Usage and Perceived Risks of Commercial Websites in Kenya

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ABSTRACT:*Commercial websites are a form of internet advertising which is formed by companies as an advertising tool hosting many forms of online advertisement to promote products and services. Researchers and practitioners have equally agreed on the abilities of a commercial website as an advertising instrument that offers unlimited potential and benefits. This study sought to investigate consumers' uses and gratifications obtained from commercial websites advertising in Kenya. The study employed descriptive research design. Purposive sampling procedure was used to sample Nairobi. Random sampling was used to sample Kenyan 384 commercial websites users with a from a target population of one million users. A pilot study was carried in Thika town to establish reliability and validity of the research instruments. The researcher used Cronbach Alpha co-efficient to test the reliability of the instruments. A reliability co-efficient of 0.985 was obtained from the questionnaires. Descriptive statistics was used to evaluate collected data using categories based on research objectives using Statistical Package for Social Sciences (SPSS) version 17.0.The research established that the strongest reason users have for visiting commercial websites is to share media such as pictures, videos, music and blogs. Six categories of reasons for using commercial websites were identified as socialization, information seeking, convenience, entertainment, relaxation and passing time. The challenges faced by commercial websites users identified in this study were slow loading, clutter, high costs, fraud, identity theft, and complexity of use. The reasons as to why consumers avoid certain commercial websites were found to beimmorality, addiction, risk of loss of money, manipulation and poor advertisements. The study recommends that commercial websites should include social share and follow buttons to encourage social interactions from of online buyers to ensure business sites take full advantage of the ever increasing social media traffic in Kenya and that commercial websites should work on mobile phone optimization because of increased Smartphone usage in Kenya. This study is also of the recommendation that websites should be kept consistent in order to improve readability and that company webmasters must ensure websites are safe from vulnerabilities.*
KEY WORDS:*Website, Advertising, Use, Perception.*

I.   INTRODUCTION

1.1 Background to the Study

Internet connectivity and its fast growing usage has formed commercial websites; a new platform for international business providing new opportunities for advertising and selling products and services online with the channel becoming, more accessible, more user- friendly, and less expensive (Schepers & Wetzels, 2007).

The web is innovative; thus presenting a new paradigm shift in the way business is conducted online and is routinely incorporated into contemporary marketing practice (Lebo, 2003). Web was expected to have a vast potential in both communication and e-marketing. Modern society has become information- oriented and is changing from traditional mass coverage media towards interactivity, a collection of computer mediated technologies and profitmaking interfaces which are internet represented (Stafford & Stafford, 1998).

The need to advertise online to buyers and to sustain e-markets calls for an understanding why clients elect to use websites has great significance in the e-commerce business model (Eighmey & McCord, 1998). Therefore online business models need to embrace understanding of consumers' usage of commercial websites (Bellman, & Johnson, 2000). Specific familiarity of consumers' needs in accessing commercial websites will offer online commerce with the capacity to best and cost-effectively serve their clients in addition to progressing theoretical expansion (Stafford & Stafford, 2001).

Berthon (1996) found that establishing existence of businesses and services on website is relatively cheaper with the advantage of targeting a more sophisticated and segmented audience. These characteristics turn websites into 'virtual marketplaces' where interactive tools facilitate firms with online existence to form and also reinforce relations with potential clients (Kotler & Keller, 2013). Web pages have turned into an innovative medium that use posters, banners and other types of online advertisements competing for clients' responsiveness. Commercial websites supplement traditional communication media channels namely print,

radio, television, indoor and outdoor advertising that advertisers have been using for the past century (Lebo, 2003).

Sellers are gradually adopting websites to promote goods and services; internet sellers function exclusively online, though others own online shops as an additional physical shops (Kotler & Keller, 2013). According to Nielsen's Report (2009), over 95 % of online consumers in in USA and Europe have previously experienced web advertising. Business websites are significant piece of a company's communication plan. Allen, Kania, and Yaeckel (2001) found that websites that don't retail products or services to their clients directly are also instrumental tools in information dissemination, therefore increasing awareness of a business, a service or a brand.

Dholakia and Rego (1998) found that websites are established as business outfits and despite comprising many formats of online advertisements of products, they are also considered as advertisements about the company and more importantly, these webpages act as evolutionary and navigation paths to homepages for the company.

Benefits of having commercial websites consist of a superior corporate image, improved consumer services, market enlargements/growth, discounts, in addition getting different opportunities. It enables companies to accomplish virtual transactions and improved customer service. Organizations that lack business websites generates a perception that they are not strategically positioned to compete for clients with similar industries (Sterne, 1996).

As customers are now showered with more options of online shopping locations, an understanding of their online behaviour will become vital to businesspersons, developers of online advertising sites and markets. Hence, this becoming a requirement and upward task of enticing buyers to support and consume online market offerings. (Lebo, 2003).

1.2 Statement of the Problem

Although Websites have been identified as key marketing tools and channels that offer great potential and benefits in advertising of products and services, studies on usage of websites advertising in Kenya remains scanty because previous studies focused on traditional media and general internet usage. This research address this gap by analyzing usage of commercial websites in Kenya.

II. LITERATURE REVIEW

Scholars have observed the need to investigate the consumers' understandings and perceptions toward profitmaking websites particularly the notion involving usage of these sites as an advertising medium (Dholakia & Rego, 1998). Eighmey (1997) having used a collection of consumers' satisfaction statements as an evaluation to appraise commercial sites found users' perceptions of commercial websites as guided by three elements namely; information positioned in an entertaining context; logical organizational of ideas relating to objectives of the site; and accomplished strategies.

Although much consideration is given to concerns of a commercial website as a shopping location, this study found that a commercial website is fundamentally an information providing medium used to convey precise, useful information to a specific consumer so that the visitor acquires new facts or understands a subject better specifically on support information, guidance, products and services, fix and repair, directions and instructions. The findings suggests that an improved understanding of the basic usage and specific characteristics of commercial websites in Kenya can lead to improved websites design prompting more informative commercial sites.

Grounded on the conclusions of conventional media, Eighmey and McCord (1998) examined consumers' usage of business sites. They were concerned with the usage and gratifications perspective and examined the clients experience related to these sites. Their study indicated that information involvement, personal status and entertainment value are three key motivating reasons for visiting commercial websites. Although current literature suggested that clienteles would possibly have social usage of commercial websites, social opportunities of websites usage had not so far been described and evaluated. From the experimental data generated by this study, social media usage is attained when social networking sites makes it possible to share and link with family, friends, co-workers, associates and also strangers, building up a linkage of networks in order to keep in touch, share daily experiences, interests and preferences, opinions, photos and videos.

