

**T.C.**  
**ISTANBUL AYDIN UNIVERSITY**  
**INSTITUTE OF GRADUATE STUDIES**



**FACTORS INFLUENCING CONSUMERS ATTITUDE TOWARDS  
E-COMMERCE PURCHASE DECISION THROUGH ONLINE SHOPPING  
FOR UNIVERSITY STUDENTS IN PALESTINE**

**MASTER'S THESIS**

**Saleh ALJEBRINI**

**Department of Business**  
**Business Administration Program**

**MARCH, 2020**

**T.C.**  
**ISTANBUL AYDIN UNIVERSITY**  
**INSTITUTE OF GRADUATE STUDIES**



**FACTORS INFLUENCING CONSUMERS ATTITUDE TOWARDS  
E-COMMERCE PURCHASE DECISION THROUGH ONLINE SHOPPING  
FOR UNIVERSITY STUDENTS IN PALESTINE**

**MASTER'S THESIS**

**Saleh ALJEBRINI**

**(Y1612.130127)**

**Department of Business**  
**Business Administration Program**

**Thesis Advisor: Asst. Prof. Dr. Özgül Uyan**

**MARCH, 2020**

T.C.  
İSTANBUL AYDIN ÜNİVERSİTESİ  
LİSANSÜSTÜ EĞİTİM ENSTİTÜSÜ MÜDÜRLÜĞÜ



YÜKSEK LİSANS TEZ ONAY FORMU

İşletme İngilizce Anabilim Dalı İşletme Yönetimi İngilizce Tezli Yüksek Lisans Programı Y1612.130127 numaralı öğrencisi Saleh Ismail Muhammed Saleh AL JEBRİNİN "Factors Influencing Consumers Attitude Towards E-Commerce Purchase Decision Through Online Shopping for University Students in Palestine" adlı tez çalışması Enstitümüz Yönetim Kurulunun 24.02.2020 tarihli ve 2020/03 sayılı kararıyla oluşturulan jüri tarafından oybirliği/oyçokluğu ile Tezli Yüksek Lisans tezi 11.03.2020 tarihinde kabul edilmiştir.

<u>Unvan</u>	<u>Adı Soyadı</u>	<u>Üniversite</u>	<u>İmza</u>
<b>ASIL ÜYELER</b>			
Danışman	Dr. Öğr. Üyesi	Özgül UYAN	İstanbul Aydın Üniversitesi
1. Üye	Prof. Dr.	Erginbay UĞURLU	İstanbul Aydın Üniversitesi
2. Üye	Dr. Öğr. Üyesi	Alev Dilek AYDIN	Haliç Üniversitesi
<b>YEDEK ÜYELER</b>			
1. Üye	Dr. Öğr. Üyesi	Müge KÖR	İstanbul Aydın Üniversitesi
2. Üye	Dr. Öğr. Üyesi	Mehmet Çağrı GÜNDOĞDU	İstanbul Gelişim Üniversitesi

ONAY

Prof. Dr. Ragıp Kutay KARACA  
Enstitü Müdürü

## **DECLARATION**

I hereby declare with the respect that the study “Factors influencing consumers attitude towards e-commerce purchase decision through online shopping for university students in Palestine”, which I submitted as a Master thesis, is written without any assistance in violation of scientific ethics and traditions in all the processes from the project phase to the conclusion of the thesis and that the works I have benefited are from those shown in the Bibliography.

**Saleh ALJEBRINI**



*With special honor and respect, I dedicated this thesis,*

*...To all my friends who have helped and supported me to complete this project.*

*...To my academic supervisor Asst. Prof. Dr.ÖZGÜL UYAN, who has always provided me with all the academic and social support I need to complete this work.*

## **FOREWORD**

This thesis is written in the completion of the Master's Program in Business Administration at Istanbul Aydin University. The research is focused on “Factors influencing consumers attitude towards e-commerce purchase decision through online shopping for university students in Palestine”. My profound appreciation goes to my supervisor Asst. Prof. Dr. Özgül UYAN, whose ideas, guidance, encouragement and necessary observation gave the form and shape of this study. I wish that this thesis will be useful for researchers in the future for further study on the fields related to this topic.

**March, 2020**

**Saleh ALJEBRINI**

---

## TABLE OF CONTENTS

	<u>Page</u>
<b>FOREWORD</b> .....	<b>v</b>
<b>TABLE OF CONTENTS</b> .....	<b>vi</b>
<b>LIST OF FIGURES</b> .....	<b>viii</b>
<b>LIST OF TABLES</b> .....	<b>ix</b>
<b>ABBREVIATIONS</b> .....	<b>x</b>
<b>ABSTRACT</b> .....	<b>xi</b>
<b>ÖZET</b> .....	<b>xii</b>
<b>1. INTRODUCTION</b> .....	<b>1</b>
1.1 Background of Study .....	1
1.2 Purpose of the Study.....	6
1.3 Importance of Study .....	7
1.4 Hypothesis .....	8
1.5 Limitation of Study .....	9
1.6 Organization of the Thesis .....	9
<b>2. LITERATURE REVIEW</b> .....	<b>11</b>
2.1 Background of E-commerce.....	11
2.1.1 Introduction.....	11
2.1.2 Electronic business & electronic commerce.....	12
2.1.3 Features, models and concepts of e-commerce .....	13
2.1.4 The Advantages and disadvantages of electronic trade activities.....	15
2.1.5 The Web and its effect on worldwide commerce activities.....	15
2.1.6 The beginnings and expansion of electronic commerce .....	17
2.1.7 The Dot.com bubble causes and consequences .....	19
2.1.8 The Dot.com bubble post-era.....	20
2.2 Models of Consumer Behavior.....	22
2.2.1 Economic model .....	23
2.2.2 Psychological model.....	23
2.2.3 Pavlovian learning model .....	23
2.2.4 Processing, input and output model.....	24
2.2.5 Sociological model .....	25
2.2.6 Howarth Sheth model .....	26
2.2.7 Engel-Blackwell-Kollat model .....	27
2.2.8 Family decision making model.....	28
2.2.9 Nicosia model .....	28
2.2.10 Model of industrial buyer behavior .....	29
2.3 Consumer Decision Making Process.....	30
2.3.1 Levels of consumer decision making.....	32
2.4 Attitudes and Online Purchase Intention.....	33
2.5 Consumer Behavior in Online Shopping.....	34
2.5.1 Customer behavior .....	34
2.5.2 Critical affecting variables.....	40

2.5.3 Key factors influencing online consumer behavior .....	40
<b>3. RESEARCH METHODOLOGY .....</b>	<b>43</b>
3.1 Research Method and Design .....	43
3.1.1 Selection of technique.....	43
3.1.2 Research approach .....	43
3.1.3 Research philosophy .....	43
3.1.4 Research method.....	44
3.1.5 Research design .....	44
3.1.6 Questionnaire design.....	45
3.2 Data Sources .....	45
3.2.1 Primary data.....	46
3.2.2 Secondary data.....	46
3.3 Data Collection Techniques .....	47
3.3.1 Survey study .....	47
3.3.2 Location of research.....	49
3.3.3 Analytical tools .....	49
3.3.4 Time period.....	50
3.4 Sampling Design .....	50
3.4.1 Sampling method .....	50
3.4.2 Segments.....	50
3.4.3 Population of the study .....	50
3.4.4 Sample design .....	51
3.5 Data Analysis Method .....	51
3.5.1 Data evaluate and analyze.....	51
3.6 Quality Criteria.....	52
<b>4. RESULTS AND DISCUSSION .....</b>	<b>54</b>
4.1 Data Analysis & Hypothesis Testing .....	54
4.1.1 Demographic characteristics.....	54
4.1.2 E-commerce and internet usage experience.....	54
4.1.3 Behavior toward online shopping .....	56
4.1.4 The importance of factors affects customer behavior toward online shopping .....	57
4.1.5 Relationships between attitudes towards online shopping and variables of the study.....	58
4.1.6 Differences in buyers behavior towards online shopping according to socio-demographic (sex, age, monthly income, and education).....	59
4.2 Results Finding & Discussion .....	63
<b>5. CONCLUSIONS AND RECOMMENDATIONS.....</b>	<b>68</b>
5.1 Conclusions .....	68
5.2 Recommendations for Future Research .....	69
<b>REFERENCES.....</b>	<b>71</b>
<b>APPENDICES .....</b>	<b>75</b>
<b>RESUME.....</b>	<b>82</b>



## LIST OF FIGURES

	<b><u>Page</u></b>
<b>Figure 2.1:</b> Steps in Decision-making Process .....	31
<b>Figure 4.1:</b> Demographic Characteristics .....	55



