T.C.
ISTANBUL AYDIN UNIVERSITY
INSTITUTE OF SOCIAL SCIENCES

FACTORS EFFECTING ONLINE SHOPPING INTENTION FOR THE FIRST PURCHASING THROUGH VERIFIED WEBPAGES: A STUDY ON GULF COUNTRIES

THESIS

Mohammed Talal Shakir ALNASERI

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İSTANBUL AYDIN ÜNİVERSİTESİ
SOSYAL BİLİMLER ENSTİTÜSÜ MÜDÜRLÜĞÜ

YÜKSEK LİSANS TEZ ONAY FORMU

Enstitümüz İşletme İngilizce Anabilim Dalı, İşletme Yönetimi İngilizce Tezli Yüksek Lisans Programı Y1612.130096 numaralı öğrencisi **Mohammed Talal Shakir AL-NASERI**'nın **"FACTORS EFFECTING ONLINE SHOPPING INTENTION FOR THE FIRST PURCHASING THROUGH VERIFIED WEBPAGES:A STUDY ON GULF COUNTRIES"** adlı tez çalışması Enstitümüz Yönetim Kurulunun 04.01.2019 tarih ve 2019/07 sayılı kararıyla oluşturulan jüri tarafından oybirliği/oyçokluğu ile Tezli Yüksek Lisans tezi 26/04/2019 tarihinde kabul edilmiştir.

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Prof. Dr. Ragıp Kutay KARACA
Enstitü Müdürü

This thesis is dedicated to:

ALLAH & My Family

DECLARATION

I hereby declare that all information in this thesis document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results, which are not original to this thesis.

Mohammed Talal Shakir ALNASERI

FOREWORD

Firstly, I would like to express my deep gratitude to Allah for giving me ability to study and be who I am today

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April, 2019   **Mohammed Talal Shakir ALNAŞERİ**

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FACTORS EFFECTING ONLINE **SHOPPING** INTENTION FOR THE FIRST PURCHASING THROUGH VERIFIED WEBPAGES: A STUDY ON GULF COUNTRIES

ABSTRACT

Increasing sales is the main objective of any business. In the past, the sellers displayed their products and the customer came to try and buy it. But after the new invention (The Internet), there is a new shopping platform called (online shopping). Each society has its culture and specificities that change or influence their intentions. This research examined the Gulf States to find out the basic factors that effect on their intentions to buy from the Internet. Several Factors chosen in this study, these factors were adopted through the results obtained through the initial questionnaire published in the study community.

The study population was specific to the GCC (Gulf Cooperation Council) countries (citizens and residents) to determine their priorities. The data collected for this research was carried out through the publication of the questionnaire in some universities in the targeted countries of the study society in addition to real customers who already shopped through online stores.

To analyze these data, different methods of analysis (Descriptive analysis, multiple regression analysis, Dummy variables, and ANOVA test to test our hypothesis) were used. Several hypotheses were imposed, and the result of the research led to the acceptance of five hypotheses. The hypothesis accepted as seen below.

- Discounts have positive effect on online shopping intention.
- Easy and not complicated websites design have a positive effect on online shopping.
- Being verified pages have a positive effect on online shopping intention.
- Explaining the way of making the order in website has a positive effect on online shopping intention.
- Payments have a positive effect on online shopping intentions.

Keywords: online shopping, customer intention, E commerce

GÜVENLİ İNTERNET SİTELERİ ARACILIĞI İLE İLK DEFA İNTERNET ÜZERİNDEN ALIŞVERİŞ YAPACAK KİŞİLERİN KARARLARINI ETKİLEYEN FAKTÖRLER: ÇALIŞMA A KÖRFEZ ÜLKELERİNDE

ÖZET

Satışları artırmak, herhangi bir işletmenin temel amacıdır. Geçmişte, satıcılar ürünlerini sergilediler ve müşteri de denemek ve satın almak için geldi. Ancak yeni icattan sonra (İnternet), (çevrimiçi alışveriş) adı verilen yeni bir alışveriş platformu var. Her toplumun niyetini değiştiren veya etkileyen kültürü ve özellikleri vardır.

Bu araştırma, Körfez Devletlerini internetten satın alma niyetlerini etkileyen temel faktörleri bulmak için inceledi. Bu çalışmada seçilen birçok Faktör, bu faktörleri çalışma topluluğunda yayınlanan ilk anket aracılığıyla elde edilen sonuçlarla benimsemiştir. Çalışma popülasyonu, önceliklerini belirlemek için GCC (Körfez İşbirliği Konseyi) ülkelerine (vatandaşlar ve sakinler) özeldi. Bu araştırma için toplanan veriler, anketi çevrimiçi mağazalardandan alışveriş yapan gerçek müşterilere ek olarak, araştırma topluluğunun hedeflenen ülkelerindeki bazı üniversitelerde yayınlamak suretiyle gerçekleştirildi.

Bu verileri analiz etmek için farklı analiz yöntemleri (Tanımlayıcı analiz, çoklu regresyon analizi, Kukla değişkenler ve hipotezimizi test etmek için ANOVA testi) kullanılmıştır. Birkaç hipotez uygulandı ve araştırmanın sonucu beş hipotezin kabul edilmesine yol açtı. Kabul edilen hipotezler aşağıdakilerdir.

- İndirimler çevrimiçi alışveriş niyetini olumlu yönde etkiliyor
- Kolay ve karmaşık olmayan web siteleri tasarımı çevrimiçi alışveriş üzerinde olumlu bir etkiye sahiptir.
- Doğrulanmış sayfaların çevrimiçi alışveriş niyetine olumlu bir etkisi vardır.
- Web sitesinde sipariş verme yönteminin açıklanması, çevrimiçi alışveriş niyetini olumlu yönde etkiliyor.
- Ödemelerin çevrimiçi alışveriş niyetleri üzerinde olumlu bir etkisi var.

Anahtar Kelimeler: Çevrimiçi alışveriş, müşteri niyeti, E ticaret

1. INTRODUCTION

1.1 Introduction

Since the invention and development of computers, the world has seen an increasing need for it. People started to take many advantages of this invention in many business sectors, offices and other areas. (Grosse, R. 2015). After new technology developed by many researchers making the price or using this computer very easy to get or use, many homes started to get it. Currently, internet and mix it with computers through new developed technology increases life quality. (Bugra, C. 2015). The internet has become very popular last 20 years, despite the origin goes back to 1950's. This can be attributed to the great development in technology that began in the 1980s.

In 1957, the American Research Association began research on a new method or technique for processing information to establish a specialized library for universities aimed at exchanging information. (Cohen, A. 2011). That is why the Internet was first discovered in the USA then spread rapidly to all countries around the world. Initially, the use of the Internet was limited to a military target only and then moved to be a government. But now it has become known as one of the essentials of the world today. Today the Internet is used in many areas such as television broadcasting and communication around the world, whether communication or listening or dissemination of news and knowledge of feedback as well. In addition, to the means of social communication, health, security and education, but reached a limit to the higher than that, as some have become concerned at the absence of communication over the Internet and called "No Mobile Phone Phobia" The short form are (Nomophobia). (King et al., 2014).

Now people are using the internet very much and we can say that it has reached an extent that can be said about addiction and this new behavior has some pros and cons that will be explained later. Therefore, researchers have created a new method for users and is to enter the commercial market, which means the use of

the Internet for commercial purposes through established of sites that provide services to users such as shopping and the completion of many transactions. All this came through the new lifestyle after the development of the Internet. Since people started relying on the Internet to do a lot of transactions, Michael A. With his fellow Peter Ch. Established the idea of e-commerce in 1979. (Coleman & Ganong, 2014; Bugra, C. 2015).

1.2 Internet Usage in the World

Nowadays, the internet becomes very important in human life. All life aspects depend on the internet. More than 50% of the population are using the internet for many reasons such as scientific, technical, educational, treading, political and fun. Currently internet users above 4 billion and increasing each moment (http://www.internetlivestats.com). According the internet statistics, the number of internet users around 4,031,725,470 if we compare it with 2015 was 3,636,702,239 we recognized increasing rate around 0.108%. (Özsurunc, R. 2017).

Next table shows us how population of internet users increasing rapidly explaining the importance of internet in the world. Regarding this importance of the internet, which is Online Shopping one of its aspects and it is really, depend on the internet to publish their sites and products also customers be able to reach them by using the internet, online shopping has been chosen the main topic of this thesis. This increasing rate of internet usage already will increase the trend of online shopping rate. (Nadhom, M. Loskot, P.2018).

According figure 1 Internet is used in Asia the most according the statistics, 49% of users coming from Asian countries. Than European countries in the second with 16.80%. Oceania/ Australia comes in the last with less than 1%. The first table explains the numbers of users in each continent.

Table 1.1: The Percentage of Internet Usage in the World

Asia	Europe	Africa	Lat/ Am - Carib	North Am.	Middle East	Oceania/ Australia
49%	16.80%	11%	10.40%	8.20%	3.90%	0.70%

Table 1.2: The world International Usage with Population Statistics June 30, 2018

World Continents	Pop. (2018 Est.)	Pop. % of world	Internet users 30 June 2018	Permeation rate (% Pop.)	Growth rate 2000-2018	Internet users
Africa continent	1.287.914.329	16.9%	464.923.568	36.1%	10.199 %	11.0%
Asia continent	4.207.588.57	55.1%	2,062.256.366	49.0%	1,704%	49.0%
Europe continent	827.650.849	10.8%	705.154.923	85.2%	570%	16.8%
Latin America / Caribbean	652.047.996	8.5%	438.356.446	67.2%	2.325%	10.4%
Middle East	254.438.981	3.3%	164.235.259	64.5%	4.894%	3.9%
North America	363.844.662	4.8%	345.694.847	95.0%	219%	8.2%
Oceania / Australia	41.273.454	0.6%	28.439.567	68.9%	273%	0.7%
Total World	7.634.758.428	100.0 %	4,208,571,287	55.1%	1,066%	100.0 %

Source: Internet Live Stats 2018

In terms of basis internet users in the top 20 countries in the world, China comes the first with 772 million users, then India with more than 462 million users. For Arab countries, the first and only one country comes in this list in the last place with more than 48 million of internet users. In this table, including the top 20 countries, there are around 12 Asian countries which explaining how much they depend on the internet in their life and how much important.

Table 1.3: Top 20 Countries of Using Internet

Region	Pop. 2018 est.	Pop. 2000 Est	Internet Users 31 Des 2017	Internet Users 31 Des 2000	Internet Growth rate
• China	1,5 B	1,2 B	772,000,000	22,500,052	3331%
• India	1,3 B	1,1 B	462,124,989	5,000,215	9142%
• US	327 M	282 M	312,322,257	95,354,965	227%
• Brazil	211 M	175M	149,057,635	5,000,567	2881%
• Indonesia	267 M	211M	143,260,000	2,000,548	7063%
• Japan	127 M	127M	118,626,672	47,080,319	152%
• Russia	144 M	146 M	109,552,842	3,100,648	3434%
• Nigeria	196 M	122M	98,391,456	200,548	49095%
• Mexico	131 M	101M	85,000,000	2,712,325	3033%
• Bangladesh	166 M	131M	80,483,000	100,215	80383%
• Germany	82 M	81M	79,127,551	24,000,515	229%
• Philippines	106 M	78M	67,000,000	2,000,258	3250%
• Vietnam	96 M	80 M	64,000,000	200,964	31900%
• UK	97 M	59 M	63,061,419	15,400,548	309%
• France	65 M	60 M	60,421,689	8,500,318	610%
• Thailand	69 M	63 M	57,000,000	2,300,000	2378%
• Iran	82 M	66 M	56,700,000	250,478	22580%
• Turkey	82 M	63 M	56,000,000	2,000,215	2700%
• Italy	59 M	57 M	54,798,299	13,200,958	315%
• Egypt	99 M	70 M	48,211,493	450,125	10613%
TOP 20 Countries	5.2 B	4.3 B	2,937,139,302	251,354,781	1068%
Rest of the World	2.5 B	1.8 B	1,219,792,838	109,639,092	1012%

| Total World | 7,6 B | 6,2 B | 4,2 B | 361 M | 1051% |

TOP 20 COUNTRIES OF USING INTERNET
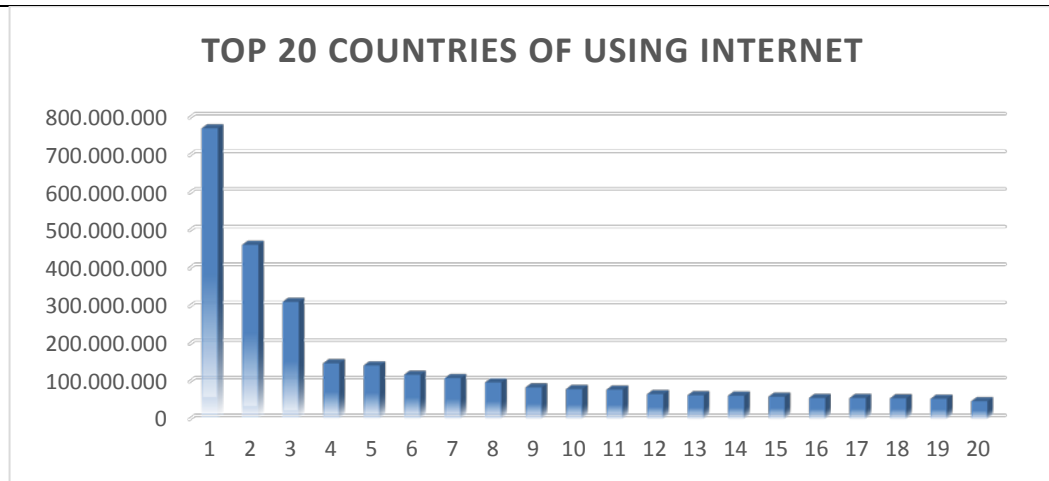
Source: Internet World Stats

1.3 Online Shopping

Online shopping as it is known, Michael Aldrich created (E-commerce) in 1979 to make new market, which is easier than traditional one. (Özsurunc, R. 2017). It allows making transactions directly between customers and business or business to business. In the beginning was not very common because of the internet was not easy to have an access, but nowadays internet as I mentioned before became one of the most important things in human life for searching information, learning, communicate with others or even trading. The internet has made a new platform for trading and for the new marketing environment. (Özsurunc, R. 2017).

Customers using internet for purchasing for many reasons such as saving time, find the cheapest price with highest quality, comparing between different websites and prices, also do not forget saving money one of the most important reasons of using the internet (Abdulmenan, S. 2016). Another important reason of using the internet, not only buying different products, but also, they can sale their stuffs or what they have because the new platform providing the users this new feature.

The new space of online shopping, as anything in the world has advantages and disadvantages, are listed below (https://www.enkivillage.org/advantages-and-disadvantages-of-internet.html)

1.4 The Advantages of Using the Internet

Lee and Su (2016). Found that the Internet greatly reduced the physical convergence with different social media network sites, which do not provide the opportunity for communication and physical meeting, but on the contrary allowed to connect to anyone and anywhere to communicate with anyone around the world easier than physical way. In additional, internet allows new work platform allowing doing the business at home or where they are.

- Connect many of friends and family without any number limitations: Unlike before, now you can easily communicate anyone around the world by using many communication channels like Skype, face time, or WhatsApp. The internet just breaks all the old rules of communication because via smart phone with internet access through a telecommunication provider you can contact anyone, anytime and making video calls, which was a dream before two decades. (Abdulmenan, S. 2016).

- Plenty of information and supplies: In the internet you can search for any information or anything you want to know about also there are many sites made that very easy like Google, Yahoo, or many scientific sites which provide the researchers with their needs of articles or latest Inventions in the world to keep pace with the latest discoveries. (Katawetawaraks.2011).

- Sharing the information: Internet makes sharing information easier than before: this feature allowed users to share their information, products, advertisements, latest news to very huge number of users within few second by publishing any post on Facebook or other communication channels. Therefore, their message will deliver for many customers very easily. In addition, they can express their feelings or sharing any idea or correct any wrong information. (Abdulmenan, S. 2016).

- E-commerce and online services: This allow many retailers to create their online shops also allows customers to purchase online while they are doing their job or having fun with their family because it will not take that much time to make their order. On the other hand, many financial transactions can be done through the internet even payment, paying taxes or insurance. (Berthon et al., 2012).

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- Entertainment: It is one of the most important services provided by internet to users like watching movies, listening to the music also playing games through internet. All of those will help users to use the internet also lastly, entertainment became one of the online shopping factors, which influences customer behaviour. (Elliot and Speck. 2015).

1.5 Disadvantages of Using the Internet:

- Spam mails: This is one of the worst points of the internet means sending emails to random receivers mostly will be Fake emails annoying users also will push users to ignore some emails which a negative effect on users may to lose some important emails or offers have been sent to them.

- Virus, Trojan & Other Malware: Internet is full of these malicious programs. Those programs are attacking computer just for causing harm. The worse thing is that you may easily be a victim to malicious software via clicking on any link on the Internet after that your computer will be hacked.

- Leaking personal information: Names, private information or credit/debit card information through the internet may be found because new platform needs personal information when you make any registration in any company, so any hackers might take your information. (Masoud et al., 2013).

- Addiction to the internet: Exactly like anything ales, users can be addiction by using internet. According the many studies it might be affected on human life as one of the reasons of being obesity. It is also affecting their social interactions. In many cases, leads to some diseases such as carpal tunnel syndrome. (www.enkivillage.org).

1.6 E-commerce

This term appeared after the discovery of the Internet. It means the operations of online transactions by electronic devices through the internet such as computers and mobile phones. The huge increasing in internet users build the importance of E-commerce. Via the internet, users can find many information about companies and their business easily when they just make a small search all information will be listed for free. This feature leads companies to reach many customers easily and assure their products or services to customers faster, and cheaper. In addition, internet decrease the distances between e-vendor and customers. (Institute of management accountants IMA, 2000, P, 1).

Before we must understand the definition of E-commerce. Let us check the meaning of it according Oxford dictionary (n.d.) Commerce is defined as "The activities of buying and selling, especially on a large scale"

(www.oxforddictionaries.com/definition/english/commerce) In another world, it means any transactions occur between buyer and seller in order to get benefit for both sides.

In 1996, E-commerce has defined by Zwass as "the sharing of business relationship and conducting business transactions by means of telecommunication network" (Zwass, 1996). In another world, any transactions on internet made through internet or telecommunication devices can be one of E-commerce aspects. (Chester, et al., 2003) found that "in particular, the news media seized upon the term E-commerce and largely redefined it as the marketing and selling of products/services to customers through the internet" According those definitions we can understand the meaning of E-commerce as any transaction or any operation (buying, selling) over internet. (Bugra, C. 2015). In 1997 E-commerce defined by Kalakota & Whinston as "all activities related to information, products and services buying and selling via internet and online platform. These activities may be around four consumption purposes: entertainment, financial service and information, the necessary service and education and training" (Kalakota & Whinston, 1997; Cao, Y. et al., 2018).

1.7 History of E-commerce

The advent of E- commerce began in the late 1970s of the last centuries, at that time was not easy to afford computers or having internet connection for normal people. As mentioned before Michael Aldrich with his colleague Peter champion invented the E-commerce on 1979 by creating new connection allows connecting computers with television (Coleman & Ganong, 2014). Taylor on (2013) found that M. Aldrich the founder of shopping online through the system called E-commerce, this system called "teleshopping" (Taylor. 2013).

In 1980's of last century, France Telecom in 1982, (Bugra, C. 2015), released the new technology regarded to be one of the most prosperous service, a special and private service named "Minitel". These allowing users to make their travel booking, financial transaction and shop online. (Cornelius et al., 2002).

E-commerce has transformed to a new model within the new technology revolution on 1990's.

Tim Berners-Lee in 1991 launched his first website; at that time, the new technology wasn't fast also, E-commerce wasn't useful. (Jones, 2014). Because of the new and useful Internet structure, e-commerce has dramatically flourished. One of the most important reasons helped E-commerce to grow very fast, is customers while they are searching through World Wide Web (world trade organization, 2013, P3).

1.8 The Advantages and Disadvantages of E-commerce

E-commerce as any online action in the world has some advantages and disadvantages; here we will focus on some of these points in this study. According (Niranjanamurthy, M. et al. 2013) the risk in E-commerce is in some axes such as lack of information, fraud and stale of credit card or personal information and other negatives. On the other hand, there are some pros as short time and effort there are many alternatives and get the best and most suitable prices by comparing the different sites. Some of those points positive and negative listed below to explain and clarified which points customers should really focus on to be in the safe side as much as they can. (https://www.enkivillage.org/e-commerce-advantages-and-disadvantages.html).

1.8.1 Advantages of E-commerce

- Appropriateness: All information on internet is very easy to get all what you need just write the name of the product you want than you will see many results in less than one second, also you can compare between different sites to determine whether the products they found makes them fully satisfied their needs. (Wang, W. et al., 2016).

- Saving time: Through internet users can get more time because they will not spend their time to go to the traditional market and check, many shops in one click they can reach many online shops while they are doing their business are doing their daily activities. (Granados, N. et al., 2003; Monsuwe, et al., 2004).

- Alternatives: As we said before in less than one second, users can find many websites having same products. (Niranjanamurthy M. et al., 2013). Users easily can compare between those sites to in very short time unlike traditional shopping way, also companies can publish many products they do not need a space like physical store because they have limited space. (Wang, W. et al., 2016).

- Sharing the opinion is very easy: In online shops, you can easily write your comment to express your experience with this site and share it with other customers, so you can check all review have written before to be sure about the service provided by this company.

- Cheaper price than physical stores: In online shops you can find the best deal by comparing the prices between different sites also, some sites provided customers with some coupon discount. In addition, companies with website they do not need to take a shop in a very important place and spend money for renting or decorate the store all those expenses will push the owner of this shop to increase the prices to cover the expenses. However, with websites no need for those expenses so the rate of increasing the price will be not that much. (Niranjanamurthy M. et al., 2013).

1.8.2 Disadvantages of E-commerce:

- Privacy and security: It can be one of advantages or disadvantages. To determine it as one of the advantages we must recognize what was said by some researchers. Ranganathan and Ganapathy (2002), Eiliot and Fowell (2000) found that perceived security risk is the most important reasons to increase online shopping intention of the customers. Also, can be on of disadvantages if customers do not understand the meaning of any site. Internet users must be sure about the security of the site, which is already can be found by checking the link they visit, by checking (https, http) and understand the differences between those types one is secure which is (https, Hyper Text Transfer Protocol Secure) another one which is not secure (http, Hyper Text Transfer Protocol) because some sites which is not secure can be use his personal information for many reasons users do not like. (Crichton et al., 2003).

Not secure Site   **Secure Site**
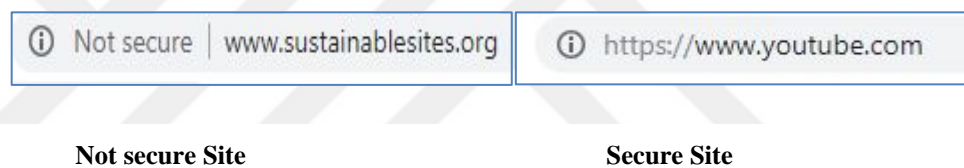
Figure 1.1: Secure and not Secure Websites

- Quality. In this type of shopping customers cannot tach the products until they receive it at home, so users must check return policy before to protect themselves. (Niranjanamurthy, M. et al., 2013).

