SURVEY ON ELECTRONIC PROCUREMENT IMPLEMENTATION IN MALAYSIA CONSTRUCTION COMPANIES

NG KIM AIK

A Project Report Submitted In Partial Fulfillment Of The Requirements For The Award Of The Degree Of Master Of Science In Construction Management

Faculty of Civil Engineering
University Technology Malaysia

November, 2005

Dedicated to my beloved family... My Wife Gina, Papa, mama, brother & sister who always support and encourage me.

ACKNOWLEDGEMENT

First of all I would like to express my gratitude to my supervisor, Dr. Shaiful Amri Bin Mansur for his guidance and advice throughout the development of this project report.

I would also like to take this opportunity to thank my elder brother, Ng Kim Tek for his guidance and encouragement.

Last but not least, I would like to extend my thanks to my beloved wife and family.

ABSTRAK

Pembelian bahan pembinaan adalah salah satu proses yang penting dalam projek pembinaan. Konsep pembelian bahan melangkah jauh ke depan daripada cara pembelian secara tradisional melalui penggunaan kertas dan manual kepada cara pembelian secara elektronik akibat perkembangan teknologi *Internet* dan laman *Web* Internet. Dalam pertandingan yang sengit antara syarikat-syarikat pembinaan, adalah mustahak untuk syarikat-syarikat pembinaan melaksanakan pembelian bahan pembinaan dengan bijak berkesan untuk mengurangkan kos pentadbiran serta membeli bahan pembinaan pada kos, kualiti dan masa yang tepat dan betul. Sebagaimana yang dicadangkan, E-pembelian adalah aplikasi teknologi Internet dalam pembelian bahan pembinaan. Objektif utama projek ini adalah untuk mengenalpastikan faktor-faktor yang mempengaruhi perlaksanaan E-pembelian dan strategi syarikat-syarikat pembinaan Malaysia ke arah perlaksanaan E-pembelian. Kaedah kajian dilakukan dengan membaca buku dan bahan-bahan rujukan yang berkaitan serta soal selidik. Melalui cara membaca, soalan-soalan berkaitan dihasilkan dan soal selidik diagihkan kepada syarikat-syarikat pembinaan di Kuala Lumpur dan Selangor secara surat menyurat. Daripada soal selidik yang dibalas balik dan jawapan yang diberikan oleh syarikat-syarikat pembinaan, objektif projek ini telah dicapai. Analisis jawapan menunjukkan nilai, kepercayaan kepada teknologi infomasi dan kepercayaan kepada pembekal bahan pembinaan adalah antara faktor yang paling penting dalam mempenguruhi perlaksaan E-pembelian. Di sampling itu, kajian ini juga mengenalpastikan bahawa syarikat-syarikat pembinaan adalah sedar tentang perkembangan teknologi E-pembelian tetapi mereka tidak akan menaruh modal yang tinggi dalam melaksanakan E-pembelian di dalam organisasi syarikat mereka.

ABSTRACT

Construction material procurement is one of the most important sections in the construction project life cycle. The procurement concept is moving ahead from traditional manual paper-based to electronically-based due to improvement in Internet and World Wide Web technology. In such a highly competitive environment nowadays, it is necessary for every construction company to maintain an efficient and effective material procurement to cut administration cost and to keep abreast of the market condition to procure materials at the right price, quality and time. Suggested by its name, electronic procurement (E-procurement) is the application of Internet technology in material procurement. The main objective of this study is to identify factors affecting implementation of E-procurement and Malaysia construction companies practice and strategy towards it. Research methodology includes comprehensive literature review and questionnaire survey. Through literature review, questionnaire was designed and distributed to the targeted survey respondent situated in Kuala Lumpur and Selangor using postal mail format. From the survey responded, the factors and strategy were analyzed and identified. As a conclusion, the main objective of this project has been achieved. The results obtained from the survey shown that perceived value, trust on Information Technology and trust on supplier are the important determinant factors towards implementation of Eprocurement. Also, it has been identified that construction companies are aware of the development of E-procurement but they will not commit major resources towards implementing it.