## LIST OF TABLES

	<u>Page</u>
<b>Table 3.1:</b> Resources of the Questionnaire .....	48
<b>Table 4.1:</b> Demographic Characteristics .....	55
<b>Table 4.2:</b> E-Commerce and Internet Usage Experience .....	56
<b>Table 4.3:</b> Behavior Toward Online Shopping .....	57
<b>Table 4.4:</b> Importance of Factors Affects Customer Behavior toward Online Shopping .....	58
<b>Table 4.5:</b> Relationship between Attitude towards Online Shopping and Variables of the Study.....	59
<b>Table 4.6:</b> Descriptive Statistics.....	60
<b>Table 4.7:</b> Independent Samples Test .....	60
<b>Table 4.8:</b> Assumption Age Values .....	61
<b>Table 4.9:</b> One Way ANOVA.....	61
<b>Table 4.10:</b> Assumption Monthly Income Values .....	61
<b>Table 4.11:</b> One Way ANOVA.....	62
<b>Table 4.12:</b> Assumption Education Values.....	62
<b>Table 4.13:</b> One Way ANOVA.....	63

## ABBREVIATIONS

<b>ANOVA</b>	: Analysis of Variance
<b>ATM</b>	: Automated Teller Machine
<b>e.g.</b>	: Exempli gratia (for example)
<b>E.U.</b>	: European Union
<b>E-Business</b>	: Electronic Business
<b>E-Commerce</b>	: Electronic Commerce
<b>ed.</b>	: Edition
<b>et al</b>	: Et alia ( and others )
<b>etc.</b>	: Et cetera (and so on )
<b>i.e.</b>	: id est (in other words)
<b>IP</b>	: Internet Protocol
<b>IT</b>	: Information Technology
<b>Nasdaq</b>	: National Association of Securities Dealers Automated Quotations
<b>NSFNET</b>	: The National Science Foundation Network
<b>SPSS</b>	: Statistical Package for the Social Sciences
<b>TCP</b>	: Transmission Control Protocol
<b>U.S.</b>	: United States
<b>WWW</b>	: World Wide Web

**FACTORS INFLUENCING CONSUMERS ATTITUDE TOWARDS  
E-COMMERCE PURCHASE DECISION THROUGH ONLINE  
SHOPPING FOR UNIVERSITY STUDENTS IN PALESTINE**

**ABSTRACT**

E-commerce is the trade that is taken place within the electronic environment. All exercises that occur within the electronic environment that cause or affect trade can be considered as e-commerce. E-commerce is extremely important for all type of exchanges; goods, services, money. This form of trade enables customers in many different regions to trade seven-days and twenty-four hours without interruption. E-commerce has an innovative structure that is much more vital than regular exchange and can be much less expensive. It is also possible to reach a much larger customer base through e-commerce. In addition, the purchasing behavior of the consumer can be affected analyzing the consumer's characteristics and decision process. E-commerce has many impact areas such as business, financial and social life. It has a powerful and dynamic commercial structure, and a broad scope. These features of e-commerce make it easier to reach diverse countries in global inferences. In this research, factors influencing consumer's attitude towards e-commerce purchasing decision through online shopping for university students in Palestine is examined. The data were analyzed using SPSS Statistical analysis program. Firstly descriptive statistics like frequency distribution and mean were examined, then Correlation Coefficient, Significant Tests, One Way ANOVA Test, and T-test were conducted. As a result of the analyzes six of the seventeen hypotheses of this research were accepted. According to the findings it was found that, there is a significant relationship between the lack of trustworthiness of vendors, difficulty in returning products, waiting to receive the product, good description of goods, the risk of credit card transactions, the risk of not getting what is paid for, and the attitude of students towards online shopping.

**Keywords:** *Consumer Purchasing Decision, E-commerce, Electronic Commerce, Online Shopping*

**FİLİSTİN'DEKİ ÜNİVERSİTE ÖĞRENCİLERİ İÇİN ÇEVİRİMİÇİ  
ALIŞVERİŞ YOLUYLA TÜKETİCİLERİN E-TİCARET SATIN ALMA  
KARARINA KARŞI TUTUMUNU ETKİLEYEN FAKTÖRLER**

**ÖZET**

E-ticaret, elektronik ortamda gerçekleştirilen bir ticarettir. Elektronik ortamda ticarete neden olan veya ticareti etkileyen tüm işlemler e-ticaret olarak kabul edilebilmektedir. E-ticaret, her türlü alışveriş için- mal, hizmet, para- son derece önemlidir. Bu ticaret türü pek çok farklı bölgedeki müşteriye, yedi gün ve yirmi dört saat kesintisiz işlem yapma imkanı sağlamaktadır. E-ticaret, geleneksel alışverişten çok daha hayati olan ve çok daha ucuz olabilen yenilikçi bir yapıya sahiptir. Aynı zamanda, e-ticaret yoluyla çok daha büyük bir müşteri kitlesine ulaşılabilmesi mümkündür. Ayrıca, tüketici özellikleri ve karar süreci analiz edilerek, tüketicinin satın alma davranışı da etkilenebilmektedir. E-ticaretin iş, finans ve sosyal yaşam gibi birçok etki alanı bulunmaktadır. Güçlü ve dinamik bir ticari yapıya ve geniş bir kapsama sahiptir. E-ticaretin bu özellikleri, küresel anlamda farklı ülkelere ulaşılabilmesini kolaylaştırmaktadır. Bu çalışmada, Filistin'deki üniversite öğrencileri için online alışveriş yoluyla tüketicinin e-ticaret satın alma kararına ilişkin tutumunu etkileyen faktörler incelenmiştir. Veriler SPSS İstatistiksel analiz programı kullanılarak analiz edilmiştir. Önce frekans dağılımı ve ortalama gibi tanımlayıcı istatistikler incelenmiş, ardından Korelasyon Katsayısı, Anlamlılık Testleri, Tek Yönlü ANOVA Testi ve T testi yapılmıştır. Analizler sonucunda araştırmanın on yedi hipotezinden altısı kabul edilmiştir. Bulgulara göre, satıcıların güvenilirliğinin olmaması, ürün iadesinde zorluk, ürün teslim alımında bekleme, malların iyi tanımlanması, kredi kartı işlemleri riski, ödemesi yapılan ürünü alamama riski ve öğrencilerin çevrimiçi alışverişe karşı tutumu arasında anlamlı bir ilişki olduğu tespit edilmiştir.

**Anahtar Kelimeler:** *Tüketici Satın Alma Kararı, E-ticaret, Elektronik Ticaret, Online Alışveriş*

## **1. INTRODUCTION**

### **1.1 Background of Study**

The Internet is a worldwide available arrangement of networks that transmit information by parcel exchanging, utilizing the standard Internet protocol. This is comprised of a large number of the little household, scholastic, businesses, and government systems that conveying various data and administration, such as determination and trade of records, connected web pages and different records from the web. At first, the net was primarily utilized by school understudies, and asked approximately analysts and gatekeepers; in expansion, this circumstance changed as commercial affiliations moved to arrange the world-wide-web in its constrained time fights, and by advancing the Internet protections office (Jobber & Fahy, 2006). The web made around the world open commercial center for data trade and online exchange. The key significance to be accessible for buyers on the world-wide-web, with data and organizations has turned out to be especially important to firms. Internet innovation has changed the outlook of the conventional way individuals shop. A customer is never again bound to opening occasions or explicit areas. He can end up dynamic at for all intents and purposes whenever and spot and buy items or administrations. The Internet is a moderately new mode for corresponding and data trading that has turned out to be available in the standart day to day existence. The number of Internet clients is always expanding that additionally means that web-based buying is increasing (Joines, Scherer, & Scheufele, 2003). The quick increment is clarified by the improvement in the utilization of broadband innovation joined with an adjustment in buyer behaviour (Oppenheim & Ward, 2006).

Electronic commerce over the web or online shopping has begun for the primary time in 1994. Since then, Internet usage is not any longer restricted as a networking media; however, it conjointly contains a role as promoting and transaction medium for several individuals. E-commerce these days can be built simply as cheaper Internet access than any time before. Several banks give the options of Internet banking (e-banking) which will facilitate support the payment method in e-commerce so that it can be developed quickly. Advances in technology conjointly

result in the improvement of e-commerce with ease; as a result of at this point, there are lots of free applications to create e-commerce sites. Retailers tend to set up online storefronts as a web-based retailing method once the item brand names and reputations are broadly known among buyers. Following this, shopping on the Internet turns to customer choice because it is more acceptable than usual shopping that typically attributed to the anxious, crowded, congested road, restricted time, car parking zone, etc. Therefore Internet retailing is one of the quickest developing sectors within the world, and has important effects on conventional retail sectors.

Culturally diverse examination reveals that, shoppers from a distinct culture display a distinction in conducting e-commerce. This social distinction is just clear among buyers with no earlier online business experience yet vanishes among customers with earlier web-based business experience. Two hindrances recognized to purchasers appropriation of web-based business in a worldwide setting, low trust, and absence of experience. The digital market additionally contains a wide range of individuals and societies, which have different perspectives concerning trust. Therefore, electronic businesses need to plan their web stores with all essential services to achieve trust from their target customers. The fast-changing Internet environment has shaped a competitive business setting, which gives chances for directing businesses on the web.

