

**Ngugi, Benjamin (Associate Professor)**

**Refereed Journal Articles**

**Journal Article, Academic Journal**

- Elliot, E. A., Ngugi, B., O'Leary, H. (2018). Mitigating Microfinance Marketing Channel Inefficiencies with Customerization of Mobile Technology. *International Marketing Review*.
- Li, Y. J., Ngugi, B., Lin, F. (2024). Defeat Data Breachers' Minds: Blockchain with Bounded Rationality to Advance Information Security. *Journal of Information Systems Security*.
- Elliot, E., Cavazos, C., Ngugi, B. (2022). Digital Financial Services and Strategic Financial Management: Financial Services Firms and Microenterprises in African Markets. *Sustainability*, 14(24), 16994. <https://www.mdpi.com/2071-1050/14/24/16994>
- Ngugi, B., Hung, K.-T., Li, Y. J. (2021). Reducing Tax Identity Theft by Identifying Vulnerability Points in the Electronic Tax Filing Process. *Information and Computer Security*. <https://doi.org/10.1108/ICS-05-2021-0056>
- Ngugi, B., Elliot, E., Blankson, C. (2020). Toward a conceptual framework explaining the strategic factors responsible for mobile product innovation success in an emerging African market. *Thunderbird International Business Review*. <https://onlinelibrary.wiley.com/doi/abs/10.1002/tie.22179>
- Ngugi, B., Kimani, F., Mwangi, S., Kwasa, B., Kusow, A., Chen, J., Cademartiri, R., Thuo, M. (2017). Rethinking the Design of Low-Cost Point-of-Care Diagnostic Devices. *Micromachines* 2017, 8(11), 317. <http://www.mdpi.com/2072-666X/8/11/317>
- Ngugi, B., Harrington, B., Porcher, E., Wamai, R. (2017). Data Quality Shortcomings with the US HIV/AIDS Surveillance System. *Health Informatics Journal*. <http://journals.sagepub.com/home/jhi>
- Dezhi, W., Ngugi, B., Gregory, M. (2016). Identifying new temporal coordination requirements for calendar systems through a temporal structure lens. *Computers in Human Behavior*. [http://ac.els-cdn.com/S0747563216305313/1-s2.0-S0747563216305313-main.pdf?\\_tid=90ff991c-6b07-11e6-9801-00000aab0f02&acdnat=1472159272\\_aa5277bd67adce68a03c3c7c0d43f168](http://ac.els-cdn.com/S0747563216305313/1-s2.0-S0747563216305313-main.pdf?_tid=90ff991c-6b07-11e6-9801-00000aab0f02&acdnat=1472159272_aa5277bd67adce68a03c3c7c0d43f168)
- Pelowski, M., Wamai, R., Wangombe, J., Nyakundi, H., Oduwo, G., Ngugi, B., Ogembo, J. (2016). How Would Children Register Their Own Births? Insights from a Survey of Students Regarding Birth Registration Knowledge and Policy Suggestions in Kenya. *PLoS ONE*, 11(3). <http://journals.plos.org/plosone/article?id=10.1371/journal.pone.0149925>
- Elliot, E., Ngugi, B., Bao, Y. (2016). Diversity by Design: Analogizing and Formative Investigation across Disciplines and Cultures. *Journal of Marketing Management*.
- Pelowski, M. J., Wamai, R. G., Wangombe, J., Nyakundi, H., Oduwo, G. O., Ngugi, B., Ogembo, J. G. (2015). Why don't you register your child? A study of attitudes and factors affecting birth registration in Kenya. *Journal of Development Studies*, 51(7), 881-904. <http://www.tandfonline.com/doi/abs/10.1080/00220388.2015.1010156#.Vec4IiVViko>

- Ngugi, B., Kamis, A. (2013). Modeling the Impact of Biometric Security on Millennials' Intention to Protect Themselves. *Journal of Organizational and End User Computing*, 25(4), 27-49. <http://www.igi-global.com/bookstore/titledetails.aspx?titleid=1071>
- Ngugi, B., Wu, D., Frank, J. (2013). Biometric Keypad Reliability: Stability of Typing Patterns and Authentication Accuracy. *The Journal of Information System Security*, 8(3). [www.jissec.org/news/volume-8-number-3](http://www.jissec.org/news/volume-8-number-3)
- Ngugi, B., Mana, J., Segal, L. G. (2012). Evaluating the Quality and Usefulness of Data Breach Notification Systems. *International Journal of Information Security and Privacy (IJISP)*, 5(4), 31-46. [aisel.aisnet.org/cais](http://aisel.aisnet.org/cais)
- Ogembo, G., Ngugi, B., Pelowski, M. (2012). Computerizing Primary Schools in Rural Kenya: Outstanding Challenges and Possible Solutions. *The Electronic Journal of Information Systems in Developing Countries*, 52(6), 1-17. <http://www.ejisdc.org/ojs2/index.php/ejisdc/article/view/767>
- Ngugi, B., Recce, M., Tarasewich, P. (2012). Typing Biometric Keypads: Combining Keystroke Time and Pressure Features to Improve Authentication. *Journal of Organizational and End User Computing (JOEUC)*, 24(1), 42-63.
- Segal, L. G., Ngugi, B., Mana, J. (2011). Credit Card Fraud: A New Perspective on Tackling an Intransigent Problem. *Fordham Journal of Corporate & Financial Law*, XVI(4), 743-781.
- Ngugi, B., Kamis, A., Tremaine, M. (2011). Intention to Use Biometric Systems. *e-Service Journal*, 7(3), 20-46.
- Ngugi, B., Tremaine, M., Tarasewich, P. (2011). Biometric Keypads: Improving Accuracy through Optimal Pin Selection. *Decision Support Systems*, 40(4), 769-776. <http://dx.doi.org/10.1016/j.dss.2010.08.016>
- Ngugi, B., Kahn, B., Tremaine, M. (2011). Typing Biometrics: Impact of Human Learning on Performance Quality. *ACM Journal of Data and Information Quality*, 2(2).
- Ngugi, B., Ogembo, J. G., Pelowski, M. (2010). M-Pesa: Investigating the Growth of Mobile Money Banking in Kenya. *The Electronic Journal of Information Systems in Developing Countries*, 43(3), 1-16. <http://www.ejisdc.org/ojs2/index.php/ejisdc/article/viewFile/713/331>
- Ngugi, B., Dardick, G., Vega, G. (2009). PCI Compliance: Overcoming the Challenges. *International Journal of Information Security and Privacy*, 3(2), 54-67.

