IOSR Journal of Business and Management (IOSR-JBM)
e-ISSN:2278-487X, p-ISSN: 2319-7668. Volume 28, Issue 8. Ser. 2 (August. 2026), PP 08-16
www.iosrjournals.org

Website Marketing And Profitability Performance Of Deposit-Taking Savings And Credit Co-Operative Societies In Nairobi County, Kenya

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Abstract
Purpose of the Study: *The study examined the influence of website marketing on profitability performance of deposit-taking Savings and Credit Co-operative Societies (DT-SACCOs) in Nairobi County, Kenya.*
Problem Statement: *Growing competition and digital transformation have increased the need for SACCOs to use effective digital marketing strategies. However, limited empirical evidence exists on the contribution of website marketing to SACCO profitability.*
Method/Methodology: *The study adopted a positivist philosophy and explanatory research design. The target population comprised 120 DT-SACCOs, from which 93 usable responses were obtained. Data were analysed using descriptive statistics, Pearson correlation and multiple regression analysis.*
Results of the Study: *Website design and usability, content and information quality, search engine optimisation, and website interactivity and customer engagement had positive and statistically significant effects on profitability performance. The four variables jointly explained 61.0% of the variation in profitability.*
Conclusion and Policy Recommendation: *The study concludes that website marketing is an important contributor to SACCO profitability. DT-SACCOs should invest in user-friendly websites, quality information, SEO and interactive digital platforms to improve customer engagement and financial performance.*
Keywords: *website marketing, website usability, search engine optimisation, customer engagement, profitability, DT-SACCOs*

Date of Submission: 01-08-2026 Date of Acceptance: 11-08-2026

I. Introduction

Digital transformation has fundamentally changed how organisations communicate with customers, market their products and deliver services. Organisations increasingly use digital platforms to improve customer access, strengthen relationships and create competitive advantage. In financial services, technological change has been particularly significant because customers increasingly expect convenient access to information and services through digital channels (Central Bank of Kenya [CBK], 2024). Kenya has experienced rapid growth in digital financial services, with commercial banks, SACCOs, fintech companies and mobile-money providers competing for customers. The increasing use of digital financial channels has changed customer expectations and intensified competition within the financial sector (CBK, 2024). Consequently, financial institutions need effective digital strategies to attract customers, communicate their products and retain existing members. Deposit-taking SACCOs are important participants in Kenya's financial system because they mobilise savings and provide credit to members. However, DT-SACCOs operate in an increasingly competitive environment in which customers can access alternative financial services from commercial banks, microfinance institutions and fintech platforms. Ogindo and Njoka (2023) found that digital transformation had important implications for financial performance among DT-SACCOs in Nairobi City County.

Website marketing provides SACCOs with an opportunity to create awareness, communicate products and services, facilitate customer enquiries and strengthen relationships with members. A website can therefore function beyond being an information platform by supporting customer acquisition and engagement. Website design and usability are particularly important because customers are more likely to interact with platforms that are easy to navigate and accessible across devices (Kumar & Lata, 2021). Website content and information quality are also important in financial services because customers require accurate and timely information before making financial decisions. Maria et al. (2021) found that information quality influenced perceived value and customer engagement behaviour intention. This suggests that the quality of information provided through digital platforms can influence customer responses. Search engine optimisation (SEO) provides another mechanism through which

organisations can increase online visibility. SEO enables organisations to improve their position in search-engine results, thereby increasing the possibility that potential customers searching for financial services will discover their websites. Digital marketing research increasingly recognises search visibility and online discoverability as important components of digital business performance (Otieno & Omariba, 2025).

Website interactivity can further strengthen customer relationships by providing opportunities for online enquiries, feedback, communication and access to digital services. Carlson et al. (2021) found that website quality positively influenced customer engagement, while Wang et al. (2022) established that interactive electronic service quality positively influenced customer engagement behaviour. Evidence from the SACCO sector also demonstrates the importance of digital channels. Ogindo and Njoka (2023) found that agency banking and internet banking had positive and statistically significant effects on financial performance among DT-SACCOs in Nairobi City County. However, their study focused on transactional digital channels rather than website marketing as a marketing capability. Despite increasing adoption of digital technologies, limited empirical research has specifically examined how website design, information quality, SEO and online customer engagement influence profitability among DT-SACCOs in Kenya. This study therefore sought to establish the influence of website marketing on profitability performance of DT-SACCOs in Nairobi County.

