.
- [20] Asia Pulse, *Asian Internet users to surge to 64 million by 2003: report*, Asia Pulse, 1999, <http://etextb.ohiolnk.edu/>.
- [21] Inside China Business News, *Flurry of Web sites thrusts China e-trade forward*, Inside China Business News, 1999, <http://invest.insidechina.com/business.php3?id=107256>.
- [22] Stirpe, A. *Chinese bombard the e-commerce market*, Computer Retail Week, 1999, <http://etextb.ohiolink.edu/>.
- [23] Singapore Business Times, *Top ten trends in IT industry*, Singapore Business Times, 2000, <http://etextb.ohiolink.edu/>.
- [24] Flagg, M., *Curtain rises on e-commerce*, The Asian Wall Street Journal, 1999, **1**.

- [25] Seo, B., Korean turnaround rings up telecom growth, *Electronic Engineering Times*, 1999, <http://etextb.ohiolink.edu/>.
- [26] Borsuk, R., *Singapore opens telecommunications sector: drawing praise*, *The Asian Wall Street Journal*, 2000, **7**.
- [27] CNN Financial News Online, China to regulate Net boom, *CNN Financial News Online*, 1999, [http://gw.cnnfn.com/output/pfv/1999/12/13/emerging\\_markets/wires/china\\_net\\_wg](http://gw.cnnfn.com/output/pfv/1999/12/13/emerging_markets/wires/china_net_wg).
- [28] CNNIC Semi-annual survey reports on Internet development in China, CNNIC (China Internet Network Information Centre), 2000, [http://www.cnnic.net.cn/Develst\\_e/cnnic2000\\_e.htm](http://www.cnnic.net.cn/Develst_e/cnnic2000_e.htm).
- [29] Nua Web site, Proactive: digital divide still apparent in Europe, Nua Web site, 2000, [http://www.nua.ie/surveys/index.cgi?f=VS&art\\_id=905355714&rel=true](http://www.nua.ie/surveys/index.cgi?f=VS&art_id=905355714&rel=true).
- [30] Jupiter Communications, Jupiter Communications, 2000, <http://www.jup.com/jupiter/research/note.jsp?doc=mm99-01j>.
- [31] Cyber Atlas Web site, US leads way in Internet users, Cyber Atlas Web site, 1999, [http://cyberatlas.internet.com/big\\_picture/geographics/print/0,1323,5911\\_234841,00.html](http://cyberatlas.internet.com/big_picture/geographics/print/0,1323,5911_234841,00.html)
- [32] Andersen., E-Europe takes off", Andersen Consulting Web site, 1999, [http://www.ac.com/ecommerce/eeurope\\_survres\\_germ.html](http://www.ac.com/ecommerce/eeurope_survres_germ.html).
- [33] Latin Finance, A force for change, Latin Finance Technological Edge Supplement, Business & Industry database, 1999, <http://etextb.ohiolink.edu/>.
- [34] Thompson, M., The Web: 92 million surfers strong, IDG Web site, 1999, <http://www.idg.net/go.cgi?id=190770>.
- [35] Canadian Information Highway, Preparing Canada for a digital world, Canadian Information Highway Advisory Council Web site, 1997, <http://strategis.ic.gc.ca/SSG/ih01650e.html>
- [36] Northern Light, Cards International, Northern Light document summary, 1995, <http://library.northernlight.com/CK19980701060079423.html?cb=0&sc=0#doc>.
- [37] Kadlec, D., IRS takes charge, *Time Online*, 1999, <http://www.time.com/time/personal/19990301/money.html>.
- [38] Nieto, J., Reflections on the regulatory approach to e-finance, Bank for International Settlements, Information, Press & Library Services CH-4002 Basel, 2001, Switzerland.
- [39] Saatcioglu, K., Stallaert, J., and Whinston, A., *Design of a financial portal*, *Communications of the ACM*, 2001, **44**(6), June.
- [40] Saunder, M., Lewis, P., and Thornhill, A., *Research methods for business students*, 2<sup>nd</sup> edition, 2000, Pearson education: London and New York.