Online transactions can occur over a range of platforms away from the Internet, for example on private networks such as electronic funds transmissions and direct response television and telephone; but apart from these setups, without commercial websites usage no ecommerce can take place since a website is the medium over which much of business to customer selling takes place (Eighmey, 1997; Novak, Hoffman, & Yung, 2000; Eighmey & McCord, 1998). Therefore this study examines reasons why consumers decide to use a commercial website with focus on consumer motivations to use commercial websites, a subject that is related to the justification that commercial websites usage is a link in the virtual purchasing process.

Dholakia and Rego's (1998) study tried to categorize the types of marketing information contained on moneymaking sites. Their study findings specified that majority of profitable sites were small in size and that many of business organizations used internet in the late 1990s for traditional advertising objectives. They concluded that messages contained in these webpages was not attracting visitors to the sites.

Jones (2007) research examined businesses' webpages of 1996 and 1997 and compared them with those of 2006. The survey established that web design of business homepages was similar in 2006 unlike 1996 and 1997, and noted an improvement in normalization of the 2006 business sites homepages length, presence, location and speed of the search engine. This study also explored more on advertising content placements on a webpage, and found that viewability on home page and inside pages of commercial websites about products and services are affected by ad clutter as it reduces noticeability and advertisement's impact because each advertisement competes for consumer's attention.

Thus, this research investigates usage obtained from business sites as the most essential platform of virtual advertising, usage of this innovative avenue in a marketing framework, the motives that push consumers to go online and how these clients relate with advertising messages and amongst themselves on business websites.

2.1 Users' Motives of Using Commercial Websites Advertising
According to Katz, Blumler and Gurevitch (1974), the consumers use mass communication media, with the inclusions of websites, to fulfill their intentions or reasons for a certain media use leading to gratification or dissatisfaction. Korgaonkar and Wolin (1999) have argued that, a commercial website has the ability to content compared to traditional media. Korgaonkar and Wolin (1999) subdivided online consumers' motives into seven elements namely; economic motivations, social escapism, information motivation, confidentiality in monetary transactions, interactive control inspirations, non-solicited and socialization privacy motivations. Since it is individual users who control the communication process on any medium by virtue of their authority to allow access, this study considered investigation of motives of websites usage as way of providing the understanding of the definite motives that lead consumers to online markets.

The Internet is debatably the most flexible channel of communication in history. Its advent has only reinforced the "conjectural strength" of the uses and gratifications theory "by agreeing it to motivate dynamic research into thriving communications channels" (Ruggeiro, 2000). Initial studies on Internet mainly concentrated on its overall use. Charney (1996) examined the websites use amongst institutions of higher education students. The outcome showed that website is used, for entertainment, getting information, diversion and communications. In his research on analysis of Internet communication acknowledged communication, information and interaction as the three motivational features for using the Internet. Eighemey and McChord (1998) examined the consumers of commercial sites and recognized individual relevance, information contribution and entertainment values as the main reasons for surfing through business sites.

Mondi, and Rafi (2008) practically applied Uses and Gratification Expectation to examine the effects of e-learning materials on student's apparent e-learning experience. The study established that there are substantial affiliations between uses of the learners and their e-learning involvements. Luo (2002) analyzed the influences of information, irritation, and entertainment, on numerous online users' activities such as attitude towards a website, website usage. The finding of this research indicated that persons with precise intentions for media use and choices are inspired by specific self –defined usage.

Miller (1996) clarifies that online activities are principally driven by pursuing motives through interaction with the combinations of entertainment and escape and are process-oriented fulfillments and investigation. There are different significant reasons for the use of communication media as there exists media consumers. The basic requirements, social individual backgrounds, situations, such as interests, experience, and education can affect individuals thinking on their requirements from the media and the ones that fully meets their necessities. Therefore this study postulates that users are aware and can name their motivations and satisfactions for use of diverse media.

Bonds and Raacke (2010) concluded that persons who specially make use social networks for instance Facebook, twitter and MySpace to satisfy the needs for information, relationship and connecting with others users. Chen (2011) similarly established that individuals mostly use Twitter to satisfy their necessity to connect with to others through Twitter features such as following other users on the same. Hanson and Haridakis (2010) research established the causes for high YouTube usage by students was mainly entertainment, information-seeking, interpersonal expression motives that are suggestive of instrumental motivations and friendship reasons that indicate a ritualized motive. The participants of this study indicated sharing media, such as pictures, videos, music, and blogs as the strongest motive for visiting commercial websites which is indicative of instrumental and ritualized motives.

Hanson and Haridakis (2010) elaborates, persons use social platforms, such as YouTube, so as to fulfill their instrumental desires of convenient information-seeking, political evaluation, self-expression, entertaining arousal, and also for ritualistic need of gaining companionship. As identified by this study, the social utility and convenient information-seeking motives associated with You Tube drive users to take part in diverse online undertakings such as discussions, chats, sharing of pictures, and videos, search for more information on political parties, policies and political candidates.

In terms of health information, Antheunis (2013) established that in Netherlands, healthcare professionals in gynecology and obstetrics use shared media platforms such as LinkedIn, Twitter, Facebook, and blogs to fulfill influential requirements of growing healthcare related doctor-patient communication, knowledge, marketing, efficiency, or communication with colleagues. Also, they established that patients also make use of Facebook, Hyves and Twitter, to satisfy their desires of growing health-related reasons such as social support, knowledge, doctor-patient communications, advice and self-care. This implies doctor, patients and other stakeholders in matters of health have specific health-related information seeking motives leading to YouTube as a source of gathering health information.

Rubin (1984) categorized motivations for use of social media into two scopes namely; ritualized motives and instrumental motives. Instrumental motives are objective oriented and active media usage for instance, search for information from the media, while ritualized motives indicates a less inactive media usage and purposive, for example using internet as a platform used to passing time. This study identified socialization, information seeking, convenience and entertainment as instrumental motives while ritualized motives were relaxation and passing time.

The table below elaborates the interrelationships between media needs, uses and gratifications.

Table 2.1: Relationships between Media wants/Needs and Usage and Gratification
Ritualized (diversionary)   vs.Instrumental (utilitarian) media wants

Media requirements	Uses and gratification
Ritualized	Entertainment, escape and companionship.
Instrumental	Information updates

Source: Self, 2018

In Table 2.3, ritualized media requirements are interrelated with the usage and satisfactions of entertainment, escape and companionship. Instrumental communication media is required to match the usage and satisfactions in relation to messages. Content and process satisfaction ought to be practical on web. For instance, consumers of certain sites can be driven by their need to access a specific-website info content. Online clients are interested through process-gratification which consists of random surfing and online site navigation.