- Hidden cost: All aspect of cost must be aware to customers such as (product cost, shipping fee, and other costs) because sometimes hidden cost charged automatically without inform the users.

- Delay of shipping: Liu et al. On 2006 states that some problems can be occur when customers making their purchasing online such as delay of receiving the orders. Several times happened after checking the shipping process for instance, they wrote 5 days but normally you will receive it after more than one week. In another word this can be time risk. (Thakur and Srivastava, 2015). So, it is important to ask and assure the shipping period because customers making their orders to receive it in limited

time not more than mentioned on the site also customers do not want to waste their time and keep waiting the orders. In addition, during shipping abroad may your order maybe damaged or delivered wrongly to another customer. (Liu, et al., 2007).

- Internet access: For shopping online users must spend money to have access to the internet so it will cost them extra money. (Niranjanamurthy M. et al., 2013).

1.9 Purpose of Study

The main objective of this study is to identify the factors favored by the Gulf countries GCC consumer, which drives them to shop online, because the difference of cultures affects the different priorities It should be pointed out that e-shopping is not widespread in the Middle East and that the presence of specialized Arab websites is very rare compared to European countries Turkey or China.

But were the factors chosen randomly? The factors were carefully selected based on an initial questionnaire that was distributed in the Gulf countries to see the most important factors for the GCC consumer or even the residents there. Based on the results collected by real consumers who have already shopped through the Internet, the most important elements were identified, which came with the first five grades, namely (Product quality. Offers and discounts. Easy to use. Shipping. Customer service). In addition, to the selection of the Verified pages, which is a new feature that has been working in the past few years. Therefore, it is necessary to study the real value added by this type of pages to the intentions of consumers in order to focus more on this factor and try to study well and exploit it in the positive areas, which increases the importance of shopping.

2. LITERETURE REVIEW

2.1 Theories of E-commerce

TAM, (Davis, 1989), TPB, (Ajzen, 1985) explained that behavioral intent is closely related to the ability of individuals to engage in specific behavior and have a significant impact on the behavior of individuals in shopping. The intention to purchase is commensurate with the intention to buy, the more the intention, the more the behavior increases. (Ajzen, 1985, 1991; Husenove, F. 2016).

Tam explained that individuals' intention is the main cause of actual behavior in the future. It indicates the behavior of individuals to make a particular decision. TPB found that the relationship between the attitude towards the behavior of the eye and the intention to engage in it is direct and strong. (Hansen, 2008; Ha and Stoel, 2009; Erie et al., 2011; Kim, 2012 Bigné-Alcaniz et al., 2008; Bhattacherjee, 2000).
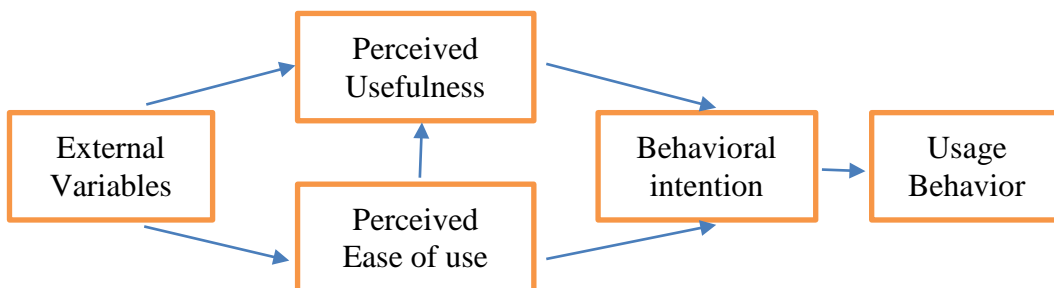
Figure 2.1: Technology Acceptance Model (TAM)

Source: (Davis, et al., 1989)

In many of the studies that have applied TAM & TPB'S theory in many systems, this relationship has confirmed between the behavioral intention to engage in a certain behavior and the behavior itself. Although the study of Al-Jabari et al. (2012) did not find any direct impact on the intention of the individual to shop online. In many studies other than this (Lee et al., 2006; Lin, 2007; Hansen, 2008X; Eri et al., 2011; Kim, 2012; Lim et al., 2011;

Bhattacherjee, 2000; Ha and Stoel, 2009; Ha and Stoel, 2009) they found that the individuals' attitudes towards online shopping have a positive and statistically significant impact on the individual's behavioral intention to influence online shopping.

Alice, (Alice, M. 2001) found that the behavior of the individual to make a decision depends on the work itself, which means, whenever the work or behavior close to the individual's orientations and full of attention or a high importance to the decision (personal behavior), it has a positive impact to engage in this behavior, And more comprehensive.
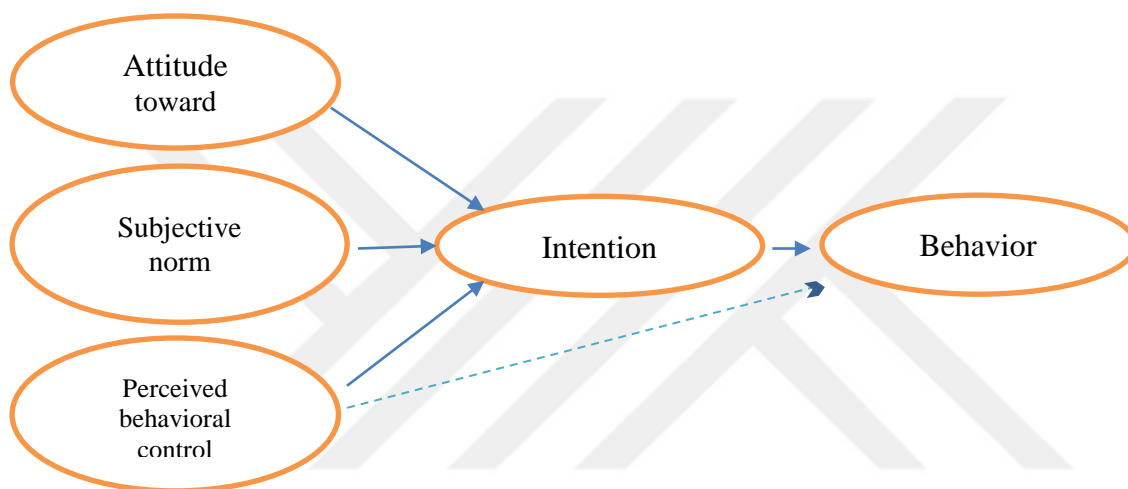
Figure 2.2: Theory of Planned Behavior TPB Model

Source: (Fishbein and Ajzen, 1975)

In 1975 Fishbein found a theory called "Theory of Reasonable Action TRA". This theory is one of the most widely used and widespread. It talks about one single factor that has a direct impact on a person's demeanor intention. The assessment is about the behavioral intention that is individual and based on the individual's belief as a link between the attribute and the object and defines the behavior as "the result or intention"(Fishbein and Ajzen, 1975; Lai, P. 2017). According to Fishbein Attitude was defined as "simply refers to the person's judgment that performing the behavior is good or bad; that he is in favor of or against performing a behavior" (Ajzen & Fishbein, 1980) figure 3 illustrates Fishbein's theory. For the theory of TRA & TPB, some researchers have done a comparative study of these models in order to know the possibility of these theories in predicting future consumer behavioral intentions. This study

concluded that the predictability of behavioral intentions varies from one country to another, especially about consumer intentions related to e-commerce, as well as the missing of a dedicated study to determine the ability of the two theories to predict in a particular country. This study believes that any prediction of consumer intentions in the field E-commerce will be defined by the owners and managers of those companies, especially companies operating in developing countries. (Grandón, E. E. Et al., 2011; Nasco Et al., 2008). The "social norm" was adopted as an important variable in the theories of TRA and TPB to analyze the social behavior of the individual.

In some studies, conducted by (Taylor and Todd, 1995a; Madden Et al., 1992; Chang, 1998) this was found that the theory of TPB is more appropriate than TRA'S theory because TPB using (Perceived Behavioral control, PBC) unlike TRA theory. Where the results showed that TRA is more valid than TPB regarding the adoption of the owners or managers of the company's policy to influence the intentions of consumers.

(Grandón, E. E. Et al., 2011) found that there is no positive linear correlation between Perceived behavioral control (PBC) and customer's intention. This result is not something new considering the previous results, which showed a conflict about the relationship between the PBC and the intention. Venkatesh Et al. (2003) found that the PBC is an important indicator of intention, but in some cases, it cannot be applied as an absolute primary cause.
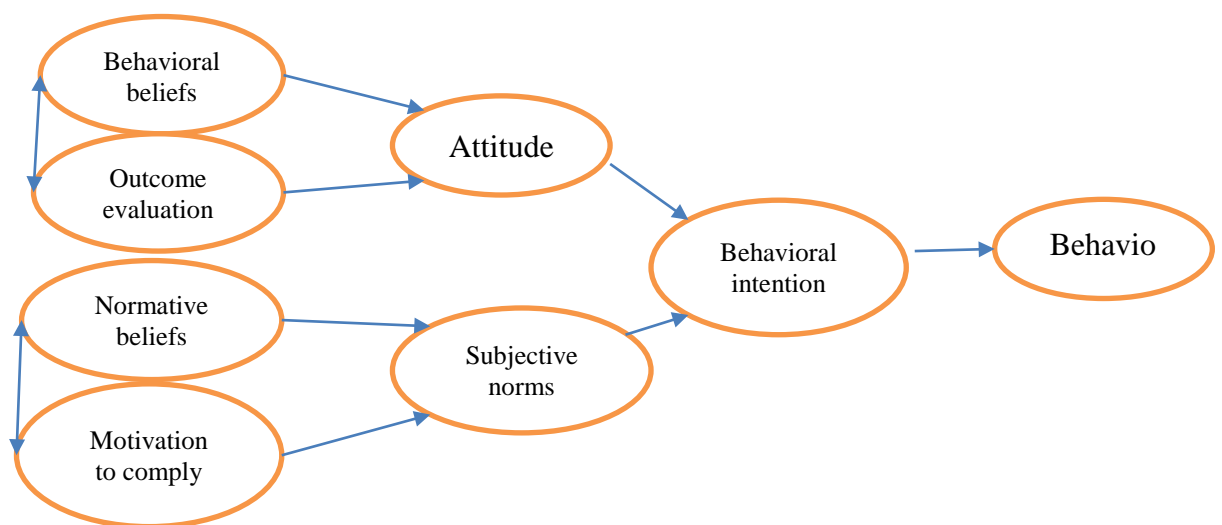
Figure 2.3: Theory of Reasonable Action mad by Fishbein and Ajzen

Source: (Fishbein and Ajzen, 1975)

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From all the literatures can understand any behavioral has a background related to individuals' experience and concerns. This has a very high effect on individuals' behavior and individuals' intent to make new decision one of those decisions is shopping through internet.

2.2 Customer Behavior

Behavior or position was defined in 1971 by Triandis as "an idea charged with emotion that predisposes a class of actions to a particular class of social situations" (Humaira N. 2008). But in 1980 it was found that the behavior of the individual has several determinants, including his emotions towards the attitudes or behavior they take. In addition, to the expected consequences of this behavior in the social context. Triandis also found three basic components of any behavior and they are as follows.

- Cognitive component: It includes ideas and beliefs.
- The emotional component: which includes emotions and what is followed by such as response and others.
- Behavioral component: the ability to make a particular decision or to prepare fully for any decision (Triandis. 1980).

Triandis found in 1971 that positions are taken based on what someone says about an event. For example, the position of any person regarding E-commerce is based on an answer to a question that was asked, and the answer will affect the person's intention to use or not to use E-commerce. Ajzen and Fishbein (1980) relied on Triandis's study and worked to develop this theory. Both (Ajzen and Fishbein) assume that individual's behavior depends on attitudes and social influences as well as intention. They defined the attitude or behavior as a positive or negative individual feeling related to the performance of a specific behavior. (Humaira N. 2008). Ajzen and Fishbein (1980) have identified another factor that affects the intention. This factor is the " subjective norm" It is similar to the other opinion about the procedure itself. Is it socially acceptable or not? Three conditions were identified that must be available to accurately reflect predictive behavior.

- The intention must be consistent with the behavior.

- Intention and behavior must be at the same time.
- The behavior must be voluntary without any effects.
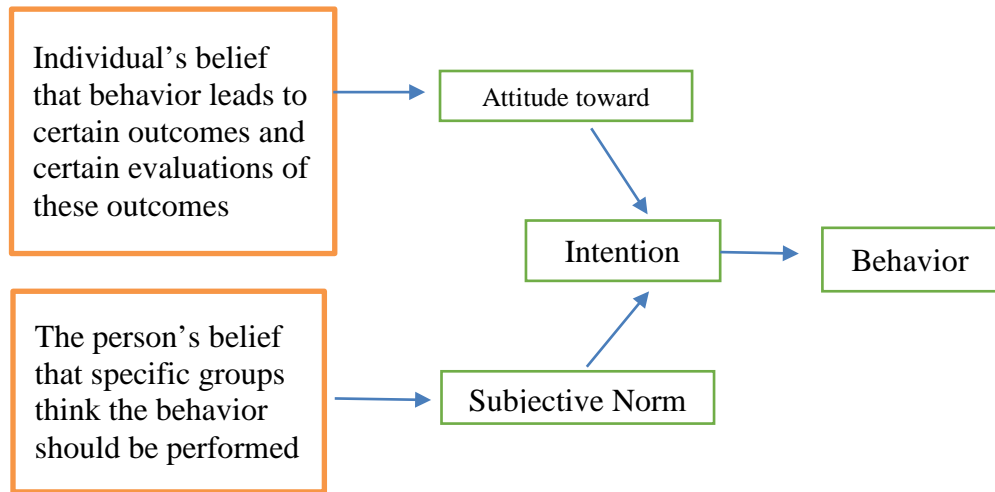
Figure 2.4: The Theory of Reasoned Action (Ajzen & Fishbein, 1980)

Source: (Ajzen & Fishbein, 1980)

2.3 What is Purchasing Intention

Is the possibility that the consumer plans to purchase a particular product or commodity in the future (Wu, Et all. 2011). Many studies have shown that any increase in the buying intention will reflect an increasing in the opportunity to purchase. This means that if consumers have a positive pre-purchasing intention, the product itself (Brand awareness) will increase this intention. (José, M Et al., 2018). All points mentioned above lead to a specific decision based on intent and with the help of several factors such as Product reputation or ease of placing the order through websites or mobile phones. (Chen, Et all. 2010). Paul J. Et al., 1999 found that believs have a direct effect on intentions and therefore this effect will direct the individual to take specific behavior. TPB's (Theory of planned behaviour) theory suggests that behavioral intent can be considered as one of the functions of the attitude and subjective norm SN. Unlike TRA, this theory adds PBC as a fundamental variable for perceiving consumer behavior. (Han, Et al., 2018). Many studies on the structure of consumers have found a lot of factors that affect the intention of buying and these factors are usefulness and price customer service, security, fulfillment, e-service quality, trust, ease of use and convenience, etc.… (Chiang and Dholakia,

2003; Chen and Chang, 2003; Park and Kim, 2003; Spagnoletti, 2014; Cao, Y. et al., 2018).

2.4 Factors Effect on Online Shopping Intention

Customers are the main point of interest of researchers, especially in data mining. Styles and rules are the first to be identified as the main reasons that they considered as an important role in the intention of shopping. (Chen Et al., 2007; Shin & Sohn, 2004; Hung &Tsai, 2008). All the data contained in the databases relating to stores and customers does not contain anything related to customer beliefs or what are the reasons that effect on the customer's intention to purchase. Thus, many researchers have focused on customer behavior and customer intent (Hong, T., & Kim, E. 2012). Although many researchers have focused on consumer behavior and contributed to its interpretation, they have not been able to analyze customer's psychologically to determine the segmenting of each customer. This is because these psychographic data exist only in the minds of customers and cannot be found in customer databases. (Hong, T., & Kim, E. 2012).

The main aim of the web stores is to identify the customers who is willing to purchase also the customers who have an intention to purchase from some websites store. Many researchers during their studies attempted to identify and determine the factors influencing the customer's intention to purchase through web stores and interpret them in scientific ways in order to develop those on the different levels A- Personal level (for the customer for the purpose of satisfying him) and B- General (for companies develop their business regarding these factors). (Gefen Et al., 2003). Since the discovery of e-commerce by Michelle at 1979 to the recent time, it has developed greatly and has become part of the daily routine in many transactions that are conducted through the Internet. (Recep, Ö. 2017).

One of the most important reasons found by the researchers which has a direct and strong impact on the intention of the customer in the purchase is TRUST because the process of purchasing and payment is conducted online, which means no direct contact between the buyer and the customer. (Gefen Et al., 2003). Many researchers defined the trust as a one of the most important

reasons that effect on online shopping intention. McKnight defined the trust is "that one believes in, and is willing to depend on, another party" (McKnight, C. & Chervany. 1998; Tunca, T. 2011). Another definition of trust means that it is not shown by the consumer unless the consumer is ready and has the ability to make a decision to buy online. (Ratnasingham, 1998; Tunca, T. 2011). In this case, most of the customers are hesitating to buy or pay through the Internet, but the presence of this factor (TRUST) pushes the customer to buy from the website, which is one of the most important reasons that drive customers to make a decision to buy online. (Hong, T., & Kim, E. 2012). (Limayem, Et al. 2000; Vijayasarathy & Jones 2000; Lynch, Et al. 2001). States that trust leads to increasing in customer's intention to purchase online.

In many articles identified two types of incentives have been identified, which affect the consumer's online shopping intention which are utilitarian and hedonic. (Overby and Lee 2006; Scarpi Et al., 2014; Huseynov, F. 2016) Utilitarian motivation is defined as "goal oriented" hedonic motivation is defined as consumer behavior that focuses on different areas such as enjoyment, satisfaction, happiness, etc. These two factors have a positive relationship with the behavioral intent of online shopping. (Kim et al., 2012; Chiu Et al., 2014; Davis Et al., 2014). New innovations, especially in the field of technology, which are being utilized in online shopping, also have a positive effect on the consumer's online shopping intention. (Bosnjak Et al., 2007). Innovations also have a strong impact as mentioned. The high speed of consumers to adopt any modern innovation leads to the fact that online shopping is closely related to innovations because online stores rely on the Internet space to reach potential consumers through innovations that serve both technology and e-commerce as well. (Zhou, Et al. 2007). (Donthu & Garcia 1999; Limayem, Et al. 2000) found that there is a positive impact of innovations on the rate of online shopping. Also, affects some products that are purchased through the Internet. In addition, many studies have confirmed this theory and the positive impact of innovations on consumers' intention to shop online. (Tunca, T. 2011). Some find that innovations have nothing to do with the intention of the consumer to shop online (Citrin Et al. 2000; Sin and Tse 2002). Another aspect of the relationship between innovation and the intention of the consumer to shop online is that

special innovations in renewed products have a positive impact on the consumer's intention to shop online and shopping behavior per se. Not all innovations have the same effect on consumer intent. (Citrin Et al. 2000; Goldsmith 2001; Tunca, T. 2011).

In this thesis, some factors that affect the intention of consumers in the Gulf countries will be focused on them based on the results of the initial questionnaire, which was sent to the Gulf countries to identify the most important factors in this region. The results of the initial questionnaire are as follows.

- Product Quality.
- Offers and Discounts.
- Easy to Use.
- Shipping.
- Customer Service.

All the factors above will be explained in detail by using some selected articles and theses done in turkey and other countries. These factors will be shaped in a scientific way and understand the power of each one with some factors may impact on those factors affecting directly on online shopping intention.

Another factor will be covered during this study is VERIFIED PAGES this type of page has been established on July 2014 in the beginning only business pages and organizations was acceptable to be verified then everyone can be verified his/her page by providing some documents which will be explained in detail later. (Etherington, D. 2014; Pinheiro, A. Et al., 2017). The main reason of this page to recognize the original pages and fake one in order to protect the owner of the pages to be known and confirmed by the host also to protect Facebook users in order to be awarded about the pages they are looking or trying to contact or purchase from. (Pinheiro, A. Et al., 2017).

2.4.1 Product Quality

Online shopping is a platform that allows consumers to communicate directly with the seller without any mediation. This platform allows the seller to promote or sell various products and services directly through the website, the way of selling online is similar to the traditional way and the difference here is that the consumer cannot touch or try the product before buying through shopping online. (Ting-Peng, L. Et al., 2000; Özsurunc, R. 2017).

E-shopping sites must ensure the product quality to encourage consumers to buy online also protect customers. Some researchers found that not only product quality is important, but also website quality is important like the product quality. (Hsu, M. Et al., 2013). In 2003 Kuo found that through the quality of the site helping the site to predict the intentions of consumers and increase the confidence of consumers on the site. In addition, some researchers have found that the quality of the site has a positive impact on the confidence (customer confidence in the site), which leads to increase probability of purchasing. (McKnight Et al. 2002; Hsu, M. Et al., 2013).

This concluded that the quality related to the product or site has a positive and direct impact on the intention of consumers to buy or make a decision. In this research product quality will be under the microscope to recognize how much is it important for customers according to the literature review. For the quality of products, in the beginning, the meaning of product quality must be clarified. The word quality cannot be defined in one definition, which is very difficult. Therefore, some definitions of quality will be mentioned. Tamimi and Sebastianelli (1996), defined as "the quality directed to customers in particular to achieve what was expected of the consumer and may exceed much". (Tamimi & Sebastianelli., 1996; Boyacigil, P. 2007). This can be identified by customers and know the degree of customers' satisfaction through direct communication with them. Ballmer agreed that Tamimi's quality can only be renewed by customers. (Palmar, 2000; Boyacigil, P. 2007). In 2004, Eliant CEO Mirman pointed to the definition of quality as "what customers want and are willing to pay for high quality". These are different from product to another and it is difficult to adopt a single strategy for all products. Because the tangible or

intrinsic characteristics of any product are significantly different from the other. (Zeithaml, V. A. 1988).

This applies to consumers' perception of product quality as well. For example, quality components for electrical appliances, totally different from the quality components of food, perfume, etc. But are all electrical devices will follow the same strategy and need the same content in the description or these have the same quality standards? The answer is NO. Each product requires its own strategy to demonstrate its quality based on the work, efficiency, industry, and performance of each product. For example, an illustration of the speed of the image processor of the computer (CPU) has a significant impact on convincing the consumer about the quality of the device, but this policy does not apply to the washing machines. The reason difference of function leads to a different strategy. (Zeithaml, V. A. 1988).