**LIST OF WORKING PAPER TITLES****2003**

- 03/12** – A M Ahmed, Professor M Zairi & S A Alwabel  
*Global Benchmarking for Internet & E-Commerce Applications*
- 03/11** – A M Ahmed, Professor M Zairi & Yong Hou  
*Swot Analysis for Air China Performance and Its Experience with Quality*
- 03/10** – Kyoko Fukukawa & Jeremy Moon  
*A Japanese Model of Corporate Social Responsibility?:  
A study of online reporting*
- 03/09** – Waleed Al-Shaqha and Mohamed Zairi  
*The Critical Factors Requested to Implement Pharmaceutical Care in  
Saudi Arabian Hospitals: A Qualitative Study*
- 03/08** – Shelly MacDougall & Richard Pike  
*The Elusive Return on Small Business Investment in AMT: Economic  
Evaluation During Implementation*
- 03/07** – Alexander T Mohr  
*The Relationship between Inter-firm Adjustment and Performance in  
IJVs – the Case of German-Chinese Joint Ventures*
- 03/06** – Belinda Dewsnap & David Jobber  
*Re-thinking Marketing Structures in the Fast Moving Consumer Goods  
Sector: An Exploratory Study of UK Firms*
- 03/05** – Mohamed Zairi & Samir Baidoun  
*Understanding the Essentials of Total Quality Management:  
A Best Practice Approach – Part 2*
- 03/04** – Deli Yang & Derek Bosworth  
*Manchester United Versus China: The “Red Devils” Trademark Problems  
in China*
- 03/03** – Mohamed Zairi & Samir Baidoun  
*Understanding the Essentials of Total Quality Management:  
A Best Practice Approach – Part 1*
- 03/02** – Alexander T Mohr  
*The Relationship Between Trust and Control in International Joint Ventures  
(IJVs) – An Empirical Analysis of Sino-German Equity Joint Ventures*
- 03/01** – Mike Tayles & Colin Drury  
*Explicating the Design of Cost Systems*

**2002**

- 02/34** – Alexander T Mohr  
*Exploring the Performance of IJVs – A Qualitative and Quantitative  
Analysis of the Performance of German-Chinese Joint Ventures in the  
People's Republic of China*
- 02/33** – John M T Balmer & Edmund Gray  
*Comprehending Corporate Brands*
- 02/32** – John M T Balmer  
*Mixed Up Over Identities*
- 02/31** – Zoë J Douglas & Zoe J Radnor  
*Internal Regulatory Practices: Understanding the Cyclical Effects within  
the Organisation*
- 02/30** – Barbara Myloni, Dr Anne-Wil Harzing & Professor Hafiz Mirza  
*A Comparative Analysis of HRM Practices in Subsidiaries of MNCs and  
Local Companies in Greece*
- 02/29** – Igor Filatotchev  
*“Going Public with Good Governance”: Board Selection and Share  
Ownership in UK IPO Firms*
- 02/28** – Axele Giroud  
*MNEs in Emerging Economies: What Explains Knowledge Transfer to  
Local Suppliers*
- 02/27** – Niron Hashai  
*Industry Competitiveness – The Role of Regional Sharing of Distance-  
Sensitive Inputs (The Israeli – Arab Case)*
- 02/26** – Niron Hashai  
*Towards a Theory of MNEs from Small Open Economics – Static and  
Dynamic Perspectives*
- 02/25** – Christopher Pass  
*Corporate Governance and The Role of Non-Executive Directors in Large  
UK Companies: An Empirical Study*
- 02/24** – Deli Yang  
*The Development of the Intellectual Property in China*
- 02/23** – Roger Beach  
*Operational Factors that Influence the Successful Adoption of Internet  
Technology in Manufacturing*
- 02/22** – Niron Hashai & Tamar Almor  
*Small and Medium Sized Multinationals: The Internationalization  
Process of Born Global Companies*
- 02/21** – M Webster & D M Sugden  
*A Proposal for a Measurement Scale for Manufacturing Virtuality*
- 02/20** – Mary S Klemm & Sarah J Kelsey  
*Catering for a Minority? Ethnic Groups and the British Travel Industry*
- 02/19** – Craig Johnson & David Philip Spicer  
*The Action Learning MBA: A New Approach Management Education*
- 02/18** – Lynda M Stansfield  