McQuail (1998) acknowledged reasons for mass media use among them; personal identity, integration, entertainment and social interaction. This study examined the fundamental inspirations and concerns consumers who described using online websites in learning about online shopping of products and services. Therefore understanding the potential motives for web use in this study was a way to gain knowledge on commercial websites advertising which will allow online advertisers to aim audiences and modify the website contents more successfully.

2.2 Risks Perceptions Associated with Websites Buying

Regardless of the rise in population of online consumers, 59% of websites consumers define online buying as frustrating, overwhelming, and a confusing activity (Tsai & Yeh, 2010). A large number of abandonment rates of online businesses remain a concern. Jin and Suh (2005) found out that a main barrier in online buying is the perceived risk related to online purchasing.Perceived risk is defined as the level to which as individuals express doubt about a service or product and mostly, the result.(Tsai & Yeh, 2010).According to Masoud (2013) apparent risks linked with website shopping adversely influences online buying purpose and behavior. Online buying has long been considered as a risky activity as shoppers may be uncertain of a buying choice and the concerns of a poor judgment. In the virtual buying contexts, the amount of perceived risk may be stretched due to restricted physical contact on the products and the marketers thus discouraging buyers from online purchasing (Jin & Suh, 2005). The uncertainty linked with online purchasing signifies the challenge.

Products risks and performance threats are explained by the possibility of the products failure to reach the required performance requests initially projected (Jaafar, Lalp & Naba, 2012). Product risk is described as a frequently mentioned reason for decline of online shopping. For instance, product risk was established to be significantly impacting the rate of online buying (Jin & Suh, 2005). A moderately higher level of product risks is likely to occur during purchase of online, mainly for product categories, due to buyers' inability to tangibly scrutinize and test products qualities online, suggesting that risks related to products ambiguity are expected to

adversely affect online buying plans for some products ((Jaafar, Lalp & Naba, 2012). For instance, consumers perceive a high rate of products risk for attire during purchasing online contrasting to when buying from traditional suppliers.

Buyers have a trend to depend on diverse information sources so as to endorse a products quality and ensure that the possibility of gratification when buying different products. They vary in their partialities for online and convectional stores centered on the diverse significance related to different product characteristics (Pavlou, 2003). Therefore, scholars suggest that online products should be classified as whether there are dominant product aspects or non-digital or digital (Biswas, 2004). Digital products, are all the product attributes to be elaborated via the Internet. This has less integral product risk via the online platforms compared to a non-digital product which requires physical inspection (Masoud, 2013). According to Pavlou (2003) customers place higher value on the capacity to inspect and touch clothing products and will thus opt for convectional stores shopping. In the contrary, buyers place higher value on instant access to a products interrelated info during the purchase of products such as computer software and thus, prefer buying digital products through online platforms. In addition, consumers may perceive a much higher level of products risks related to procuring non-digital products in contrast to digital products online.

Buyers feel the risk for buying clothing products online for reasons such as, the failure to completely inspect products' features online, and significant variations in the features such as size, style, colour and fabric. Wood (2005) also found out that, clients reports more concerns with buying products with non-digital features through online than in a store. The indecisive findings concerning the effect of particular perceived risk dimensions for online purchases intents and actions can be expounded through previous research failures to justify for the effects of product categorization.

Privacy riskremains definite as the prospect of having personal information made known through online transactions (Masoud, 2013). Despite the online sales capability, fears concerning privacy get high amongst majority of the online shoppers. Wood, (2005) found that above 70% of Internet buyers in US restrict their purchases due to fears related to privacy and security of their private information. Nevertheless, Pavlou (2003) established that even though privacy intrusion fear was an often mentioned cause for declined online purchase, it doesn't suggestively influence the rate of online purchasing and the search with intention to buy. Therefore, the influence of supposed privacy risk on buying intentions remains uncertain. Additionally, consumers' insight of privacy risk can change by product type, dependent on the complexity and sensitivity of the private information essential to allow an online buying. For instance, buyers are certainly required to deliver additional personal information for example, home addresses, colour, size, and particular likings for prices and styles while acquiring clothing products than when purchasing on the convectional stores. This study points out that online consumers' perception of privacy risk deters them from shopping.

Financial riskis defined as the probability of despair, a financial loss after a purchase (Wood, 2005). There are diverse causes as to why online buyers might suffer from monetary losses while purchasing online. It's difficult for online buyers to examine if the prices of the products bought at a particular online store are at the lowest accessible compared to other stores. Perceptions of such monetary risks clarify the reasons as to why online customers abandon carts (Pavlou, 2003). Financial loss can take place due to credit card scams, which largely is a financial concern amongst online buyers. In addition, reports regarding financial loss if products are procured through online channels fail to perform as anticipated. Moreover, buyers will be hesitant to obtain products through online because of inclusive costs such as, shipping or freight (Jaafar, Lalp & Naba, 2012). Financial risks is adversely related with online purchasing and is established to be a durable predictor of consumers' intentions and activities such as tendency to abandon online purchasing.

Psychological risk is referred to as frustration, disappointment and embarrassment experienced if an individual's details are revealed. The website is frequently seen to infringe on consumer's privacy, a leading concern of several commercial websites consumers (Tsai & Yeh, 2010). The sentiments of others not in control over individuals confidential information when online is an emotional threat that inhibits a number of users from giving personal details to websites providers in order to acquire right to use information available onsite (Pavlou, 2003). This study postulates that the lack of suspicion and tendency to trust people online often lead to identity theft

Delivery risk refers to probable loss of supply, which is associated to products lost and broken and goods sent to wrong places and mistaken individuals during online buying (Masoud, 2013). It similarly includes the threat of receiving commodities after delays or no delivery of the products altogether. Other components of delivery threats that make individuals scared is clients distress that in the course of transporting, products will get damaged because of bad packaging (Masoud, 2013). If a dealer can offer exact delivery to his customers, it increases confidence levels of doing online orders and reduces the supposed risk of delivery (Tsai & Yeh, 2010). Website needs to make sure that the merchandise is not expired and damaged in the course of delivery.