The quality of the product through the Internet is the focus of researchers' attention because it is one of the most important reasons that affect the consumer's intent as shown by the preliminary results of the first questionnaire mentioned before. Parboteeah, Valacich, & Wells in 2009 found that the information that must be presented to confirm and explain the product must be compatible with the goal of its development. Because it is a basic perception of the consumer about the nature of the product through visual presentations add or explanations that must be in the description of the product to emphasize the quality and efficiency of the product. (Parboteeah, Et al., 2009; Zhang, H. Et al., 2018). Xiao & Benbasat in 2007 found that the accuracy of the content in addition to images and others is very important because it affects the intention of consumers directly and linking the perceived quality of the validity of the decision taken by the consumer. (Zhang, H. Et al., 2018).

Therefore, there is a high importance to perceived quality and has been defined by (Snoj Et al., 2004) as the rule of consumers about services that contain excellence or superiority. The perceived quality is a subjective dimension related to the consumer itself. Carvin also identified the perceived quality as subjective and differs from one client to another, depending on their experience and acceptance of the product based on other elements such as the company or product reputation. (Garvin, 1984; Day, Et al., 1986; Boyacigil, P. 2007). By

using modern technology, vendors can take advantage of this by using some audio or video channels, through these channels, seller can display the most important features of the product and this will help consumers to see whether the product meets their ambitions or not. (Zhou, L. Et al., 2018). Many researchers have found that the consumer who intends to buy online cannot test or buy the product before buying, which creates an unclear picture of the performance of the product and therefore suggested that the development of quality certificates in addition to the comments of consumers regarding their experience of the product will reduce the fears of consumers and help them to recognize quality. (Belanger, F. Et al., 2002; Kaplan, S.E., Et al., 2003; Zhou, L. Et al., 2018).

(Chen & Chang. 2013) made a new suggestion and called it (green perceived quality) and this suggestion included six dimensions construct of perceived quality using "performance, durability, attention, worthiness, reliability, and product safety". (Marakanon, L & Pnjakajoprnsak, V. 2017).

Carven identified the dimensions of perceived quality in 1984 and they are performance, features, reliability, conformance, durability, serviceability, aesthetics, and perceived quality. (Boyacigil, P. 2007). Through the dimensions can be seen that were identified Chen and Chang in 2013 and Garvin 1984 that the common dimensions such as performance, durability, reliability which means that it is very important for the consumer and must be taken care of.

2.4.2 Discount

The price is very important, to determine the price Raghubir, Inman, and Grande (2004) found three paths through which can convince the consumer is the economic track and information as well as the emotional path. The economic structure of the company consists of two parts, one physical and the other non-physical (time and effort). Prices must be suitable for the customer to influence his intention and does not affect the other economic aspects, which avoids the company loss and cover the basic costs of material and other. (Raghubir Et al. 2004; Cai, Z. 2008). The emotional path is "the feelings and emotions aroused by exposure to a promotion, purchase on a promotion, or missing a promotion". Some positive examples of emotions can be summed up as giving the consumer

an idea that he is one of the contenders who got this discount or coupon. But it has some negative aspects such as the consumer's sense of discomfort when the coupon obtained less than his expectations or a sense that the offer is unfair. Also, consumers can feel betrayed and jealousy when they find others who have received lower prices or higher discounts than they did. (Cai, Z. 2008).

The researchers found that the judgments of the cognitive consumers can be influenced by the messages sent by the seller. Which means that the message that includes the announcement of the discount or any commodity must create the need for the consumer to push them to buy or take an action would not take it if not exposed to this announcement. (Kahneman & Tversky 1984; Cai, Z. 2008). For example, Ganzach & Karsahi (1995) found that consumers' behavior was greater when the message to use the credit card was negative "the loss incurred by using a check instead of a credit card". On the contrary, the response was not much when the message was on the same card Positive "the gains from using a credit card". (Cai, Z. 2008). In another word, any announcement has a negative message will be more effective than the one has a positive idea because the negative idea will create the need in the customer's mind to take this action, so it will influence on online shopping intention positively.

The researchers found that there are two types of coats: one is effective and the other is ineffective. For the ineffective type is the reduction that can be obtained daily and called (EDLP -everyday low price) and the reason is that any increase in the discount value on an unknown brand gives the impression that this product is of low quality. (Levin, Et al., 1998; Cai, Z. 2008). On the other hand, because free gifts and offers to consumers on an exceptional basis give a positive impression to the consumer from two aspects. Firstly, the value that the consumer will get from this deal compared to the original price of the product. Secondly, the conviction that the product is of high quality because the deal (discount) will be specific (product and time). (Cai, Z. 2008).

For products offered on the Internet, their prices are different and are classified as (low - medium - low) but the question here is whether the same discount can be applied to all products?

To answer this question, it is necessary to review the studies that dealt with this subject. (Gendall Et al. 2006) found that there are differences in the response to the discount between products according to their classification high price or low price. At high prices, it was found that a price discount (amount of discount in dollar or other currencies) had a high impact on consumer intention and the same discount on low products price found that the effect was not high. But discounts, which are a percentage of the price of the product, have a strong impact on products that are classified as low price. (Hu, Et al., 2006). To conclude that the discount must be expressed in the specified value (dollar or any other currency) for high price products, which means how much the consumer will benefit in case of using this discount compared to the original price and the percentage of low-price products. This corresponds to a study of Chen et al.'s (1998) finding. (Cai, Z. 2008; Chen Et al. 1998; Hu, Et al., 2006; Gendall Et al. 2006).

2.4.3 Ease of Use

After this huge development of the Internet and its associated devices and facilitating the knowledge and use of the latest discoveries, many researchers have used some of these methods and their impact on the behavior of the consumer online. One of these models is the Technology Acceptance Model and this model was developed (TAM) for several reasons, the most important one is understanding of consumer behavior in the use of this technology and the reasons that led to its acceptance. (Davis, Et al., 1989; Turan, T. 2011). This model is based on three main elements:

- Perceived Advantage.
- Perceived Ease-of-Use (Davis, Et al., 1989; Koufaris & Hampton-Sosa, 2004).
- The Enjoyment of Technology (Venkatesh & Davis, 2000; Heijden, Et al., 2003).

These elements are very decisive and widely according TAM in case of making any study related to customers' behavior. Ease of use is one of the most important elements according to some scientists because it directly affects the behavior of consumers. (Chen & Wells, 1999; Kwon, Et al., 2002; Bellman &

Rossiter, 2004; Chen, Et al., 2002; Heijden Et al., 2003) Ease of use can be defined as " implies uncluttered screens, clear organization, logical flow, and ease of navigation, in short, a web design that facilitates one's efficient and effective use of the site" (Elliot & Speck, 2005; Turan, T. 2011). "Another definition by Heijden and others is "the extent to which someone believes that using a system would be without any effort" (Heijden, Et al., 2003).

Elliot & Speck, in 2005 Suggested that ease of use should help the consumer to obtain and analyze information better, thus making the search more efficient. (Elliot & Speck, 2005). Some researchers have suggested that ease of use positively influences consumer behavior and urges online shopping. (Monsuwe, Et al., 2004). The idea "ease of use" across websites should be linked to the least effort from the first step to the end "complete the purchase process" in the minds of customers to have a strong impact on consumer intent. The missing in processing information will build an idea about it may be complicated or complex steps of buying will lead to getting away from shopping online. (Monsuwe, Et al., 2004; Turan, T. 2011). Some studies have shown that customers may have to abandon the online purchase if they find that the process does not suit them, in other words that these processes are a bit complicated. (Rajamma Et al., 2009; Husenove, F. 2016). On the other hand, the ease of design sites and content presentation in addition to the purchasing processes have a positive impact on online shopping intention. (Chang & Chen, 2008; Jiang et al., 2013). Ease of use is not only about the purchase operation, but also the level of content written. (Husenove, F. 2016). There are many factors that influence the behavioral intentions of consumers via the Internet have been identified in many studies and these factors the quality of the general content, the presentation of content, informatics, different products. (Zo & Ramamurthy, 2009; Liao Et al., 2006; Gregg & Walczak, 2010Parra and Ruiz, 2009; Chen Et al., 2014; Yoo & Kim, 2012; Huang & Kuo, 2011; Chung & Shin, 2010; Shin Et al., 2013; Clemes Et al., 2014; Gao Et al., 2012;). The relationship between internet experiences is directly related to ease of use meaning that the greater the experience (the experience of consumers in the use of the Internet) shopping will be more appropriate for them. (Monsuwe, Et al., 2004; Turan, T. 2011).

2.4.4 Privacy and Security

When talking about the online shopping platform, must be admitted that there are many people trying to steal information and use it illegally. Therefore, it is important for consumers to be sure that their personal information and credit / debit card information is secure. (Kolsaker and Payne, 2002; Özsurunc, R. 2017). The online store must provide secure methods by which the information of the customer will remain safe and protected from theft, but the desire to purchase will be decreasing in any online store is unable to provide these methods. (Özsurunc, R. 2017). (Kunze & Mai, 2007; Polatoglu & Ekin, 2001; Suh & Han, 2002; Niranjanamurthy M. Et al., 2013) found that the security risk related to personal consumer information and credit / debit card information is a main cause of the negative or positive impact on the consumer's intention, when consumers be sure that their information is safe and 100% protected this will impact on online shopping intention of consumers positively and vice versa.

It is clear that all consumers who want to shop online have some concerns about the privacy problem and keep their personal information, especially for consumers with little experience either in the use of the Internet or shopping through it. (Hoffman, et al., 1999; Schoenbachler & Gordon, 2002; Niranjanamurthy M. Et al., 2013). This concern or fear comes from the loss of trust that exists between the consumer and the website, especially the unknown ones. (Njite & Parsa, 2005) status that consumer anxiety comes from fear that personal information in case it becomes available for unreliable parties. So, the benefit has been achieved may not compensate for the loss caused by losing their information. Cranor found that it is necessary for the seller to increase confidence between him and the consumer, also to clarify some concepts related to the privacy of the customer by publishing the privacy principles adopted by the website, which explains the use of personal information also must allow the consumer to manage, modify and control personal information because it has a direct and positive impact on the consumer's intent and encouragement to provide information. (Cranor, 1998; Özsurunc, R. 2017). (Kim, D. Et al., 2008; Kim, D., & Benbasat, 2003) found that when the seller introduce himself through his/her website in addition to the information related to him/her such as full name or any personal information and some certificates of authentication

issued officially have a positive impact on the online shopping intention of the consumer because it will increase the sense of security.

The information that the seller must provide to the consumer is that information relating to the person, address, phone number, and fax because this will increase the degree of safety to the consumer and encourage them to buy from the website. (Zhou, L, et al., 2018). The researchers believed that safety is not only about confirming the seller's information for himself or his website, but must clarify all stages of the order, from the identification of the product to the delivery of it. These stages may require some time from the date of payment to the delivery date of the order. There is a time interval and the website must clarify the details of the order during this period of time to notify the consumer safely and that the order or the amount paid is fully insured and the delivery will be done on time, all of which will increase the confidence and safety between the seller and the consumer. (Pavlou, P.A., et al., 2007; Shih, H.P, et al., 2004; Zhou, L, et al., 2018). Kayes & Adriana status that the problems related to privacy have serious consequences for users and websites' owners so that the leak of information is a violation of customers' right and privacy. Also, can be exploited for illegal purposes. In addition, this issue can influence on the website reputation negatively. (Kayes, I. & Iamnitchi, A., 2017).

As mentioned at the beginning of this research about the insurance of sites by the owners and this will be clear to visitors by looking at the browser Is it safe or not through the link HTTPS, which is secure systems and provide a high degree of safety for users, so online shopping sites must use this type of security that was mentioned instead of HTTP which is less secure. The use of secured supplier gives the customer a safer impression, which affects the intention of buying and increasing his/her confidence. (Chauhan, s., & panda, N.K. 2015).

2.4.5 Customer Service

Customer service is one of the things that must be exist in any website aims to provide assistance to consumers by the website with regard to the order and the ordering method as well as follow up the orders until delivery. Also, trying to understand the opinion of consumers about the services provided (quality of the product and customer service) because it affects positively on the online

shopping intention of the consumer. (Brady, M. K., & Cronin, J. J. 2001). Within the literature, some things related to the behavior of consumers have been identified. This research has worked on finding the relationship between the value of the service, its quality, the satisfaction and the consumer's intention to purchase. (Rust & Oliver 1994; McDougall & Levesque 1994; Cf. McAlexander, Et al., 1994) found that the quality of service concentrated on three elements

- Employees Performance.
- Quality of Products.
- Quality of Services.

Here must know what the word of the service means? Some researchers said that any service should be consistent and properly designed so that consumers can realize it. (Alchalabi, H., 2017; Goldstein et al., 2002). The service was defined by Lehtinen as "benefit giving an object of transaction that is a more or less process of activities or abstract activity essentially produced, marketed and consumed in a contemporary interaction" (Lehtinen, 1981; Alchalabi, H., 2017). Also, the service was defined in 2000 by Edvarsson as " detailed description of the client needs to be satisfied, how the customer is to be satisfied, what is to be done for the customer, and how this is to be accomplished" (Edvarsson et al., 2000). However, Lehtinen and Jarvinen found that the service has many meanings and cannot be defined in a definition or finding a suitable definition is difficult or impossible. (Lehtinen and Jarvinen, 2015).

(Dotchin & Oakland, 1994; Lewis & Mitchell, 1990; Wisniewski & Donnelly, 1996 Asubonteng Et al., 1996) found that the quality of service should be appropriate to what the customer needs or meet all their expectations. But (Lewis & Mitchell, 1990; Parasuraman et al., 1985) pointed out that the service quality is the difference between perceived service and consumer expectations and therefore can negatively affect the consumers' intent if they do not meet their expectations. (Alchalabi, H., 2017).

Elmayar found that "good service quality influences positively on business performance ". Having a high level of service provided to customers commensurate with their expectations is necessary for websites success. Also

achieving a preference that allows them to compete with other companies (Elmayar, 2011; Wang, Lo, and Hui, 2003). While Julian and Ramaseshan found that "providing a high quality of services and products enhances the reputation of the firm, attracts new customers through word-of-mouth, and increases profitability". (Julian and Ramaseshan., 1994). Through the promotion and development of this sector, companies can increase their profits also increase the loyalty of customers and allow websites to attract new customers because this service directly affects the consumer and cannot be evaluated in any way except by studying the reactions of customers to the services provided by the Company. (Jabnoun and Al-Tamimi, 2003; Alchalabi, H., 2017).

Not only that, but the customer service department can be the best link that represents the company's policy by providing services in addition to knowing the views of consumers about the services and products provided by the website and to strengthen any weaknesses in the website in addition to working to improve the reputation of the website And to solve any problem that may be faced by the consumer. Among these problems and tasks that must be provided and will be explained in this thesis are…

2.4.5.1 Ordering Method

The process of ordering and the stages in which the order, starting from the selection of the product to the completion of the payment process is a little bit complex in the eyes of many consumers. This process must be clarified in order to positively effect on online shopping intentions of consumers. According to a study made by the E-Tailing Group and ARS E-commerce Inc, 76% of consumers found that the information related to ordering method through the Internet is inadequate, while 72% found that the information related to the product itself is also insufficient and these reasons led to the reluctance of some consumers to use the internet for shopping. (Zhou, L. Et al., 2018; www.retail-ecommerce.com). Some of the previous research indicated that many consumers complain about the lack of clear information on online transactions, making them feel afraid or hesitate to make a purchase decision and all this will negatively affect the online shopping intention of consumers. (Zhu, K. 2002; Granados, N. Et al., 2008; Zhou, L. Et al., 2018).

Here it is necessary that the transactions making through the internet and the method of making the order must be clear to the consumer. When the consumer finds their needs, he/she will start with the decision-making process, then start purchasing process by choosing the product and completing the purchase. At this stage it is necessary to clarify the information that helps the consumer to complete the purchase process (all stages from product selection, to complete the purchasing process) to encourage them to purchase from the website. (Kim, D.J., et al., 2003). This is reflected in the role of customer service. If some customers do not understand the purchasing process, they will be clarified by the customer service staff and help the consumer to understand all the stages (identifying the product and placing it in the basket, confirming the order, determining the payment method and confirming that the payment is safe, Informing them of the shipping process, company name and delivery time)Having this service will make consumers feel more satisfied and safe, which will have a significant and positive effect on consumers' intentions. (Zhou, L. Et al., 2018).

2.4.5.2 Warranty

First, it is necessary to find a definition of warranty, as defined by Boyacigil as contracts between the seller and the buyer, are legally binding to increase the trust between the customers on the one hand and the company and the product on the other. In other words, the warranty is the promises made by the company to customers for the product and service as well. (Boyacigil, P. 2007). Blischke considered the warranties as promises made by producers to consumers related to consumer confidence in this product and not only the quality of the product, but also the after sales warranties. (Blischke, 1990; Chien, 2012; Zhu, X. Et al., 2018). In 2018, Liao defined the warranty as "It is an express or implied statement of responsibility which promises certain services or satisfactions to the consumer ". He believes that the warranty is a kind of emphasis on the importance of the customer and to keep him/her on the highest levels of customer satisfaction through the purchase from this website. (Liao, B. 2018).

The warranties provided by the companies are not only on the product, but also on the after-sales service, which means that if there is any problem with the product, the company is obliged to solve it. (Purohit and Srivastava, 2001).

Customers believe that warranties reduce the risks that consumers may face for any product in the future. Also gives an initial impression of the product, which allows the customer the possibility to infer the product quality through the terms of the warranties mentioned. (Innis and Unnava, 1991; Boyacigil, P. 2007). Teas in 1993 found that consumers may feel more confident in the case of warranty of the product showed as a normal result the online shopping intention will be increased to purchase the product. Also, the existence of a warranty period as a year or two only as an example gives a high sense of confidence in the product to consumers that the product will be valid during this period without any problems and thus increase the intention Customer to purchase. (Boyacigil, P. 2007; Teas, 1993). Liao suggested that the warranty is one of the strategies that must be followed to attract consumers and urge them to purchase from the website. By clearly setting the terms of the warranty and clarifying those in case of the customer cannot understand these by the customer service staff and this will positively affect the intention of consumers to purchase online. In addition, will affect the reputation of the company positively. (Liao, B. 2018).

Here the warranty can be concluded is one of the most important reasons will impact on online shopping intention and it must be clear to customers to give them a positive feeling about the website strategy. Customer confidence is first step to encourage customers to do their first purchasing this can be increased by providing customers with warranty role and customers right also companies should explain customer satisfaction as the main reason of the company. On the other hand, Mo Simin believes that the guarantees directly affect the intentions of the customer positively, which will increase the opportunities of purchasing, therefore, the company will make more profits. (Mo, S. Et al., 2017).

2.4.5.3 Payment Method

Payment is one of the main reasons or services offered to consumers by the website. In addition, to the diversity of payment methods is one of the reasons that led to the growth of e-commerce. (E-marketer, 2016; Cao, Y. et al., 2018). Yildirim, Y. With his partner Aydin, O. Found that e-commerce is evolving moment by moment and keeping pace with these developments is very important to influence the intentions of consumers. One of the things that helps

to influence the intention of consumers and attract new customers is the use of more than one of the payment methods commensurate with the technological development. (Yildirim, Y. & Aydin, O. 2012). In 2013, Niranjanamurthy found that the traditional payment process needed to be a consumer of the local currency and, in some cases (if they don't have local currency), may have to exchange and make an effort. Therefore, an electronic payment mechanism on the websites has a strong impact on the behavior Consumers. Also, the combine and save the information (consumer information, including credit card information) so that consumers do not have to write information again if they buy again will attract consumers and urge them to repeat the purchase process for ease of operation because the information has been stored and helps to create channels New communication between the website and the consumer directly (Niranjanamurthy M. et al., 2013).

Stavins found that the consumer's preferred method of payment is determined by demographic characteristics as well as per capita income. And not only that, but also varies depending on the value of the request. (Stavins, J. 2018). Ching and Hayashi (2010) found that having rewards and discount offers related to the payment method through the credit card has positively affected the intention of consumers towards the use of credit card. (Agarwal, et al., 2010) found that the refund of money through credit cards lead to a rise in the amount of credit card spending. In a study made by Arango, Et al., (2015) focused on the behavior of consumers in choosing a specific payment method by providing incentives that are special for this method. On the other hand, adding a transaction fee for any payment operation will influence negatively on the use of credit card. (Stavins, J. 2018; Arango, et al., 2015).

A study conducted by Stavins showed that consumers prefer to pay by credit card when the value of the order is high and there is a discount in the case of payment by credit card. In addition, this study found that orders with a value greater than $ 100, 40% preferred to use credit cards and 39% preferred to use debit cards. For orders with value is less than $ 10, 10 preferred to use a credit card and 20% preferred to pay by debit card. On the other hand, some consumers who prefer to pay in cash whatever the value of the order is high or low depending on their personal behavior. In addition, to the presence of some

consumers who prefer to pay credit/ debit card, whatever the value of the order was low or high. (O'Brien, S. 2014.).

2.4.5.4 Shipping

Shipping is one of the most important factors or stages that must be clarified by the website to the customers such as the shipping period and the name of the shipping company in addition to tracking numbers of the order. All these matters are clarified and explained by the customer service staff who represent the company directly. In many cases there is the possibility of some problems, for example delivery to the wrong address or damage the order during the shipping. In this case, comes the importance of the role of customer service from the satisfaction of the customer and work to solve problems as soon as possible, which leads to higher satisfaction with customers. (Lee. 2002; Cao, Y. Et al., 2018).

Claudia found that many consumers may be hesitating to purchase from websites for several reasons such as been delivered to the wrong person or not being able to send the order to the selected address, which means loss of time and effort in addition to loss of money (from the point of view of consumers). While Javadi believes that consumers are concerned that the delivery time may take more time than the specified time and it is difficult for consumers to be sure of the delivery period. (Claudia, 2012; Javadi Et al., 2012). In a study conducted by Kim found that the process of shipping and delivery in general is one of the main factors that have a direct impact on the intention of consumers to buy through websites and can affect negatively or positively. If there is a delay in the delivery or wrong delivery, Kim finds that it will negatively affect consumer intentions and vice versa. (Sinha & Kim. 2012; Mik, C. 2018).

Non-delivery of applications has negative effects on consumer intentions and makes consumers hesitant to buy online. Delay in delivery or non-delivery at the right time also has a negative impact on consumer intentions. (Samadi & Nejadi, 2009; Adnan, 2014; Kumar & Dange, 2014; Hong, 2015; Hassan et al. 2006). On the other hand, Hong found that shipping and delivery have a positive effect to the intentions of consumers in case they were made by high-reliability shipping companies, in addition to meeting the delivery times that mentioned before. (Hong, 2015).

There are other important factors in the shipping process. According to Rowley, when shipping charges are low, this will have a positive effect on consumer intentions. (Rowley, 2000). In addition, the return process is one of the important factors found by Teo, (2002) that have a significant and positive impact on the online shopping intentions of consumers. While other researchers found that the return process is likely to take a long time, which negatively affects the satisfaction of consumers, thus leads to a negative impact on their intentions. (Shim et al. 2002; Suki et al., 2006; Haider A. & Nasir N. 2016).