*An Innovative Stakeholder Approach to Management Education:  
A Case Study*
- 02/17** – Igor Filatotchev, Mike Wright, Klaus Uhlenbruck,  
Laszlo Tihanyi & Robert Hoskisson  
*Privatization and Firm Restructuring in Transition Economies:  
The Effects of Governance and Organizational Capabilities*
- 02/16** – Mike Tayles, Andrew Bramley, Neil Adshead & Janet Farr  
*Dealing with the Management of Intellectual Capital: The Potential Role  
of Strategic Management Accounting*
- 02/15** – Christopher Pass  
*Long-Term Incentive Schemes, Executive Remuneration and Corporate  
Performance*
- 02/14** – Nicholas J Ashill & David Jobber  
*An Empirical Investigation of the Factors Affecting the Scope of  
Information Needed in a MktIS*
- 02/13** – Bill Lovell, Dr Zoe Radnor & Dr Janet Henderson  
*A Pragmatic Assessment of the Balanced Scorecard: An Evaluation use in  
a NHS Multi-Agency Setting in the UK*
- 02/12** – Zahid Hussain & Donal Flynn  
*Validating the Four-Paradigm Theory of Information Systems Development*
- 02/11** – Alexander T Mohr & Simone Klein  
*The Adjustment of American Expatriate Spouses in Germany –  
A Qualitative and Quantitative Analysis*
- 02/10** – Riyadh Eid & Myfanwy Trueman  
*The Adoption of The Internet for B-to-B International Marketing*
- 02/09** – Richard Pike & Nam Cheng  
*Trade Credit, Late Payment and Asymmetric Information*
- 02/08** – Alison J Killingbeck & Myfanwy M Trueman  
*Redrawing the Perceptual Map of a City*
- 02/07** – John M T Balmer  
*Corporate Brands: Ten Years On – What's New?*
- 02/06** – Dr Abdel Moniem Ahmed & Professor Mohamed Zairi  
*Customer Satisfaction: The Driving Force for Winning Business  
Excellence Award*
- 02/05** – John M T Balmer & Stephen A Greyser  
*Managing the Multiple Identities of the Corporation*
- 02/04** – David Philip Spicer  
*Organizational Learning & The Development of Shared Understanding:  
Evidence in Two Public Sector Organizations*
- 02/03** – Tamar Almor & Niron Hashai  
*Configurations of International Knowledge-Intensive SMEs:  
Can the Eclectic Paradigm Provide a Sufficient Theoretical Framework?*
- 02/02** – Riyadh Eid, Myfanwy Trueman & Abdel Moniem Ahmed  
*The Influence of Critical Success Factors on International Internet  
Marketing*
- 02/01** – Niron Hashai  
*The Impact of Distance Sensitivity and Economics of Scale on the  
Output and Exports of Israel and its Arab Neighbours*

**2001**

- 01/18** – Christopher M Dent  
*Transnational Capital, the State and Foreign Economic Policy:  
Singapore, South Korea and Taiwan*
- 01/17** – David P Spicer & Eugene Sadler-Smith  
*The General Decision Making Style Questionnaire:  
A Confirmatory Analysis*
- 01/16** – David P Spicer  
*Expanding Experimental Learning: Linking Individual and  
Organisational learning, Mental Models and Cognitive Style*
- 01/15** – E Grey & J Balmer  
*Ethical Identity; What is it? What of it?*
- 01/14** – Mike Tayles & Colin Drury  
*Autopsy of a Stalling ABC System: A Case Study of Activity Based Cost  
Management and Performance Improvement*
- 01/13** – N Esho, R Zurbuegg, A Kirievsky & D Ward  
*Law and the Dominants of International Insurance Consumption*

- 01/12** – J Andrews Coutts & Kwong C Cheung  
*Trading Rules and Stock Returns: Some Preliminary Short Run Evidence from the Hang Seng 1985-1997*
- 01/11** – D McKechnie & S Hogarth-Scott  
*Linking Internal Service Encounters and Internal Transactions: Unravelling Internal Marketing Contract Workers*
- 01/10** – M Webster & D M Sugden  
*Operations Strategies for the Exploitation of Protected Technology: Virtual Manufacture as an Alternative to Outward licensing*
- 01/09** – Axèle Giroud  