Quality risk refers to the products that are not available and a design that was not expected by the customer. In websites buying, buyers rely on inadequate information and pictures displayed on webpages because products cannot be seen, touched and tested (Tsai & Yeh, 2010). It also denotes the real superiority of the item which does not match with the merchandise descriptions. According Bhatnagar, Misra and Rao (2000) quality risk arises after the products fail to accomplish what buyers anticipated and then cannot evaluate the standard of the item. Quality is such an important element in buyers mind when forming website purchase decision as it allows consumers compare quality of a certain product with alternatives considering price across similar category (Jin & Suh, 2005). According to Jaafar, Lalp and Naba (2012) the lesser the supposed quality threat of goods, the higher the likelihood of clients wanting to purchase from a website. Tsai and Yeh, (2010) found that quality directly influences client's buying decision. Therefore once a company fails to provide the item in accordance to the expected quality, then it is considered that the organization has been unsuccessful in providing the benefits (Wood, 2002). This occurs because users have few or no likelihood to evaluate the real merchandise standard before buying.

onvenience risk comprises the untimeliness experienced during online dealings, often resulting from exertion of navigation or acquiescing orders, or delays delivery of products or no good process for invalidation of product as soon as its ordered (Forsythe, 2006). Equally it isthe potential loss of distribution associated with imports lost, damaged and referred to the wrong address after shopping (Wood, 2002). Customers fear that transport can be delayed due to several circumstances; the transport firm won't deliver within the requested time agreed with clienteles, or fear that the imports might be damaged when being moved and transported (Jin & Suh, 2005). Dillon and Rief's (2004) study indicate that time risk is the amount of time required by users to buy goods and period to get them.

Thus the time consumed in before the transaction is concluded is considered a time threat too. Jin and Suh (2005) argue that if customers' perceived risks are advanced, they take additional period and extra effort in making a purchase choice. Pavlou (2003) describe time threat as a situation which clients waste time while buying decisions by losing more time to investigate and buy and research how the merchandise is used again. This research found that two major reasons for dissatisfying virtual experiences concerning time/ convenience risk consist of confusing and disorganized websites and webpages excessively slow to upload and copy.

Although online shopping poses certain risks, in a different perspective it gives huge gains to buyers. Clients want to shop from websites because there are advantages of shopping online. Wood's (2002) research suggests that perceived benefits refers to clients' gains from websites shopping, it is a measure of gratification against the merchandise plus the benefits associated with websites buying. Convenience in buying is perceived as the capability to purchase anytime from any place irrespective of the locality without going to the actual shop.

Perceived satisfaction is a state where users are able access pleasurable online content or service experience that is enjoyable and performance consequence as expected (David, Bargia & Warhaw, 1989). Products assortment offers clients a chance to relate, differentiate and select the goods that cater for their desires from numerous choices (Dillon & Rief, 2004). Ease of buying relates to the ease or challenges experienced by customers when shopping online (Wood, 2002). Websites Consumers nowadays would prefer to find products in a convenient way, access enjoyable content and easily buy the commodities that can make their lives easier and efficient

III. RESEARCH METHODOLOGY

3.1 Research Design

This research adopted a descriptive study design in identifying and analyzing the usage of business sites advertising in Kenya. This method helped the researcher in gathering of raw data, describing, organizing, and presenting the collected facts. The researcher mainly uses illustrations such as charts, tables and graphs to help readers in understanding the data distribution hence providing a better interpretation of web advertising and a representation of the usage of web advertising in Kenya. The research design was thus appropriate as it allowed the researcher to analyze the uses of business websites advertising in Kenya.

3.2 Location

This study was conducted in Nairobi. The location was purposely selected because Nairobi is Kenya's principal multi-cultural town with four million people. According to Junior World mark Encyclopedia of World Cities (2000) Nairobi is a business and cultural center for East Africa. Nairobi was ideal location for this research because of its well-developed communication infrastructure; electricity supply and fibre optic cable internet connectivity. According to Kenya Communication Authority Report of 2017, the city also has the highest number of internet (4G) users with 85% of all Facebook users in Kenya residing in Nairobi.

Kenya's leading online stores such as Jumia, OLX and Kilmall are physically located in Nairobi. The city is the commercial Centre of the country offering business opportunities in agricultural products, furniture, cars, banking, transport, electronic goods (radio, TV and other appliances), computers, mobile phones, clothing,

hospitality and tourism among others. According to 2017, Kenya communication Authority, the high adoption of smartphones in Kenya has improved internet penetration with the highest internet traffic coming from mobile phones with 68% of all phones sold by Jumia in 2017 taking place in Nairobi, thus becoming the most suitable location for this study.

3.3 Target Population
According to Communication Authority of Kenya (2017) Telecommunications Report, Nairobi Central Business District has one million internet users. This population comprised male and female Kenyan citizens, current web users and residents of Nairobi. The demographic characteristics of this population considered aspects such as gender, age and the level of education. General Websites usage patterns of the population in this study investigated were respondent's internet skills, frequency of browsing in a week and their exposure to websites advertising.

3.4 Sampling Procedure and Sample Size
The trained research assistants approached potential respondents in randomly selected 20 cyber cafes, 10 shops, 50 offices, and five (5) learning institutions in the Central business District of Nairobi City around the Moi Avenue, Uhuru Highway, Haille Selassie Avenue, and University way. Respondents were then vetted as to whether they had current access to the websites before being asked to participate in the study. The sample was limited to 384 respondents from a population of One Million websites users. The selection was random and purposive. It was purposive because the research team varied the sample in form of gender, age, and the level of education. After helping a participant in filling the questionnaire, research assistant then would find a another person and the scrutiny procedure would start again. According to Krejecie and Morgan (1970), method on determination of study sample size, a population of one million has a sample size of 384 respondents.

IV. RESULTS AND DISCUSSION
4.1 Response Rate
Three hundred and eighty four (384) questionnaires were administered to consumers of commercial websites advertising messages in Nairobi City and all returned, with the response frequency of 100%. The researcher used hand delivery method to distribute the questionnaires to the respondents which can be credited for high return percentage. This is in line to Kombo and Tromp (2006) who argues that hand delivered questionnaires achieve a higher response rate than mailed questionnaires.

4.2 Demographics Characteristics of the Respondents
The responses were obtained from 384 respondents. The sample was spread out based on gender, age and the level of education. These demographic characteristics of the sample were significant for the understanding of commercial websites advertising, access and usage.