Statement Of The Problem

DT-SACCOs play a significant role in mobilising savings and providing credit in Kenya. Nevertheless, they face increasing competition from commercial banks, microfinance institutions and digital financial-service providers. The changing competitive environment requires SACCOs to develop innovative approaches for attracting and retaining customers while improving profitability (CBK, 2024). Digital transformation provides an opportunity for SACCOs to respond to these challenges. However, digital adoption does not necessarily translate into improved financial performance. Ogindo and Njoka (2023) found that agency banking and internet banking significantly influenced financial performance, whereas other digital channels examined in their study did not have significant effects. This suggests that the effectiveness of digital technologies depends on how they are implemented and utilised. The marketing role of SACCO websites has received comparatively limited attention. A website that is difficult to navigate, contains outdated information, has poor search visibility or provides limited opportunities for customer interaction may fail to generate meaningful business outcomes. Conversely, a well-designed and interactive website can enhance customer experience, provide information and support customer engagement (Kumar & Lata, 2021; Carlson et al., 2021). Although previous studies have examined website quality, customer satisfaction, electronic service quality and digital transformation, limited evidence exists on the direct influence of website marketing dimensions on DT-SACCO profitability in Nairobi County. This constitutes a contextual and empirical gap that the current study sought to address.

II. Research Objectives

i. To establish the influence of website design and usability on profitability performance of deposit-taking SACCOs in Nairobi County, Kenya.
ii. To determine the influence of website content and information quality on profitability performance of deposit-taking SACCOs in Nairobi County, Kenya.
iii. To assess the influence of website search engine optimisation on profitability performance of deposit-taking SACCOs in Nairobi County, Kenya.
iv. To examine the influence of website interactivity and online customer engagement on profitability performance of deposit-taking SACCOs in Nairobi County, Kenya.

III. Research Hypotheses

H_{01}: Website design and usability have no statistically significant influence on profitability performance of DT-SACCOs in Nairobi County, Kenya.
H_{02}: Website content and information quality have no statistically significant influence on profitability performance of DT-SACCOs in Nairobi County, Kenya.
H_{03}: Website search engine optimisation has no statistically significant influence on profitability performance of DT-SACCOs in Nairobi County, Kenya.
H_{04}: Website interactivity and online customer engagement have no statistically significant influence on profitability performance of DT-SACCOs in Nairobi County, Kenya.

IV. Theoretical Review

Dynamic Capability Theory

Dynamic Capability Theory was developed by Teece, Pisano and Shuen (1997) and further advanced by Teece (2007). The theory explains an organisation's ability to integrate, develop and reconfigure resources and capabilities in response to changing business environments. Teece (2007) identifies three key capabilities: sensing

opportunities, seizing opportunities and transforming organisational resources. The theory is relevant to this study because DT-SACCOs operate in a rapidly changing digital environment where customer expectations and competition continue to evolve. Website design and usability, quality information, SEO, and online customer engagement represent digital capabilities that SACCOs can continuously develop to attract and retain customers. Dynamic Capability Theory provides the basis for arguing that SACCOs that effectively develop and reconfigure their website marketing capabilities are better positioned to respond to customer needs, strengthen engagement and improve profitability.

Technology Acceptance Model

The Technology Acceptance Model (TAM) was developed by Davis (1989). The model proposes that perceived usefulness and perceived ease of use influence users' acceptance and utilisation of technology. In this study, website usability, quality information and interactive features can influence customers' willingness to use SACCO websites. TAM supports the study by explaining how user-friendly, useful and interactive websites can encourage customer engagement, which may contribute to improved profitability. Dynamic Capability Theory explains the SACCO's ability to develop effective website marketing capabilities, while TAM explains customers' acceptance and use of those digital capabilities. Together, they provide a basis for examining the relationship between website marketing and profitability performance.

V. Empirical Review

Website Design and Usability and Profitability Performance

Website design and usability refer to the ease with which users navigate, access and interact with a website. Kumar and Lata (2021) found that website quality positively influenced customer satisfaction in online purchasing, indicating that ease of use and system quality are important in shaping digital customer experiences. Widagdo and Roz (2021) similarly established that website quality influenced customer satisfaction and online purchasing behaviour, demonstrating the importance of website characteristics in influencing customer responses. Carlson et al. (2021) established a positive relationship between website quality and customer engagement, suggesting that well-designed digital platforms encourage users to interact more actively with organisations. Kumar and Lata (2021) further showed that website quality provides an important link between system quality and customer satisfaction. Recent evidence on website quality has also associated usability and website functionality with customer satisfaction and purchase intention, reinforcing the importance of website design in digital marketing outcomes.Adellia and Abdillah (2021), using the WebQual framework, examined usability, information quality and interaction quality and found that these dimensions were important in evaluating users' satisfaction with an e-commerce website. Their findings demonstrate that website usability extends beyond visual appearance to include functionality and quality of interaction. The reviewed studies generally demonstrate that website design and usability improve customer satisfaction, engagement and behavioural intentions. However, most studies have focused on e-commerce and online purchasing rather than financial cooperatives. Limited evidence directly links website design and usability to profitability of DT-SACCOs in Kenya, creating a contextual and outcome gap addressed by this study.