*Buyer-Supplier Transfer and Country of Origin: An Empirical Analysis of FDI in Malaysia*
- 01/08** – Damian Ward  
*Do Independent Agents Reduce Life Insurance Companies' Free Cash Flow?*
- 01/07** – Daragh O'Reilly  
*Corporate Images in 'Jerry Maguire': A Semiotic Analysis*
- 01/06** – Tony Lindley & Daragh O'Reilly  
*Brand Identity on the Arts Sector*
- 01/05** – M Trueman, J Balmer & D O'Reilly  
*Desperate Dome, Desperate Measures! Managing Innovation at London's Millennium Dome*
- 01/04** – M Trueman, M Klemm, A Giroud & T Lindley  
*Bradford in the Premier League? A Multidisciplinary Approach to Branding and Re-positioning a City*
- 01/03** – A Harzing  
*Self Perpetuating Myths and Chinese Whispers*
- 01/02** – M Webster  
*Supply Systems Structure, Management and Performance: A Research Agenda*
- 01/01** – A Harzing  
*Acquisitions Versus Greenfield Investments: Exploring the Impact of the MNC's International Strategy*
- 
- 2000**
- 0031** – John Ritchie & Sue Richardson  
*Leadership and Misleadership in Smaller Business Governance*
- 0030** – Mary Klemm  
*Tourism and Ethnic Minorities in Bradford: Concepts and Evidence*
- 0029** – (not available)
- 0028** – (not available)
- 0027** – Axèle Giroud  
*Determinant Factors of the Degree of Supply-Related Technology Transfer: A Comparative Analysis Between Asian Affiliates*
- 0026** – A Cullen, M Webster & A Muhlemann  
*Enterprise Resource Planning (ERP) Systems: Definitions, Functionality and the Contribution to Global Operations*
- 0025** – B Chennoufi & M Klemm  
*Managing Cultural Differences in a Global Environment*
- 0024** – (not available)
- 0023** – Simon Best & Devashish Pujari  
*Internet Marketing Effectiveness: An Exploratory Examination in Tourism Industry*
- 0022** – Dr Myfanwy Tureman  
*Divided Views, Divided Loyalties: Changing Customer Perceptions by Design*
- 0021** – Yasar Jarrar  
*Becoming World Class Through a Culture of Measurement*
- 0020** – David Spicer & Eugene Sadler-Smith  
*Cognitive Style & Decision Making*
- 0019** – Z J Radnor & R Boaden  
*A Test for Corporate Anorexia*
- 0018** – (not available)
- 0017** – Peter Prowse  
*Public Service Union Recruitment Workplace Recovery or Stagnation in a Public Services Union? Evidence From a Regional Perspective*
- 0016** – Yasar F Jarrar & Mohamed Zairi  
*Best Practice Transfer for Future Competitiveness: A Study of Best Practices*
- 0015** – Mike Tayles & Colin Drury  
*Cost Systems and Profitability Analysis in UK Companies: Selected Survey Findings*
- 0014** – B Myloni & A Harzing  
*Transferability of Human Resource Management Practices Across Borders: A European Reflection on Greece*
- 0013** – (not available)
- 0012** – Nick J Freeman  
*Asean Investment Area: Progress and Challenges*
- 0011** – Arvid Flagestad & Christine A Hope  
*A Model of Strategic Success in Winter Sports Destinations: the Strategic Performance Pyramid*
- 0010** – M Poon, R Pike & D Tjosvold  
*Budget Participation, Goal Interdependence and Controversy: A Study of a Chinese Public Utility*
- 0009** – Patricia C Fox, John M T Balmer & Alan Wilson  
*Applying the Acid Test of Corporate Identity Management*
- 0008** – N Y Ashry & W A Taylor  
*Information Systems Requirements Analysis in Healthcare: Diffusion or Translation?*
- 0007** – T Lindley, D O'Reilly & T Casey  
*An Analysis of UK Television Advertisements for Alcohol*
- 0006** – Eric Lindley & Frederick Wheeler  
*The Learning Square: Four Domains that Impact on Strategy*
- 0005** – K K Lim, P K Ahmed & M Zairi  
*The Role of Sharing Knowledge in Management Initiatives*
- 0004** – C De Mattos & S Sanderson  
*Expected Importance of Partners' Contributions to Alliances in Emerging Economies: A Review*