TABLE OF CONTENTS

	TITLE	PAGE
TITLE OF P	ROJECT REPORT	i
DECLARAT	TION	ii
DEDICATIO	iii	
ACKNOWLI	EDGEMENT	iv
ABTRAK		v
ABSTRACT		vi
TABLE OF O	CONTENT	vii
LIST OF TA	BLE	xiii
LIST OF FIG	XV	
LIST OF SY	xvii	
LIST OF AP	PENDICES	xviii
CHAPTER	TITLE	PAGE
1	INTRODUCTION	1
	1.1 Background	1
	1.2 Problem Statement	2
	1.3 Objectives	3
	1.4 Scope of Research	3
	1.5 Research Methodology	4
	1.6 Organization of Research	4

2	TR	ADITI	ONAL M	ATERIAL PROCUREMENT	5
	2.1	Introduction		5	
	2.2	Overv	iew of Pro	ocurement	5
		2.2.1	Definition	on	6
		2.2.2	Procurer	nent Cycle and Main Activities	8
			2.2.2.1	Recognizing the Requirement	9
			2.2.2.2	Selection of Supplier	10
			2.2.2.3	Preparing Inquires/ Inviting Tender	10
			2.2.2.4	Negotiation	11
			2.2.2.5	Issuing Purchase Order	11
			2.2.2.6	Quality and Expediting	11
			2.2.2.7	Reception, Inspection, Storage and	12
				Payment	
	2.3	Procui	rement In	the Construction	12
		2.3.1	Procurer	nent in the Construction Project	13
		2.3.2	Procurer	nent Activities in Construction	14
			Compan	y	
			2.3.2.1	Land	14
			2.3.2.2	Professional Services	15
			2.3.2.3	Contracting Services	15
			2.3.2.4	Maintenance Services	16
		2.3.3	Typical l	Features of Construction	17
			Procurer	nent	
			2.3.3.1	Project Oriented Procurement Items	17
			2.3.3.2	Repetitive Activities That Have to be	17
				Done in Procurement	
			2.3.3.3	Tight Schedule	18
			2.3.3.4	Need for Storing Large Amount of	18
				Document and Information	
	2.4	Proble	ems in Cor	nstruction Material Procurement	19
		Proces	SS		
		2.4.1	Inaccura	te Planning and Purchasing	19
		2.4.2	Mistake	in Selection of Supplier	19

		2.4.3	Substituted 1	Materials	20
		2.4.4	Ineffective N	Negotiation	20
		2.4.5	Miscommun	ication Between Department in	20
			Project		
		2.4.6	Delays in the	e Exchange of Design Information	21
		2.4.7	Change in S	chedule	21
		2.4.8	Wrong Mate	erials	22
		2.4.9	Inaccuracy i	n the Bill of Quantity	22
		2.4.10	Delays in M	anufacture and Fabrication	22
		2.4.11	Delays in De	elivery of Materials and Equipment	23
		2.4.12	Inappropriat	e Selection of Devices for	23
			Expediting (Order	
		2.4.13	Incomplete 1	Reporting of the Status of all	24
			Orders		
		2.4.14	Inappropriat	e Construction/ Contracting	24
			Method		
		2.4.15	Contract An	nulment	24
		2.4.16	Untrained S	taff in Procurement	25
	2.5	Proble	ms Category		25
		2.5.1	Insufficient	Data	25
		2.5.2	Lack of Con	nmon Systems	26
		2.5.3	Managemen	t Failure	26
		2.5.4	Inefficient C	Communication	26
	2.6	Conclu	ding Remark	XS .	27
3	ELI	ECTRO	NIC MATE	RIAL PROCUREMENT	28
	3.1	Introdu	ection		28
	3.2	Impact	of Informati	on Technologies on the	28
		Procur	ement Proces	SS	
		3.2.1	Innovative in	n Procurement Process	29
			3.2.1.1 C	D-ROM and E-Catalogue	29
			3.2.1.2 H	Bar Coding	30
			3.2.1.3 E	Electronic Data Interchange (EDI)	30