Accessibility of online transaction frameworks empowers clients to purchase and make payments for products and items using the web platform. Thus, clients contributions to online purchasing became a very important trend. However, since the market is involved in a wide range of individuals and societies, with various perspectives, online business organizations are being tested by the truth of the complex behavior of shoppers.

The increase in the allocation of the Internet led to the infiltration of commercial transfer centers via the Internet for a large channel publishing, where buyers and organizations communicate with each other and correspondence. Since the emergence of Internet based businesses enabled online, online deals have declined in expanded supply by large deals entry. Involved a growing number of buyers in retail sales on the Internet. In 2011, 43% of people in Europe made online buying and 71% of U.S. purchasers detailed utilization of web-based shopping (Zickuhr & Smith, 2012). E-commerce, which has become one of the most common terms of this digital

era, has actually changed the way people do business (Tian & Stewart, 2006). Although in 1994, e-commerce term was not known, just twenty two years later, in 2016, approximately 177million American consumers are foreseen to spend approximately \$600 billion, and businesses about \$6.7trillion, to purchase goods and services, and digital content via a desktop, notebook, or mobile device. A similar story has occurred worldwide (Laudon & Traver, 2018). The fast increment in buyers' contribution to online buying has changed the Internet into an amazing power that impacts purchaser conduct (McGaughey & Mason, 1998). Its quality for illustration, the openness of a parcel of information, lower see costs and get to all contenders have changed shoppers investigation and purchase works out (Daniel & Klimis, 1999). The Web gives to get to anyone at whatever point and in any region, which has made it easier for clients to accumulate and evaluate fighting offers. Different retailers can be gone by meanwhile, modern retailers can end up to and their items or administrations can be looked at the same time. There's a colossal degree of information as distant as nuances and the number of sources available to everyone. Online shoppers, who ought to recuperate the desired information and settle on a purchase choice, experience and interchange setting that adjusts their purchase conduct. It is appropriately certain that the web purchase conduct does not truly seek after the routine one (Koufaris, 2003). Customers utilize the web for asking around into things, making a purchase and regardless of utilizing e-administrations.

Besides, the continuous progress of some innovative highlights of assisting customers through online purchases offered to climb up to modification in buyer behavior; for example, web search tools, link engines, recommendation frameworks, and personal organizations. These applications simplify the online purchase process by offering various types of shopping places for shoppers to search for data, evaluate changed options, and make a purchase (Moon, 2004; Constantinides, 2004). Many of these tools have been created, for example, recommendation frameworks and link engines, to assist customers in overloading and baffling important data to find items in light of the vast number of decisions that can be accessed (Hölscher & Strube, 2000).

Shoppers team up with each other, evaluate and review terms, and spread the word of mouth. Even though the impact of these salient points affects the behavior of



customers shopping as far as buyers are searching for data, evaluating options and settling when purchasing, the options are an ill-considered area, and it is a clear fact. The adjustments in conduct likewise draw in the advertisers, because of the openness of everything being equal, the potential dimension of competition in the online market increases and retailers intensity decreased. To win customers in such a highly concentrated mall where the Internet buying conversion rate is low, retailers must understand the idea of buying online and realizing their buyers at the right time and with the right message. By better understanding the behavior of online buyers, retailers can encourage making purchases and improving the shoppers experience (Zhang, Agarwal & Lucas, 2011). Indeed, supporting the web's basic leadership forms legitimately impacts e-fulfillment (Kohli, Devaraj, & Mahmood, 2004). Many investigations tend to conduct issues online through the legal application to learn from the usual purchase of online preparation.

Hence, expanding the virtual information about it, which thinks about the specific features of the situation on the Internet, is pivotal. Buying behavior online is a quirky marvel that includes different points of view and is influenced by many items. The primary leadership of customers, which is part of the buying behavior, has been the main enthusiasm for the investigation of the buyer and will remain essentially important. It is described as behavioral examples for buyers who continue to make decisions about deciding whether to acquire items, ideas, or departments that meet their needs. On the Internet, purchase options are formed through the collaboration of buyers with conditions online. Perception of the web basic leadership procedures can upgrade our insight into online buyers considering all things. This is just attainable by perceiving the entire procedure that shoppers are occupied with and the means they pursue to achieve a choice. Basic leadership procedures can be examined by developing new social models (Rickwood & White, 2009). Demonstrating the whole purchase basic leadership process, that can portray this mind boggling wonder, is accordingly the progression forward.

According to Vesterby & Chabert (2001), an organization can make it simpler for organizations to incentivize information about their components or divisions inside the reach of their clients or potential clients. An organization can easily meet the individual needs of buyers for data unlike transferring item posts, where the customer can choose data from the sites, which indicates that the data provider can achieve a

better understanding of the customers' needs through the collection of information. Then again, the web could be put where nearly no structure or direction exists; in this way, colossal exertion is required to appear the buyer where a particular website is located, and which departments can be accessed on this web page. According to Vesterby & Chabert (2001), organizations with no physical closeness must showcase themselves essentially, both on the net and disengaged, for the customer to recall their title. In any case of whether the customary advancement or commercial center is online, the buyer must get back and settle his alternatives and get choices, on the premise that the buyer is subject to a persistent development of advance to the sponsor commercials. The promoter has the validity of choosing and controlling the return that will be sent to clients, but when the limited time offer of the closing buyer lapses. At this point, the client unscrambles the data that was sent within the way claimed, based on the clear components of each client. In this way, promoters concocted unambiguous hypotheses that might clarify why buyers interpret information with a particular objective in administration abilities, and in this way get them more clearly. There are lots of studies explaining the customer's characteristics online. Allred, Smith & Swinyard (2006) describe the characteristics of a web buyer as more young, wealthier, prevalent educational, who has higher computational efficiency and more noteworthy exchange investing.

The Internet is seen as a great medium providing unparalleled shopper buying traits. Some attributes make it useful for shoppers, unlike the traditional way of shopping, for example, the ability to view and purchase items, picture their requirements with items, and check items with diverse buyers (Joines et al., 2003). Oppenheim & Ward (2006) clarify that the most current reason for shopping from people online is home. They also realize that the basic past explanation behind web shopping was valuable, which has now changed to comfort.

The pursuit of distinguishing an online shopper is annoying because the rapid advancement of online businesses has additionally led to the expansion of innovations and different types of customers. It is also realized that this type of item affects client behavior online making it dynamically troublesome to recognize buyer traits (Huang & Christopher, 2003). Recognizing the online shoppers includes some traits; more set up, get more cash-flow, comfort searcher, imaginative, indiscreet, diversified researcher, less risky awareness, less awareness of brand and cost, and a

progressively sophisticated mindset toward direct advertising. Part of these traits is comparable, while others are inverse.

Online shopping is the degree that clients encounter when they select to shop online. The Web was shaped in an "other" exchanging channel (Hollensen, 2004). Smith & Rupp (2003) characterized the development of this channel, online business, as a noteworthy commitment to data rebellion. It was found that shopping online was one of the most important drivers of utilizing the web, and it joined the divulgence of data related to them (Joines et al., 2003). The research of Smith & Rupp (2003) shows that clients have never overseen with so numerous benefit suppliers and line administration suspicions. In this way, the Internet created a highly focused market, where the challenge to the customer was severe, to influence and retain buyers, in an active market. Constantinides (2004) expressed that the first step is to distinguish some influential perspectives when buying on the web.

Therefore, it is imperative to recognize the variables that influence buyers obtaining choice through Internet business. In particular many factors like cultures, societies, trust, after-sale service, return policy, cash on delivery, money-back guarantees, and individual attitude should be considered. Online shopping is the procedure that a client takes place while purchasing something. The center of online shopping from the buyer's point of view and a similar business view on the Internet provides a great deal of favorable conditions. For example, ensuring a decrease in buyer handling time, providing better options for buyers, settling the receipt consuming less time, and eventually widening opportunities to purchase alternative products.

## **1.2 Purpose of the Study**

It is important to investigate the motive behind the traditional purchase of the consumer. However, it is similarly imperative to discover the factors shaping behaviors toward online buy. When marketers learn approximately the components that impact buyer's behavior online, businesses can develop successful marketing strategies accordingly, turn the potential customers into actual ones, and retain the existing buyers, thus an awesome opportunity will be made for businesses to produce more income and to increase the customer base. Therefore, in this study the factors affecting consumers' online buying behavior are investigated. The research was

carried out through a survey method on university students in Palestine/West Bank. The data were analyzed using SPSS Statistics program.

The purpose of this research is to identify and to analyze the main factors that the online shopper takes into account while conducting online transactions. For this purpose related hypotheses are created and examined.