4.3 Demographics Characteristics of the Respondents
The responses were obtained from 384 respondents. The sample was spread out based on gender, age and the level of education. These demographic characteristics of the sample were significant for the understanding of commercial websites advertising access and usage.
4.3.1 Gender of Respondents
The sample consisted of 224 male respondents or 58 percent of the total sample and 160 female respondents or

42 percent as illustrated in figure 4 below.
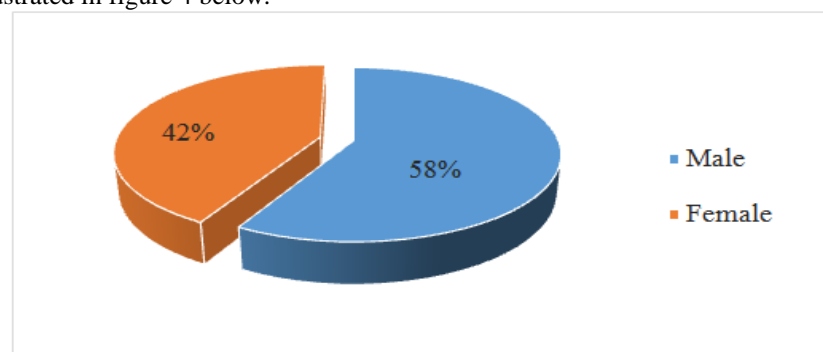
Figure 2: Percentage Distribution of Gender of the participants

The information on figure 4 shows the distribution of the subjects by gender in the usage of commercial websites advertising messages. Out of 384 respondents 224 (58%) were males and the remaining 160 (42%) were females. This information indicates that there is a significant gender inequality in commercial websites usage in Kenya with more men using commercial websites than women. This gender inequality is not reflected in commercial websites usage only but also in other demographics such as education, politics, business, property ownership and workforce because Kenya is a patriarchal society (Chege & Sifuna, 2006).

4.3.2 Age of Respondents
An item was included in the tool that sought the age in years of the subjects, information obtained is presented in the table as shown below.

Table 4.3 Respondents' in Age Years

| Age in years	Frequency	Percentage (%)
Below 18	41	10
18-30	134	35
35-40	172	45
41-50	23	6
51 and above	14	4
Total	**384**	**100**

Source: Self, 2018

The information in the table above illustrates that most of the subjects aged between 35-40 years were 172 (45%) while only 14 (4%) were above 51 years. The respondents who were below 18 years had a frequency of 41 (10%) and while the age category 18-30 years had a frequency of 23 (35%). The respondents who were 41-50 years had a frequency of 23(6%).

The findings of this study indicated five different age categories of Kenyans users of commercial websites. Majority of Kenyans who visit commercial websites are young adults aged between 35-40 years, while the age group that least visits business websites comprise of senior citizens above 51 years. The second highest users of commercial websites consist of the youth at aged between 18-30 years. The teenagers below the age of 18 years are second least users of commercial sites. Kenya's population aged between 41-50 and 51 and above, have been late adopters of technology compared to the younger generation. This explains their low percentages as consumers of commercial websites advertising (Wanjoga, 2002).

4.3.3 Highest Educational Level of the Participants
Subject's level of education was between primary and university education. Eight (2%) respondents were of primary education while 88 (23%), were of secondary education. Majority of the respondents representing 161 (42%) and 119 (31%) were of university and diploma education respectively. Those respondents with other forms of education were 8 (2%) which included certificate courses and Kenya Accountants and Secretaries National Examinational Board training.

The figure below show percentage distribution of respondent' highest educational level.
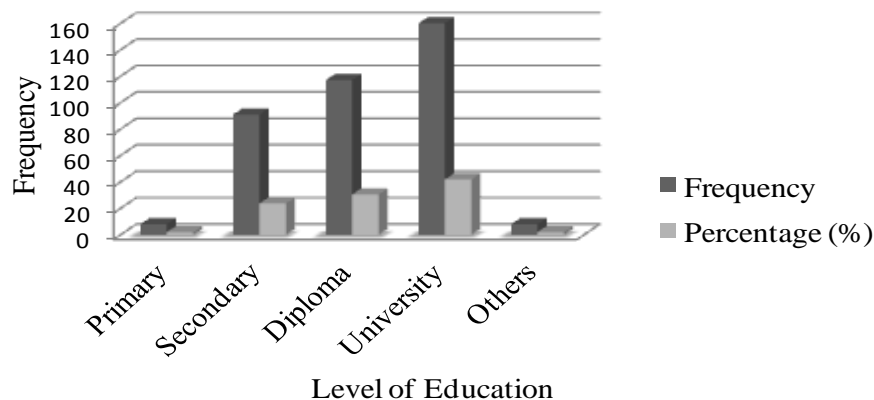
Figure 3:Percentage Distribution of Respondent' Highest Level of Education

The analysis above suggests that most of the participants were literate with 96% having education above primary level, thus they could be able to understand how commercial websites transact the business of

advertising, their motives, uses and gratifications. The percentage of respondents with university and diploma education combined was 72 %. This high percentage from the two groups may be as a result of many factors such as need for information and better economic status associated with higher education. (Chege &Sifuna, 2006)

4.4 General Websites Usage
4.4.1 Respondents' Internet Skills
       Subjects were requested to evaluate their internet skills. From the analysis of the data obtained majority of the respondents 182 (47%) had good skills, 90 (24%) medium, followed by excellent internet skills with 53 (14%), 39(10%) had acceptable skills, and 20 (5%) had weak skills. The table below presents their responses.

Table 4.4 Respondents' Internet Skills

Skill	Frequency	Percentage (%)
Weak	20	5
Acceptable	39	10
Medium	90	24
Good	182	47
Excellent	53	14
Total	**384**	**100.0**

       The analysis of data above indicate that majority of Kenya's commercial websites users had strategic skills that enabled them to effectively visit business websites and could understand the content of advertising messages displayed in them. Van Dijk (2005) describes effective internet expertise as the ability to manipulate computer and system for specific objectives.

4.4.2 Frequency of Browsing in a Week
       Respondents were requested to indicate the number of times they browsed commercial in a week. The Analysis of frequency on browsing in a week by the respondents is presented in Figures 6 below.
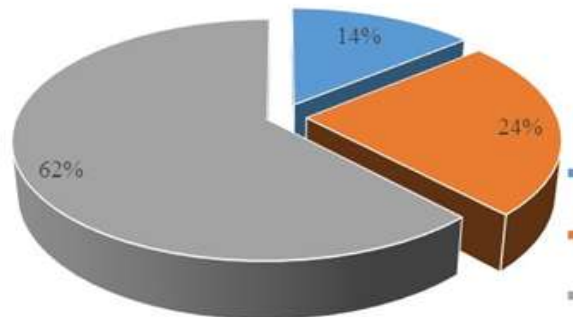

Figure 4: Frequency of Browsing in a Week

       The analysis of data above reveals that out of 384 respondents, 54(14%) browse 1-5 times in a week, 92 (24%) respondents browse 5-10 times in a week while the majority 238 (62%) browses more than 10 times in a week.
       These findings show that more Kenyans like to use internet on weekly basis which is a strong indicator that the majority access commercial websites more than ten times in a week. Those who had high education levels (Degree and Diploma) and young adults (18-30 and 31-40) had a higher weekly volume of use, compared to younger internet users and the aged.