- 0003** – A Harzing  
*Acquisitions Versus Greenfield Investments: Both Sides of the Picture*
- 0002** – Stuart Sanderson & Claudio De Mattos  
*Alliance Partners' Expectations Concerning Potential Conflicts and Implications Relative to Trust Building*
- 0001** – A Harzing  
*An Empirical Test and Extension of the Bartlett & Ghoshal Typology of Multinational Companies*
- 
- 1999**
- 9922** – Gerry Randell & Maria del Pilar Rodriguez  
*Managerial Ethical Behaviour*
- 9921** – N Y Ashry & W A Taylor  
*Requirements Analysis as Innovation Diffusion: A Proposed Requirements Analysis Strategy for the Development of an Integrated Hospital Information Support System*
- 9920** – C Hope  
*My Way's The Right Way! Or, With Particular Reference to Teaching on Tourism Courses, is 'Best Practice' in Operations Management Dependent Upon National Culture?*
- 9919** – A Harzing  
*Of Bumble-Bees and Spiders: The Role of Expatriates in Controlling Foreign Subsidiaries*
- 9918** – N Y Ashry & W A Taylor  
*Who will take the Garbage Out? The Potential of Information Technology for Clinical Waste Management in the NHS*
- 9917** – D O'Reilly  
*Nice Video(?), Shame about the Scam... Paedagogical Rhetoric Meets Commercial Reality at Stew Leonard's*
- 9916** – A Harzing  
*The European Monolith: Another Myth in International Management?*
- 9915** – S MacDougall & R Pike  
*The Influence of Capital Budgeting Implementation on Real Options: A Multiple-Case Study of New Technology Investments*
- 9914** – C Pass, A Robinson & D Ward  
*Performance Criteria of Corporate Option and Long-Term Incentive Plans: A Survey of 150 UK Companies 1994-1998*
- 9913** – R Beach, A P Muhlemann, D H R Price, J A Sharp & A Paterson  
*Strategic Flexibility and Outsourcing in Global networks*
- 9912** – H M Stewart, C A Hope & A P Muhlemann  
*The Legal Profession, Networks and Service Quality*
- 9911** – J F Keane  
*Design and the Management Paradigms of Self-Organisation*
- 9910** – D O'Reilly  
*On the Precipice of a Revolution with Hamel and Prahalad*
- 9909** – S Cameron & D Ward  
*Abstinence, Excess, Success?: Alcohol, Cigarettes, Wedlock & Earnings*
- 9908** – M Klemm & J Rawel  
*Eurocamp – Strategic Development and Internationalisation in a European Context*

- 9907** – M Webster & R Beach  
*Operations Network Design, Manufacturing Paradigms and the Subcontractor*
- 9906** – D Ward  
*Firm Behaviour and Investor Choice: A Stochastic Frontier Analysis of UK Insurance*
- 9905** – D Ward, C Pass & A Robinson  
*LTIPS and the Need to Examine the Diversity of CEO Remuneration*
- 9904** – C Smallman  
*Knowledge Management as Risk Management: The Need for Open Corporate Governance*
- 9903** – R Beach, D Price, A Muhlemann & J Sharp  
*The Role of Qualitative Research in the Quest for Strategic Flexibility*
- 9902** – N Hiley & C Smallman  
*Predicting Corporate Failure: A Literature Review*
- 9901** – M Trueman  
*Designing Capital: Using Design to Enhance and Control Technological Innovation*
- 
- 1998**
- 9826** – A Harzing  
*Cross-National Industrial Mail Surveys: Why do Response Rates Differ Between Countries?*
- 9825** – B Dewsnap and D Jobber  
*The Sales-Marketing Interface: A Synthesis of Theoretical Perspectives and Conceptual Framework*
- 9824** – C De Mattos  
*Advantageous Executives' Characteristics in Establishing Biotechnology Alliances in an Emerging Economy: The Case of Brazil*
- 9823** – C A Howorth  
*An Empirical Examination of the Usefulness of the Cash Conversion Cycle*
- 9822** – A Harzing  
*Who's in Charge? An Empirical Study of Executive Staffing Practices in Foreign Subsidiaries*
- 9821** – N Wakabayashi & J Gill  