Firstly, online consumers are analyzed in terms of demographics. Therefore, it is searched whether there is a significant relationship between demographic factors and online shopping attitude. The demographic factors examined for this purpose are gender, age, education, marital status, and monthly income.

It is also searched whether there is a significant relationship between experience and online shopping attitude. In this context, e-commerce experience and Internet usage experience of the consumers are examined.

Then it is investigated whether there is a significant relationship between the factors affecting purchasing decision on the Internet and online shopping attitude. The factors examined in this context are: delivery time, guarantees and warranties, privacy of the information, the good description of goods, and security.

Lastly, it is examined whether there is a significant relationship between factors refraining from shopping on the Internet and online shopping attitude. The factors examined for this purpose are: waiting to receive the product, the risk of credit card transactions, difficulty in returning products, the risk of not getting what is paid for, the risk of loss of privacy, and the lack of trustworthiness of vendors.

### **1.3 Importance of Study**

This research contributes to the increased understanding of factors affecting consumer buying decisions in e-commerce. Via this research, it can be understood that what are the factors directly or indirectly affecting consumer buying decision in electronic commerce. Based on the research, it can also be learnt that the relationship between the factors affecting purchasing decision on the Internet and consumers' online buying attitude in Palestine.

This study will help to take an overview about the reasons attracting the university students in Palestine to purchase from online websites or stores. For instance, do they buy from these websites or stores because they are local or universal?

In addition, this study will be helpful for the owners of online businesses in Palestine to understand the mentality of customers. The findings of this research will not help only Palestinian marketers to formulate their own marketing strategies for online consumers, but will also increase the knowledge about online shopping in academic field. Furthermore, this research paper may become a useful resource for the business students willing to start their own business online in Palestine or in other countries.

#### **1.4 Hypothesis**

H<sub>1</sub>: There is a significant relationship between age and attitude towards online shopping.

H<sub>2</sub>: There is a significant relationship between gender and attitude towards online shopping.

H<sub>3</sub>: There is a significant relationship between income and attitude towards online shopping.

H<sub>4</sub>: There is a significant relationship between education and attitude towards online shopping.

H<sub>5</sub>: There is a significant relationship between e-commerce experience and attitude towards online shopping.

H<sub>6</sub>: There is a significant relationship between internet usage experience and attitude towards online shopping.

H<sub>7</sub>: There is a significant relationship between delivery time and attitude towards online shopping.

H<sub>8</sub>: There is a significant relationship between the lack of trustworthiness of vendors and attitude towards online shopping.

H<sub>9</sub>: There is a significant relationship between difficulty in returning products and attitudes towards online shopping.

H<sub>10</sub>: There is a significant relationship between guarantees and warranties and attitude towards online shopping.

H<sub>11</sub>: There is a significant relationship between waiting to receive the product and attitude towards online shopping.

H<sub>12</sub>: There is a significant relationship between security and attitude towards online shopping.

H<sub>13</sub>: There is a significant relationship between the privacy of the information and attitude towards online shopping.

H<sub>14</sub>: There is a significant relationship between the good description of goods and attitudes towards online shopping.

H<sub>15</sub>: There is a significant relationship between the risk of credit card transactions and attitude towards online shopping.

H<sub>16</sub>: There is a significant relationship between the risk of loss of privacy and attitude towards online shopping.

H<sub>17</sub>: There is a significant relationship between the risk of not getting what is paid for and attitude towards online shopping.

### **1.5 Limitation of Study**

The first limitation of this research is the location the research was carried out, because this research was conducted in Palestine/West Bank, so the data was collected only here. In addition, the population of the research is just university students in this area. Therefore it is not representative for the whole individuals in Palestine/West Bank or worldwide mindset.

### **1.6 Organization of the Thesis**

The research outline has divided the dissertation into five chapters.

The first chapter includes the introduction of the research which gives an overview regarding consumers' attitudes towards online shopping, followed by the purpose, the importance, the hypothesis, and the limitation of the study, and organization of the thesis.

The second chapter includes e-commerce background, consumer behavior models, consumer decision-making process, attitudes and intention of online purchase and consumer behavior in online shopping.

The third chapter includes the research method and design, data sources, data collection techniques, sampling design, data analysis method, and quality Criteria.

In chapter four, the analyzes about data collected through survey are presented by utilizing figures and tables. This chapter serves as the complete inquire about the research questions. Also the findings of the research are included here.

The final chapter, it presents conclusions and suggestions for future investigation



## **2. LITERATURE REVIEW**

### **2.1 Background of E-commerce**

#### **2.1.1 Introduction**

E-commerce (Electronic commerce) has been growing throughout the World since it began in 1995. E-commerce creates significant changes in businesses, markets, and consumer behavior. In the United States, \$600 billion retail, travel, and media business and \$6.7 trillion business-to-business transactions are taken place. Nowadays, electronic commerce has become a special platform for the specific services which cannot be found in the physical World. For instance, there is nothing physically equal to the services of the platforms such as Facebook, Twitter, Google, and Pinterest. E-commerce that is the fastest growing form of commerce, is estimated to grow at double-digit rates over the next years. This rapid growth of the e-commerce has being led by both established businesses such as Walmart, IBM, and General Electric, and online firms such as Google, Amazon, Apple, Facebook, Yahoo, and YouTube (Laudon & Traver, 2018).

Web and web based businesses had pursued a comparative street as these ideas cannot be commonly prohibited one from another. Developments of Internet innovations have had moment repercussions in the online business World. From a straightforward utilization having a provincial root situated in the U.S. of America, the wonder of e-trade has seen a fast spread comprehensively, as per the developments identified with Internet advancements. The estimation of e-commerce is in ideal agreement with the improvement phase of the real economy. Due to the low dimension of advancement, several states have figured out how to make and maintain a strong-base, in particular the one identified with the IT framework. Consequently, because of the absence of this fundamental component, electronic trade has endured. The real failures, in any case, are the shoppers, denied of an increasingly supportive approach buying merchandise and enterprises, as these days practically any item from any edge of the world it might be acquired moving along without any more challenges.



### **2.1.2 Electronic business & electronic commerce**

E-commerce refers to the digitally activated commercial transactions between/among individuals and organizations. Commercial transactions are required to include the value exchange out of the organizational or individual boundaries for goods and services. The term E-commerce includes using the Internet, Web (the World-Wide-Web), mobile applications and browsers that run on mobile devices for transacting business. The Internet means a worldwide network of computers, whereas the Web is one of the Internet's most known services that provides access to billions of web-pages. There is a debate regarding the meaning of electronic commerce and electronic business. The concept "e-business" refers to the digital enabling of transactions and processes within a firm that involve information systems under the firm's control. However, the concept "e-business" doesn't involve commercial transactions including a value exchange across the organization's boundaries. It can be stated that electronic business apps turn into electronic commerce when a value exchange occurs. (Laudon & Traver, 2018).

Web advancements which include the intranet, the extranet, etc. and learning from the foremost productive way to execute them within the trading range is the beginning organized for the thought of a crucial valuable interaction between development and commerce, with the title e-business. As clarified by IBM, which recognized this thought in 1997, "e-business can be the key to changing commerce shapes utilizing web developments." An examination from a common point of see, e-business may a mass beneath its three canopy surprising parts:

- The human measurement which incorporates methods and particular works out with the search and optimization, advertising, production, coordination, and the Council and so forth.
- The innovative just segment, much the same as data related advances.
- The commercial or online business segment, taken overall and saw essentially as a marvel –having an alternate implying that the term is known the web-based business, fundamentally the buy of merchandise and ventures through Internet advancements.

Initially, the idea of e-commerce was closely related (perplexity is often unavoidable) to the idea of e-commerce that later separated, as it is now seen as an

essential part of the first. Most definitions highlight Internetwork similar to the sort of trade in which clusters associated fundamentally through electronic media.

### **2.1.3 Features, models and concepts of e-commerce**

Adjusting public institutions to innovative materials has restricted them to consider any attempt to enter the market online, and redraw and completely change the monetary procedure that did not face any real shifts before this exclamation started. Innovation implies additionally access to data; to keep away from the adaption to new advancements accessible can have real outcomes over the long haul, most often very upsetting for the contenders inside the financial race. If when of the web-based business affirmation a few organizations have dismissed the angle and significance of innovation, presently these organizations have adjusted to the new prerequisites of the executives and creation. There have seemed new ways to deal with publicizing or showcasing methodologies. In the meantime, a furious battle started and the organizations turned out to be increasingly intrigued to pull in customers since the number of potential clients has expanded mainly.

The formal void in this area has been set all the time, which in any case has had few repercussions as the potential buyer can have more certainty within the law of cross-web trade. However, hesitation regarding demonstration verification strategies exists to date, despite the myriad protections expressed by the suppliers of the arrangements in this section.