4.4.3 Respondents Awareness of Websites Advertising
       Majority of the participants 311(81%) were aware of web advertising as opposed to 73 (19%) who were not aware as presented in the figure below.
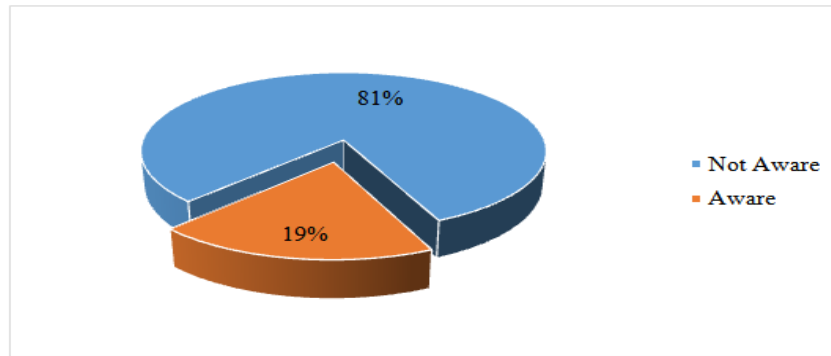
Figure 5: Respondents Aware of Websites Advertising

The analysis of data above demonstrate that majority 81% of Kenyans access and expose themselves to commercial websites and are aware of websites advertising of products and services while 19 % of Kenyans are not aware of web advertising.

4.4.4 Respondents Who Pay Attention to the Advertisements on Commercial Websites
The data of the respondents who were attentive to ads in commercial websites was 230 (60%) and the ones that do not pay attention were 154 (40%). This information is shown in the figure below.
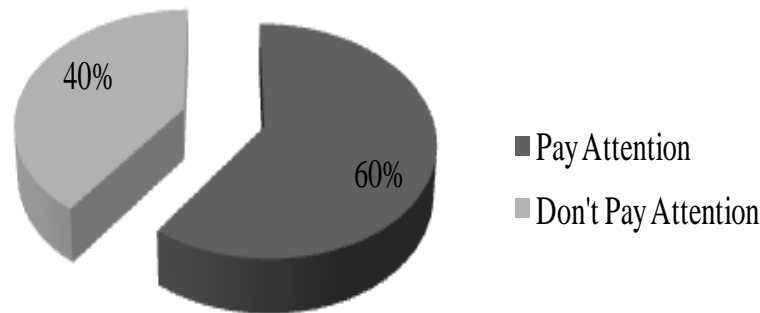
Figure 6: Respondents who pay are Attentive to the Ads on Commercial Websites.

This study regards to pay attention to ads as to listen to, watch, consider and to take notice of advertisements on commercial websites very carefully. This means majority of Kenyans are engaging with content on commercial websites because they find it adds value to their lives. Good content is defined by the consumer. According to this study good content sought on commercial websites by users has six characteristics in common, it is informative, convenient to use, engaging, it is entertaining, helps them to relax and pass time. The relevancy creates an affinity. According to the findings of this study when websites create security concerns and raise privacy concerns users simply stop going to the site therefore giving the ads on webpages zero attention.

4.4.5 Names of Commercial Websites Most Visited by the Respondents
Respondents were asked to list names of commercial websites they most visited. The analysis of the data obtained provided ten (10) names of commercial websites most visited by the subjects as presented in the table below.

Table 4.4.5: Names of Commercial Websites Most Visited by the Respondents

S/N	Name of the website	Respondents	Percentage (%)
1	YouTube	62	16
2	Facebook	51	14
3	Jumia	46	13
4	OLX	41	12
5	Twitter	38	10
6	Sportpesa	37	9
7	Instagram	33	8
8	WhatsApp	29	7
9	Google	26	6
10	Kilimall	21	5
Total		**384**	**100**

YouTube.com was the most visited website by 62 (16%) of the respondents for music and videos. This study concurs with Haridakis and Hanson (2008), research which shows that YouTube was the most preferred site by 91% users for sharing ideas and emotions via videos for personal motives such as affection, inclusion, and control which can influence social means. The second most visited site was Facebook by 51(14%) of the respondents, Jumia.co.ke was third with 46 (13%) and Olxkenya.co.ke an online marketplace that provides a platform for peer-to-peer selling with 41 (12%) of the respondents was fourth. Twitter was fifth with 38 (10%), Sportpesa.com was sixth with 37 (9%) followed by Instagram with 33 (8%), WhatsApp on web messenger visited by 29 (7%), Google Kenya ninth with 26 (6%) and Kilimall another online marketplace at position 10 visited by 21 (5%) of the respondents.

These findings reveals that the Kenyans have embraced e-commerce hence are trading online more often with 60% paying attention to ads on commercial websites. (See pp.48). It also discloses that people are turning to websites as their preferred mode for a fast and convenient way to purchase products and services without having to visit an actual store. Many marketers are now taking this opportunity to reach Kenyans on social media platforms such as Facebook, Twitter also WhatsApp via profile pages.

Ruggiero (2000), anticipated that the Internet usage will result to innovativeness, leading to changes in media consumers' social, roles, and personal habits. It is evident from the statistics above that his prediction was right because social interaction among family, professional contacts and friends has reformed from traditional media to an online entity because of the growing acceptance of social sites in Kenya e.g., Facebook, Instagram, Whatssap, Snapchat, and Twitter as shown in Table 4.4.2 above.

According to Internet Users Statistics for Africa (2018), Facebook is the biggest social media platform in Kenya with approximately 7 Million active users, and growing, each day. The findings of this study show that given its reach and uptake, apart from Facebook being a major communication tool, it is a big opportunity for marketing of brands through placement of advertisements. Companies can develop and showcase their products through Facebook Pages, build their communities and also run digital advertising campaigns.

These virtual sites cater for a certain population therefore establishing a community many internet users cannot find outside a website setting and can vary from professional networking sites, friend-networking sites, romantic dating sites, soccer clubs and even websites that encourage political parties, coalitions and presidential candidates.

The findings above are particularly important for advertisers hoping to use a website as a key marketing channel targeting potential clients in order to present a compelling website advertising proposition to reach Kenyans online.

4.4.6 Types of Websites that Respondent Avoid
The Respondents were requested to indicate some of the websites they avoid visiting. The analysis of the data obtained shown in the table below identified five (5) categories of commercial websites that are mostly avoided by the subjects.