		3.2.1.4	ERP, MRP	31
		3.2.1.5	Internet and World Wide Web	32
	3.2.2	Strategy	Changes of Procurement	35
	3.2.3	Evolution	n of Procurement	35
3.3	Electro	onic Comn	nerce	36
	3.3.1	Backgrou	ınd	36
	3.3.2	Taxonom	y for Electronic Commerce	37
		3.3.2.1	Business-to-Business (B2B)	37
		3.3.2.2	Business-to-Consumer (B2C)	38
		3.3.2.3	Business-to-Administrator (B2A)	38
		3.3.2.4	Consumer-to-Administrator (C2A)	38
3.4	Impact	t of Electro	onic Commerce in Construction	39
	Industr	ry		
3.5	Electro	onic Procu	rement (E-procurement)	40
	3.5.1	E-procure	ement Technologies	41
		3.5.1.1	E-procurement Software	41
		3.5.1.2	Internet Market Exchanges	41
		3.5.1.3	Internet B2B Auctions	42
		3.5.1.4	Internet Purchasing Consortia	43
	3.5.2	Advantag	ges to E-procurement	43
	3.5.3	Disadvan	tages to E-procurement	45
		3.5.3.1	Infrastructures and Security	45
		3.5.3.2	Trust and Reliability	46
		3.5.3.3	Regulatory Issues	47
		3.5.3.4	Value of Implementation	48
		3.5.3.5	Organization	49
		3.5.3.5.1	In House Experts	49
		3.5.3.5.2	Employee Education	49
		3.5.3.5.3	Content Management	50
		3.5.3.5.4	Content Rationalization	50
		3.5.3.5.5	Downsizing	50
		3.5.3.5.6	Better Communication	51
3.6	Conclu	ıding Rem	arks	51

4	RESEACH	METHODOLOGY	52
	4.1 Introduc	ction	52
	4.2 Survey		52
	4.2.1	Data Collection	53
	4.2.2	Survey Objectives	53
	4.2.3	Survey Target	54
	4.2.4	Survey Method	54
	4.3 Questio	nnaire	55
	4.3.1	Design of Questionnaire	56
	4.3.2	Questionnaire Structuring	57
	4.4 Data Ar	nalysis	58
	4.4.1	Statistical Techniques	59
	4.5 Conclud	ding Remarks	60
5	SURVEY A	NALYSIS AND FINDINGS	61
	5.1 Introduc	tion	61
	5.2 Survey I	Results, Analysis and Findings	61
	5.2.1	Demographic of the Survey Respondent	62
	5.2.2	Internet Accessibility and Computer Usage	64
	5.2.3	Practice of Material Procurement and	65
		Involvement of E-procurement	
		5.2.3.1 Selection of Supplier	65
		5.2.3.2 Negotiation with Supplier	66
		5.2.3.3 Issuance of Purchase Order	66
		5.2.3.4 Material Delivery Tracking	67
		5.2.3.5 Issuance of Purchasing Payment	68
		5.2.3.6 Arrangement of Supplier	68
		Correspondent	
		5.2.3.7 Communication Channel	69
	5.2.4	Factors Affecting the Implementation of E-	70
		procurement	
		5.2.4.1 Perceived Value	71
		5.2.4.2 Trust on Supplier	73

		5.2.4.3 Trust on IT	74
	5.2.5	Factors Hindering the Use of E-	76
		procurement	
	5.2.6	Direction and Strategy Towards E-	77
		procurement	
	5.3 Conclud	ling Remarks	78
6	CONCLUS	IONS AND RECOMMENDATIONS	79
	6.1 Introduc	etion	79
	6.2 Conclus	ions	80
	6.2.1	Traditional Material and Electronic	80
		Procurement	
	6.2.2	Current Practice of Material Procurement	81
	6.2.3	Factors Affecting the Implementation of	82
		Electronic Procurement	
	6.2.4	Factors Hindering the Success of Electronic	85
		Procurement	
	6.2.5	Direction or Strategies Towards	86
		Implementing Electronic Procurement	
	6.3 Recomn	nendation to Improve Implementation of E-	86
	procurer	nent	
	6.4 Limitati	on of the Research	87
	6.5 Recomn	nendation for Further Research	88
	REFEREN	CES	89
	APPENDIC	ŒS	92

LIST OF TABLES

TABLE NO.	TITLE	PAGE
2.1	Procurement life cycle	7
3.1	Significant benefits of E-procurement	44
4.1	Rating system for the questionnaire	59
5.1	Survey results on the importance of the communication method in purchasing construction material	69
5.2	Importance for different communication method	70
5.3	Survey results on the importance factors for implementing E-procurement from the view point of perceived value	72
5.4	Importance of factors based on respondent's perceived value	72
5.5	Survey results on the importance factors for implementing E-procurement from the view point of Trust on Supplier	73
5.6	Importance of factors based on respondent's Trust on Supplier	74