E-commerce, concerning its availability to the buyer, succeeded in printing a step-by-step memo close to the home page on the relationship between organizations that give things and divisions and those from the classification that are willing to pay for them. It ought to be famous that e-business was accessible sometime recently the web, starting with the utilize of credit cards, ATMs, or phone keeping money administrations, particularly amid the 1980s. These days, the M-business portion is being pushed well, close to the ideal tools for internet commerce.

It has been recognized since the 1990s from different official models, for the case, virtual commerce online store, re-acquisition (or electronic display, online business movement with expertise in all its dimensions), resale (Online selling languages such as eBay, for case), virtual systems of clients and clients with an essential interface, phases of cooperation (tool production, especially programming for implementing

and following up on electronic communication channels between organizations), e-funder, the Foreign trade centers, supply departments (organizations specializing in the estimation chain: electronic payment or electronic coordinates), etc (Timmers, 1998).

The center thoughts distinguished in online commerce that is based on the introduction of a trade affiliation are essentially the categories of commerce between companies and businesses. This detailing delineates in a schematic way who are the essential specialists related to the basic method and what is the inspiration behind these strategies, to be particular who are the last carpetbagger (Feng, 2007).

Business-to-business (B2B), It is right now seen as the foremost imperative area of online commerce, as it talks to products of exchange (supply) and institutions between organizations (makers, service providers, dealers, retailers, etc.) to get the latest financial resources. The basic components of this idea are the electronic foundation which guarantees specific requirements with coordination and programming work and markets online or web sites those workplaces the default pool where connects buyers with bidders. The reason to find the utility B2B is its proximity to the stomach stock for trading clients.

Business-to-consumer (B2C) is the moment component of online commerce because it spins around ready-made apparatuses to fulfill buyers' benefits (bargain/buy of products, educate, etc.) through trades between producers and buyers. The essential markets are electronic and electronic retail keeping cash organizations, online cash devices for authorities.

Business-to-government and government-to-business (B2G/ G2B) talk to the writing in which exchange trades happen between organizations and the open portion. In the main case, organizations practice open area service (acquisitions, swaps, etc.) while open institutions through G2B mainly educate the private segment around the lawful framework or openings to share with them.

Consumer-to-consumer (C2C), it could be a kind of exchange between buyers and individuals. One of the foremost noticeable points of reference is eBay, with its online deals system.

#### **2.1.4 The Advantages and disadvantages of electronic trade activities**

The benefits of using these methods can be categorized according to certain criteria (Priescu, 2008), which incorporate; the advantages for creating organization, buyers, producers, and overall benefits.

The benefits for the producing organizations involve that with only a base-capital, they can contact the providers, or even colleagues around the world; the rearrangement and streamlining of inward structures inside the organization; Providing calculated adaptability; maintaining and reinforcing associations with clients and providers; reduced costs are related to different business forms; improved correspondence speed and the reception of online deals as an elective method for exchange.

The buyers advantages include quick shopping without considering the time component; quick conveyance and high-comfort for the client; participation in exercises, for instance, online sales and the possibility to play out a progressively compelling investigation between various items.

The benefits of the producer are the opportunity to pull in new clients; Easy access to commercial sectors those were difficult to reach generally and lower costs in the past concerning the order of goods and projects. Overall advantages include, removing intermediaries from financial training; reducing the time given for different exercises, from a dual aspect, from the provider and the buyer, and dividing some geographical boundaries.

Electronic trade disadvantages cannot be avoided in any business and business about this region; they are fundamentally linked to security issues related to value based procedures and the absence of a significant foundation, it includes, lack of an appropriate lawful structure; the cost of speculation isn't advocated given that in some topographical zones or zones of movement there are insufficient clients and the internet gets to is excessively expensive.

#### **2.1.5 The Web and its effect on worldwide commerce activities**

The initial years of electronic commerce, i.e. the late 1990s, were full of business visions, inspirations, and experimentations. After a while it was so obvious that to establish a successful business model based on the vision would be hard. Then, a

period of retrenchment and reevaluation was lived, which caused the stock-market crash between 2000 and 2001, with the drop of the value of e-commerce, telecommunications, and other technologic stocks. After this bubble burst, the surviving firms refined their business models, thus the technology became more powerful and cheaper, and businesses emerged that are genuinely producing profits. Between 2002 and 2008, retail electronic commerce grew at more than 25 % per year (Laudon & Traver, 2018). Of course, all these development stages took place above all thanks to the developments in the Internet technologies.

The Internet has faced a rapid spread across the world over the past ten years. Except for the main areas around the world that claim a legitimate foundation and subsequently a blasting web-based business action, huge bits yet stay behind the general rate of headway, particularly in many creating nations, who need to battle against numerous deterrents, predominantly identified with poor advancement of methods for media communications and IT also the residents' low salary which is well underneath the normal salaries of created nations. Some countries have not built an innovative culture ready to assist in any case from the efforts of small and medium organizations to learn how to access space via the Internet. The movement and development of the online business industry are unique to the state of each land area as follows:

In Africa, with little clientele and profit-taking largely due to the low dimension of progression, a few African nations have a few joins with B2B models that are executed In South Africa and business to customers (Toland, 2006). A potential title for a business to customer expression can have a conversation wrap up by craftsmen's stuff.

In South America, the foremost countries related to online exchange are continually amplifying, especially within the auto electronic retail industry.

In Asia, this region has the largest number of web clients around the world and the biggest potential for creating and executing businesses online. China has outperformed the number of visitors of leading countries, by offering a high online business development rate.

In the Middle East, here the primary concerns about Internet innovations are limited to internet access and email since access costs are still very high and include a

noteworthy deterrent. Low B2B and B2C optimization rate - the way you tend towards premium with real money at the expense of charge cards can be seen as a hindrance to how B2C ideas are presented.

In Europe, web-based exchange trades move from state to state, indeed inside the European Union. On the off chance that you happen to induce freed of the circumstance in one way or another, it is natural to say that the main countries that are keen on doing commerce online are Britain and the Scandinavian nations and Germany, where there's a tall level of web clients (up to 80%) as frequently as conceivable profiting from the online stages of exchange. As for the moment level, France, Italy, and Spain talk to it, whereas Eastern Europe still should recoup, on these issues.

Regarding Canada, it is uncommonly surprising that a nation with small people connected to its scale is a world leader in terms of the IT framework and development within the network. Canadian Web clients have the penchant to purchase items and endeavors in a parcel of more critical numbers than their American accomplices.

### **2.1.6 The beginnings and expansion of electronic commerce**

E-business has its roots in implementing information exchange from one computer to the following systems, within the 1970s and 1980s, the subjects of trade were information trade or keeping money trade. It can be stated that e-commerce developed thanks to the Internet which became the fastest-growing technology in the history of economics. (Tian & Stewart, 2006).

The Internet that is taken for granted today by most people arose from a sequence of government-funded computer networking efforts. The precursor of the Internet began with the ARPAnet of the U.S. Defense Department in 1969. Researchers funded by ARPA developed most of the protocols that are still used for most Internet communication. Some institutions also developed networks for the communication of their researchers. In 1981, the National Science Foundation (NSF) enabled a grant to establish the Computer Science Network (CSNET) for providing network services for all computer scientists of universities. The history of NSF and the Internet briefly includes the following important developments (National Science Foundation, 2020):

In 1986, NSFNET went online and connected the supercomputer centers. A variety of regional research and education networks, were connected to the NSFNET backbone. Thus extended the Internet's reach throughout the U.S. In fact, establishment of NSFNET was an intellectual step. The number of Internet connected computers grew from 2,000 in 1985 to more than 2million in 1993.

The NSF centers created numbers of tools to organize, locate and navigate via information. One of the most important development was Mosaic, the first freely available Web browser, which was developed in 1993 at the NSF supported National Center for Supercomputing Applications (NCSA). In 1.5 year, Mosaic became the Web browser of choice, for more than 1million users. Mosaic was the forefather of modern browsers like Microsoft Internet Explorer and Netscape Navigator.

The period of 1993-1995 was important in terms of privatization. Commercial firms noticed the effectiveness of the Internet and set up their own networks. In 1993, the private suppliers' proliferation led to an NSF solicitation. From that solicitation, NSF signed a cooperative agreement for establishing the next generation very high performance Backbone Network Service. NSFNET backbone was decommissioned in April 1995.

In the following years, the crucial dimension of the Internet was the registration of domain names. By the early-1990s, academic institutions made up most of the new registrations. In 1993, NSF signed a contract for 5 years for this service to Network Solutions (NSI). In 2 years, the demand of Internet registration became heavily commercial (around 97%). In 1998, when NSF's contract with NSI expired, there were more than 2 million registered domains.

NSF's direct role in the Internet ended in 1998. However, NSFNET's decommission and Internet's privatization didn't cause NSF's networking process to end. Because NSF continues supporting lots of research-projects to create new network-tools, educational-use of the Internet, and network based applications.