Table4.4.6 Types of Websites that Respondents Avoid

S/N	Website3	Respondents	Percentage (%)
1	Sexual sites	202	52
2	Construction	182	47
3	Airline	172	45
4	Gambling websites	170	44
5	Dating sites	161	42

The findings in the table above indicate the most avoided websites are sexual sites by 202 (52%) of the respondents followed closely by construction sites by 182 (47%), then airline websites at number three by 172 (45%), fourth are gambling sites by 170 (44%) and at number five dating websites by 161 (42%) of the total respondents.

The analysis of data above show that sexual morality of Kenyans is closely guarded and that respondents were bothered by online pornography and pornography use. Sexuality and dating sites were both avoided because of reasons related to sexual immorality and addiction (see table 4.4.9). This means despite the huge numbers of materials posted on sexual, gambling and dating sites, a significant number of Kenyans avoid them. It is also evident from the statistics above that a good number of Kenyans are not concerned with construction and airline websites because of high costs involved with the two ventures.

4.4.7 Reasons from the Respondents that Explain why they avoid Certain Commercial Websites
Respondents (384) were asked to list reasons that would explain why they avoided visiting certain commercial websites (in 4.4.9). The analysis of the information obtained shows five (5) reasons why respondents avoid visiting certain commercial websites as shown in the table below.

Table 4.4.7 Reasons from The Respondents that explain why they avoid Certain Commercial Websites

S/N	Reason	Frequency	Percentage (%)
1	It's immoral	109	28
2	It's addictive	76	20
3	It's risky (loss of money)	68	19
4	Manipulative	66	17
5	Poor advertisements	65	16
Total		384	100

Immorality was the strongest reason why respondents avoided visiting certain commercial websites by 109 (28%) followed by addiction with 76 (20%), risk of losing money as number three with 68 (19%), fourth manipulation 66(17%) and last was poor advertisements by 65 (16%) of the total respondents.

This research reveals that Kenyan commercial websites users mind their morality online, fear pornographic and gambling addiction, and manipulation leading to loss of money. This study agrees with Brand's (2014) research from seven countries on cybersex which indicated that consumption of pornographic content from websites is often linked with sexual immorality. Some respondents of this study found gambling to be risky, unpredictable and was regarded manipulative. These respondents accused several betting sites guilty of disappearing with customer funds, not honouring winning wagers and not paying withdrawals, or paying very late.

4.1 Reasons for Using Commercial Websites

A total of 31 use statements were presented to the respondents. The participants were then instructed to indicate the reasons that best explain why they use commercial websites. Using the Likert-scale the responses were based on the following statements; strongly disagreed, disagreed, neutral, agreed and strongly agreed. The table below shows ten (10) reasons for using commercial websites computed from strongly agree responses.

Table 4.1 Respondents Reasons for Using Commercial Websites

Reasons	Strongly disagreed	Disagreed	Neutral	Agreed	Strongly agreed	Percentage (%)	Position
Helps me share media, such as videos pictures, music and blogs	24	30	63	129	143	37.2	1
To keep up with what's going on	20	27	62	134	140	36.5	2
To get information for free	34	39	71	113	133	34.6	3
Learn how to use products and services	21	42	84	118	125	32.6	4
It's convenient to use	35	27	91	108	122	31.8	5
It's entertaining	25	34	79	126	121	31.5	6
I can use it any time, any where	28	35	92	110	119	31.0	7
It is a good way to do research	35	41	64	134	117	30.5	8
To learn about unknown things	30	32	92	113	115	29.9	9
It is an easy way to do shopping	26	51	78	118	113	29.4	10

Table 4.1.2 Summary of Respondents Reasons for Using Commercial Websites and Usage Categories

S/N	Commercial websites uses and categories
1	**Socialization**
	Helps me share media, such as videos, pictures, blogs and music.
2	**Information**
	To keep up with what's going on
	Helps get free information
	Helps learn how to use products and services
	Good way to conduct research
	Helps learn about things unknown
3	**Convenience**
	Convenient to use
	Can use anytime anywhere
	Easy to do shopping
4	**Entertainment**
	It is entertaining
	It's enjoyable
5	**Relaxation**
	It's relaxing
6	**Passing time**
	Helps me pass time
	It is a habit

The findings of this study as shown in Tables 4.5 and 4.5.1 indicate the respondents' strongest reason for visiting commercial websites was in order 'to share media such as pictures, videos, music and blogs' with a frequency of 143 (37.2 of the total respondents. This reason of visiting websites was categorized under socialization.

The second reason identified by 140 (36.5%) of the respondents; was 'to keep with what's going on' falls under the category of information seeking. Other reasons under information seeking were numbers, (3) 'to get information for free' with 133 (34.6%), (4) 'to learn to use products and services' with 125 (32.6%), (8) 'It's a good way to research' with 117 (30.5%) of the respondents and reason number nine (9) 'to learn about unknown things' had a frequency of 115 (29.9%). The fifth reason 'It's convenient to use' had a frequency of 122 (31.8%), (7) 'I can use it anytime anywhere' had 119 (31.0%) and (10) 'It's an easy way to do shopping' had 113 (29.4%), are reasons under the category of convenience. The sixth most popular reason of visiting commercial websites was 'to seek entertainment' with a frequency of 121(31.5%).

The findings of this research differ from Dobos and Dominick's (1988) survey on gratification factors obtained from all media and Stafford & Stafford's findings in their (1998) exploratory study of usage and gratifications of the Internet. They found that respondents used the internet mostly for information purposes. In addition to informational motives; participants responded that the Internet was a research source for business, academics and product or service information.

This research identified six categories of reasons for using commercial websites. The first category was socialization. In this category the study participants indicated that they use commercial websites to share media such as pictures, videos, music and blogs. In this motive, respondents reported the importance of websites in maintaining close or distant social networks that a person has. This research also found that the search companionship on websites is also a motivator to go online. This explains why despite majority of the respondents referring to sexual and dating sites as immoral and addictive a few still visited them.

This study identified YouTube, Facebook, Twitter, Instagram, and WhatsApp as sites for sharing opinions and emotions via media, pictures, videos, music and blogs, in order to fulfil social utility motive in maintaining close or distant social interactions that a person has. The second category was information seeking. Respondents agreed that they use commercial websites to keep with what's going on, to get information for free, was a better approach to study about goods and services, it was a good way to conduct study and to learn about unknown things. The third category was convenience with respondents agreeing that commercial websites are convenient to use, could be used anytime anywhere and was an easy way to do shopping. The fourth category was entertainment. The study subjects found commercial websites use enjoyable and entertaining.