The Boston Consulting Group found in 2012 that free shipping is one of the factors that greatly affect consumer behavior. Where a study found that 74% find that free shipping is a factor of attraction more than discounts offers, which up to 50% in some cases. Therefore, have a strong impact on the intentions of consumers purchasing. In addition, the free shipping will affect about 80% of the visitors through a study conducted in 2014. There are two types of free shipping first one free shipping without conditions and the second depends on the specific value of the order. For example, the website vipbrands.com adopts a free shipping policy for orders that equal $ 80 or higher. (Boston C.G 2012, 2014).

The first type is free shipping unconditionally. Lewis believes that this type of shipping increases the number of orders (affects the intentions of consumers purchasing directly), in contrast, it reduces the value of demand. However, this type has some drawbacks for companies. Thus, the value of revenues cannot cover shipping costs, so the second type is the most used, which means, the shipping is free if the value of the order exceeded the value that previously specified by the companies. (Huang, W. & Cheng Y 2015; Lewis et al., 2006).

Javadi et al., 2012 found that this process may have a positive impact if it is made quickly with the guarantees of consumers regarding the refund of money in addition to its positive impact on the credibility of the company and its reputation in dealing with customers, which leads to a greater impact on the intentions of potential consumers that the company has submitted Guarantees that they will not waste any time or money for their customers.

To sum up, the shipping process and delivery also all things related to it are factors that affect positively or negatively on the intention of consumers.

Therefore, companies must provide a reliable shipping process and shipping method in order to build a good reputation. In addition, explaining it to potential customers to influence their purchasing intentions. Any consumer browsing websites to find a product that has little desire to shop, but companies can increase this intention by focusing on the most important factors and explain them in a simplified way for consumers. It can be said that shipping companies also have a strong impact, as Hong found, so companies must clarify the name of the shipping company and should be a reputable company because it will give a positive impression in the minds of consumers. (Hong. 2015).

2.4.5.5 Order Status

After the completion of the process of ordering through online shopping sites, many consumers will move from one stage to another (from the stage of creating an order to the waiting stage) and here the companies must clarify all the stages of the order from the choice of the product until the delivery of the request. (Kim, D., & Benbasat, 2003). MacCallum, and Browne found that the scheduling of delivery of order is very important. In addition, to the existence of a system that allows the consumers to track their orders and the status of each order stage. In addition, the stages of the order during the process of shipment. Therefore, the consumer must be aware of all stages of the order. All these stages need to be explained in an understandable and easy way because some consumers do not have enough experience to shop online. (MacCallum, R.C., & Browne, M.W. 1993).

In e-shopping sites, it is important to clarify the importance of the tracking process and provide the required information for the status of the order before delivery. The reason is that there is a period (gap) between the creating the order (payment process) and delivery and may take several days. During this period, a positive impression must be created in the minds of consumers that the company has already sent the order and clarified all stages because this process will increase customer's satisfaction and confidence. In addition, the company is a credible company because most consumers, especially new consumers, have some fears of being victimized by fraudulent from some fake websites. (Pavlou, P.A. et al., 2007; Shih, H.-P. 2004; Zhou, L. et al., 2018)

2.4.6 Verified Pages

Companies must provide a good customer service also must be widely available. So, after the revolution that took place in the field of communication and the number of users in various platforms of social media communication, which exceeded three billion users, according to statistics published in 2018. Companies are keen to create their own pages to meet the needs of a large segment of users of social networking sites such as Facebook Instagram and Twitter. But in the past, some people have created anonymous pages with important brand names designed to deceive the user until the limit reached that some people impersonate the names of public and famous figures also use of fake information in order to mislead followers and urged them to enter some malicious sites. The reason is that it is difficult for users to distinguish between original and fake pages. An example of this type of page, when searching for an Apple page you will find many pages of the same name but there is one original and the other pages are fake. These fake pages were created to induce users to access certain sites with negative goals and intent by clicking the links that are included in the publications. (Correa D, et al., 2015; Köse DB, et al., 2016; Rastogi V, et al., 2016). Since the creation of Facebook allowed users to create pages bearing their own name or brand name.(Facebook help center.

 https://www.facebook.com/help/282489752085908/?helpref=hc_fnav)but because of the fraud that was practiced by some scammers Facebook launched in 2013 certified pages intended to help users find the original pages representing the person, company or institutions State and other. (Pinheiro A. Et al., 2017). De Cristofaro found that the main purpose of creating fake pages is to attract attention and urge users to admire the page. He also sees that after winning a large audience, it is possible to use these (fake) pages to influence the behavior of users and to promote any idea or product using the fake page reputation. In order to achieve material gains. (De Cristofaro, et al., 2014). Fraudsters steal sensitive user data and use it to create fake pages that are difficult to distinguish between original pages. (Fire M, et al., 2014)

In order to maintain and protect user data, Facebook launched in 2013 the verified pages which were only granted to companies and then started to verify the personal pages. However, the basic conditions for authentication must be

met. However, the basic conditions for verification must be approved. These conditions include submitting the owner of the page with official documents proving the official registration of the company and the commercial register. In addition to the official documents of the person who wishes to verify his page to adapt the page as the original page representing the owner. Facebook has ensured that the verification cannot be granted to any person in case of paying some amount, but the reason is that the verification comes primarily to increase confidence among companies (page owners) and users also not intended to achieve profits. (Facebook help center). Increasing security and maintaining users' information is one of the most important reasons why Facebook has launched the Verified pages. Dong Z. found that the presence of this type of pages gives a positive impression of users and increases their confidence. (Dong Z, et al., 2015). These pages can be known by the presence of a sign to be placed next to the name and is a Sign to either blue or gray in which there is a letter V is a short form of the word "Verified" and the following table shows the types of authentication in different locations. (Pinheiro A. Et al., 2017).

Table 2.1: List of Marks for Verified Pages on Different Hosts

Icon	The site and purpose of using
	This mark refers to **Facebook** Verification for Names (personal pages), Brands and media companies
	This mark refers to **Facebook** Verification for Business pages and Organizations
	This mark refers to **Twitter** verification
	This mark refers to **Instagram** verification
	This mark refers to **Google** verification
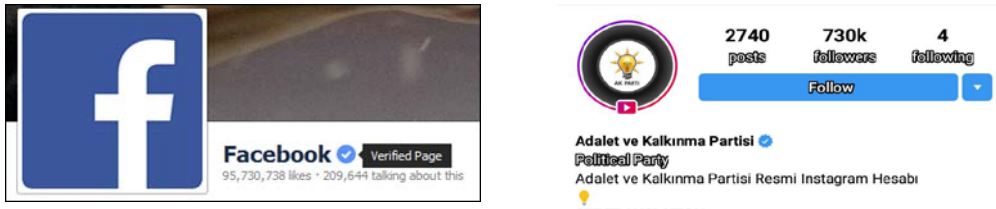
Figure 2.5: Different Type of Verification

The owners of the Verified pages have extra advantages that help them to build a good reputation by finding the pages directly when visitors searching by the name of the page name. In addition, improving the credibility with the visitors, protect themselves from the messages that influence the page name or reputation also allows the owners of the Verified pages to get visitor statistics that are more accurate and detailed. All this affects the credibility and reputation of the company that having this type of pages in a positive way. (Digital Media Law Project 2009; Cacciatore MA, et al., 2014).
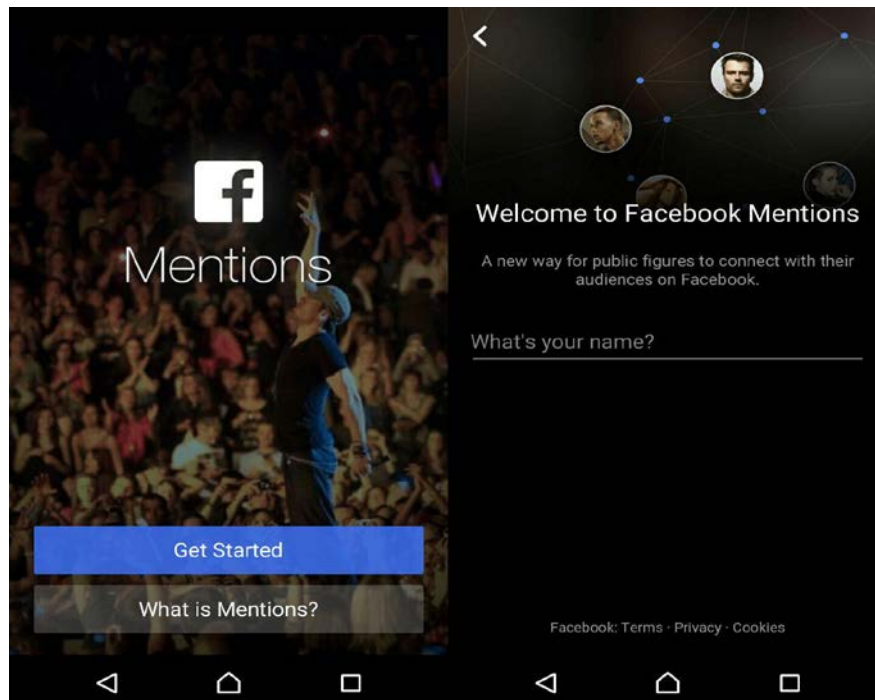
Figure 2.6: Facebook Mentions

In 2014, an application was launched on mobile phones by Facebook called Facebook Mentions In contrast, the possibility of submitting applications for verification remained available through Fa-cebook, but for now only Fa-cebook applications can be submitted by private pages in organizations or businesses. After launching Facebook Mentions it became the only way to submit verification requests for pages. Facebook sees that the release launched in 2014 (Mentions) is one of the best ways that enable the owners of the verified pages to interact with followers, in addition, this application was allowed a live broadcast, which was limited to the verified pages only before it changed until became available to everyone. (Etherington D, 2014).

https://techcrunch.com/2014/07/17/facebook-launches-mentions-the-exclusive-fb-app-for-playing-the-fame-game/)

Today, the possession of this type of pages is almost essential for companies to influence users and urge them to behave what they would not have taken without the impact of these factors. One of these factors is verified pages that positively influence on consumer intentions. In order to verify, it is necessary to submit a request through Facebook after the creation of the page that would be verified in the past was through Fa-cebook and then the applications were implemented through the application Facebook mentions after the launching, but the process was a little bit complicated, so this application has been suspended and the request can be submitted through Facebook Directly. Facebook administration reviews applications and verify pages that have completed all documentation requirements. (Pinheiro A. Et al., 2017).

Some studies found that when visitors find this kind of page (verified page) they feel more confident in the company or the person also the published content will be highly acceptable because the page owner has already known about himself or his business in order to obtain verification and obtain the mark for this purpose in addition to have the advantages that this type of page gives to its owner. (Pinheiro AH. 2015; Köse DB, et al., 2016; Cacciatore MA, et al., 2016)

This type of pages is one of the reasons that affect the intentions of consumers in the case of possession by companies that work in the field of online shopping because it will increase the transparency in dealing and credibility in addition to creating a positive idea about the owners of these companies, Even in the absence of prior knowledge of this company.

3. METHODOLOGY

3.1 Introduction

This chapter describes the methods adopted in order to answer the study questions in chapter one and find the result of our hypothesis in order to improve the online shopping sector especially in Gulf countries. It is clear that the study design, sampling techniques, research population, data collecting instruments and procedure of data collection, mode of data analysis and presentation as well as ethical consideration and limitations of the study. The methodology part is very important to understand the way of doing this study and the scantest way to analyze and explain the way has been taken for choosing sample and the statistical technics for analysis the data already collected.

3.2 Research Design

This study employed a descriptive research design. The descriptive correlation was used for this study because it enables the description of study findings using central tendencies such as mean and establishment of the relationship between the study variables through correlation. Thus, through this design, the relationship between the factors that affect online shopping intentions and the online shopping intention. The data was numerical in nature based on majorly multiple regression to determine the effect of the variables.

In order to make our study more valuable and realistic initial questionnaire were distributed to the targeted countries to adopt the factors in need in the study area. This questionnaire including some questions just to choose these factors. Most of the factors were included in the initial questionnaire to measure which factor is needed there the aim of main question was (order the reason from most important to least important) the highest factor took value 1 last one was 12 other factors in between those numbers. In the Initial questionnaire, 25 responses were adopted to identify the factors that are most important to the

GCC (Gulf Cooperation Council) consumer for the study to be based on a real need in the study community. Focusing on these points helps to understand and realize the needs of the GCC consumer. Also, recommendations to the owners Web sites who wish to access there. The result of this study as seen below.

Table 3.1: Result of Main Question of Initial Questionnaire

(Could you please order below reasons from the most important to least important in your first online purchase behavior? FROM 1 MOST IMPORTANT TO 12)												
	Frequency											
	1	2	3	4	5	6	7	8	9	10	11	12
Customer service (7/24 service)	1	2	1	1	9	1	4	3	2	1	0	0
Website competency	1	1	0	3	0	2	3	5	4	2	0	3
Social media connection.	5	0	1	0	1	1	0	0	3	6	4	4
Website style and colors used	1	0	1	0	0	1	0	4	2	5	5	5
Shipping process	3	1	1	7	2	2	5	1	1	0	1	0
Products quality	10	3	1	3	2	3	0	2	0	0	0	0
Offers and discounts	2	10	1	2	0	2	1	2	2	2	0	0
Respecting customer's privacy	1	3	1	3	3	5	2	0	1	3	1	1
Easy to use and get the product's information	2	1	9	2	1	0	4	1	2	2	1	0
Website review	1	2	1	1	5	4	2	4	2	0	1	2
Web site security	2	2	6	3	2	2	3	2	1	1	1	0
Verified page (Facebook, Instagram, twitter)	2	2	1	0	0	4	0	0	4	3	4	4

The adoption of these variables based on the opinion of the target audience in the first questionnaire to identify the most important factors, then this scheme was formulated based on the previous theories that specialized in this field. This study will create hypotheses and work to support or reject these hypotheses depending on the results that comes of the analysis of the data received by the target.
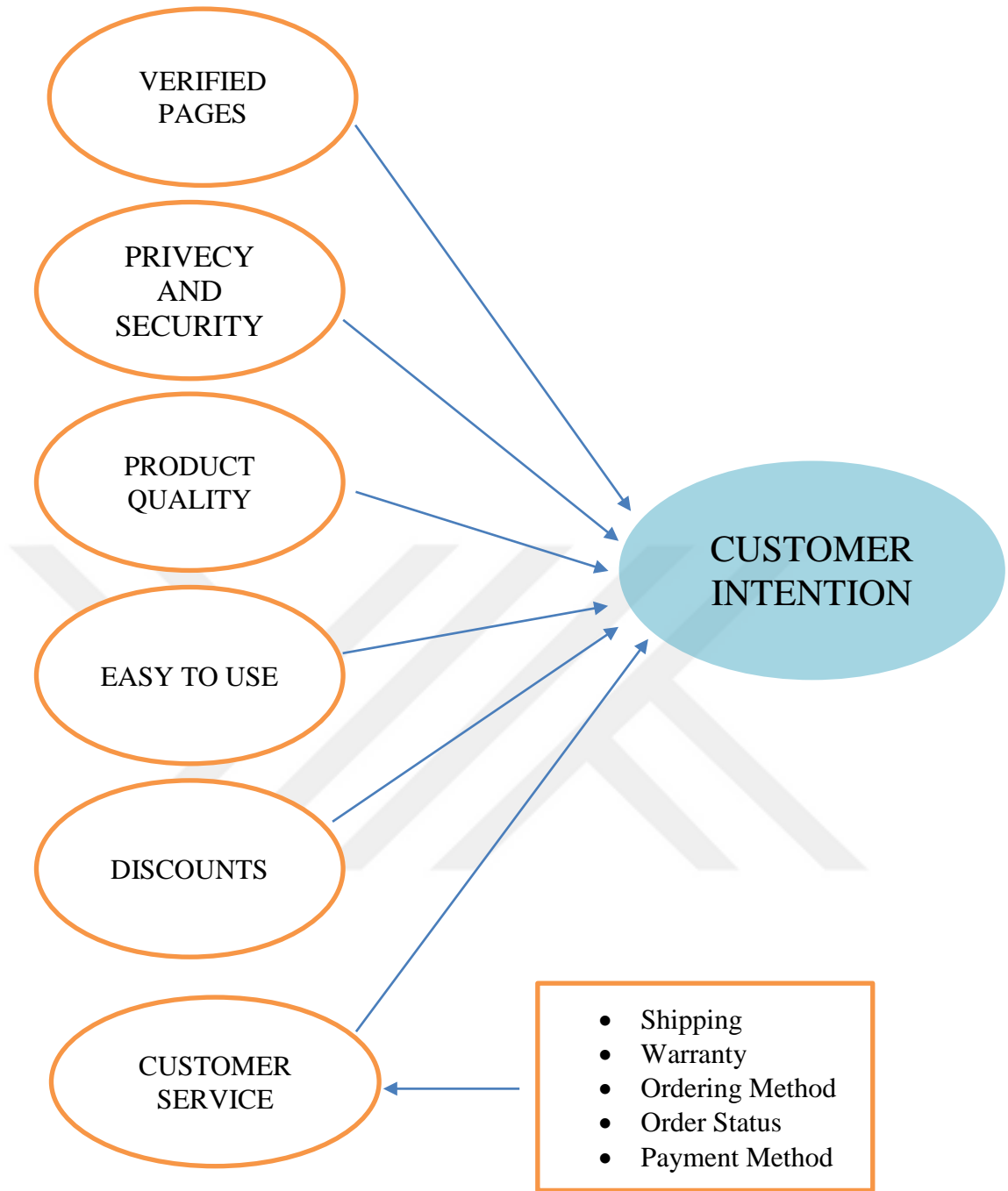
Figure 3.1: Research Model

3.3 Research Population

The study primarily focused on six (6) Gulf States. This includes the populations of the study that was routed from the Gulf States of Kingdome of Saudi Arabia, United Arab Emirates, Qatar Kuwait, Oman, and Bahrain. Also, the people living their even they are nonaerobic. The population is in the categories were selected from the cities of the 6 states. The study population was 2000 people that were targeted from the populations of the study. This population is targeted because it is possessing an adequate understanding of the study.

3.3.1 Study Sample

The most important thing we must find the correct number of responses when doing a research is selecting of sample size. In this research to determine the sample size the following formula were used (Machin et all. 1987).

$$n = \frac{(zs)^2}{d} \qquad n = \frac{z^2 p (1-p)}{d^2}$$

d = Confidence Interval which is considered to be 10% in this research.

- The common confidence levels 99%

  Z=99%- Z score=2.32

  In this research Confidence Level is considered 99% so, Z=2.32

- P=standard deviation = 0.5

$$n = (\frac{(2.32)(1-0.5)}{0.1})^2$$
$$n = 134.56$$

According this formula 135 respondents will be the minimum sample rate. Taking any number to the sample higher than the 135 will be better. So, a sample of **250** respondents was selected to participate in the study.

3.3.2 Sample Selection Technique

The study population from the different countries in their respective cities was selected using convenient sampling, a non-probability sampling technique were the respondents were selected based on the convenience and accessibility of the

researcher to the respondents. The study community is a real customer who had already purchased from the Internet, so the results are calculated based on the real experiences they have. In addition, university students were included in this questionnaire to know the percentage of potential online shopping. The study sample was selected based on ease of reach. Data collection was conducted from GCC countries (Qatar, UAE, Oman, Kuwait, KSA and Bahrain) as well as residents in this region, as well as using the customer database for shopping site www.vipbrands.com which covers Gulf countries in order to obtain information that is accurate and real, and this information was different and related to online purchases and either the selection of customers were randomly selected. The questionnaire was sent to 1000 real customers and the same number to university students to know the overall percentage of online shopping.

3.4 Questionnaire Structure

The questionnaires were used to collect data from some of the sample population, preferably identified as general respondents. Appendix-I illustrates a sample questionnaire designed mainly according to the objectives of the study. All the scales adopted have been used in previous studies, which have already been adopted as basic scales in many of the questionnaires conducted over the last 10 years. Questionnaires altogether were prepared and administered. The questionnaires were divided into several sections of the first section. It consists of 10 questions, which are aimed at determining the demographic elements such as gender, monthly income level of education, internet usage, and knowledge of which age group is most used, and which level of education is most commonly used to determine the contents. In line with the aspirations of consumers in the Gulf countries. The second part of the questionnaire is the section on the elements adopted in this study. It consists of 36 questions to measure all existing variables and to determine the extent of each component's influence on the intentions of consumers. The last part is related to the pages documented and recently adopted by some sites such as Facebook, Instagram, and Twitter. It consists of two questions and the answer was determined yes or No because this type of pages is new. The purpose of this part of this study is to know whether to own this type of pages will increase the intentions of consumers and their

desire to shop online or not. The questionnaires contained close-ended questions that were used to collect quantifiable data relevant for precise and effective correlation of research variables. The closed-ended questions are preferred because they filled out, save time and keep respondents on the subject and relatively objective. The Likert scale was used for some of the closed-ended questions one of the most widely and successfully used techniques to measure attitudes toward a study variable based on answer item such as; (1-strongly disagree), (2- disagree), (3- Not sure) (4-Agree) or (5-strongly agree). The questionnaires were developed from the scales of the previous authors. (Brengman et al., 2005; Swinyard & Smith, 2003).

Table 3.2: Main Survey Questions Adopted

Customer Intention	
I will strongly recommend online shopping to others	Hung. Et al., 2011
I have strong possibility to purchase from online shops	Liying, Z. et al., 2018
I will likely visit online stores to shop for my needs	
I have high intention to purchase products through online shops	
Discounts	
When I hear a price discount announcement I immediately buy that product	yilidirim, Y. Orcun, A. 2012
I am more likely to buy brands that on sale	
Easy to Use	
It is extremely easy to prove the size, numbers, measure of products on online shopping	Recep, O., 2017
It is extremely easy to find the right products on online shopping	
It is extremely easy to shop online	Humaira. N., 2008
Webpages contain all necessary information about products and processes (product information, purchasing, return, cancelation, delivery etc)	
Shipping	
The website described the delivery method of the products in details	Liying, Z. et al., 2018
The website informed customers in advance of expected delivery time and charges involved	
The websites provided the carrier's mane and tracking mode of shipping	
The ability to track my shipment with my mobile devices	Yingxi, C. Et al., 2018
It is easy to make return / exchanges through online shops	

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Table 3.2: (con) Main Survey Questions Adopted

Customer Intention	
The online stores have clear return policy	
Ordering Method	
The website indicated how products can be ordered step by step	Liying, Z. et al., 2018
The website offered instructions for the whole process of ordering	
The websites described the way to order the product in detail	
Order Status	
The websites provided customers with detail instructions on how to check their order	Liying, Z. et al., 2018
The websites provided customers a link to check their order status	
Customers could receive an e-mail to confirm whether or not the order process was successful	
It is extremely easy to cancel and return the order on online shopping	
Warranty	
The websites explained the return policy for the products it sold in detail	Liying, Z. et al., 2018
The website provided a detailed instruction of product return procedure	
The website showed whether or not the money back guarantee is available	
The websites provided the service policy for its customers such as installation and maintenance service	
Payment Method	
The website explained various ways to pay for the product	Liying, Z. et al., 2018
The websites showed detailed instructions on how to pay for the product	
The websites explained each payment method available in detail	
Privacy and Security	
The website provided the guarantee that customers' personal information is protected online	Liying, Z. et al., 2018
The website showed that it could protect credit card information by encryption during a transaction	
The websites provided third-party authentication, Hacker safe, Trustee, and Verisign Secured to show that consumers' personal information is safety	
Product Quality	
The website provided quality certification of the product (e.g. ISO quality certification)	Liying, Z. et al., 2018
The websites provided other users' comments on product quality	Cai, Z. 2008
The websites presented expert comments on product quality	

3.5 Research Hypothesis

- **H1**- Product quality has a positive effect on online shopping intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. Liying and Cai found that providing the customers with all documents that explaining the quality of their product directly impact on customers through online shopping activity. By using the previous result of many studies this hypothesis was created (Liying, Z. et al., 2018; Cai, Z. 2008).