Using the Internet commercially became the major pattern in the mids of 1990. The electronic commerce term became popular in 1995. Additionally in 1995, the world's largest online bookstore "Amazon" was launched. After a year, it was a multimillion dollar business used by publishers and customers. 2months after the launch of Amazon.com, the World's first online auction site "eBay" was launched. On the

other hand, in 1996, Dell began selling personal computers directly to consumers on the Internet. In 1997, the commercial-domain(.com) replaced the educational-domain(.edu) as the largest in use(Tian & Stewart, 2006).

Experts note the period between 1995 and 1999 as a wonderful time for the Internet, in which major programs and various utilities are created and upgraded, and the first major brands are created. During that period investors, companies, and customers were attracted by e-commerce. Many companies built their Web-presence and started to undertake online-transactions. For example electronic commerce transactions in the U.S. increased to \$707million in revenue in 1996, and to \$5.8billion in 1998. By the end of 2000, there were around 600,000 e-commerce-sites in the U.S.. In addition, the Internet advertisements raised from \$267million in 1996 to \$3billion in 1999. The sales of Amazon raised from around \$16million in 1996 to \$1.6billion in 1999 (Tian & Stewart, 2006).

### **2.1.7 The Dot.com bubble causes and consequences**

The ‘Gold Rush’ of the late 1990s was known as the ‘dot.com bubble’. The bursting of that bubble was seen in 2000 and 2001. From 10.03.2000 to 14.04.2000 the NASDAQ, the high tech stock-exchange, dropped 34.2%, and the Dow-Jones Composite Internet Index dropped 53.6%. The stock price for all the twenty leading Internet stocks fell down, including Amazon.com by 29.9%, eBay by 27.9%. Upon this collapse, so much use of the e-trading has slowed down quickly. Most Internet corporations were forced canceling their IPOs. Several companies (e.g. Boo.com, and Value America) had to file bankruptcy. In 2001, 384 dot.coms ‘passed on’. in 2000 and 2001, in the San Francisco Bay Area, 80 % of dot.coms went out of business, that caused 30,000 Internet jobs to lose (Tian & Stewart, 2006).

The dot-com collapse in 2000-2001 has been attributed to the prospects that are not realistic regarding companies doing electronic commerce. The Internet companies’ stocks were overvalued. The expectations exaggerated by government officers, journalists, Wall Street, and Silicon Valley lead to the high inflation of the dot.com. The bubble eventually burst, which meant a drop in investment, a slowdown in economic growth, lessening in productivity, and a reduction in corporate revenues. Interestingly, despite that lots of Internet companies filed bankruptcy, electronic commerce sales grew in 2000 and 2001. The estimated total e- commerce sales for



2001 were \$ 32.6 billion with the 19.3 % increase compared to 2000. Increasing e-commerce sales during dot.com crash shows that although e-trading companies were overvalued in the 1990s, e-commerce remained still viable and growing.(Tian & Stewart, 2006).

What brands led to the collapse of this framework? Although cases were identified, two common factors were the inability to adhere to the principles of the game, and besides, the inability to imitate the real economy and its fundamentals.

### **2.1.8 The Dot.com bubble post-era.**

Electronic commerce maintained to grow despite the 'dot.com bubble' burst. Several Internet companies survived the 2000-2001 collapse have become very prosperous. For instance, Amazon has reached a high customer satisfaction level within the retailing industry. eBay achieves doing important online sales in second-hand cars. Wal-Mart conducts B2B transactions with the suppliers. The estimated total e-commerce sales for the 3d quarter in 2004 increased 21.5% compared to the same period of 2003. However, electronic trade still doesn't represent a large part of the economy. E-commerce sales are less than 2 % of the total sales of the U.S. Even though there is a lot of opportunities for growth, electronic commerce's development has been restricted by some factors like universal access, privacy concerns, security issues, and fraud of the Internet. These restrictions need to be adequately addressed to achieve a strong growth in electronic commerce field. With the revival of electronic commerce, regulations on e-commerce have been required a special attention. Electronic commerce contributes the globalization of economic activities. Therefore, the concerns in e-commerce such as customer protection, user's agreement, contract, and privacy have to be considered within the regulations of online trade (Tian & Stewart, 2006).

For instance, the E.U. focuses on the rights of consumers, whereas the U.S. emphasizes to protect the freedom of expression and intellectual property. There are some laws to protect the commerce's flow such as the U.S. Anticybersquatting Consumer Protection Act (ACPA) and the Electronic Signature in Global and National Commerce Act. In addition, the Uniform Domain Name Dispute Resolution (UNDR) policy is developed by the World Intellectual Property Association (WIPO) to resolve disputes on domain names. There are also some organizations working on

the protection of digital products' intellectual property, such as the Secure Digital Music Initiative (SDMI). On the other hand, collecting the sales tax revenue has become an controversial issue in today's business world. It is stated that e-commerce causes the loss of state revenue as states cannot ensure to efficiently collect and use sales taxes on Internet transactions. National Governors Association and National Conference of State Legislatures work on creating a uniform mechanism for the collection of remote sales taxes. These examples demonstrate the existence of numbers of issues required the regulation of electronic commerce.

Accordingly, to ensure the growth of e-commerce, necessary measures should be taken through laws and policies, against the traditional legal jurisdiction, transaction privacy/security, tariffs and taxation of e-commerce (Tian & Stewart, 2006).

With the dot.com catastrophe bypassing and the interest of a comprehensive organized state reestablished, e-commerce-related organizations felt that the foremost requested system needed, which takes under consideration the advance of online commerce organize and wrap things up an advertising accentuation on reasonableness, visual effect, and nature of the substance.

- **Future development trends**

Availability of key mid-term numbers on the stock exchange through an online progression as accompanying regions; M-trade or portable business through the methods for different gadgets, for example, versatile communication, PDA's (Personal Digital Assistant) or the cell phones. The principle administrations are directed by m-banking, m-ticketing, m-financier, offers of sound video substance and to wrap things up, the securing of the day by day data (news, sports, climate, traffic, and so forth.). Despite the breakdown of the e-commerce extension, the most realistic is that the sum of cell phone proprietors is growing at a fast pace. To represent each location, it may well be sufficient to show that on the Payday iPhone employing Orange within the UK; about thirty thousand items were sold.

The Social exchange depended on the client's proximity and work on primary languages or long-term informal contacts (Facebook, Twitter, MySpace, Bebo, etc.). Potential clients settle on choices dependent on audits or suggestions from different clients. Facebook has as of now presents e-installment and m-installment benefits officially about 20% of all things joined equal (2009); the advertisements in video

substance and the expansive number of clients willing to pay to get to the video and sound fabric. In Europe, there's an expanding number of selecting clients who require get to the paid substance. Organization of American Netflix recorded, which is driving the method of spill video over the Web, the number of supporters expanded from approximately 9.5 million (2008) to 12.5 million in 2009; for 2010, it has been recognized by two diverse clients from best clients numbering around 14 million clients. There's no question that there will be competition between the organizations that give free tissue and those that charge expenses.

The personalization of items and administrations to meet the preferences and inclinations of an extremely little gathering of buyers inside the B2C idea and rise of little and medium organizations in web-based business through online web search tools, sites, and interpersonal organizations.

## **2.2 Models of Consumer Behavior**

It has been observed that numerous variables impact the basic leadership of customers. There are different purchasers' models which help in the comprehension of shopper conduct (Khan, 2004). These will be examined below:

- Economic model,
- Psychological model,
- Pavlovian learning model,
- Processing, input, and output model,
- Sociological model,
- Howarth Sheth model,
- Engel-Blackwell-Kollat model,
- Family decision making model,
- Nicosia model,
- Model of industrial buying behavior.

### **2.2.1 Economic model**

In this model, clients take after rules for the foremost law-based benefit of reducing peripheral facilities. The shopper needs to spend the basic amount to inflate his increases.

The financial man model depends on the price affect; lesser the cost of the item more will be the amount bought. Substitution affect; lesser the cost of the substitute item, Income affect; when more is earned or more cash is accessible, the amount obtained will be more. This model, as indicated by conduct researchers, is not completed as it expects the homogeneity of the market, closeness of the buyer conduct and emphasizes only the item or cost. It overlooks the various perspectives, for instance, observation, inspiration, learning, demeanors, character and social elements. It is imperative to have a multidisciplinary methodology, as individuals are mind-boggling substances and are impacted by outer and inside components. Along these lines, the cost isn't the main factor impacting basic leadership and the monetary models as per researchers have deficiencies (Khan, 2004).

### **2.2.2 Psychological model**

Analysts were looking into the reasons for buying and making decisions. This was answered in “Maslow's hierarchy of needs”. A person's behavior is controlled at a specific time by his most basic need at that time. This also indicates the needs she has needed. First, it meets basic needs and then continues to meet secondary needs. The procedures for obtaining and conducting are managed by inspiring powers. Inspiration excites individuals with enthusiasm. Motivation starts with the required. This can be the most inspiring and additionally, it ponders itself. A requires emerges when an individual is denied of something. The brain is strained in the person who leads to an objective, coordinated behavior that meets the need. When the need is met, another need arises and the procedure does not stop (Khan, 2004).