*Perceptive Differences in Interorganizational Collaboration and Dynamics of Trust*
- 9820** – C Smallman  
*Risk Perception: State of the Art*
- 9819** – C Smallman  
*The Breadth of Perceived Risk: Why Integrated Risk Management of Health, Safety & Environmental Risks is only the End of the Beginning*
- 9818** – P S Budhwar, A Popof & D Pujari  
*Evaluating Sales Management Training at Xerox in Greece: An Exploratory Study*
- 9817** – W A Taylor  
*An Information-Based Perspective on Knowledge Capture in Business Processes*
- 9816** – S Hogarth-Scott  
*Category Management Relationships: Is it Really Trust Where Choice is Limited?*
- 9815** – W A Taylor  
*Sustaining Innovation in Organisations: Managing the Intangibles A Study of TQM Implementation in Northern Ireland Organisations 1991-1996*
- 9814** – M Webster, A Muhlemann and C Alder  
*Subcontract Manufacture in Electronics Assembly: A Survey of Industry Practice*
- 9813** – M J S Hary  
*Is Object-Oriented Subject-Oriented?: Conflicting and Unresolved Philosophies in Object-Oriented Information Systems Development Methodology*
- 9812** – J Jackson  
*The Introduction of Japanese Continuous Improvement Practices to a Traditional British Manufacturing Site: The Case of RHP Bearings (Ferrybridge)*
- 9811** – C De Mattos  
*A Comparative Study Between Perceptions of British and German Executives, in the Biotechnology Sector, Relative to Potential Future Contributions of Greatest Importance to and from Transnational Alliance Partners in Emerging Economies*
- 9810** – J Martin-Hirsch & G Wright  
*The Cost of Customer Care – A Value Analysis of Service Delivery Approaches*
- 9809** – J Martin-Hirsch & G Wright  
*A Service Provider's View of Success Factors in Alternative Service Strategies*
- 9808** – J Martin-Hirsch & G Wright  
*A Professional's Evaluation of Alternative Service Delivery Regimes for Customer Care and Satisfaction*
- 9807** – J Martin-Hirsch & G Wright  
*A User's Perspective of Alternative Service Delivery: A Comparative Study of the Evaluation of Service Strategies*
- 9806** – J Martin-Hirsch & G Wright  
*The Case for Choice in Health Care: A Comparison of Traditional and Team Midwifery in Effective Service Provision*
- 9805** – M Woods, M Fedorkow and M Smith  
*Modelling the Learning Organisation*
- 9804** – W A Taylor  
*An Action Research Study of Knowledge Management in Process Industries*
- 9803** – C Singleton  
*Quantitative and Qualitative – Bridging the Gap Between Two Opposing Paradigms*
- 9802** – R McClements & C Smallman  
*Managing in the New Millennium: Reflections on Change, Management and the Need for Learning*
- 9801** – P Eyre & C Smallman  
*Euromanagement Competencies in Small and Medium Sized Enterprises: A Development Path for the New Millennium*
- 
- 1997**
- 9729** – C Smallman  
*Managerial Perceptions of Organisational Hazards and their Associated Risks*
- 9728** – C Smallman & D Weir  
*Managers in the Year 2000 and After: A Strategy for Development*
- 9727** – R Platt  
*Ensuring Effective Provision of Low Cost Housing Finance in India: An In-Depth case Analysis*
- 9726** – (not available)
- 9725** – (not available)
- 9724** – S Estrin, V Perotin, A Robinson & N Wilson  
*Profit-Sharing Revisited: British and French Experience Compared*
- 9723** – (not available)
- 9722** – R Beach, A P Muhlemann, A Paterson, D H R Price and J A Sharp  
*Facilitating Strategic Change in Manufacturing Industry*
- 9721** – R Beach, A P Muhlemann, A Paterson, D H R Price and J A Sharp  
*The Strategy Options in Manufacturing Industry: Propositions Based on Case Histories*
- 9720** – A Giroud  
*Multinational Firms Backward Linkages in Malaysia: A Comparison between European and Asian Firms in the Electrical and Electronics Sector*