Website Content and Information Quality and Profitability Performance

Website content and information quality concern the accuracy, relevance, completeness, timeliness and clarity of information presented to users. Maria et al. (2021) found that information quality influenced perceived value and customer engagement behaviour intention, demonstrating that customers respond positively to useful and reliable digital information. Kumar and Lata (2021) incorporated information quality within website quality and demonstrated that website quality significantly influenced customer satisfaction. Adellia and Abdillah (2021) similarly examined information quality as one of the key WebQual dimensions and found that information quality was important in evaluating website users' experiences. Wang et al. (2022) examined electronic service quality and customer engagement and found that the quality of information and service delivered through digital platforms influenced customer engagement behaviour. Their findings suggest that relevant and reliable online information can strengthen relationships between organisations and customers. Zrnec et al. (2021) demonstrated the importance of information-quality dimensions in users' evaluation of digital information, particularly accuracy and credibility. Although their study focused on information assessment rather than financial performance, it reinforces the importance of information quality in digital environments. Existing studies consistently associate information quality with customer satisfaction, perceived value and engagement. However, the majority examine customer-oriented outcomes rather than organisational profitability. Moreover, limited research has examined website information quality among Kenyan DT-SACCOs. This study therefore extends previous research by examining whether information quality contributes directly to profitability performance.

Search Engine Optimisation and Profitability Performance

Search engine optimisation involves practices designed to improve a website's visibility and ranking in search-engine results. SEO enables organisations to increase online discoverability and potentially attract prospective customers searching for relevant products and services. Otieno and Omariba (2025) examined digital marketing practices among businesses in Nairobi and highlighted SEO and online visibility as important components of digital marketing performance. Their findings suggest that organisations can use search visibility to strengthen their online market presence. Other recent digital marketing research indicates that SEO can improve organic website traffic and customer acquisition by making websites more visible to users searching for relevant products and services. SEO strategies commonly involve keyword optimisation, quality content, technical website optimisation and link-building activities. Studies of digital marketing performance have further demonstrated that online visibility is increasingly important as customers rely on search engines when evaluating products and services. This is particularly relevant to financial institutions because prospective customers may search online for savings, loans and other financial products before approaching a SACCO. The increasing importance of search visibility also means that SEO should not be viewed simply as a traffic-generation mechanism. Its effectiveness depends on whether online visitors are converted into enquiries, members and customers. The reviewed literature indicates that SEO can improve online visibility, traffic and customer acquisition. However, empirical studies directly linking SEO to profitability of DT-SACCOs remain limited. Most existing evidence concerns general digital marketing or e-commerce businesses. This study addresses this gap by examining SEO as a specific website-marketing dimension and linking it directly to profitability performance.

Website Interactivity and Customer Engagement and Profitability Performance

Website interactivity refers to the extent to which websites facilitate two-way communication between organisations and customers through enquiries, feedback, live chat, digital-service links and other interactive features. Carlson et al. (2021) found that website quality positively influenced customer engagement, demonstrating that the quality of a digital environment can determine users' willingness to interact with an organisation. Wang et al. (2022) similarly established that electronic service quality and interactive service positively influenced customer engagement behaviour. An empirical study by researchers examining website interactivity found that interactive website features can influence users' attitudes and behavioural intentions, demonstrating that interactivity can enhance the effectiveness of digital platforms. The study further suggests that interactive features can improve the user's experience and strengthen engagement. Kumar and Lata (2021) established that website quality influences customer satisfaction, while Adellia and Abdillah (2021) demonstrated the relevance of interaction quality in evaluating website experiences. These findings collectively indicate that websites that facilitate effective interaction can improve customer responses. Digital financial-service research also indicates that interactive digital channels can contribute to organisational performance. Ogindo and Njoka (2023), for example, found that internet banking significantly influenced financial performance among DT-SACCOs in Nairobi City County. Previous studies generally demonstrate that website interactivity improves customer engagement, satisfaction and behavioural intentions. However, limited research has specifically established whether website interactivity and online customer engagement translate into profitability among DT-SACCOs in Kenya. This study addresses this gap by examining interactivity as a distinct website-marketing dimension.