### **2.2.3 Pavlovian learning model**

This model got its name from the experiment of the Russian researcher Ivan Pavlov. He explored one of the dogs and saw how he reacted to a call from the ringing and gave him a little bit of meat. Reactions were estimated by a spit scale emitted from dogs. Learning is characterized by behavior modifications that occur through

training, and by looking at past understanding. This can be a must for marketers as well.

The learning strategy comprises of the going with components. Drive; typically a solid inner change that stimulates activity. In light of leadership, the individual is stimulated to be active to satisfy his desires. Drives; can be fungal that arise from physiological needs, for illustration, starvation, thirst, torment, cold, sex, etc. Educated impulse, for example, progress towards status or social support.

The reason is poor upgrades that determine the buyer's reaction time. It includes triggering cues; these persuade the choice handle for any buy and non-activating cues; these affect the selection procedure, but do not start it. These are of two types, item banners are outside overhauls authentically gotten from the thing, for example, package shades, weight, elegance, cost, etc and informational signals are outer upgrades that give data about the item, similar to the ad, deals advancement, conversing with other individuals, suggestions of offers faculty, and so on.

The reinforcement, therefore, when an individual needs to buy, says a dress, goes to a showroom and is attracted by displaying clothes, shading them, and elegance, which takes place as an upgrade and makes the purchase. He uses that, and on the opportunity to enjoy it, authorization occurs and he is delighted and happy with the purchase. He also describes it to his owners and visits a similar store again. Adapting to part of it, in this way, is a big part of Jupiter's behavior and the marketer tries to provide a decent picture of the item in Jupiter's brain for repurchase through learning (Khan, 2004).

#### **2.2.4 Processing, input and output model**

This may be a major worldwide see of buyer behavior, as the customer's commitment is the exertion to show the company (thing, esteem, advance, area) and conjugal status. The social status comprises of the family, reference bunches, culture, social lesson, etc. that impact the fundamental authority handle. Together, these two components contribute to the customer's intellect.

Need recognition when a person knows a need, tap and selects a thing to fulfill his needs. Additionally, there's a plausibility that a person may know anything sometime recently he realizes his require. This is shown by the two screws that work in two different ways of needing the element and inversely. Product awareness; the thing

alarm can be from advancement or introduction to diverse sorts of media or by a gathering of companions. Mind and need prompt intent. Sometimes intrigue may also cause a hitch, and the choice strategy Offers assistance stops or may be postponed until showtime. Valuation; an assessment may include getting more information approximately the thing and considering it utilizing diverse components. This should be possible by default or by taking an introductory. Upon completion of the evaluation, the buyer's advantage may develop and have purchase targets or may be lost and the selection procedure may stop again or be delayed. Intention; once there is a goal to purchase the item, the shopper feels free to act or place the item. When an item is acquired, it is used to meet the need, and the more the element is used, at whatever point the client goes to the positive and negative objectives of the arrangement. Behavior after purchase; the opportunity to exit is that, after purchasing and using the item, the customer is cheerful and engages in frequent purchases or describes the equivalent to its owners and colleagues. Assuming that the customer is disappointed, he has stopped buying the commodity further and made a negative mental framework towards him, which could harm the organization.

Behavior after purchase. It is important for both the advertiser in the organization because it tends to rank of legitimate inputs to develop and maintain the quality and features required in the item. On the opportunity that the client meets the method of buy, it gives an extraordinary impression of almost the thing and the Organization.

The figure appears in three phases regarding improvements within the buyer's black box and the buyer's responsibility. The buyer gets a commitment from the company on different endeavors and enhancements. This data is ready within the brain, which decides the properties of Jupiter and basic driving procedures. When the buyer has chosen to buy at that point, he interacts with his decision regarding the item, brand, seller, timing, and sum post-purchase behavior of fulfillment or so also disillusioned awesome appearance within the essential driving handle (Khan, 2004).

### **2.2.5 Sociological model**

This can be a concern around the common public. The consumer is a portion of the common public and maybe a part of a few open social occasions. His buying behavior is influenced by these social occasions. The most get-togethers of family companions and near accomplices have a major effect on its buy. The buyer may be

a member of an ideological group where the criteria for his clothes are unusual. As a member of an association with an overhead, the requirements for his clothing may be extraordinary, and in this way, he ought to purchase things that coordinate his ways of life on numerous social occasions (Khan, 2004).

### **2.2.6 Howarth Sheth model**

This model is somewhat confused and shows that customer behavior is the outcome of actions and ideas related to learning, discrimination and mentalities cannot be predicted. Buyer behavior this model of basic driving is suitable for people. It has four arrangements of factors that are: Input, Perceptual and learning constructs, Outputs and Exogenous external variables.

Input; Some vital inputs for a customer to make a decision. These entries are provided by three types of improvements; significant stimuli; these are the intrinsic physical attributes of this item. This is the value, quality, uniqueness, departments offered, and access to the item. This is the key to making a decision. Symbolic stimuli; this is equivalent to important features; however, it includes the individual's point of view, i.e. the cost is high or low. Quality reaches the foot printer below normal. How unique it is concerning the different elements, what departments the component can provide, what the post-transaction management status is and how the component can be accessed quickly and effectively and from where. Social stimuli: This is the support of the family, companions, social gatherings, and social class. This is important, as one life in the public is for the support of a devaluation of the general public, purchasing trends must be managed.

Perceptual and learning constructs; these combinations are mental factors, for example, thought processes, mental frameworks, and recognition that influence a customer's choice procedure. The customer gets the upgrades and translates it. Two figures that impact his interpretations are boost uncertainty and never-ending predisposition. Improvement vagueness happens when the customer can't translate or completely comprehend the significance of the upgrades he has gotten and does not realize how to react. Tangible inclination happens when a person turns information as demonstrated in his needs and interviews. These two components influence an individual within the understanding and classification of the brand. On the off chance that the brand is esteemed tall, he makes certain that he at long last buys.

Output; after purchase, there is fulfillment or disappointment. This demands an inspiring frame of mind and expands brand appreciation. With dissatisfaction, a negative frame of mind is created. Criticism appeared through the cracked line and strong lines illustrating the evolution of the data.

Exogenous external variables; these did not appear in the form and did not directly affect this election procedure. The impact the customer in a roundabout way and fluctuate starting with one shopper then onto the next. These are the individual's character attributes, social class, the significance of procurement and monetary status. All the four variables talked about above are subject to one another and impact the decision-production process. The model however entangled, thoroughly manages the buying conduct (Khan, 2004).

### **2.2.7 Engel-Blackwell-Kollat model**

It composed of four parts; data processing, central control unit, decision process, and environmental impacts. Data processing includes data preparation, introduction, consideration, and maintenance of ad improvements and non-display. For fruitful deals, the buyer must be presented appropriately and more than once with the message. His thinking must be drawn, and the ultimate goal is to understand what must be conveyed and carried in his psyche. Central console; the upgrades forms and deciphers the data gotten by a person. This is finished by the assistance of four mental elements; it stores data and past experiences about the item, which is filled out as a standard for looking at various elements and brands, evaluation criteria that can be distinct to different people, attitudes or perspective that changes from time to time, and in the selection of the element, the character of the buyer who helps him to settle a decision that fits every character. Decision process; this section is later managed on content, consisting mainly of acknowledgment of the problem, between the whole, external inquiry, evaluation, and purchase. The outcome of choice, implementation, and disappointment is an important factor influencing additional options. The selection procedure may include broad critical thinking, restricted critical thinking, or re-used reaction behavior. This depends on the type of item and its estimate to be followed. Environmental influences; likewise, natural influences appear in a different fund and consist of salary, social class, family effects, social



class, physical effects, and various reflections. Each of these components may support or oppose purchasing options (Khan, 2004).

### **2.2.8 Family decision making model**

In the basic family leadership model, it is necessary to see how relatives communicate with each other regarding their primary leadership of shoppers. There are distinctive utilization jobs played by different individuals from the family. These jobs are as per the following; influencers; people who influence buying something by giving information to relatives, having a child in the family urging people to be skinny is another cheap thing. It can affect relatives to visit the joint to live and have fun. Gatekeepers; these people control the advance of the information for a thing or brand they back and impact their favorite family to buy the result. They give ready-to-support information back for themselves and keep information approximately another thing that they don't bolster. Decision-makers; are the general population that has influence or cash and is specialized in purchasing. It assumes a noteworthy task in choosing which item to buy. Purchaser; buyers are the common populace who truly purchase. Mother purchases a rate of the house and so on. A father buys colored pencils for his children. Arranger; people who have arranged the component within the structure are now investing. The mother prepares her strength by adding stabilizers to raw vegetables, burning eggs for use, sew clothes for the family, etc. User; the individual is as of now utilizing or growing the thing. The thing can be customized independently or traded by the complete family. Take advantage of the car with the car; utilize the fridge, TV, etc. The occupations that relatives play are not the same as things. A few things don't incorporate the impact of relatives - vegetables that housewives bought. It can handle numerous decision-making capacities, rather than a client. In confined basic considering or wide basic considering, there's, for the most part, a common choice among relatives. It also includes the social class, way of life, direction of work, family life cycle arrangement, opportunity to see, the importance of material and time pressure (Khan, 2004).