- **H2**- Providing customers with discount increase the ability of buying products they normally do not buy. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. Many studies adopted the discount as a main topic of their studies as one of the most affective factors that influence online shopping activities because of that H2 were established. (yilidirim, Y. Orcun, A. 2012).

- **H3**- Shipping process has a positive effect on online shopping intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. Therefore, Liying, found that shipping process has many details and providing customers with all delivery terms information will increase the ability of making orders. (Liying, Z. et al., 2018). On the other hand, Yingxi, found that track term has a direct and significant effect on customers through online shopping activities. (Yingxi, C. Et al., 2018). According these studies H3 were created to check the impact of shipping term on online shopping intention.

- **H4**- website security has a positive effect on online shopping intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. Liying, Z. suggested that guarantee influence on online shopping and increase the ability of buying through online web store this guarantee term including personal information and credit card information. (Liying, Z. et al., 2018). In a study conducted by

Recep, O. found that financial risk one of the main factors that effect on online shopping intention. (Recep, O., 2017). According these result H4 were established to measure the security factor including financial and personal information and its effect on customers intention.

- **H5**-Easy and not complicated websites design have a positive effect on online shopping intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. In some studies, made approved that the website structure very important to influence customers to make their order through online store these studies found that making the website very sample and put all information related with using the website increased the business value more than the online store with a difficult design. (Humaira. N., 2008; Turan T. 2011; Recep. O., 2017).

- **H6**-Being verified pages has a positive effect on online shopping intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. Therefore, the following two questions were used to determine this hypothesis. (1- Do you find effective to make first purchasing from a website has a verified page on Facebook, Instagram, and Twitter? 2- I feel more confident when I see online store has a verified page?). (Correa D, et al., 2015; Köse DB, et al., 2016; Rastogi V, et al., 2016; Pinheiro A. Et al., 2017).

- **H7**- Explaining ordering method in the website has a positive effect on online shopping intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. In a study made by Liying, Z. found that ordering method may affect negatively or positively on customers' attention concluding of this study the researcher found that explaining the ordering method has a significant effect on customer's attitude. By conduct this study with some studies made before H7 has been created to check the real effect of ordering method on GCC customers. (Liying, Z. et al., 2018).

- **H8**- warranty-related information on online shopping sites will positively influence consumers' intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis Lying found that ISO certificate and another term of approving the website effected positively on customers to purchase online. (Lying, Z. et al., 2018). On the other hands, Cai states that customers comments increase the trust and motivate the new customers to purchase through online stores. (Cai, Z. 2008) Relying on these studies H8 has been created to recognize the warranty term effect on GCC customers.

- **H9**- Providing order status has a positive effect on consumer intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. To measure this hypothesis some studies were included in this sector in order to understand which result they got to complete from the point other researchers have already reached Liying suggest that putting the order status gives the customers more confident and influence the customers attitude of making purchasing through online store. For Recep he found that adding cancelation step on the store helps customers to be more familiar with online shopping activity. (Recep. O., 2017; Liying, Z. et al., 2018).

- **H10-** Having different way of Payments have a positive effect on online shopping intention. To determine the acceptability of this hypothesis, a set of questions were adopted and studied in a good way to determine the possibility of questions in determining the acceptability of this hypothesis. Liying Found that payments method has a positive effect on online shopping activities such as credit card, cash on delivery, PayPal and other was will give the customer better alternatives according their priority. (Liying, Z. et al., 2018). According this study and other studies H10 established to find the value of having different payment method on customer intention in GCC.

3.6 Reliability

As explained by Creswell, pilot testing of research instruments provides researchers with an idea of whether the respondents were able to complete the questionnaire and understand the questions. More importantly, the appropriateness of the operational definitions and research methodology can be ascertained. The aim of the pilot study was to assess the acceptance and use and acceptability of receiving the EPSB questionnaire questions. It was also of interest to assess whether the questionnaire questions are clearly and most of responds understanding the meaning of questions. It was also important to assess whether the questionnaire questions were clear, and the target audience understood the general meaning of the questions.

In the current study, a sample of 25 responses was taken, which is 10% of the total target of 250 responses at least, all persons randomly selected. All people have already made some online shopping and at a close rate of using the Internet also, the educational level of bachelor and above. This study was conducted to define data collection procedures. The result of this study was that Cronbach's Alpha for online shopping intention is (0.952) for Discounts is (.719) for Easy to use is (.812) for shipping is (.938) for Ordering method is (.914) for Order status is (.968) for Warranty is (.941) for payment is (.956) for privacy and security is (.934) for product Quality is (.946). For this type of study, the alpha ratio when higher than 0.70, the study is acceptable, and the target population has answered the questions well and fully understood the questions. (J. W. Creswell, 2008; A. R. Donald Ary, et al., 2008; J. Hair, R. Anderson, et al., 1998).

Table 3.3: Alpha Cronbach for Pilot Study

Construct Variable	Cronbach's Alpha
Product quality	0.946
Discounts	0.719
Online Shopping Intention	0.790
Website security	0.943
Ease to use	0.812
Being verified pages	0.720
Customer Service	0.943
A Ordering Method	0.914
B Warranty	0.941
C Order status	0.968
D Payments	0.956
E Shipping Process	0.938
Average	0.877

The mean for the reliability test was established at 0.877 which was well above 0.70 and therefore the internal consistency (reliability) of the instrument will be confirmed.

3.7 Ethical Considerations

The ethical considerations included the following

To ensure confidentiality of the data provided by the targeted sample and to ascertain the practice of ethics in this research, the following steps were implemented by the researcher. As well as informing the target audience by sending an email that all information received by us is used for scientific research purposes only and will not be passed on to any other party. The researchers must have the moral and scientific rules that keep all information related to the studied society in a secure manner and use it in the side that serves the scientific process.

- The researcher used codes instead of the names for purposes of confidentiality.

- Solicit permission via a written request to the concerned officials of the website users.

- Acknowledge the writer questions in this study and the writer of the standardized instrument via referencing.

3.8 Data Analysis

Data were analyzed statistically using the Statistical Package for Social Sciences (SPSS) version 22.0. The analysis of demographic traits was done based on frequency and percentages. Correlations, regressions, and factor analysis were generated. Quantitative data were analyzed using the Pearson Correlation Coefficient to create the correlation between the study variables while the regression model was used to determine the level at which the independent variable predicts the variation in the dependent variables. The analytical study used to include factor analysis working on the analysis of the factors that influence the main objective of this research indirectly. In addition to multiple types of regression to determine the effect of the factors that have been adopted as affecting indirect. Dummy variables were used to determine the last factor chosen accurately and the answer of the questions related to this factor was (yes or no) to understand the acceptability of this variable and whether it has an impact on the main subject of the research or not.

3.9 Limitations of the Study

This is in the case of unanswered and semi-answered questionnaires and unwillingness of the respondents to answer the question during interviews.

The researcher may have found it difficult to access the respondents, confidential information. The researcher obtained an introductory letter and confirms that the study was purely academic.

It was not easy to locate the respondents the fact that these respondents were widely spread and conducted their activities from different places this hindered data collection. The researcher however designed a structured questionnaire that enabled respondents fill in their free time.

4. ANALYSIS

4.1 Introduction

This chapter presents and analyses the results of the research. The presentation and analysis of results is guided by the research objectives and demographic characteristics of the study population. As a result, the statistics reflect what it takes to answer the research questions and characteristics of the respondents to whom the research questions were administered. The research presents the demographic background of the respondents such as gender, education level, age, and the marital status, income, nationality, employment, hours of internet usage and whether you purchase from internet. The presentation, interpretation and analysis of data, the research was guided by 10 (ten) hypothesis that included:

H1- Product quality to customers has a positive effect on online shopping intention.

H2- Providing customers with discount increase the ability of buying products they normally do not buy.

H3- Shipping process has a positive effect on online shopping intention.

H4- Website security has a positive effect on online shopping intention.

H5- Easy and not complicated websites design have a positive effect on online shopping intention.

H6-Being verified pages has a positive effect on online shopping intention.

H7-Explaining the way of making the order in website has a positive effect on online shopping intention.

H8- warranty has a positive effect on online shopping intention.

H9- Providing information of order status has a positive effect on consumer intention.

H10- Payments method have a positive effect on online shopping intention.

The analysis starts with demographic characteristics, factor analysis, correlation, regression and finally testing hypothesis will be done here to find the real factors that influence GCC customers.

4.2 Demographic Characteristics of the Respondents

This part presents the characteristics of the respondents expressed in the sample population. Demographic characteristics of the respondents such as gender, age, education level and the marital status, income, nationality, employment, hours of internet usage and whether You purchase from internet.

4.2.1 Gender of the Respondents.

Table 4.1 below presents the gender of respondents who participated in the study

Table 4.1: Gender of the Respondents

Gender	Frequency	Percent
Male	99	39.6
Female	151	60.4
Total	250	100.0

Based on table 4.1 above, majority of the respondents were female that represented by 60.4% of the total respondents and male respondents were represented by 39.6% of the total respondents. The results indicate that the data was collected from across the gender, both women and male are involved in the online shopping intentions. But the rate of using online shopping of female much more than male specially in GCC. According Arabic culture which is very close to Islamic regulation so female feel more comfortable to purchase online than going to the malls. From here we conclude that the websites that intend to work in the Gulf countries must create content that simulates the desires of the female community more than the male society in the Gulf countries in order to influence their purchasing intentions.

4.2.2 Age of Respondents

Table 4.2 below presents age of respondents who participated in the study

Table 4.2: Age of the Respondents

Age	Frequency	Percent
Less than 18	2	.8
19-24 Years	111	44.4
25-34	88	35.2
35-44	33	13.2
Above 44	16	6.4
Total	**250**	**100.0**

This result indicates that most of the respondents were in the age of 44.4 % of the respondents while 25-34 years category had 35.2% of the respondents, followed by 13.2% that were 35-44 years while above 44 years was 6.4% of the respondents and finally that of less than 18 years had 8% of the respondents. The study indicates that majority internet users were young adults with little mature people on online shopping. Here you can find that the most used ages of the Internet or shopping online are the youth category, which must take into account the websites wishing to enter the Gulf market this point and design sites that suit the tendencies of the youth because they are the most used, which leads to an increase in the purchasing intent of consumers via Internet.

4.2.3 Educational Level of Respondents

Table 4.3 below presents age of respondents who participated in the study

Table 4.3: Showing Education of the Respondents

Education	Frequency	Percent
No schooling completed	4	1.6
Elementary School	8	3.2
High school	27	10.8
Bachelor's Degree	176	70.4
Post Graduate	35	14.0
Total	**250**	**100.0**

The study findings indicate that majority of the respondents were bachelor's degree holders who were 70.4%, post graduate was 14%, high school was

10.8% of the respondents, 3.2% of the respondents were an elementary school and no schooling were 1.6%. The results indicate that internet users were majorly highly educated respondents, hence the data is relied upon for effective decision making especially on education. Here we can rely on that most of GCC have a good educational level as it showed above around 84.4% have a good educational level which is equal and above the bachelor's degree. From this result, we can design content commensurate with the scientific level enjoyed by the citizens and residents of the Gulf countries, which exceeds 84% of the owners of good education and here can benefit from this aspect to design messages commensurate with their scientific and cognitive ability to understand the messages sent by sites that Wishing to enter the Gulf market, which includes the necessary information whether to establish a request or follow up or any service provided by the company must be to be proportional to the cognitive level of the target community.

4.2.4 Marital Status

Table 4.4: Present the Data on Marital Status of the Respondents

Response	Frequency	Percent
Single, Never Married	137	54.8
Married	113	45.2
Total	**250**	**100.0**

The study results regarding the state of the findings reveal that majority respondents were married 54.8% though this was a simple majority while 45.2% were married. The results indicate that both married and unmarried people were contacted for the study, it actually possible to argue that both of them have a similar input into online shopping intentions.

4.2.5 Employment

Table 4.5 Present findings on the employment record of respondents

Table 4.5: Employment Status of Respondents

Response	Frequency	Percent
Unemployed	49	19.6
Public job	42	16.8
Private sector	56	22.4
Retired	9	3.6
Student	94	37.6
Total	**250**	**100.0**

The study findings reveal that majority of the respondents were students 37.6%, followed by private sector employment with 22.4%, unemployed were 19.6%, public job was 16.8% while students were retired workers who were 3.6% of the respondents. The study findings imply that most of the people were of unemployed and students with those working being few. From this conclusion, it can be concluded that most of the users are students. This means that any website should focus on this point to design content suitable for this age group and to satisfy their wishes both in terms of the service provided and the products sold on the site. This means that once you are interested in products that are preferred from this age group, the site will be influential on a large category, which will positively affect the reputation of the company and even the preparation of orders.

4.2.6 Income

Table 4.6 Present findings on income levels of the respondents

Table 4.6: Employment Status of Respondents

Response	Frequency	Percent
< 500$	125	50.0
501$- 1000$	64	25.6
1001$- 2000	35	14.0
2001$ +	26	10.4
Total	**250**	**100.0**

The study results indicate that majority respondents were earning between less than 500$, these were 50%, while 500$ to 1000$ were 25.6% of the respondents, 1000-2000$ were 14% and finally that of above 2000$ were 10.4% of the respondents. The study indicates that majority respondents were having low earnings; these could also affect their purchasing intentions online. Given the per capita income in this society, almost 75% of the income is less than $ 1,000, which indicates that they are middle income owners. Therefore, the owners of sites that intend to enter the Gulf market should focus on this percentage in order to design prices or even offers commensurate with their purchasing potential, which is limited to less than $ 1000.

4.2.7 Nationality

Table 4.7 present findings on nationality of the respondents

Table 4.7: Nationality of Respondents

Response	Frequency	Percent
Kingdome of Saudi Arabia	16	6.4
United Arab Emirates	21	8.4
Qatar	25	10.0
Kuwait	18	7.2
Oman	120	48.0
Bahrain	11	4.4
Other country	39	15.6
Total	**250**	**100.0**

The study results on the nationality of the respondents indicate that most of the respondents were from Oman (48%), other countries were 15.6%, Qatar had 10% of the respondents, UAE had 8.4%, Kuwait had 7.2%, Kingdom of Saudi Arabia had 6.4%, Bahrain had 4.4% and finally other countries had 15.6% of the respondents. The results indicate that respondents were selected from across the countries in the Gulf hence there was an effective representation in the study.

4.2.8 Hours of Internet Usage

Table 4.8 present findings on hours of internet use of the respondents

Table 4.8: Hours of Internet Use

Response	Frequency	Percent
Less than 3 hours	57	22.8
4-6 Hours	116	46.4
7-9 Hours	36	14.4
Above 9 hours	41	16.4
Total	**250**	**100.0**

The study results indicate that majority of the respondents had used internet for 4-6 years 46.4% of the respondents, less than 3 hours were 22.8% of the respondents, above 9 hours were 16.4% and those of 7-9 hours had 14.4% of the respondents. The results indicate that data was collected from internet users though many used internets for less than 5 hours in a day.

4.2.9 Purpose of Internet Usage

Table 4.9 present findings on the purpose of internet usage

Table 4.9: Purpose of Internet Usage

Response	Frequency	Percent
Education	60	24.0
Entertainment	46	18.4
Information	93	37.2
Shopping	16	6.4
Listening to Music	29	11.6
Other reasons	6	2.4
Total	**250**	**100.0**

The study results indicate that the major purpose of internet usage was information with 37.2% of the respondents, education with though 24% of the

respondents, entertainment purpose had 18.4% of the respondents, shopping had 6.4% while listening to music had 11.6% and other reasons constituted 2.4% of the respondents. The study results indicate that majority respondents are using internet, the internet usage although differs in terms of purpose.

4.2.10 Whether you Purchase from Internet

Table 4.10 Responses on whether respondents purchased through internet

Table 4.10: Whether there is Purchasing from Internet

Response	Frequency	Percent
Yes	164	65.6
No	86	34.4
Total	250	100.0

The study results concerning the whether there is purchasing from internet. The study results from the findings indicate that 65.6% of the respondents purchased through internet while 34.4% disagreed. The study results indicate that there is internet purchasing according to 164 respondents. It is pivotal to note that the data collected on the study regarding these online shopping intentions is from 164 respondents.

4.3 Descriptive Statistics

Descriptive analysis is classified as a self-study that analyzes the data using several methods in proportion to the data entered and the purpose of the study is to allow the researcher to reach and conclude decisions based on the verses that have been introduced and these decisions will be logical based on scientific analysis and not random decisions assumed by the researcher.

For statistics, it analyzes the numerical data of the factors already chosen to be part of this study. We can get these data through the responses received, schedule them and extract the graphs. These data are the basis for analyzing and devising decisions on the study topic of this study.

In this research, a descriptive analysis will be used based on the criteria and variables that were adopted in the development of the questionnaire. This study is based on standard deviation. That means all the variables included in this

research will be analyzed and studied in order to find the relationship between all these variables. The main reason of this part of research is to reshape our basic hypothesis and factors chosen and find the relationship between all variables. So, that allows us to find final model which exactly effect on online shopping intention.

4.3.1 Descriptive Analysis for Online Shopping Intention

The table below including all questions to measure online shopping intention

- Q1- I will strongly recommend online shopping to others.
- Q2- I have a strong possibility to purchase from the internet.
- Q3- I will likely visit online stores to shop for my needs.
- Q4 - I have high intention to purchase products through online shops.

Table 4.11: Statistics Descriptive Analysis for Online Shopping Intention

		Q1	Q2	Q3	Q4
N	Valid	163	163	163	163
	Missing	0	0	0	0
Mean		3.37	3.26	3.23	3.24
Median		4.00	3.00	3.00	3.00
Mode		4	4	4	4
Std. Deviation		1.253	1.161	1.191	1.177
Minimum		1	1	1	1
Maximum		5	5	5	5
Frequency					
strongly disagree		18	15	18	16
Disagree		24	27	27	28
Not sure		33	44	38	43
Agree		58	56	61	55
Strongly agree		31	22	20	22

This table is measured online shopping intention by choosing 4 questions. As you seen above the minimum of the Likert scale is 1for minimum and 5 for maximum. By analyzing the data, we have got the mean of this factor is 3.27

and standard deviation is low. The median was 3. From the data received and analyzed above we can understand that the majority of responses agree also in the lowest level was strongly disagree. Because of that we can understand the majority of GCC are willing to buy from online store. It seems there is a high possibility of increasing internet for shopping the nearest future in the study area

4.3.2 Descriptive Analysis for Discounts

In this part Discount factor will be analyzed by measuring two question as seen below

- Q5- When I hear a price discount announcement I immediately buy that product.
- Q6- I am more likely to buy brands that on sale.

Table 4.12: Statistics Descriptive Analysis for Discounts

		Q5	Q6
N	Valid	163	163
	Missing	0	0
Mean		3.18	3.27
Median		3.00	3.00
Mode		3	4
Std. Deviation		1.142	1.215
Minimum		1	1
Maximum		5	5
Frequency			
strongly disagree		13	16
Disagree		31	28
Not sure		57	43
Agree		39	49
strongly agree		24	28

This table is measured the Discount factor. To measure tis factor two question has been chosen as seen above. The minimum of Likert scale is 1 with maximum 5. The mean of this factor is 3.2 with low standard deviation. The

median according the data collected is 3. We can conclude that the majority of responses were not sure about the discount action if they will change their attitude according the discount announcement or not but in general it is very clear that they have ability to buy if they face any discount announcement since the frequency of (agree and strongly agree) is very high than negative side.

4.3.3 Descriptive Analysis for Easy to Use

In this table Easy to use factor will be measured. To find the effect of this factor four questions have be chosen as seen below

- Q7- It is extremely easy to prove the size, numbers, of products on online shopping.
- Q8- It is extremely easy to find the right products on online shopping.
- Q9- It is extremely easy to shop online.
- Q10- Web-page contain all necessary information about products and processes (product information, purchasing, return, cancellation, delivery etc.

Table 4.13: Statistics Descriptive Analysis for Easy to Use

		Q7	Q8	Q9	Q10
N	Valid	163	163	163	163
	Missing	0	0	0	0
Mean		2.91	3.16	3.28	3.16
Median		3.00	3.00	3.00	3.00
Mode		3	3	4	3
Std. Deviation		1.110	1.074	1.122	1.064
Minimum		1	1	1	1
Maximum		5	5	5	5
Frequency					
Strongly disagree		20	7	14	10
Disagree		35	43	23	35
Not sure		61	50	51	53
Agree		35	45	55	50
Strongly agree		13	19	21	16

The table above explaining the responses related with Easy to use factor according the data collected. This factor has been measured by chosen 4

question as seen above. The Likert scale were used with minimum 1 and maximum 5. The mean of this factor is 3. With very low standard deviation. The median is 3. As seen above most responses was not sure about the ease of use will attract them to make their decision to buy from online store. The rate of negative and positive answers very close so we cannot say the customers have highest ability to purchase if the website designed is easy or complicated.

4.3.4 Descriptive Analysis for Shipping

Shipping one of the factors that customers already agreed that it is important because this factor has chosen in this thesis. To measure this factor six question have been selected according the previous studies as seen below

- Q11- The website described the delivery method of the products in.
- Q12- The website informed customers in advance of expected delivery time and charges involved.
- Q13- The website provided the carrier's mane and tracking mode of shipping.
- Q14- The ability to track my shipment with my mobile devices.
- Q15- It is easy to make return / exchanges through online shops.
- Q16- The online store has clear return policy.

Table 4.14: Statistics Descriptive Analysis for Shipping

		Q11	Q12	Q13	Q14	Q15	Q16
N	Valid	163	163	163	163	163	163
	Missing	0	0	0	0	0	0
Mean		3.00	3.25	3.20	3.31	2.89	2.87
Median		3.00	3.00	3.00	3.00	3.00	3.00
Mode		4	4	4	4	3	3
Std. Deviation		1.135	1.158	1.178	1.154	1.203	1.168
Minimum		1	1	1	1	1	1
Maximum		5	5	5	5	5	5
Frequency							
strongly disagree		19	14	19	14	26	27
disagree		37	30	24	25	33	31
Not sure		44	43	45	45	55	53
Agree		53	55	57	56	33	42
Strongly agree		11	22	19	24	17	11

The table above describe the shipping factor in detail according the data collected. The Likert scale already chosen for this factor with minimum value 1 and 5 as a maximum. The mean of this factor is 3.08 with a low standard

deviation around 1.15. The median of this factor is 3. The result showed that the majority of responses agree that means the result we got it now it is very close to the one made before as explained in the literature review. Strongly disagree came last one from this result, we can recognize that the shipping issue it is very important factor which must be improved in order to attract customer and effect on their decision of shopping online.