This research also identified two other categories of reasons for visiting websites namely relaxation and passing time with 12% and 10% respectively. Respondents gave reasons for visiting websites for relaxation as an emotional relief uplifting their mood and diverting their attention away from stress and hassles in their life.

They would pass time when bored, had nothing better to do, because websites would give them something to do, and that it was a habit.

4.4.8 Challenges experienced by Consumers when Using Business Websites

Respondents were asked to list the challenges they faced when using commercial websites. The analysis of data obtained indicate that 108 (28%) of the respondents indicated that they had challenges because of slow loading of network 104 (27%) had issues with clutter on websites pages 100 (26%) had problems with high costs of browsing in Kenya 38(10%) had lost confidence in websites because of fraud 30 (8%) indicated that commercial websites were a threat to individuals' privacy (identity theft) and 4 (1%) had difficulties of websites usability as shown in the figure below.

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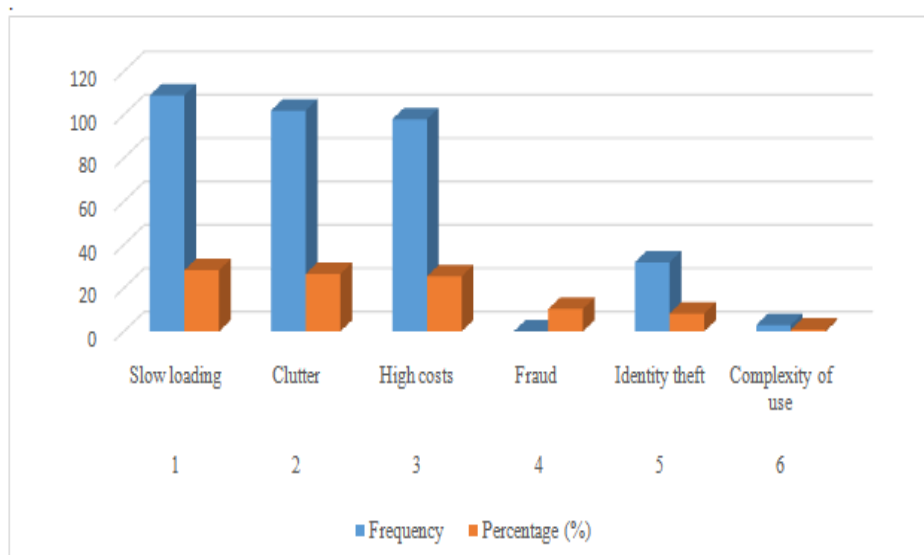
Figure 7: Challenges Faced by Respondents when using Commercial Websites

These findings above indicate that slow internet connection is one of the greatest obstacles that most web users face. Although data moves fast, it takes time to travel long distances. Therefore the reason for slow loading is because most popular sites viewed by Kenyans are not hosted in Africa.

According to this study, ad clutter refers to too many advertisements displayed on a website or a web page. The findings of this research show that ads clutter diminishes ads effectiveness negatively impacting on the brand and product awareness and that this is a reason for avoiding certain commercial websites. Even if all ads placed on a webpage are viewable, ad clutter diminishes advertisement noticeability and its impact because all ads compete for consumer's attention. According to Google Consumer Insights (2014), an advertisement served does not necessarily equal an ad that has been viewed, digital marketers and publishers are catching onto this as the business shifts toward valuing view-ability. In line with argument respondents of this research avoided certain sites because of poordisplay of advertisements on webpages. They identified ad view ability deficiencies in terms of small font size, ad position, ad dimensions, ad clutter and poor colour scheme.

The challenge related to high costs in browsing as indicated by the respondents is underscored by 2017 Report on Global Affordability and Access to the Internet which states that high internet connectivity costs in Kenya is one of the biggest obstacles to achieving the universal access pledge. This implies that low income earners and other less privileged populations like the youth are unable to afford basic connection. Browsing using mobile phones is costly because users have to purchase data bundles from respective mobile service providers.

A study by Tom Zeller Jr (2005) concurs with the findings of this study that fraud on commercial websites is a common risk during online transactions. He considers online fraud as unlawful or illegal deception intended to end in financial or individual gain. According to respondents of this study, the challenge of fraud is rampant in websites because prosecuting for online fraud is quite difficult, investigations often take long, evidence is often in short supply and that ecommerce scam may be viewed as of a lesser priority. Respondents of this study indicated that the lack of suspicion and tendency to trust people online often lead to identity theft and the reason why this crime goes on is because prosecuting becomes difficult when a cheat impersonates.

Subjects in this study indicated that website usability was grounded on how easy it was for a consumer of content in the web to complete his/ her objectives in the least possible time. If it takes longer time for a webpage to load, the client migrates to a competitor's website. This research identifies the following four

demerits to a website's usability namely, bad first impression, poorly structured links, excessive website text, and lack of consistency.

V. CONCLUSIONS

The aim of this research is to examine usage of business web advertising Kenya and also the relationships between these elements. The findings of this study conclude that the interrelation of the usage web advertising lead to a better understanding of online advertising limitations and advantages obtained from shared computer-linked communication.

This study found the concept of commercial websites advertising closely associated to interactivity, which is defined as responsiveness of the medium (Rafaeli, 1988). This study has found that interactivity of the Web enhance socialization in social websites for instance, Facebook, Instagram or Twitter and interactions between clients and advertisers.

This investigation also identified and analyzed six categories of reasons for using commercial websites namely; socialization, information seeking, convenience, entertainment, relaxation and to pass time. This study also identified and analyzed the challenges faced by commercial websites users namely: slow loading, clutter, high costs, fraud, identity theft, complexity of use and also analyzed reasons why consumers avoid certain commercial websites namely; immorality, addiction, risk (loss of money), manipulative and poor advertisements.

This research contributes to growing of commercial websites advertising literature in various ways. The study provides useful strategies and recommendations for companies hoping to promote their products and services on line and also for reputable businesses already undertaking e-commerce.

RECOMMENDATIONS

The study recommends that commercial websites should include social share and follow buttons to encourage social interactions from of online buyers to ensure business sites take full advantage of the ever increasing social media traffic in Kenya and that commercial websites should work on mobile phone optimization because of increased Smartphone usage in Kenya. This study is also of the recommendation that websites should be kept consistent in order to improve readability company webmasters must ensure websites are safe from vulnerabilities.

SUGGESTIONS FOR FURTHER RESEARCH

Due to continuous changes in communication technologies, new grounds are emerging for scholars to focus especially on processes, policy and regulations. It is necessary to examine individual usage and fulfillments of respective commercial sites and attitudes toward understanding cross-cultural variations in online customer's behaviour.

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