Conceptual Framework

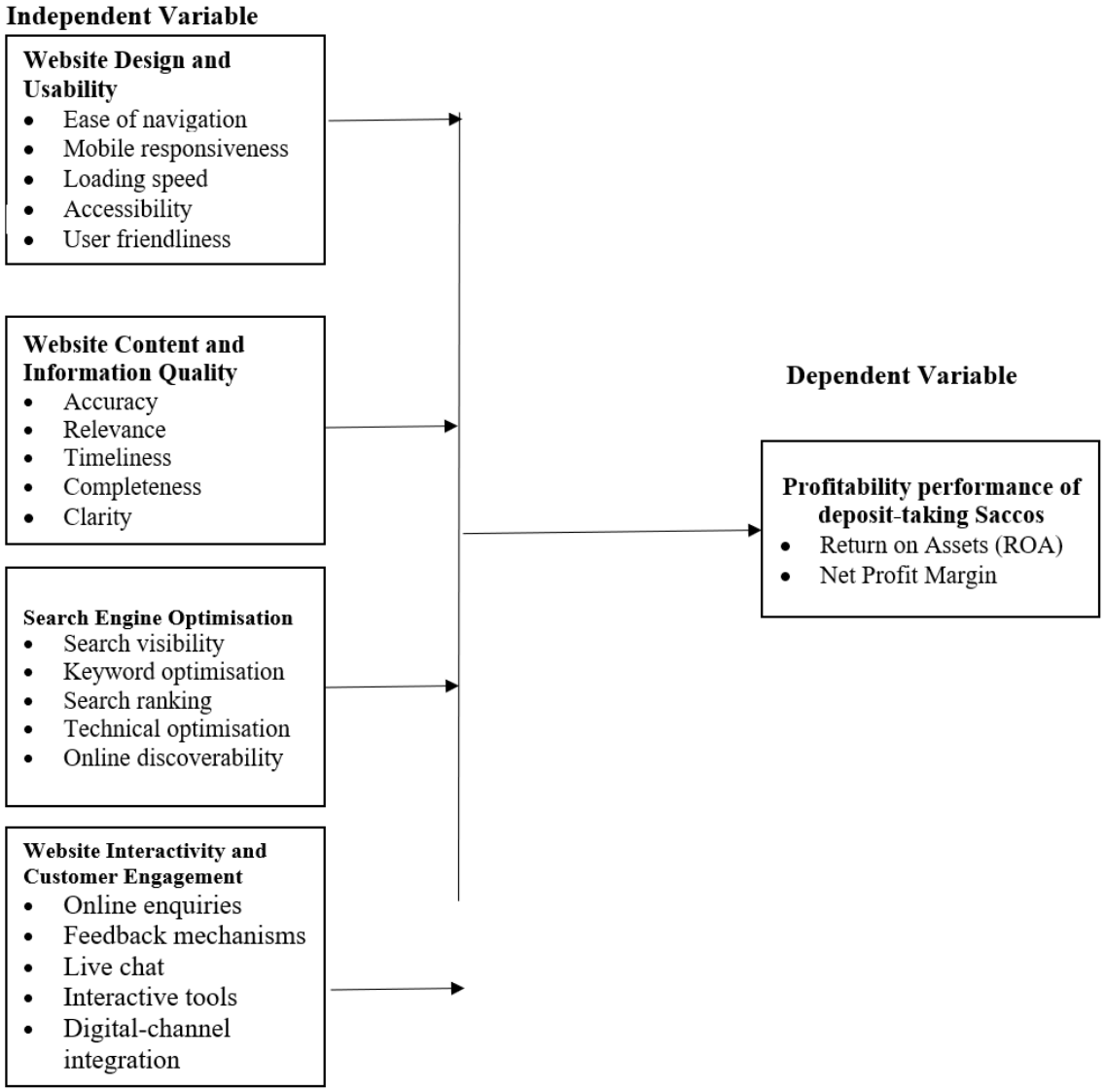

Figure 2. 1: Conceptual Framework

VI. Research Methodology

The study adopted a positivist research philosophy, which was appropriate because the study sought to objectively measure website marketing practices and establish statistically measurable relationships between website marketing and profitability performance. An explanatory research design was employed to explain the influence of website design and usability, website content and information quality, search engine optimisation (SEO), and website interactivity and customer engagement on profitability performance. The study targeted 120 deposit-taking SACCOs (DT-SACCOs) operating in Nairobi County. A sample of 93 respondents was obtained from the target population. The respondents were selected from the identified DT-SACCOs and comprised managers or officers with relevant knowledge of marketing, digital platforms and financial performance. The sample provided adequate observations for the statistical analysis and represented 77.5% of the target population. The study utilised primary quantitative data collected through structured questionnaires. The questionnaire consisted of closed-ended questions measured mainly on a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. The instrument captured information on website design and usability, content and information quality, SEO, website interactivity and customer engagement, and profitability performance. Secondary information from relevant scholarly literature and institutional reports was used to provide contextual and theoretical support.

Prior to the main data collection, a pilot study was conducted using 20 respondents drawn from SACCOs that were not included in the final study. The pilot study assessed the clarity, relevance, consistency and suitability of the questionnaire items and enabled ambiguous or poorly worded questions to be revised before the final

administration. The validity of the research instrument was established through content and expert validation. The questionnaire was reviewed by research-methodology experts and specialists in finance and digital marketing to determine whether the items adequately represented the study variables and objectives. Their recommendations were incorporated before the final data collection. Reliability was assessed using Cronbach's alpha coefficient to establish the internal consistency of the questionnaire items. A coefficient of 0.70 or higher was considered acceptable. The reliability results indicated satisfactory internal consistency across the study constructs, allowing the instrument to be used for the main study.