5.7	Survey results on the importance factors for implementing	75
	E-procurement from the view point of Trust on IT	
5.8	Importance of factors based on respondent's Trust on IT	75
5.9	Survey results on the importance factors that hindering the	76
	success for implementing E-procurement	
5.10	Importance of Factors that hindered implementation of E-	76
	procurement	
6.1	Comparison between traditional material procurement and	80
	E-procurement	
6.2	Current practice in different stage of material procurement	82

LIST OF FIGURES

FIGURE NO.	TITLE	PAGE
2.1	The procurement chain	7
2.2	Buyer's and supplier's cycle	9
2.3	Project definition	13
2.4	Procurement interface with other phase in construction project	14
3.1	Procurement evolution	36
3.2	Benefits of e-procurement to the construction industry	44
4.1	E-procurement implementation factor	57
4.2	Flow of the research study	58
5.1	Survey respondent designation	62
5.2	Project undertaken by the respondent	63
5.3	Respondent company years of operation	63
5.4	Internet accessibility	64
5.5	Computer own by the respondent	64
5.6	Survey results of respondent on the selection of supplier	65
5.7	Survey results of respondent on negotiation with supplier	66
5.8	Survey results of respondent in the issuance of purchase order	67
5.9	Survey results of respondent on material tracking	67

		xvi
5.10	Survey results of respondent on issuance of payment	68
5.11	Survey results of respondent on arrangement of supplier correspondent	69
5.12	Survey results of respondent on respondent direction and strategy towards implementing E-procurement	77
6.1	Factors affecting the implementation of E-procurement from the view point of Perceived Value	83
6.2	Factors affecting the implementation of E-procurement from the view point of Trust on Supplier	83
6.3	Factors affecting the implementation of E-procurement from the view point of Trust on Information Technologies (IT)	84
6.4	Key importance factors affecting implementation of E-procurement	84
6.5	Factors hindering the success of E-procurement	85

xvii

LIST OF SYMBOLS

SYMBOL

X	-	The Procurement Chain
RI	-	Relative Index
N5	-	Number of respondent whom answered "Most Important"
N4	-	Number of respondent whom answered "Very Important"
N3	-	Number of respondent whom answered "Moderately Important
N2	-	Number of respondent whom answered "Less Important"
N1	-	Number of respondent whom answered "Least Important"
%	-	Percentage

LIST OF APPENDICES

APPENDIX	TITLE	PAGE
A	Questionnaire cover letter	92
В	Questionnaire survey	94

CHAPTER 1

INTRODUCTION

1.1 Background

The importance of proper management of material procurement is highlighted by the fact that they account for substantial portion of project cost and time (Naief, 2000).

In such a highly competitive environment nowadays, it is necessary for every construction company to maintain an efficient and effective material procurement to cut administration cost and to keep abreast of the market condition to procure materials at the right price, quality and time. Traditionally, contractor use paper based system to procure materials. They search for material from paper based catalog provided by suppliers through telephone and fax. The traditional material procurement process involves generation, copying and transfer of many paper documents. For example, requisition of material, quotation, purchaser order and etc (Kong *et al.*, 2004).

Over the last few years, the internet has evolved from being a scientific network only, to a platform that is enabling a new generation of business (Heng Li *et al.*, 2002). The internet is changing the way business is done in construction industry.

The World Wide Web has become a source for information, goods and services (Issa *et al.*, 2003). E-procurement had emerged as one of the most discussed topic in material procurement. Without doubt, it will dramatically change the way purchasing is done in the near future (Essig and Ulli, 2001).

Suggested by its name, electronic procurement (E-procurement) is the application of Internet technology in material procurement. It involves the use of various forms of Information Technology (IT) to automate and streamline the procurement process in business organization, improving efficiency and transparency, thereby reducing the cost of operation within and between business parties (de Boer *et al.*, 2001). In short, E-procurement is a user friendly; Internet based purchasing system (Nikolaos *et al.*, 2004)

1.2 Problem Statement

In view of the many advantages of E-procurement, research studies have been conducted to explore the factors for implementation of E-procurement in oversea. Research study by Joyce Chan and Matthew Lee (2002), found that perceived value; trust on Information Technology (IT) and trust on supplier are the most important determinants factor of E-procurement implementation in Hong Kong. While in Malaysia, previous research by Lim *et al.* (2002) on the survey of internet usage shown that procurement through internet is low in the construction industry. The questions arise are, how was the current practice of material procurement in the local construction companies? Why was it implemented and not implemented? What are the factors hindering the success and direction of the local construction firms towards E-procurement.