4.3.5 Descriptive Analysis for Ordering Method

Making the order, steps that must be done since choosing the product till finishing the order sometimes seem a little bit hard for some customers. So that customers considered it as one of high value factors must be explained on website. To measure this factor 3 question have been chosen according the previous studies as seen below

Table 4.15: Statistics Descriptive Analysis for Ordering Method

		Q17	Q18	Q19
N	Valid	163	163	163
	Missing	0	0	0
Mean		3.24	3.34	3.23
Median		3.00	4.00	3.00
Mode		4	4	4
Std. Deviation		1.161	1.184	1.149
Minimum		1	1	1
Maximum		5	5	5
Frequency				
strongly disagree		15	15	16
Disagree		27	25	26
Not sure		49	40	45
Agree		50	58	58
Strongly agree		23	26	19

The table above explaining the data received related to Ordering method. Likert scale were chosen with minimum value 1 and 5 as a maximum. The mean of this factor is 3.3 with a low of standard deviation also the median is 3. The majority of responses is Agree for all questions which means explaining ordering method in detail will attract the customer to make purchasing from online stores. Strongly disagree came at the last of this scale.

4.3.6 Descriptive Analysis for Order Status

Customers should the where is their order or in how many days their order will be delivered also they need to be sure if their order is shipped or not. So, order status took its value from these points mentioned above. To measure this factor 4 question have been taken from different references as seen below

- Q20- The websites provided customers with detail instructions on how to check their order.
- Q21-The websites provided customers a link to check their order status.
- Q22-Customers could receive an e-mail to confirm whether or not the order process was successful
- Q23- It is extremely easy to cancel and return the order on online shopping.

Table 4.16: Statistics Descriptive Analysis for Order Status

		Q20	Q21	Q22	Q23
N	Valid	163	163	163	163
	Missing	0	0	0	0
Mean		3.24	3.33	3.37	2.93
Median		3.00	3.00	4.00	3.00
Mode		4	3	4	3
Std. Deviation		1.140	1.097	1.224	1.136
Minimum		1	1	1	1
Maximum		5	5	5	5
Frequency					
strongly disagree		17	12	15	22
Disagree		21	21	26	34
Not sure		51	55	39	52
Agree		56	53	52	45
Strongly agree		19	23	32	11

From the table above explaining order status also Likert scale were used with minimum 1 and maximum 5. We can conclude that the mean of this factor is 3.3 with a very low stander deviation. Moreover, the median is 3 and it is obviously that the majority of responses agreed that order status influence their intention. Strongly disagree came at the end as a minimum frequency.

4.3.7 Descriptive Analysis for Warranty

Warranty also one of the factors covered in this thesis. To measure this factor 4 questions have been choosing according to many researches done in last few years. The questions as seen below

- Q24- The websites explained the return policy for the products it sold in detail.
- Q25- The website provided a detailed instruction of product return procedure.
- Q26- The website showed whether or not the money back guarantee is available.
- Q27- The websites provided the service policy for its customers such as installation and maintenance service.

Table 4.17: Statistics Descriptive Analysis of Warranty

		Q24	Q25	Q26	Q27
N	Valid	163	163	163	163
	Missing	0	0	0	0
Mean		2.85	2.91	3.17	3.26
Median		3.00	3.00	3.00	3.00
Mode		4	3	4	4
Std. Deviation		1.163	1.121	1.154	1.138
Minimum		1	1	1	1
Maximum		5	5	5	5
Frequency					
strongly disagree		26	23	18	12
disagree		37	31	25	34
Not sure		45	57	50	38
Agree		47	43	53	60
Strongly agree		9	10	18	20

In the table above, we examine the Warranty factor according the data collected. Likert scale used with minimum value 1 and 5 considered as a maximum. It shows that average mean of this factor is 3.04 also the stander deviation average 1.14 which means very low. For median is 3. It is clear that most of the responses were hesitated between not sure and agree with average very close between those to answers but the permissibility was to the Agree chose.

4.3.8 Descriptive Analysis for Payment Method

All customers especially the once with a limited experience of using internet. This action may be a little bit strange so that websites should explained it in detail. Therefore, they should explain all available methods of payment. Three questions chosen to measure this factor as seen below

- Q28- The website explained various ways to pay for the product.
- Q29- The websites showed detailed instructions on how to pay for the product.
- Q30- The websites explained each payment method available in detail.

Table 4.18: Statistics Descriptive Analysis for Payment Method

		Q28	Q29	Q30
N	Valid	163	163	163
	Missing	0	0	0
Mean		3.37	3.38	3.40
Median		4.00	3.00	4.00
Mode		4	3	4
Std. Deviation		1.152	1.104	1.154
Minimum		1	1	1
Maximum		5	5	5
Frequency				
strongly disagree		12	12	13
Disagree		27	18	21
Not sure		39	55	47
Agree		60	53	54
Strongly agree		26	26	29

In the table above the data related to payment method were analyzed also Likert scale were used with average between 1 as a minimum value and 5 as a maximum value of this scale. The total average for mean is 3.38 with average of stander deviation 1.13 considered as a low. For median the average around 3.7. We can conclude that most of responses were agreed that payment method effect on their intention of making an order through online shopping sites. In the last step came strongly disagree.

4.3.9 Descriptive Analysis for Privacy and Security

Security one of the factors that customers worried about. The reason is all the necessary information and personal information may be hacked such as Email address, Credit/Debit card information and contact information. So, the website should approve the security terms to the users in order to increase their ability to purchase. To measure this factor, 3 questions were chosen form many articles and studied made last few years. The Questions selected carefully to achieve our goal from this factor which considered very important because related with personal information which must be away than any hackers. The questions as seen below

- Q31- The website provided the guarantee that customers' personal information is protected online.
- Q32- The website showed that it could protect credit card information by encryption during a transaction.
- Q33- The websites provided third-party authentication, Hacker safe, Trustee, and Verisign Secured to show that consumers' personal information is safety.

Table 4.19: Statistics Descriptive Analysis for Privacy and Security

		Q31	Q32	Q33
N	Valid	163	163	163
	Missing	0	0	0
Mean		3.30	3.20	3.04
Median		3.00	3.00	3.00
Mode		4	3	3
Std. Deviation		1.059	1.092	1.102
Minimum		1	1	1
Maximum		5	5	5
Frequency				
strongly disagree		13	15	18
Disagree		20	22	31
Note sure		50	59	53
Agree		66	51	51
Strongly agree		15	17	11

The table above explaining the data collected which related to Privacy and security factor. As seen above the average mean is 3.18 with a low rate of stander deviation also the median is 3. Likert scale used with maximum value 5 and minimum 1. The majority of responses were Agree that Privacy and security can influence on their decision of purchasing through online stores. Strongly agree came at the end of this list.

4.3.10 Descriptive Analysis for Product Quality

Product quality one of the most important factors that highly influence customer decision. So, websites should make a strategy to approve the quality of products since the customer making online shopping cannot check or test the product because of the fact that the probability of risk is very high. To measure this factor 3 questions were used based on the previous studies made before related with product quality. The questions as seen below.

- Q34- The website provided quality certification of the product (e.g. ISO quality certification).
- Q35- The websites provided other users' comments on product quality.
- Q36- The websites presented expert comments on product quality.

Table 4.20: Statistics Descriptive Analysis for Product Quality

		Q34	Q35	Q36
N	Valid	163	163	163
	Missing	0	0	0
Mean		2.76	3.07	2.83
Median		3.00	3.00	3.00
Mode		3	3	3
Std. Deviation		1.118	1.186	1.117
Minimum		1	1	1
Maximum		5	5	5
Frequency				
strongly disagree		28	16	22
Disagree		34	39	42
Not sure		59	48	52
Agree		35	39	38
Strongly agree		8	22	10

The table above explaining the product quality factor by choosing 3 questions. The average mean of this factor is 2.9 with very low stander deviation and the average median is 3. It is very clear that the majority of responded were chosen Not sure and strongly agree came in the end.

4.3.11 Descriptive Analysis of Verified Pages

Verified pages one of the new factors that established on 2014 but was very limited according the first rule of Facebook for verification. In 2016 became available for everyone to get this kind of pages. All well-known brands decided to own these types of pages since it gives a positive idea in customers mind about this brand. To measure this factor Two questions were created but those question were YES, NO question in order to make sure about this kind of page weather it has a direct effect on customers intention or not. The questions as seen below

- 11- Do you find effective to make first purchasing from a website has a verified page on Facebook, Instagram, and twitter?
- 12- I feel more confident when I see online store has a verified page?

Table 4.21: Descriptive Analysis for Verified Pages

Frequency	11	12
Yes	128	135
No	37	30

The table above describe descriptive analysis for questions related to the factor (verified pages) to measure this factor two question has been selected but Likert scales weren't used the questions was Yes No. it is clear that most of the responses agreed that having verified pages will influence on their decision to purchase from online web store. The maximum value was 1 for yes and minimum was 0 for no.

4.4 Factor Analysis

This analysis is based on the need to establish the factors that have a high contribution to the online shopping intentions. The reason of (factor analysis) is to examine the variables with small dimensions named factors. The factor analysis effort to clarify the study amount of joint variance in a correlation

template by using the minimum figure of explanatory builds knowing factors or latent variables. Factor analysis was steered in SPSS Statistics version 22.0 with Prime axis factoring method. The factors whose principal components factors weight of the items are above 0.6 are considered as fit to explain the fitness of the factors before actual testing in the model.

Table 4.22: KMO and Bartlett's Test

Factor	KMO Test	Bartlett's Test
online shopping intention	.847	.000
Discount	.684	.000
Easy to use	.734	.000
Shipping	.743	.000
Ordering method	.672	.000
Order status	.771	.000
Warranty	.705	.000
Payment	.747	.000
Privacy and security	.714	.000
Product quality	.741	.000

Table 4.22 explaining KMO & Barlett's assessment of sphericity statistics. KMO statistic value for the sample numbers is .672 this value is higher than the minimum acceptable value which is .5. In addition, all the KMO values for each item in this study were above .60, which is an acceptable limit of .5 (Field, 2013).

Bartlett's test found that the significant (the value of Sig. is less than .05). If we check the KMO & Barlett's table results, it decided that the sample size is sufficient for leading factor analysis. As shown in the above table, which shows the values of KMO, all values are higher than 0.6. The values of Bartlett's test were all significant at 0.00. This means that the data received is suitable for factor analysis applied to all variables. It is shown above that all factors are higher than the minimum acceptable value which means that no factor has been deleted and all factors selected have been adopted is used. Since the Alpha Cronbach above 0.7 for all factors all the variables are accepted. We can conclude that the study findings show that the research instrument used is worthy the usage and so validity values are hence reliable.

Table 4.23: Shipping

Name of factor	Question code	Question statement	Factor weight	% of Variance	Cronbach's Alpha
shipping	Q11	The website described the delivery method of the products in details	.812	58.575	
	Q12	The website informed customers in advance of expected delivery time and charges involved	.807	16.621	0.78
	Q13	The websites provided the carrier's mane and tracking mode of shipping	.790	10.533	
	Q14	The ability to track my shipment with my mobile devices	.774	5.693	
	Q15	It is easy to make return / exchanges through online shops	.703	5.359	
	Q16	The online stores have clear return policy	.698	3.219	

In respect to (Shipping) all the data for the four questions were loaded and saved because the value of their component was very high (above 5). The analysis reveals that the items are connected and that the overall ratio of (The website described the delivery method of the products in details) is 58.575% that means the factor has items closely related to each other.

Table 4.24: Ordering Method

Name of factor	Question code	Question statement	Factor weight	% of Variance	Cronbach's Alpha
Ordering method	Q17	The website indicated how products can be ordered step by step	.807	70.787	
	Q18	The website offered instructions for the whole process of ordering	.890	18.204	0.80
	Q19	The websites described the way to order the' product in detail	.824	11.009	

In respect to (Ordering method) all the data for the four questions were loaded and saved because the value of their component was very high (above 5). The analysis reveals that the items are connected and that the overall ratio of (The website indicated how products can be ordered step by step) is 70.787 % that means the factor has items closely related to each other.

Table 4.25: Order Status

Name of factor	Question code	Question statement	Factor weight	% of Variance	Cronbach's Alpha
Order status	Q20	The websites provided customers with detail instructions on how to check their order	.833	67.573	
	Q21	The websites provided customers a link to check their order status	.860	14.754	0.84
	Q22	Customers could receive an e-mail to confirm whether or not the order process was successful	.840	10.654	
	Q23	It is extremely easy to cancel and return the order on online shopping	.752	7.019	

In respect to (Order status) all the data for the four questions were loaded and saved because the value of their component was very high (above 5). The analysis reveals that the items are connected and that the overall ratio of (The websites provided customers with detail instructions on how to check their order) is 67.573 % that means the factor has items closely related to each other.

Table 4.26: Warranty

Name of factor	Question code	Question statement	Factor weight	% of Variance	Cronbach's Alpha
Warranty	Q24	The websites explained the return policy for the products it sold in detail	.860	69.928	
	Q25	The website provided a detailed instruction of product return procedure	.824	18.428	
	Q26	The website showed whether or not the money back guarantee is available	.862	6.898	0.76
	Q27	The websites provided the service policy for its customers such as installation and maintenance service	.765	4.746	

In respect to (Warranty) all the data for the four questions were loaded and saved because the value of their component was very high (above 5). The analysis reveals that the items are connected and that the overall ratio of (The websites explained the return policy for the products it sold in detail) is 69.928 % that means the factor has items closely related to each other.

Table 4.27: Payment Method

Name of factor	Question code	Question statement	Factor weight	% of Variance	Cronbach's Alpha
Payment method	Q28	The website explained various ways to pay for the product	.914	82.243	
	Q29	The websites showed detailed instructions on how to pay for the product	.913	9.912	0.76
	Q30	The websites explained each payment method available in detail	.894	7.844	

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In respect to (payment method) all the data for the three questions were loaded and saved because the value of their component was very high (above 5). The analysis reveals that the items are connected and that the overall ratio of (The website explained various ways to pay for the product) is 82.243 % that means the factor has items closely related to each other.

4.5 Regression Analysis and Assumptions of Regression

Before analysis of regression, there are assumptions that are undertaken before regression analysis; these assumptions are linearity, normality, collinearity, homogeneity and Heteroscedasticity test.   The analysis based on these assumptions is presented below. Linearity, Linearity means that the predictor variables in the regression have a straight-line relationship with the outcome variable, The Linearity tests are presented in the table 4.28.

Normality: The normal distribution has a bell shape usually called "bell curve. The data sets usually follow a normal distribution. The normal distribution is always equal to the mean. The standard deviation gauges how the data sets spread out a normally distributed. It tells the researchers how closely all the examples are collected around the mean. The shape of a normal distribution determining by using the mean and the standard deviation. The steeper the bell curve, the smaller the standard deviation. If the examples are spread far apart, the bell curve will be much flatter, meaning the standard deviation is large. Next histogram presents a standardized residual from the multiple regression analysis. The residuals are approximately normal indicating the agreement of the normality assumption.
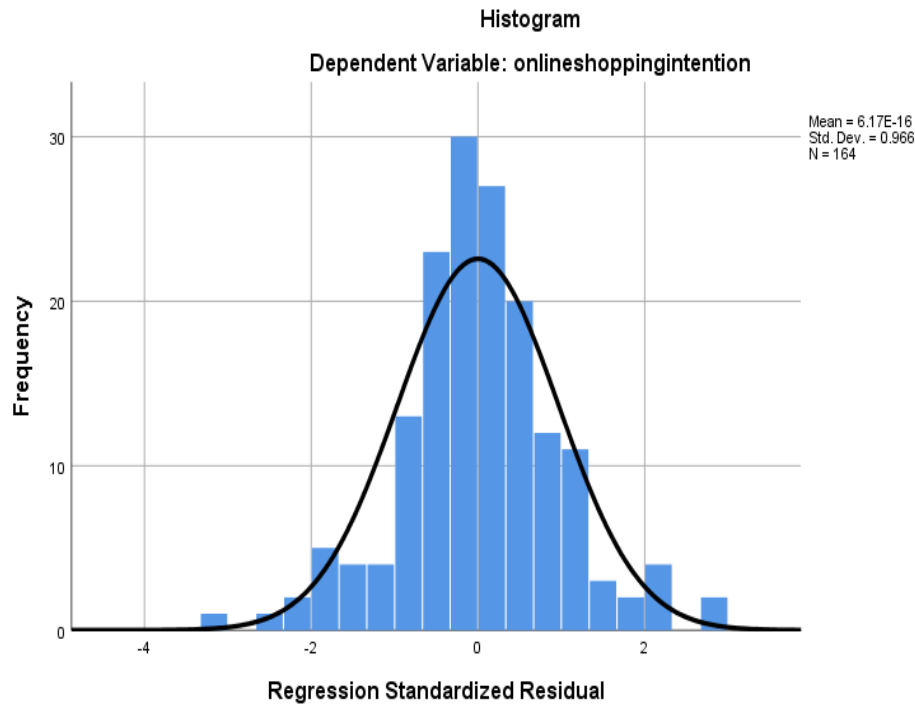
Figure 4.1: Regression standardized residual

4.5.1 Regression Analysis

The main reason of regression analysis is to acknowledge the nature of variables through applying some methods to the data collected then get the general value to those variables or predict the value of independents variables. (Aiken & West., 1991; Field., 2005).

Linear regression defined as "a statistical method that deals with statistical studies and mathematical models of causal relations between any type of variables, whether independent variables and dependent variables". They may be simple linear regression or multiple linear regression a regression line is to obtain the minimum error rate and accurate estimates (Pallant, 2007).

The researcher applied multiple regression analysis to analyze the factors influencing the customer decision in GCC. Choosing this method to analyze the hypothesis in the social science of study (Cohen et al. 2013). The researcher applied SPSS 22.0 to character, enter and count the measurement of the multiple regression for this research.

In this research, there are ten independent variables (customer service X1, Product Quality X2, Ease to use X3, Privacy and security X4, Discounts X5,

Warranty X6, Payment method X7, Ordering method X8, Order status X9, Shipping X10) and one dependent variable (Online Shopping intention Y) Multiple regression is a deductive statistical technique providing the interaction between some independent variables and one dependent variable (Hair et al. 2005), which can be explained in the regression formula as seen below

$$Y = \alpha + \beta 1 X1 + \beta 2 X2 + \ldots\ldots + \beta 10 X10 + \text{€}$$

The data of this equation has α and β coefficients can be recognize in the Coefficients Table 4.28, linear multiple regression analysis with the method of entry was employed. Several important multiple regression analysis values as seen in the next table.

The standard Error of the Estimate is the standard deviation of the residual. It measures the typical scatter of the Y rate of the suited regression mission. It calculated as follow

$$SE = \frac{\sigma}{\sqrt{n}}$$

$$\sigma = \text{Standard Deveation}$$
$$n = \text{Number of sample}$$

Significance of the regression in the ANOVA table depend on the decomposition of the total in Y (SST) into its explained (SSR) and unexplained (SSE) is given. Estimate of a statistical variation in more than two independent means is calculated by Analysis of Variance (ANOVA) so every detail related to levels of variability within a regression model and basis for tests of significance are provided. According to Weisberg (2005) the "F column" provides a statistic for testing the hypothesis that all β≠0 against the null hypothesis that β=0. If all independent variables don't have a significant impact on a dependent variable, the null hypothesis of ANOVA will be accepted.

From R Square, explaining of the model by independent variables can be given. It used to check if the collected data are closely fit to the regression line or not. R Square ranges between (0 to 1). As the value is near to 1, the more variable the model becomes.

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Table 4.28: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.738[a]	.544	.517	2.99239

Dependent Variable: online shopping intention
a. Predictors: (Constant), Product Quality, Discount, warranty, Website security, Ease to use, ordering method, order status, Shipping Process

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1645.464	9	182.829	20.418	.000[b]
	Residual	1378.945	154	8.954		
	Total	3024.439	163			

a. Dependent Variable: online shopping intention
b. Predictors: (Constant), Product Quality, Discount, warranty, Website security, Ease to use, Ordering method, order status, Shipping Process.

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	.927	.989		.937	.350		
	discount	.420	.161	.201	2.614	.010	.501	1.996
	Easy to Use	.500	.110	.390	4.551	.000	.404	2.475
	Shipping	.015	.087	.018	.169	.866	.254	3.938
	Ordering Method	.351	.140	.240	2.503	.013	.323	3.095
	Order Status	.213	.123	.187	1.735	.085	.256	3.904
	warranty	.182	.100	.162	1.819	.071	.373	2.679
	payment	.347	.128	.249	2.710	.007	.350	2.855
	Privacy and Security	-.200	.134	-.132	-1.488	.139	.378	2.646
	Product Quality	-.024	.108	-.017	-.222	.824	.497	2.011

a. Dependent Variable: online shopping intention

Table 4.29: Model Summary of Verified Pages

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.435a	.189	.184	3.89036

Dependent Variable: online shopping intention
a. verified pages

ANOVA^a

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	572.586	1	572.586	37.832	.000b
	Residual	2451.853	162	15.135		
	Total	3024.439	163			

a. Dependent Variable: online shopping intention
b. verified pages.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (constant)	11.869	.364		32.646	.000		
Verified page	3.053	.496	.435	6.151	.000	1.000	1.000

a. Dependent Variable: online shopping intention

From the regression analysis presented above, the R value of 0.738 indicate that the factors product quality, providing customers, shipping process, website security, easy and not complicated, being verified web pages, ordering method, warranty, Payments, order status have a 73.8% effect on online shopping intention. The study results are also shown by a low standard estimate of 2.992 showing the closeness of data.

The ANOVA tables reveal that the factors under the study had a significant effect on online shopping intentions with the significance value of 0.000. The results indicate that the factors product quality, providing customers, shipping process, website security, easy and not complicated, being verified pages, explaining the way of making, provision of identity- contact- and warranty, Payments have and Providing information of order status have a positive and significant relationship with online shopping intentions.

Additionally Table 4.28 gives the overall model parameters (Beta values and the significance of these values which tell about the individual contribution of the variables in the fit model of online purchase intentions, the beta values and significance values for product quality (-.017, sig value of .842), negative relationship, discounts had (.201, Sig value of .010), positive relationship, shipping process had a positive relationship Beta=.018, Sig=.866), positive. Website security had beta values of (-.132, Sig=.139), ease accessibility had a positive relationship with beta =.390, Sig=.000), Ordering method had a negative effect on online purchasing intentions with (Beta, -.240, sig value of .013), provision of warranty had a beta value of (Beta = .162, Sig value of .071), positive relationship. For order status had Beta = .187, Sig. value = .085). Payments had a beta value of .249, Sig of .007, the results were positive. For verified pages had a (Beta = 3.053 and sig. value .000).