Data collected from the 93 respondents were coded and analysed using descriptive and inferential statistics. Means and standard deviations were used to summarise the characteristics of the study variables, while Pearson correlation analysis was used to establish the direction and strength of relationships between website marketing dimensions and profitability. Multiple regression analysis was subsequently conducted to determine the individual and combined influence of the independent variables on profitability performance. Statistical significance was assessed at the 5% level ($p < 0.05$). Ethical considerations were observed throughout the study. Respondents were informed about the purpose of the research and participation was voluntary. Informed consent was obtained before administering the questionnaires, and respondents were assured that the information provided would be treated with confidentiality and anonymity. The data were used strictly for academic purposes, and respondents were allowed to withdraw from the study without penalty. The researcher also sought the necessary institutional approval before undertaking data collection. The regression model was: $Y=\beta0+\beta1X1+\beta2X2+\beta3X3+\beta4X4+\epsilon$

Where:
Y = Profitability performance
X_1 = Website design and usability
X_2 = Website content and information quality
X_3 = SEO
X_4 = Website interactivity and customer engagement
ε = Error term.

VII. Results And Discussion

Table 1: Response Rate

Variable	Profitability	Std. Deviation
Website design and usability	0.621**	0.68
Content and information quality	0.587**	0.72
SEO	0.541**	0.81
Interactivity and customer engagement	0.674**	0.75

The study achieved a 77.5% response rate, which provided an adequate number of observations for statistical analysis. The high response rate also provided sufficient representation of the target population for the purposes of the study.

Table 2: Reliability Analysis

Construct	Cronbach's Alpha
Website design and usability	0.86
Content and information quality	0.84
SEO	0.81
Interactivity and customer engagement	0.89
Profitability performance	0.85

All Cronbach's alpha coefficients were above 0.70, demonstrating satisfactory internal consistency. The instrument was therefore considered reliable for measuring the study constructs.

Table 3: Descriptive Statistics

Variable	Mean	Std. Deviation
Website design and usability	3.91	0.68
Content and information quality	3.84	0.72
SEO	3.67	0.81
Interactivity and customer engagement	3.76	0.75
Profitability performance	3.88	0.69

Website design and usability recorded the highest mean (M = 3.91), indicating relatively strong adoption of user-friendly website features. Content and information quality also recorded a relatively high mean (M = 3.84), suggesting that respondents generally considered SACCO website information useful and understandable. SEO recorded the lowest mean (M = 3.67), suggesting that although SACCOs had adopted SEO practices, there was comparatively greater room for improvement in search visibility. Overall, the findings indicate moderate-to-high adoption of website marketing practices.

Correlation Findings

Table 4: Correlation Analysis

Variable	Profitability
Website design and usability	0.621**
Content and information quality	0.587**
SEO	0.541**

Note: p < 0.01, two-tailed.