- 9719** – L Kening  
*Foreign Direct Investment in China: Performance, Climate and Impact*
- 9718** – H Mirza  
*Towards a Strategy for Enhancing ASEAN's Locational Advantages for Attracting Greater Foreign Direct Investment*
- 9717** – B Summers & N Wilson  
*An Empirical Study of the Demand for Trade Credit in UK Manufacturing Firms*
- 9716** – R Butler & J Gill  
*Reliable Knowledge and Trust in Partnership Formation*
- 9715** – R Butler  
*Stories and Experiments in Organisational Research*
- 9714** – M Klemm & L Parkinson  
*British Tour Operators: Blessing or Blight*
- 9713** – C A Hope  
*What Does Quality Management Mean for Tourism Companies and Organisations?*
- 9712** – S Hogarth-Scott & P Dapiran  
*Do Retailers and Suppliers Really have Collaborative Category Management Relationships?: Category Management Relationships in the UK and Australia*
- 9711** – C De Mattos  
*The Importance of Potential Future Contributions from/to Transnational Joint Venture Partners: Perception of Brazilian Managing Directors and Specialists Linked to Biotechnology*

- 9710** – N T Ibrahim & F P Wheeler  
*Are Malaysian Corporations Ready for Executive Information Systems?*
- 9709** – F P Wheeler & A W Nixon  
*Monitoring Organisational Knowledge in Use*
- 9708** – M Tayles & C Drury  
*Scoping Product Costing Research: A Strategy for Managing the Product Portfolio – Cost System Design*
- 9707** – N Wilson, B Summers & C Singleton  
*Small Business Demand for Trade Credit, Credit Rationing and the Late Payment of Commercial Debt: An Empirical Study*
- 9706** – R Beach, A P Muhlemann, A Paterson, D H R Price & J A Sharp  
*The Management Information Systems as a Source of Flexibility: A Case Study*
- 9705** – E Marshall  
*Business Ethics: The Religious Dimension*
- 9704** – M Wright, N Wilson & K Robbie  
*The Longer Term Effects of Management-Led Buy-Outs*
- 9703** – G Hopkinson & S Hogarth Scott  
*Quality of Franchise Relationships: The Implications of Micro Economic Theories of Franchising*
- 9702** – G C Hopkinson & S Hogarth-Scott  
*Channel Conflict: Critical Incidents or Telling Tales. Methodologies Compared*
- 9701** – K Watson, S. Hogarth-Scott & N Wilson  
*Marketing Success Factors and Key Tasks in Small Business Development*
- 
- 1996**
- 9619** – B Summers & N Wilson  
*Trade Credit Management and the Decision to use Factoring: An Empirical Study*
- 9618** – M Hiley & H Mirza  
*The Economic Prospects of ASEAN : The Role of AFTA in the Future Development of the Region*
- 9617** – A Brown  
*Prospects for Japanese Foreign Direct Investment in Thailand*
- 9616** – H Mirza, K H Wee & F Bartels  
*The Expansion Strategies of Triad Corporations in East Asia*
- 9615** – M Demirbag & H Mirza  
*Inter-Partner Reliance, Exchange of Resources & Partners' Influence on JV's Strategy*
- 9614** – R H Pike & N S Cheng  
*Motives for Investing in Accounts Receivable: Theory and Evidence*
- 9613** – R H Pike & N S Cheng  
*Business Trade Credit Management: Experience of Large UK Firms*
- 9612** – R Elliott, S Eccles & K Gourmay  
*Man Management? Women and the Use of Debt to Control Personal Relationships*
- 9611** – R Elliott, S Eccles & K Gourmay  
*Social Support, Personal Relationships & Addictive Consumption*
- 9610** – M Uncles & A Manaresi  
*Relationships Among Retail Franchisees and Franchisors: A Two-Country Study*
- 9609** – S Procter  
*Quality in Maternity Services: Perceptions of Managers, Clinicians and Consumers'*
- 9608** – S Hogarth-Scott & G P Dapiran  
*Retailer-Supplier Relationships: An Integrative Framework Based on Category Management Relationships*
- 9607** – N Wilson, S Hogarth-Scott & K Watson  