By testing the assumption of multicollinearity, the test used here is VIF Variance Inflation Factors used to determine how much the independent variable are linearly related to one another. The model presented demonstrates that the variables of product quality had the VIF of 2.011, discounts had 1.996, shipping process had 3.938, website security had 2.646, ease had 2.475, being verified pages had 1.061, Ordering method had 3.095, warranty had 2.679, Order status had 3.904, and payment had 2.855. The diagnostic tests for the regression model show that there exist no instances of collinearity as the VIF statistics associated with each of the independent variables in the model were within the acceptable range.

4.6 Testing Research Hypothesis

According to the researchers the hypothesis terms of (accepted or rejected) can identified by checking significant value. If significant value > 0.05 that means the hypothesis is rejected. In case of significant value ≤ 0.05 that means this hypothesis is accepted. The availability of all hypothesis used in this thesis as seen below.

- 4.6.1 Hypothesis 1

  H1- *Product quality to customers has a positive effect on online shopping intention.*

  The first research hypothesis which sought to establish whether product quality to customers has a positive effect on online shopping intention. The study results show that the beta values and significance values which indicate a negative effect on online shopping intentions (Beta value were -.011, sig value of .888). Based on the study findings the hypothesis is Rejected, the results indicate that product quality had a negative effect on online shopping intentions.

- 4.6.2 Hypothesis 2

  H2- *Providing customers with discount increase the ability of buying products they normally do not buy.*

  The second research hypothesis was to determine whether providing customers with discount increase the ability of buying products they normally do not buy, the study results based on the beta values and significance values, the study indicate that beta values of (Beta = .209, Sig value of .008), the study Accepted the hypothesis and conclude that there exist a positive effect of discounts to ability to purchase online.

- 4.6.3 Hypothesis 3

  H3- *Shipping process has a positive effect on online shopping intention.*

  The third research hypothesis on whether there is a positive effect of shipping process on shopping intentions. The results based on the beta values and significant values indicate that there is a positive effect of shipping on online shopping intentions,

(Beta=.001, Sig = .995), the study results, the hypothesis is Rejected, and the researcher conclude that a negative effect exist between shopping process and online shopping intentions.

- 4.6.4 Hypothesis 4

  H4- *Website security has a positive effect on online shopping intention.*

  The fourth hypothesis that set to investigate whether website security has a positive effect on online shopping intention. The study results indicate that there was a negative effect on shopping intentions, (Beta = -.131, Sig value = .140), the researcher Rejected the null hypothesis and conclude that there is a negative effect on online shopping intentions.

- 4.6.5 Hypothesis 5

  H5- *Easy and not complicated websites design have a positive effect on online shopping intention.*

  The fifth hypothesis was to establish whether easy and not complicated websites design have a positive effect on online shopping intention, the study results based on the beta values and significance values indicate that there prevails a positive effect (beta=.383, Sig=.000), the study Accepted the hypothesis and indicated that ease accessibility to website have an effect on online shopping intentions positively.

- 4.5.6 Hypothesis 6

  H6-*Being verified pages have a positive effect on online shopping intention.*

  The sixty hypotheses were to establish whether Being verified pages has a positive effect on online shopping intention the study results based on the beta values and significance values indicate that there prevails a positive effect (Beta= -.435, Sig. value = .000) the study Accepted the hypothesis and indicated that being verified pages have a positive effect on online shopping intentions.

- 4.6.7 Hypothesis 7

  H7- *Explaining the way of making the order in website has a positive effect on online shopping intention.*

  This hypothesis established to determine whether explaining the way of making the order in website has a negative effect on online shopping

intention the study results based on the beta values and significance values indicate that there prevails a negative effect

(Beta, -.222, sig value of .023) the study Accepted the hypothesis and indicated that making the order in website had a positive effect on online shopping intentions.

- 4.6.8 Hypothesis 8

H8- *Warranty has a positive effect on online shopping intention.*

The eighty hypotheses established to determine whether provision of warranty-related information on online shopping sites will positively influence consumers' intention or not. The study results based on the beta values and significance values indicate that there prevails a positive effect (Beta = .155, Sig value of .085) the study Rejected the hypothesis and indicated that warranty had a positive effect on online shopping intentions.

- 4.6.9 Hypothesis 9

H9- *Providing information of order status has a positive effect on consumer intention.*

The ninth hypotheses established to recognize whether providing information of order status has a positive effect on consumer intention or not. The study results based on the beta values and significance values indicate that there prevails a positive effect

(Beta = .161, Sig. value =.141) the study Rejected the hypothesis and indicated that providing information of order status had a negative effect on consumer intentions.

- 4.6.10 Hypothesis 10

H10- *Payments have a positive effect on online shopping intentions.*

The last hypotheses established to determine whether Payments have a positive effect on online shopping intentions or not. The study results based on the beta values and significance values indicate that there prevails a positive effect (beta = .225, Sig of .006) the study Accepts the hypothesis and indicated that payments had a positive effect on consumer intentions.

Table 4.30: Availability of Hypothesis

	Hypothesis	Availability
H1	Product quality has a positive effect on online shopping intention.	Rejected
H2	Discounts have positive effect on online shopping intention.	Accepted
H3	Shipping process has a positive effect on online shopping intention.	Rejected
H4	Website security has a positive effect on online shopping intention.	Rejected
H5	Easy and not complicated websites design have a positive effect on online shopping.	Accepted
H6	Being verified pages have a positive effect on online shopping intention.	Accepted
H7	Explaining the way of making the order in website has a positive effect on online shopping intention.	Accepted
H8	Warranty has positive effect on online shopping intention.	Rejected
H9	Providing information of order status has a positive effect on consumer intention.	Rejected
H10	Payments have a positive effect on online shopping intentions.	Accepted

4.7 Final Model

In this study many Factors were indicated as a main subject of study in order to understand the GCC customers thought about online shopping platform also to improve this sector according customers' needs. The essential model as seen in the methodology chapter figer 3.1 suggested. Also, some of the factors have been rejected according the data collected so for final model which already accepted by analyzing the data as seen below.

Figure 4.2: Final Accepted Models

5. CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the conclusion and recommendations based on the study. The results based on the findings provide an assessment; the conclusions are an implication of the study and the recommendations based on the policy intervention that need to enhance online shopping. The short summery of this thesis will be explained in this chapter as a recommendations and suggestions according the finding. The main reason of this chapter to conclude the result obtained during our study term. In addition, some recommendations based on the final model which already accepted in this study.

5.2 Conclusion and Recommendations.

The study was set to investigate factors effect on online shopping intention to make first purchasing in terms of being verified web Pages in the Gulf countries. The study results indicate that three of the study factors had a negative effect on online shopping intention, which is clear according the availability of the hypothesis. All hypothesis established to investigate the positive effect of the factors chosen, which means the hypothesis rejected according this study has a negative effect on online shopping intention. These were product quality, website security, shipping proses, warranty, and order status. The researcher concluded that these factors reduced online purchasing intention by the customers. We can understand that any misunderstanding in any factors above will lead to refuse the customer to make any action of making new order. On the positive side, discounts, ease accessibility, Payments method, ordering method, and verified pages, have a positive impact on online shopping intentions. The study concluded that providing discounts offers, explaining the payments availability methods, the easy structure of the website (easy to get the product data- maximum 3 ticks according the researchers studied) explaining

the way of making order and being verified or having verified pages on (Facebook, Instagram and other social media channels) will influence online shopping intention positively. The study indicate that websites want to work in Gulf countries should explain the factors which have high value the customers in this area those factors which accepted by our study. Another factors also important but each country has different culture different thought.

The study based on the findings recommend that there is a need for increasing the products quality term, since customers afraid to get low quality product to effect on customer's attitude on online shopping activities. Website security also need enhancement through developing strict. So, those factors must be developed to increase the rate of affecting on online shopping intention. So, the quality is one of the highest required of GCC customers all websites want to access the gulf countries market should focus on this factor. Also, website security and customers information one of the factors that effect on online shopping intention (Negatively if cannot be assured or positively if it assured by the website).

Shipping process and accessibility to the websites also contribute to the performance of the online purchasing, there is need to enhance the accessibility by possibly ensuring ease accessibility to the internet that can enhance the accessibility of the products to the customers online.

The study findings on the verified pages, warranty, contribute positively to the online shopping intention, improving verification of the web pages for the customers is fundamental since it will increase the customers' trust. On the other hand, having this feature will improve the image of the company in the eyes of customers. Providing and improving the warranty and information accessibility to online purchasing will lead to increase the customer intention according this study because the GCC customers already accepted that warranty can influence their intention by increasing the ability of buying through online stores. Payment systems can be developed by establishing the form of payment method to generate performance for the organization. On the other hand, websites have different payment method will give the users more advantages. For instance, if the website has only credit/ debit card payment they will lose

customers who want to pay cash on delivery. So that having more than one payment method affecting positively on customer's intention.

This study found that Gulf countries customers need more developing for the factors that rejected such as shipping, product quality, website security, having, warranty, and order status because the customers are scare about having some problems related to those terms.

Some of recommendations according this study

- Gulf countries customers do care about product quality so the website planning to work there must develop this factor to increase the number of potential clients.

- Shipping process must be developed and make it very fast and safe to get new customers.

- Website security one of the important points should be developed very much to make the customers feel safe when they are using the web for shopping in order to increase the online shopping business rate.

- Having verified pages on social media already has a positive effect on online shopping intention increase the ability of making new order since it increase the customers trust.

- Warranty one of the most important point related to the product itself and the value that customer will get in case of having this product, so websites must develop this factor to rise the number of new customers.

- Order status factor needs to be developed to inform the customer on time in case of any delay because this will make the customer feel more confident when they use online shopping.

- Payment method, and discount factors already related to the purchasing power of customers, so it will be great if the website provide more than one method of making payments also arrange some discount campaign to push the customer to make their purchasing from this site.

- Making easy of website structure also including the ordering method will increase the ability of making new order so this point must be included in any website trying to work in Gulf countries.

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APPENDICES

APENDIX 1: Questıonnair
APENDIX 2: Analysis Result
APENDIX 3: Ethical Report

APENDIX 1: Questionnair

1- Gender:
A- Male   B- Female

2- Age:
A- less than 18
B- 19-24
C- 25-34
D- 35-44
E- above 44

3- Educational level:
A- No schooling completed
B- Elementary school
C- High school
D- Bachelor's degree
E- Post graduate (Master, PhD)

4- Marital Status:
A- Single, never married
B- Married

5- Employment Status:
A- Unemployed
B- Public job
C- Private sector
D- Retired
E- Student
F- Unable to work

6- Income per month:
A- < 500$
B- 500$- 1000$
C- 1000$- 2000$
D- 2000$ +

7- Nationality:
A- Kingdome of Saudi Arabia
B- United Arab Emirates
C- Qatar
D- Kuwait
E- Oman
F- Bahrain
G- Others nationality

8- How many Hours you use internet per day?
A- less than 3 hours
B- 4-6
C- 7-9
D- above 9 hours

9- What is the purpose of using internet?
A- Entertainment
B- Educational
C- Information

     D- Shopping

     E- Listening to the music or news

     F- Other reasons

10- **Have you ever been purchasing from the internet?**

     Yes -------- No

Please answer the question regarding the experience you had over VIPBRANDS ARABIA

Mark your answer in the range of "1 strongly disagree 5 strongly agree**"**

	Questions	Strongly disagree	Disagree	Not sure	Agree	Strongly Agree
1	I will strongly recommend online shopping to others					
2	I have strong possibility to purchase from online shops					
3	I will likely visit online stores to shop for my needs					
4	I have high intention to purchase products through online shops					
5	When I hear a price discount announcement I immediately buy that product					
6	I am more likely to buy brands that on sale					
7	It is extremely easy to prove the size, numbers, measure of products on online shopping					
8	It is extremely easy to find the right products on online shopping					
9	It is extremely easy to shop online					
10	Webpage contains all necessary information about products and processes (product information, purchasing, return, cancelation, delivery etc.)					
11	The website described the delivery method of the products in details					
12	The website informed customers in advance of expected delivery time and charges involved					
13	The website provided the carrier's mane and tracking					

	mode of shipping					
14	The website gives the ability to track my shipment with my mobile devices					
15	It is easy to make return / exchanges through online shops					
16	The online store has clear return policy					
17	The website indicated how products can be ordered step by step					
18	The website offered instructions for the whole process of ordering					
19	The websites described the way to order the product in detail					
20	The websites provided customers with detail instructions on how to check their order					
21	The websites provided customers a link to check their order status					
22	Customers could receive an e-mail to confirm whether or not the order process was successful					
23	It is extremely easy to cancel and return the order on online shopping					
24	The websites explained the return policy for the products it sold in detail					
25	The website provided a detailed instruction of product return procedure					
26	The website showed whether or not the money back guarantee is available					
27	The websites provided the service policy for its customers such as installation and maintenance service					
28	The website explained various ways to pay for the product					
29	The websites showed					

	detailed instructions on how to pay for the product					
30	The websites explained each payment method available in detail					
31	The website provided the guarantee that customers' personal information is protected online					
32	The website showed that it could protect credit card information by encryption during a transaction					
33	The websites provided third-party authentication, Hacker safe, Trustee, and Verisign Secured to show that consumers' personal information is safety					
34	The website provided quality certification of the product (e.g. ISO quality certification)					
35	The websites provided other users' comments on product quality					
36	The websites presented expert comments on product quality					

Verified pages: It is the page that already verified by the host and can be identified by adding these pages' blue tick next to the name of the page

11- Do you find effective to make first purchasing from a website has a verified page on Facebook, Instagram, and twitter?

1- Yes

2- No

12- I feel more confident when I see online store has a verified page?

1- Yes

2-No

APENDIX 2: Analysis Result

Factor Analysis

Correlation Matrix

		Q1	Q2	Q3	Q4
Correlation	Q1	1.000	.739	.732	.706
	Q2	.739	1.000	.839	.735
	Q3	.732	.839	1.000	.744
	Q4	.706	.735	.744	1.000
Sig. (1-tailed)	Q1		.000	.000	.000
	Q2	.000		.000	.000
	Q3	.000	.000		.000
	Q4	.000	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.847
Bartlett's Test of Sphericity	Approx. Chi-Square	497.009
	Df	6
	Sig.	.000

Communalities

	Initial	Extraction
Q1	1.000	.773
Q2	1.000	.848
Q3	1.000	.849
Q4	1.000	.778

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.249	81.225	81.225	3.249	81.225	81.225
2	.298	7.451	88.676			
3	.292	7.303	95.979			
4	.161	4.021	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
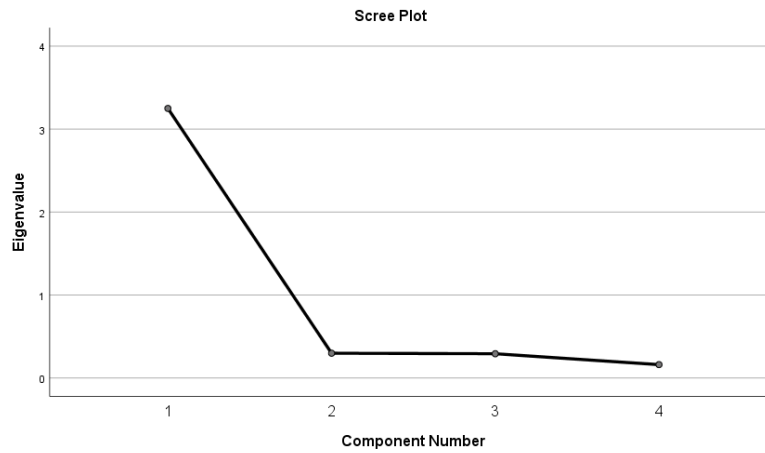
Component Matrix[a]

| | Component |
	1
Q1	.922
Q2	.921
Q3	.882
Q4	.879

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

		Q5	Q6
Correlation	Q5	1.000	.525
	Q6	.525	1.000
Sig. (1-tailed)	Q5		.000
	Q6	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	52.119
	Df	1
	Sig.	.000

Communalities

	Initial	Extraction
Q5	1.000	.763
Q6	1.000	.763

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues		Extraction Sums of Squared Loadings

107

	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.525	76.259	76.259	1.525	76.259	76.259
2	.475	23.741	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
Q5	.873
Q6	.873

Extraction Method: Principal Component
Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

		Q7	Q8	Q9	Q10
Correlation	Q7	1.000	.464	.305	.277
	Q8	.464	1.000	.605	.514
	Q9	.305	.605	1.000	.568
	Q10	.277	.514	.568	1.000
Sig. (1-tailed)	Q7		.000	.000	.000
	Q8	.000		.000	.000
	Q9	.000	.000		.000
	Q10	.000	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.734
Bartlett's Test of Sphericity	Approx. Chi-Square	186.592
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
Q7	1.000	.384
Q8	1.000	.726
Q9	1.000	.678
Q10	1.000	.601

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.390	59.745	59.745	2.390	59.745	59.745
2	.788	19.704	79.449			
3	.461	11.533	90.982			

4	.361	9.018	100.000

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
Q7	.852
Q8	.824
Q9	.775
Q10	.620

Extraction Method: Principal Component
Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

		Q11	Q12	Q13	Q14	Q15	Q16
Correlation	Q11	1.000	.658	.523	.482	.368	.500
	Q12	.658	1.000	.650	.575	.394	.396
	Q13	.523	.650	1.000	.721	.366	.389
	Q14	.482	.575	.721	1.000	.471	.335
	Q15	.368	.394	.366	.471	1.000	.688
	Q16	.500	.396	.389	.335	.688	1.000
Sig. (1-tailed)	Q11		.000	.000	.000	.000	.000
	Q12	.000		.000	.000	.000	.000
	Q13	.000	.000		.000	.000	.000
	Q14	.000	.000	.000		.000	.000
	Q15	.000	.000	.000	.000		.000
	Q16	.000	.000	.000	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.743
Bartlett's Test of Sphericity	Approx. Chi-Square	489.755
	df	15
	Sig.	.000

Communalities

	Initial	Extraction
Q11	1.000	.599
Q12	1.000	.659
Q13	1.000	.652
Q14	1.000	.623
Q15	1.000	.488
Q16	1.000	.494

Extraction Method: Principal Component
Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.514	58.575	58.575	3.514	58.575	58.575
2	.997	16.621	75.196			
3	.632	10.533	85.728			
4	.342	5.693	91.421			
5	.322	5.359	96.781			
6	.193	3.219	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
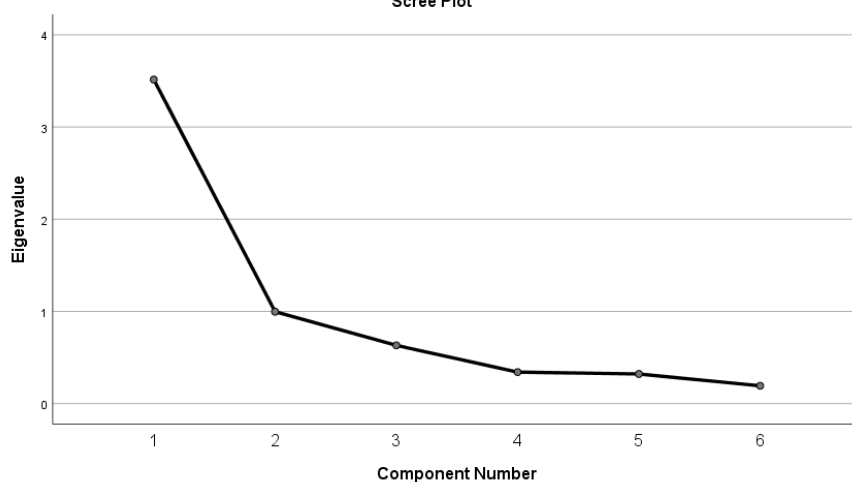
Component Matrix^a

	Component
	1
Q12	.812
Q13	.807
Q14	.790
Q11	.774
Q16	.703
Q15	.698

Extraction Method: Principal

Component Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

		Q17	Q18	Q19
Correlation	Q17	1.000	.598	.455
	Q18	.598	1.000	.628
	Q19	.455	.628	1.000

Sig. (1-tailed)	Q17		.000	.000
	Q18	.000		.000
	Q19	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.672
Bartlett's Test of Sphericity	Approx. Chi-Square	154.666
	Df	3
	Sig.	.000

Communalities

	Initial	Extraction
Q17	1.000	.652
Q18	1.000	.792
Q19	1.000	.680

Extraction Method: Principal
Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.124	70.787	70.787	2.124	70.787	70.787
2	.546	18.204	88.991			
3	.330	11.009	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
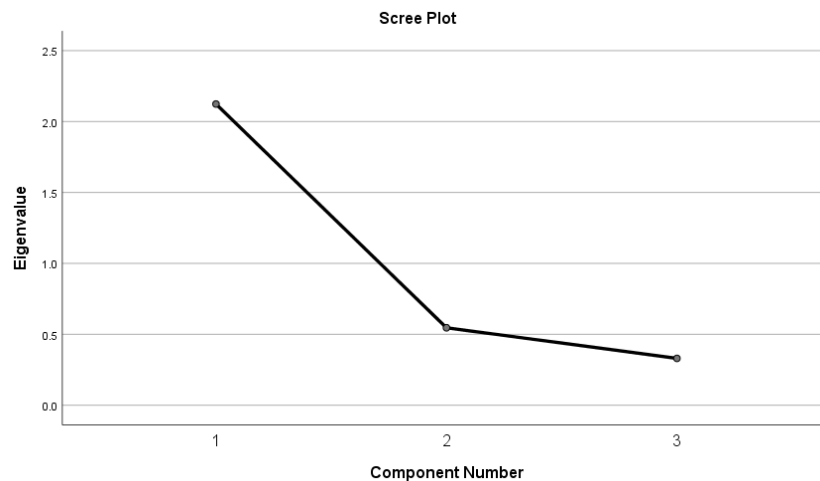
Component Matrix^a

	Component
	1
Q18	.890
Q19	.824
Q17	.807

Extraction Method: Principal

Component Analysis.

a. 1 components extracted.
Factor Analysis

Correlation Matrix

		Q20	Q21	Q22	Q23
Correlation	Q20	1.000	.688	.549	.486
	Q21	.688	1.000	.641	.471
	Q22	.549	.641	1.000	.561
	Q23	.486	.471	.561	1.000
Sig. (1-tailed)	Q20		.000	.000	.000
	Q21	.000		.000	.000
	Q22	.000	.000		.000
	Q23	.000	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.771
Bartlett's Test of Sphericity	Approx. Chi-Square	266.381
	df	6
	Sig.	.000