## **Book Chapters**

### **Book, Chapter in Scholarly Book-New**

- Ngugi, B., Dardick, G., Vega, G. (2011). Addressing Current PCI Compliance Challenges. In Nemat Hamid R. (Ed.), *Security and Privacy Assurance in Advancing Technologies: New Developments*. IGI Global. <http://www.igi-global.com/bookstore/chapter.aspx?TitleId=49499>

## **Other Intellectual Contributions**

### **Written Case with Instructional Material**

Vega, G., Ngugi, B. (2012). *Unraveling Anonymous Internet Criminal Networks: Lessons from a Cyber Defense Team* (1st ed., vol. 10, pp. 58-67). The Journal of Applied Case Research- JACR. [www.swcrahome.org](http://www.swcrahome.org).

Vega, G., Ngugi, B. (2012). *Criminal activity on the Internet: What price privacy?*. The 35th Annual CASE Association Conference.

Ngugi, B., Dardick, G., Vega, G. (2009). *Lessons from Computer Intrusion at TJX* (2nd ed., vol. 5). The CASE Journal.

## **Conference Proceedings**

### **Conference Proceeding**

Ngugi, B., Hung, K.-T. (2018). *Reducing Tax Identity Theft by Uncovering and Securing Risk Gateways in the E-Filing Process*. Decision Sciences Institute.

Malgwi, C. A., Elliot, E., Ngugi, B., Nunekpeku, A. (2014). *Mobile Banking Apprehension in the Communications Age: An Empirical Investigation in Sub-Saharan Africa*. Atlanta, Georgia: American Accounting Association-Conference on Teaching and Learning in Accounting. <http://www2.aaahq.org/AM2014/abstract.cfm?submissionID=1598>

Ngugi, B., Wamai, R. *Data Quality Challenges Facing U.S. HIV/AIDS Surveillance Systems* □. Shanghai: SIGIQ Workshop 2010, pre-ICIS 2010.

Wu, D., Ngugi, B. (2010). *Incorporating Temporal Structure Components to Electronic Temporal Coordination Systems*. Lima: Proceedings of the 16th Americas Conference of Information Systems (AMCIS2010).

Tarasewich, P., Ngugi, B., Sanghavi, M. (2009). *Exploring Employee Perspectives on Information Privacy and Security in the Mobile Environment*. HCI in MIS Session at HCI International Conference 2009.

Wu, D., Ngugi, B. (2008). *Personal Temporal Structure Usage in Electronic Temporal Coordination Systems: A Qualitative Study - ( Nominated for Best paper Award )*. Proceedings of the Seventh Annual Workshop on HCI Research in MIS, Paris, France, December 13, 2008.

Wu, D., Tremaine, M., Ngugi, B. (2006). *Personal Use of Temporal Structures Involving Electronic Time Management Systems*. Proceedings of International Conference of ISOneWorld, Las Vegas, NV, USA. <http://www.information-quarterly.org/ISOWProc/2006ISOWCD/papers/42.pdf>

Ngugi, B., Tremaine, M., Recce, M. (2004). *Fighting Identity Fraud with the Addition of Biometric Techniques*. American Conference on Information Systems. <http://aisel.isworld.org/pdf.asp?Vpath=AMCIS/2004&PDFpath=SIGSEC01-1254.pdf>

Morgan, B., Kim, E., Ngugi, B. (2002). *Bridging the Gap: From Traditional Information Retrieval to the Semantic Web* (pp. 1448-1454). Americas Conference on Information Systems. <http://aisel.isworld.org/pdf.asp?Vpath=AMCIS/2002&PDFpath=022302.pdf>

## **Presentations**

Hung, Kuo-Ting, Ngugi, Benjamin, Decision Sciences Institute 49th Annual Conference, "Reducing Tax Identity Theft by Uncovering and Securing Risk Gateways in the E-Filing Process," Decision Sciences Institute, Chicago, IL. (November 2018).

Ngugi, Benjamin, Elliot, Esi, Research Seminar, "The Challenges that Precede Successful Mobile Innovations : Lessons Learnt from Safaricom, the Inventor of MPESA in Africa," Sawyer Business School, Sargent Hall , Suffolk University. (March 22, 2018).

Segal, Lydia G. (Presenter & Author), Ngugi, Benjamin (Author Only), Mana, Jafar (Author Only), NARBLA, "Credit Card Fraud," Bentley University. (April 2, 2011).

Ngugi, Benjamin (Presenter & Author), Tremaine, Marilyn (Author Only), Recce, Michael (Author Only), New Jersey's Homeland Security Conference,, "Secure and Transparent User Authentication at the Human-Computer Interface," New Jersey's Homeland Security, Fort Monmouth, NJ, USA. (2004).

Ngugi, Benjamin, Tremaine, Marilyn, Recce, Michael, "Secure and Transparent User Authentication at the Human-Computer Interface," New Jersey's Homeland Security Conference, Fort Monmouth, Monmouth, New Jersey. (2004).