All four website marketing dimensions had positive and statistically significant correlations with profitability. Interactivity and customer engagement recorded the strongest correlation (r = 0.674), while SEO recorded the weakest (r = 0.541). The results suggest that SACCOs with stronger website marketing practices tend to report better profitability performance. However, correlation alone does not demonstrate the unique contribution of each variable, necessitating regression analysis.

Table 5: Model Summary

R	R^2	Adjusted R^2	Std. Error
0.781	0.61	0.592	0.421

The model produced an R^2 of 0.610, indicating that the four website marketing dimensions jointly explained 61.0% of the variation in profitability performance. The remaining 39.0% was attributable to factors outside the model.

Table 6: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	38.624	4	9.656	54.421	<0.001
Residual	15.614	88	0.177		
Total	54.238	92			

The regression model was statistically significant (**$F(4,88) = 54.421$, $p < 0.001$**). This indicates that website marketing dimensions jointly significantly predicted profitability performance.

Table 7: Regression Coefficients

Variable	B	Beta	t	Sig.
Constant	0.842	—	2.996	0.004
Website design and usability	0.284	0.276	3.021	0.003
Content and information quality	0.241	0.238	2.708	0.008
SEO	0.196	0.192	2.333	0.022
Interactivity and engagement	0.317	0.342	3.644	<0.001

The regression equation was: $Y=0.842+0.284X1+0.241X2+0.196X3+0.317X4+\epsilon$

Website design and usability had a positive and significant influence on profitability ($\beta = 0.276$, $p = 0.003$). The finding indicates that improvements in website usability are associated with improved profitability. This supports Kumar and Lata (2021), who found that website quality positively influenced customer satisfaction. Content and information quality also had a positive and significant effect ($\beta = 0.238$, $p = 0.008$). This finding indicates that reliable, relevant and understandable information can contribute to better profitability. The result supports Maria et al. (2021), who established that information quality influenced customer engagement behaviour. SEO had a positive and significant effect ($\beta = 0.192$, $p = 0.022$). Although its effect was the smallest among the four predictors, the result demonstrates that online visibility remains an important component of website marketing. This finding is consistent with the growing importance of SEO within digital marketing practices (Otieno & Omariba, 2025).

Website interactivity and customer engagement had the strongest positive effect ($\beta = 0.342$, $p < 0.001$). The finding demonstrates that interactive websites may contribute substantially to profitability by facilitating communication, customer engagement and access to digital services. This is consistent with Carlson et al. (2021) and Wang et al. (2022), who found positive relationships between website/e-service quality and customer engagement.

Hypothesis Testing

Table 8: Hypothesis Testing

Hypothesis	Beta	p-value	Decision
H01: Design and usability have no significant influence	0.276	0.003	Reject
H02: Content and information quality have no significant influence	0.238	0.008	Reject
H03: SEO has no significant influence	0.192	0.022	Reject
H04: Interactivity and engagement have no significant influence	0.342	<0.001	Reject

All four null hypotheses were rejected because their p-values were below 0.05. The results therefore demonstrate that website design and usability, content and information quality, SEO, and website interactivity and customer engagement each have statistically significant positive influences on profitability performance.

VIII. Conclusions

The study established that website marketing is an important determinant of profitability performance among DT-SACCOs in Nairobi County. The four website marketing dimensions jointly explained 61.0% of the variation in profitability performance. Website interactivity and customer engagement had the strongest effect, indicating that SACCOs can potentially derive substantial value from websites that facilitate two-way communication and customer interaction. Website design and usability also had a significant effect, demonstrating the importance of accessible and user-friendly digital platforms. Content and information quality significantly influenced profitability, highlighting the importance of accurate and relevant financial information. SEO also had a significant positive influence, although its effect was comparatively smaller. Overall, the findings support the argument that SACCOs should treat websites as strategic marketing and customer-engagement platforms rather than merely online information repositories.

IX. Recommendations

First, DT-SACCOs should invest in user-friendly and mobile-responsive websites that allow customers to access information easily and navigate financial products conveniently. Second, SACCOs should ensure that website information is accurate, relevant, complete and regularly updated. Outdated information should be removed promptly. Third, management should strengthen SEO strategies through relevant keywords, quality content, technical optimisation and continuous monitoring of search-engine performance. Fourth, SACCOs should prioritise website interactivity and customer engagement by incorporating online enquiries, feedback mechanisms, live-chat functions, digital-service links and other interactive features. Finally, SACCO managers should establish measurable digital-marketing indicators, including website traffic, online enquiries, conversion rates, new memberships and digital loan applications, to determine whether website investment is generating financial returns.

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