1.3 Objectives

The objectives of this research are:

- (i) To determine traditional material procurement and E-procurement
- (ii) To identify current practice of material procurement in construction companies.
- (iii) To identify factors affecting the implementation of E-procurement from the view point of perceive value, trust on material supplier and trust on Information Technologies.
- (iv) To identify factors hindering the success and direction of construction companies towards implementing of E-procurement.

1.4 Scope of Research

The scope of research will be as follow:

- (i) Focus on material procurement process during construction stage of the project life cycle.
- (ii) Focus on construction companies operates within Wilayah Persekutuan; Kuala Lumpur and Selangor, Malaysia.
- (iii) Focus on G7 construction companies registered under Construction Development Board, Malaysia as the targeted respondent.
- (iv) Focus on business to business relationship.
- (v) Focus on buyer and seller relationship.

1.5 Research Methodology

This research was carried out by literature review and mail questionnaire survey.

1.6 Organization of Research

A comprehensive literature review was made on procurement process in construction industry in Chapter 2. Definition and traditional procurement practice was studied. Through the review, common problems encountered in construction procurement process were identified.

In Chapter 3, the impact of information technology on the procurement process will be discussed. Definition and development of electronic commerce were studied as the theoretical background for electronic procurement. Advantages and disadvantages were discussed.

In Chapter 4, methodology to carry out the research was explained. Both literature review and questionnaire survey was discussed. Flow chart of research stages was shown.

In Chapter 5, analysis and findings was discussed. Practices, factors and strategy towards implementation of E-procurement were discussed. Tables and figures of finding were shown.

In Chapter 6, conclusion was made based on analysis and finding, recommendation was made, limitation was discussed and further research was recommended.

REFERENCES

- Anumba, C.J. and Ruikar, K.(2001). Electronic Commerce in Construction Trends and Prospects. *Journal of Automation in Construction*. Vol.11: page 265 – 275
- 2. Bell, L.C and Stukhart, G.(1986). Attributes of Materials Management
 Systems. *Journal of Construction Engineering and Management*. Vol.112
 No.1: page 14-22
- 3. Bell, L.C and Stukhart, G.(1987). Lost and Benefit of Material Management System. *ASCE Journal of Construction Engineering and Management*. Vol.113 No.2: page 222 234
- 4. Croom, S.R. and Johnston, R.(2003). E-service: Enhancing Internal Customer Service Through E-procurement. *International Journal of Service Industry Management*. Vol.14: page 539 555.
- Croom, S.R.(2005). The Impact of E-business on Supply Chain Management.
 International Journal of Operations & Production Management. Vol.25 No.1:
 Page 55 73
- 6. Damodara U.K.(1999). Materials Management: The Key to Successful Project Management. *Journal of Management in Engineering*. Vol. 1: Page 30-34
- 7. De Boer, L., Harink, J. and Heijboer, G. (2001). A Model For Assessing The Impact of Electronic Procurement Forms. *The 10th International Annual IPSERA Conference*. Page 119 130.
- 8. Essig, M. and Ulli, A.(2001). Electronic Procurement in Supply Chain Management: An Information Economics-Based Analysis of Electronic Markets. *The Journal of Supply Chain Management: A Global Review of Purchasing and Supply*.Vol.37: page 43 49.
- 9. Hadaya, P.(2004). Determinants Of The Future Level of Use of Electronic Marketplace Among Canadian Firm. *Proceedings of the 37th Hawaii International Conference On System Sciences*. IEEE Computer Science.
- 10. Heng Li, Cao, J.N., Daniel, C. and Miroslaw, S.(2002). A Framework for Developing A Unified B2B E-trading Construction Marketplace. *Journal of Automation in Construction*.Vol.12: page 201 211.