*Factors Contributing to Entrepreneurial Success in New Start Small Businesses*
- 9606** – R Beach, A P Muhlemann, A Paterson, D H R Price & J A Sharp  
*The Evolutionary Development of the Concept Manufacturing Flexibility*
- 9605** – B Summers  
*Using Neural Networks for Credit Risk Management: The Nature of the Models Produced*
- 9604** – P J Buckley & M Carter  
*The Economics of Business Process Design: Motivation, Information & Coordination Within the Firm*
- 9603** – M Carter  
*Is the Customer Always Right? Information, Quality and Organisational Architecture*
- 9602** – D T H Weir  
*Why Does the Pilot Sit at the Front? And Does it Matter?*
- 9601** – R A Rayman  
*A Proposal for Reforming the Tax System*
- 
- 1995**
- 9506** – A L Riding & B Summers  
*Networks that Learn and Credit Evaluation*
- 9505** – R A Rayman  
*The Income Concept: A Flawed Ideal?*
- 9504** – S Ali & H Mirza  
*Market Entry Strategies in Poland: A Preliminary Report*
- 9503** – R Beach, A P Muhlemann, A Paterson, D H R Price & J A Sharp  
*An Adaptive Literature Search Paradigm*
- 9502** – A S C Ehrenberg & M Uncles  
*Direchlet-Type Markets: a Review, Part 2: Applications & Implications*
- 9501** – M Uncles & A S C Ehrenberg  
*Direchlet-Type Markets: A Review, Part 1: Patterns and Theory*
- 
- 1994**
- 9411** – R A Rayman  
*The Real-Balance Effect Fallacy and The Failure of Unemployment Policy*
- 9410** – R A Rayman  
*The Myth of 'Says' Law*
- 9409** not issued
- 9408** not issued
- 9407** not issued
- 9406** not issued
- 9405** – F Bartels & N Freeman  
*Multinational Enterprise in Emerging Markets: International Joint Ventures in Côte D'Ivoire Vietnam*
- 9404** – E Marshall  
*The Single Transferable Vote – A Necessary Refinement Abstract*
- 9403** – G R Dowling & M Uncles  
*Customer Loyalty programs: Should Every Firm Have One?*
- 9402** – N Wilson, A Pendleton & M Wright  
*The impact of Employee Ownership on Employee Attitudes: Evidence from UK ESOPS*
- 9401** – N Wilson & M J Peel  
*Working Capital & Financial Management Practices in the Small Firm Sector*
- 
- 1993**
- 9310** – R Butler, L Davies, R Pike & J Sharp  
*Effective Investment Decision-Making: The Concept and its Determinants no longer available*
- 9309** – A Muhlemann, D Price, M Afferson & J Sharp  
*Manufacturing Information Systems as a Means for Improving the Quality of Production Management Decisions in Smaller Manufacturing Enterprises*
- 9308** – F P Wheeler, R J Thomas & S H Chang  
*Towards Effective Executive Information Systems*
- 9307** – F P Wheeler, S H Chang & R J Thomas  
*The Transition from an Executive Information System to Everyone's Information System: Lessons from a Case Study*
- 9306** – S H Chang, F P Wheeler & R J Thomas  
*Modelling Executive Information Needs*
- 9305** – S. Braga Rodrigues & D Hickson  
*Success in Decision Making: Different Organisations, Differing Reasons for Success.*
- 9304** – R J Butler, R S Turner, P D Coates, R H Pike & D H R Price  
*Ideology, Technology and Effectiveness*
- 9303** – R J Butler, R S Turner, P D Coates, R H Pike & D H R Price  
*Strategy, Structure and Technology*
- 9302** – R J Butler, R S Turner, P D Coates, R H Pike & D H R Price  
*Competitive Strategies and New Technology*
- 9301** – R J Butler, R S Turner, P D Coates, R H Pike & D H R Price  
*Investing in New Technology for Competitive Advantage*

**WORKING PAPER SERIES**

Copies of the above papers can be obtained by contacting the Research Programme Administrative Secretary at the address below:

Bradford University School of Management  
Emm Lane  
Bradford  
West Yorkshire  
BD9 4JL

Tel: 01274 234323 (mornings only)  
Fax: 01274 546866