Communalities

|	Initial	Extraction
Q20	1.000	.693
Q21	1.000	.740
Q22	1.000	.705
Q23	1.000	.565

Extraction Method: Principal

Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.703	67.573	67.573	2.703	67.573	67.573
2	.590	14.754	82.327			
3	.426	10.654	92.981			
4	.281	7.019	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
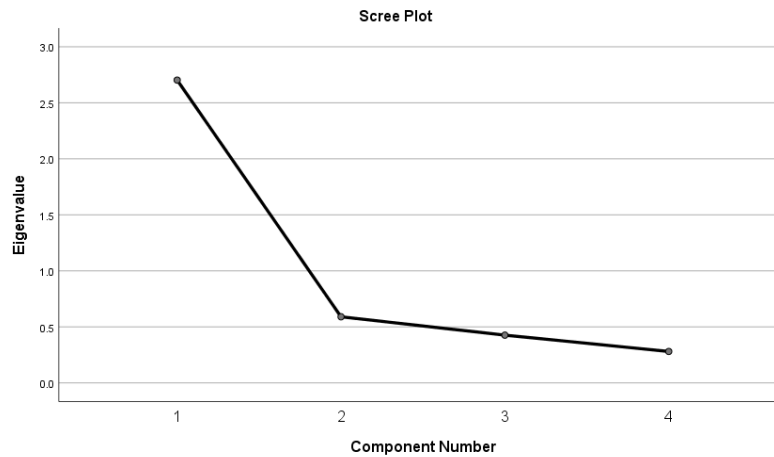
Component Matrix^a

	Component
	1
Q21	.860
Q22	.840
Q20	.833
Q23	.752

Extraction Method: Principal
Component Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

		Q24	Q25	Q26	Q27
Correlation	Q24	1.000	.804	.604	.441
	Q25	.804	1.000	.576	.455
	Q26	.604	.576	1.000	.704
	Q27	.441	.455	.704	1.000
Sig. (1-tailed)	Q24		.000	.000	.000
	Q25	.000		.000	.000
	Q26	.000	.000		.000
	Q27	.000	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.705
Bartlett's Test of Sphericity	Approx. Chi-Square	357.956
	Df	6
	Sig.	.000

Communalities

	Initial	Extraction
Q24	1.000	.739
Q25	1.000	.730
Q26	1.000	.743

Q27	1.000	.585

Extraction Method: Principal

Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.797	69.928	69.928	2.797	69.928	69.928
2	.737	18.428	88.356			
3	.276	6.898	95.254			
4	.190	4.746	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
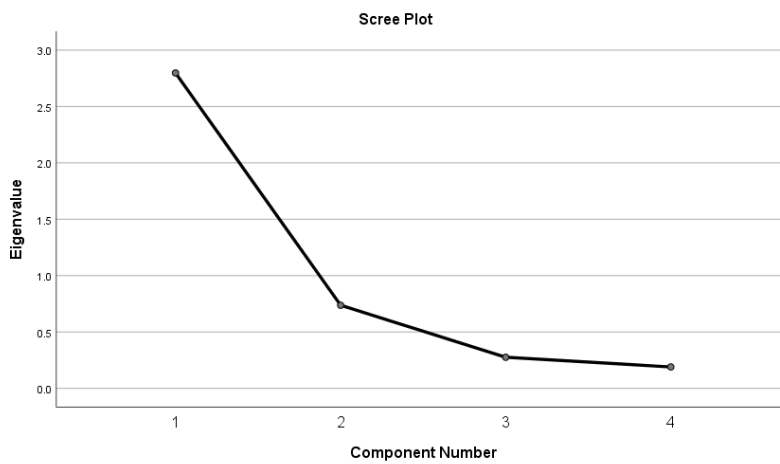
Component Matrix[a]

	Component
	1
Q26	.862
Q24	.860
Q25	.854
Q27	.765

Extraction Method: Principal

Component Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

		Q28	Q29	Q30
Correlation	Q28	1.000	.765	.719
	Q29	.765	1.000	.717
	Q30	.719	.717	1.000
Sig. (1-tailed)	Q28		.000	.000
	Q29	.000		.000

Q30	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.747
Bartlett's Test of Sphericity	Approx. Chi-Square	283.078
	Df	3
	Sig.	.000

Communalities

|	Initial	Extraction
Q28	1.000	.835
Q29	1.000	.834
Q30	1.000	.799

Extraction Method: Principal

Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.467	82.243	82.243	2.467	82.243	82.243
2	.297	9.912	92.156			
3	.235	7.844	100.000			

Extraction Method: Principal Component Analysis.

Factor Analysis

Correlation Matrix

		Q31	Q32	Q33
Correlation	Q31	1.000	.721	.595
	Q32	.721	1.000	.616
	Q33	.595	.616	1.000
Sig. (1-tailed)	Q31		.000	.000
	Q32	.000		.000
	Q33	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.714
Bartlett's Test of Sphericity	Approx. Chi-Square	208.130
	Df	3
	Sig.	.000

Communalities

|	Initial	Extraction
Q31	1.000	.787
Q32	1.000	.802
Q33	1.000	.701

Extraction Method: Principal

Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.290	76.335	76.335	2.290	76.335	76.335
2	.432	14.408	90.743			
3	.278	9.257	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
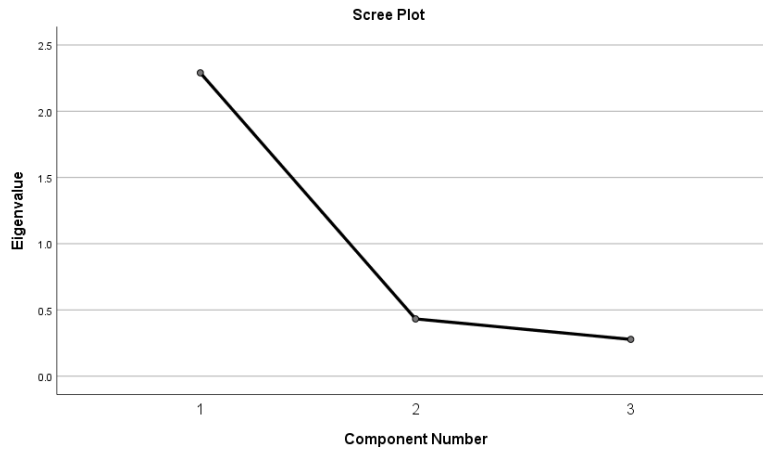
Component Matrix[a]

	Component
	1
Q32	.896
Q31	.887
Q33	.837

Extraction Method: Principal

Component Analysis.

a. 1 components extracted.

Component Matrix[a]

	Component
	1
Q28	.914
Q29	.913
Q30	.894

Extraction Method: Principal

Component Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

		Q34	Q35	Q36
Correlation	Q34	1.000	.689	.754
	Q35	.689	1.000	.705
	Q36	.754	.705	1.000
Sig. (1-tailed)	Q34		.000	.000
	Q35	.000		.000
	Q36	.000	.000	

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.741
Bartlett's Test of Sphericity	Approx. Chi-Square	265.476
	Df	3
	Sig.	.000

Communalities

	Initial	Extraction
Q34	1.000	.819
Q35	1.000	.782
Q36	1.000	.831

Extraction Method: Principal
Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.432	81.062	81.062	2.432	81.062	81.062
2	.323	10.763	91.824			
3	.245	8.176	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot
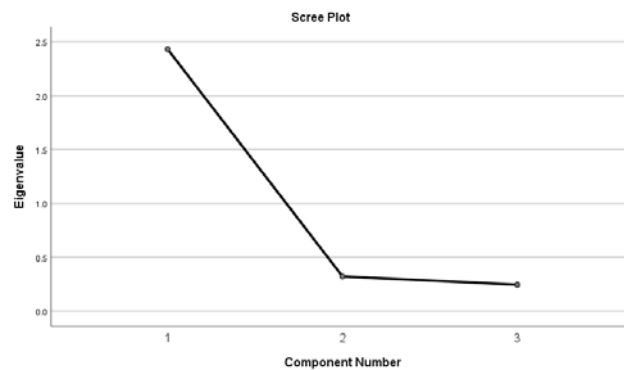
Component Matrix^a

Component	
	1
Q36	.912
Q34	.905

Q35	.884

Extraction Method: Principal
Component Analysis.

a. 1 components extracted.

Regression

Descriptive Statistics

	Mean	Std. Deviation	N
onlineshoppingintention	13.0976	4.30753	164
discount	6.4573	2.05850	164
easy-to-use	12.5183	3.35885	164
shipping	18.5244	5.34623	164
ordering method	9.8049	2.93880	164
order status	12.8659	3.77516	164
warranty	12.1951	3.82417	164
payment	10.1524	3.09283	164
privacyandsecurity	9.5427	2.84001	164
product quality	8.6646	3.07828	164

correlations

		onlineshoppingintention	discount	easy-to-use	shipping	ordering method	order status	warranty	payment	privacyandsecurity	product quality
Pearson Correlation	onlineshoppingintention	1.000	.571	.658	.576	.475	.608	.517	.601	.483	.416
	discount	.571	1.000	.603	.642	.599	.621	.499	.608	.561	.463
	easy-to-use	.658	.603	1.000	.699	.653	.680	.594	.651	.643	.544
	shipping	.576	.642	.699	1.000	.761	.785	.720	.692	.662	.591
	ordering method	.475	.599	.653	.761	1.000	.728	.662	.705	.626	.592
	order status	.608	.621	.680	.785	.728	1.000	.688	.738	.716	.537
	warranty	.517	.499	.594	.720	.662	.688	1.000	.549	.649	.618
	payment	.601	.608	.651	.692	.705	.738	.549	1.000	.645	.557
	privacyandsecurity	.483	.561	.643	.662	.626	.716	.649	.645	1.000	.610
	product quality	.416	.463	.544	.591	.592	.537	.618	.557	.610	1.000
Sig. (1-tailed)	onlineshoppingintention	.	.000	.000	.000	.000	.000	.000	.000	.000	.000
	discount	.000	.	.000	.000	.000	.000	.000	.000	.000	.000
	easy-to-use	.000	.000	.	.000	.000	.000	.000	.000	.000	.000
	shipping	.000	.000	.000	.	.000	.000	.000	.000	.000	.000
	ordering method	.000	.000	.000	.000	.	.000	.000	.000	.000	.000
	order status	.000	.000	.000	.000	.000	.	.000	.000	.000	.000
	warranty	.000	.000	.000	.000	.000	.000	.	.000	.000	.000
	payment	.000	.000	.000	.000	.000	.000	.000	.	.000	.000
	privacyandsecurity	.000	.000	.000	.000	.000	.000	.000	.000	.	.000
	product quality	.000	.000	.000	.000	.000	.000	.000	.000	.000	.
	onlineshoppingintention	.003	.197	.006	.007	.083	.000	.009	.048	.007	.302
N	discount	164	164	164	164	164	164	164	164	164	164
	easy-to-use	164	164	164	164	164	164	164	164	164	164
	shipping	164	164	164	164	164	164	164	164	164	164

	164	164	164	164	164	164	164	164	164	164
ordering method	164	164	164	164	164	164	164	164	164	164
order status	164	164	164	164	164	164	164	164	164	164
warranty	164	164	164	164	164	164	164	164	164	164
payment	164	164	164	164	164	164	164	164	164	164
privacyandsecurity	164	164	164	164	164	164	164	164	164	164
product quality	164	164	164	164	164	164	164	164	164	164
	164	164	164	164	164	164	164	164	164	164

Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Correlations Zero-order	Partial	Part	Collinearity Statistics Tolerance	VIF
1 (Constant)	1.556	1.459		1.066	.288					
discount	.437	.162	.209	2.704	.008	.571	.214	.147	.494	2.023
easytouse	.491	.110	.383	4.459	.000	.658	.340	.242	.400	2.498
shipping	.001	.087	.001	.006	.995	.576	.000	.000	.251	3.990
orderingmethod	-.325	.141	-.222	-2.301	.023	.475	-.184	-.125	.319	3.139
orderstatus	.184	.124	.161	1.479	.141	.608	.119	.080	.249	4.021
warranty	.174	.100	.155	1.735	.085	.517	.139	.094	.372	2.687
payment	.355	.128	.255	2.774	.006	.601	.220	.151	.350	2.860
privacyandsecurity	-.199	.135	-.131	-1.482	.140	.483	-.119	-.080	.375	2.667
productquality	-.015	.109	-.011	-.141	.888	.416	-.011	-.008	.488	2.047

a. Dependent Variable: onlineshoppingintention

Model	Dimension	Eigenvalue	Condition Index	(Constant)	discount	easy-to-use	shipping	ordering method	order status	warranty	payment	Privacy and security	product quality
1	1	11.428	1.000	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	2	.215	7.299	.01	.00	.00	.00	.00	.00	.00	.00	.00	.00
	3	.085	11.593	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	4	.062	13.572	.00	.14	.01	.00	.00	.01	.04	.02	.00	.55
	5	.043	16.385	.04	.44	.00	.01	.00	.02	.16	.01	.01	.26
	6	.035	17.994	.00	.33	.00	.01	.00	.01	.27	.33	.01	.01
	7	.034	18.457	.07	.01	.06	.04	.23	.00	.01	.03	.36	.00
	8	.027	20.705	.09	.02	.53	.01	.01	.03	.02	.04	.24	.03
	9	.021	23.368	.05	.01	.01	.01	.46	.01	.22	.34	.26	.01
	10	.019	24.468	.70	.03	.33	.01	.09	.01	.04	.02	.01	.05
	11	.018	25.394	.00	.02	.01	.37	.18	.31	.23	.13	.02	.07
	12	.014	28.144	.04	.00	.05	.55	.02	.60	.00	.08	.07	.02

a. Dependent Variable: onlineshoppingintention

120

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	4.8029	20.8783	13.0976	3.19872	164
Residual	-9.57347	8.89075	.00000	2.88496	164
Std. Predicted Value	-2.593	2.432	.000	1.000	164
Std. Residual	-3.204	2.976	.000	.966	164

a. Dependent Variable: onlineshoppingintention

Charts

Histogram
Dependent Variable: onlineshoppingintention

Mean = 6.17E-16
Std. Dev. = 0.966
N = 164
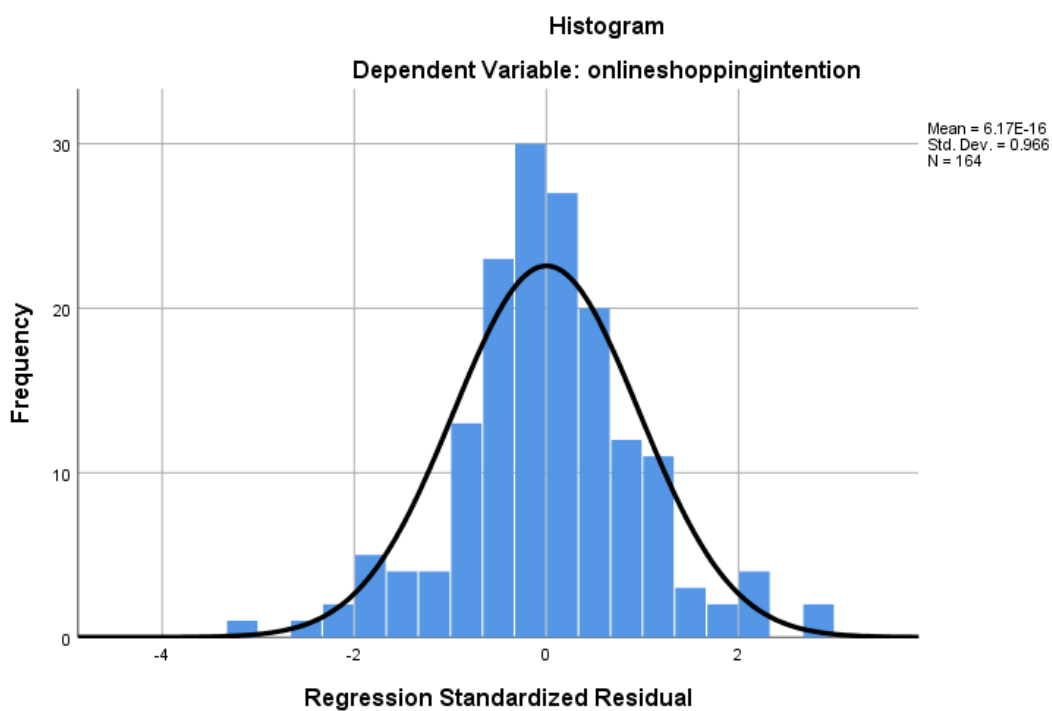
Normal P-P Plot of Regression Standardized Residual
Dependent Variable: onlineshoppingintention

Scatterplot
Dependent Variable: onlineshoppingintention
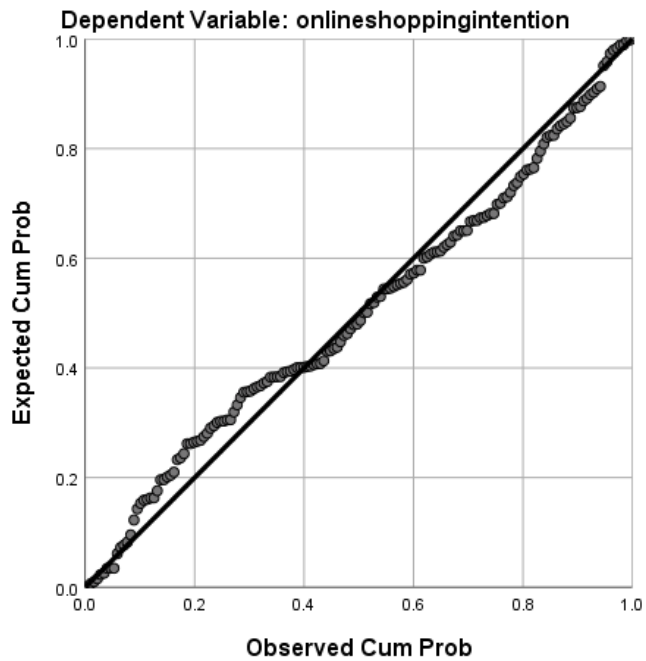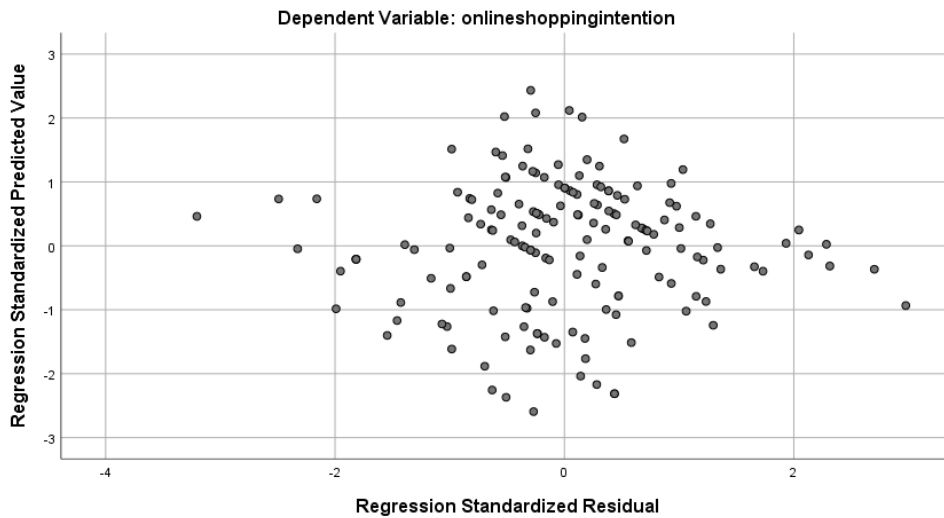
Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
onlineshoppingintention	164	13.0976	4.30753	4.00	20.00
discount	164	6.4573	2.05850	2.00	10.00
easytouse	164	12.5183	3.35885	4.00	20.00
shipping	164	18.5244	5.34623	6.00	30.00
orderingmethod	164	9.8049	2.93880	3.00	15.00
orderstatus	164	12.8659	3.77516	4.00	20.00
warranty	164	12.1951	3.82417	4.00	20.00
payment	164	10.1524	3.09283	3.00	15.00
Privacyandsecurity	164	9.5427	2.84001	3.00	15.00

One-Sample Kolmogorov-Smirnov Test

		onlineshoppingintention	discount	easytouse	shipping	orderingmethod	orderstatus	warranty	payment	privacyandsecurity
N		164	164	164	164	164	164	164	164	164
Normal Parameters[a,b]	Mean	13.0976	6.4573	12.5183	18.5244	9.8049	12.8659	12.1951	10.1524	9.5427
	Std. Deviation	4.30753	2.05850	3.35885	5.34623	2.93880	3.77516	3.82417	3.09283	2.84001
Most Extreme Differences	Absolute	.134	.119	.097	.101	.121	.111	.114	.120	.141
	Positive	.085	.085	.078	.050	.081	.087	.075	.104	.090
	Negative	-.134	-.119	-.097	-.101	-.121	-.111	-.114	-.120	-.141
Test Statistic		.134	.119	.097	.101	.121	.111	.114	.120	.141
Asymp. Sig. (2-tailed)		.000[c]	.000[c]	.001[c]	.000[c]	.000[c]	.000[c]	.000[c]	.000[c]	.000[c]

a. Test distribution is Normal.
b. Calculated from data.

Regression for verified pages

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	verified[b]	.	Enter

a. Dependent Variable: intention

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.435[a]	.189	.184	3.89036

a. Predictors: (Constant), verified

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	572.586	1	572.586	37.832	.000[b]
	Residual	2451.853	162	15.135		
	Total	3024.439	163			

a. Dependent Variable: intention

b. Predictors: (Constant), verified

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.869	.364		32.646	.000
	Verified	3.053	.496	.435	6.151	.000

a. Dependent Variable: intention

APENDIX 3: Etik Approval Form

T.C.
İSTANBUL AYDIN ÜNİVERSİTESİ REKTÖRLÜĞÜ
Sosyal Bilimler Enstitüsü Müdürlüğü

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Konu : MOHAMMED TALAL SHAKIR AL-
NASERI Etik Onayı Hk.

Sayın MOHAMMED TALAL SHAKIR AL-NASERI

Tez çalışmanızda kullanmak üzere yapmayı talep ettiğiniz anketiniz İstanbul Aydın Üniversitesi Etik Komisyonu'nun 11.03.2019 tarihli ve 2019/04 sayılı kararıyla uygun bulunmuştur.
Bilgilerinize rica ederim.

e-imzalıdır
Prof. Dr. Ragıp Kutay KARACA
Müdür

18/03/2019 Enstitü Sekreteri   NESLİHAN KUBAL

Evrakı Doğrulamak İçin : https://evrakdogrula.aydin.edu.tr/enVision.Dogrula/BelgeDogrulama.aspx?V=BENFY2BK

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RESUME

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Phone Number: +905388633014

Education:

2005-2007 Instatute of technical technology – Alanbar- Iraq

2009-2013 Bs.c Aliraqia university/ Baghdad- College of Media/ press department

2016-2019 Ms.c Istanbul Aydin University / Busniess Administeration

Work Experience:

2007-2008 - Safety manager / Toor senaa company- Iraq- Fallujah

2008-2010 - Safety manager / Wafaa Alfallujah company – Iraq -Fallujah

2013-2014 - Ministry of Municipalities / Management sector

2014-2015 – Therrawood company / Sales manager – Iraq – Erbil

2017-2018 – VIPbrand Online shopping website / Team leader – Turkey- Istanbul

2019 ….. A Group International / Export Manager – Turkey- Istanbul

Languages:

-Turkish: Basic

-English: Advanced

-Arabic: Native Language

Skills:

-Communication, Teamwork, Problem Solving, Flexibility, Creativity

- Computer skills (Microsoft Office, Photoshop, Corel,) and others