- 11. Issa, R.R.A., Flood, I. and Caglasin, G.(2002). A Survey of E-business Implementation in the US Construction Industry. *ITcon*. Vol.8:page 15 28.
- 12. Joyce Chan, K.Y and Mattew, Lee K.O. (2002). SME E-Procurement Adoption in Hong Kong The Roles of Power, Trust and Value. *Proceedings of the 36th Hawaii International Conference on System Sciences*. IEEE Computer Society.
- 13. Kalatota, R. and Robinson, M.(1999). *E-business: Roadmap for Success*. Addision Wesley, M.A.
- 14. Knudsen, D.(2003). Aligning Corporate Strategy, Procurement Strategy and E-procurement Tools. *International Journal of Physical Distribution & Logistics Management*. Vol. 33 No.8: page 720 734.
- Kong, C.W., Heng, L., Hung, P.L., Shi, W.Z., Daniel, C.L., and Miroslaw, S.(2004). Enabling Information Sharing Between E-Commerce Systems for Construction Material Procurement. *Automation in Construction*. Vol.13: page 261 – 276.
- Lim, Y.M., Abdul, A.A.R., Ang, C.N., Wong, C.Y. and Wong, S.L.(2002). A Survey of Internet Usage in the Malaysia Construction Industry. *ITcon.* Vol.7: page 259 – 269.
- 17. Min, H. and Galle, W.P.(1999). Electronic Commerce Usage in Business-to-Business Purchasing. *International Journal of Operations and Production Management*. Vol.19 No.9: page 909 921.
- 18. Morrell, M. and Ezingeard, J.(2002). Revisiting Adoption Factors of Inter-Organizational Informational Systems in SME. *Logistic Information Management*. Vol.15 No.15: page 46 57.
- 19. Naief, T.I.H.(2002). A Comparative Evaluation of Construction and Manufacturing Materials Management. *International Journal of Project Management*. Vol.20: page 263 270.
- 20. O'Neill, J.(1989). Procurement in Construction Project. Longman. Pearson
- 21. Sander, R., Yang H.Q. and Lin. B.S.(2002). Rules of Knowledge Management in Online Procurement Systems. *Journal of Industrial Management and Data Systems*. Vol.102. No.7: page 365 370
- 22. Segev, A. and Gebauer, J.(2001). B2B Procurement and Marketplace Transformation. *Information Technology and Management*. Vol.2: page 241 260.

- Spekman, R.E.(1988). Strategic Supplier Selection: Understanding Long
 Term Relationship. *Journal of Business Horizons*. Vol.131 No.4: page 75 –
 81
- 24. James, K.P. And Lansford, C.B.(1995). Measuring Effectiveness Of Material Management Process. *Journal Of Management In Engineering*. Vol.4: page 26 – 32
- 25. Mohan, R.M. And Dinesh K.A.(2002). Material And Equipment Procurement Delays In Highway Projects In Nepal. International Journal Of Project Management. Vol.20: page 627 - 632
- 26. Mohsen Attaran(2001). The Coming Age Of Online Procurement. *Journal Of Industrial Management And Data System*. Vol.101: page 177 180
- 27. Shaw, M.J. And Subramaniam, C.(2002). The Effects Of Process Characteristic On The Value Of B2B Procurement. *Journal Of Internet Purchasing*. Vol.20: page 81- 101
- 28. Moorman (1998). Factors Affecting Trust On Market Research Relationships. *Journal Of Marketing*. Vol. 57: page 82 100
- 29. Antonio, C., Mahendra, G. And Richard, P.(2003). Moving Procurement Systems To The Internet: The Adoption And Use Of E-Procurement Technology Model. *European Management Journal*. Vol.21: page 11 23
- 30. Srivivasan, S.(2004). Role Of Trust In E-Business Success. *Information Management And Computer Security*. Vol.12 No.1: page 66 72
- 31. Ashish And Ravi(2003). Online Trust Building In E-Enabled Supply Chain. Supply Chain Management: An International Journal. Vol.8 No.4: page 324 – 334
- 32. Rosemary, S. and Craig, S.(2002). A Framework For The Selection Of Electronic Marketplace: A Content Analysis Approach. *Internet Research: Electronic Networking Application And Policy*. Vol.3: page 221 234
- 33. Archer, N. and Yuan, Y.F.(2000). Managing Business To Business Relationship Throughout The E-Commerce Procurement Life Cycle. *Internet Research: Electronic Networking Application And Policy*. Vol.10 No.5: page 385 395
- 34. William G.Z. (1997). *Business Research Methods*. The Dryden Press Harcourt Brace College Publisers