### **2.2.9 Nicosia model**

This model demonstrates buyer behavior based on four fields. The production of the first field turns into the contribution of the second field, etc. The first field consists of

the first and second subfields. The first subfield is bond properties and element attributes. The second subfield is the buyer's tendency, characteristics, and characteristics that are influenced by his presentation of various data and messages, and is responsible for the structure of the customer's behavior. The second field is the Interaction field, where the customer continues to search and evaluate and is persuaded to purchase the item. It features roads and end relationships. The third field is the bid or purchase lead for the item. The customer purchases and uses the item. The fourth field is characterized by post-purchase behavior and the benefits of decompression, storage, and use. Inputs from the fourth field are entered into the properties of the organization or the first field, and criticism from the experience is responsible for changing the behavior of the previous buyer and then his frame of mind towards the element. Nicosia Model is a comprehensive model for managing all structural parking parts, buying and using the item including buyer behavior after purchase (Khan, 2004).

#### **2.2.10 Model of industrial buyer behavior**

Purchases made in a mechanical bond incorporate a parcel of individuals from distinctive foundations and are not progressively predictable. There are three basic additions to this form which include many people with alternative mental makeup, conditions for the payment of basic common driving by these people and differences in feelings about purchases or engagements that must be identified to make a choice. Individuals related to the central administration have a place to quality control, generation, calculation, imaginative work, and other potential regions. These may be named after buy administrators, planners, and clients, as appeared within the shape. It includes the Board of Trustees. They have, various backgrounds, various sources of information, conducting an active search, have a distortion of perception and satisfaction with the last purchase.

With these highlights, they construct particular wants for the thing to be acquired. The notable components are thing quality, exchange time, the sum of an offer after exchange and fetched administration. These are known as express goals. There are moreover diverse objectives, which are provider notoriety, credit terms, supplier region, contact with benefit supplier, specialized ability, and even the salesperson's personality, ability, and way of life. These are known as understandable destinations.

Various people in the buying council give accentuation on various parts of the item. Designers search for quality and institutionalization of the item. Clients consider opportune conveyance, legitimate establishment and after deals administration. Fund people search for the greatest value advantage. Accordingly, some clashing interests and views must be settled. In the case of self-rule choices.

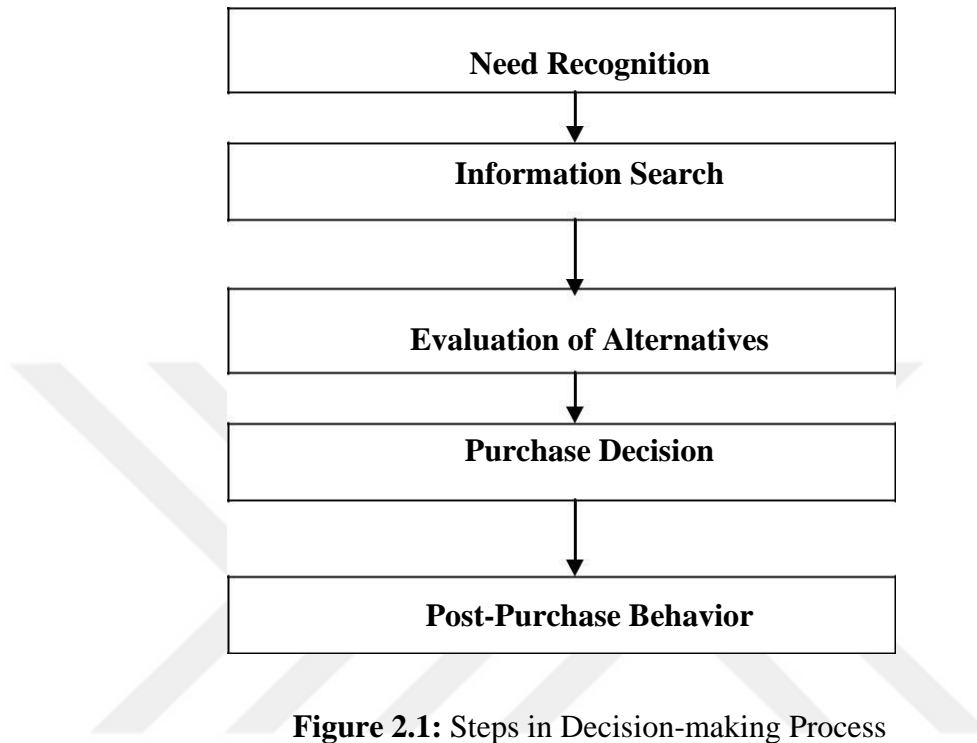
Some conditions upgrade self-sufficiency or endorser choices. Product-specific factors; seen hazard with tall dangers, common alternatives are preferred Purchase sort things counting expansive ventures are made traded, standard and most reduced fetched choices can be made freely. Time weight: On the off chance that items are truly required, personal choices are favored. Specific company factors; organization estimate: the biggest degree of an association, the more noteworthy the center on common choice. Organizational introduction at the gathering, obtainment is ruled by era and advancement workers situated association, the choices depend on designers. The clash that arises to choose to purchase must be settled. Goals can be achieved by; mysterious problems, persuasion, compromise, and politicization.

The fourth point of view is the impact of situational components that must be considered. These are the budgetary terms, for example, expansion, decline or explosion, value contracts, proportionality in foreign exchange, strikes or closings. Authoritative change, for example, a merger, obtaining a change of key workforce, and so forth. Now and then these variables exceed the reasonable criteria of basic leadership. This model clarifies how to buy choice is made in a mechanical association. Every one of the models talked about in this section give us a thought of the purchasing conduct in assorted circumstances. Understanding these models gives advertiser data to analyze their frameworks as characterized by the expecting intrigued gather (Khan, 2004).

### **2.3 Consumer Decision Making Process**

The most important condition in which companies operate is the condition of their clients because the primary advertising-focused institution - the client is the medium around which the business revolves. Consequently, encouraging individuals' needs to understand the procedures their clients face when making choices. The buyer's basic driving procedure includes an arrangement of relevant and consecutive training phases. The procedure begins with the detection and approval of an unsatisfactory

need turns into a motor. The buyer begins searching for the data. These endeavors offer the rise to different options finally, the purchase is chosen. At this point, the buyer assesses the post-purchase behavior to find out after implementation. The procedure is illustrated below with the help of the graph.



**Figure 2.1:** Steps in Decision-making Process

**Source:** Assael, 1998.

Need recognition; while the individual is in urgent need, the purchase procedure begins to meet the needs. The need may be triggered by internal or external variables. The force of need will show how quickly an individual is moving to meet this need. Depending on the need and its pain, it defines the framework for requesting the need. Advertisers must provide the required data for sale (Assael, 1998).

Information Search; distinguished needs can only be met when the required element is known and can be accessed effectively. Various items can be accessed on the market, however, the buyer must know which item or brand gives him the highest degree of fulfillment. Also, the individual needs to search for important data about the item, brand or region. Shoppers can take advantage of many resources such as neighbors and loved ones. Likewise, advertisers provide important data through notifications, retailers, sellers, combined offers, deals, and window displays. It provides extensive communications such as newspapers, radio and TV data.

Currently, the web has turned into a large and reliable source of data. Advertisers are required to provide the most recent, robust and sufficient data (Assael, 1998).

Evaluation of alternatives; this is an essential stage during the time spent on the purchase. The important components of evaluating time spent on options include the considered heap component of the properties, these highlights or features are used to evaluate items or brands, for example, in a washing machine, the customer thinks about value, boundaries, innovation, quality, model, and size. Factors such as organization, brand image, nation, dispersion arrangement, as well as after deal management are essential to evaluation. Marketers must understand the importance of these elements to shoppers of these components to buyers while assembling and displaying their merchandise (Assael, 1998).

Purchase decision; the evaluation result creates different preferences about optional items or brands in customers. This behavior towards the brand affects the option to buy or not to buy. In this way, the impending buyer is heading towards the ultimate torque. Despite all the above ingredients, circumstantial elements like fund options, seller terms, lower costs, etc. are also considered (Assael, 1998).

Post-purchase behavior; this behavior of the shopper is gradually important for the advertiser. The buyer gets a brand tendency only when this brand meets his wish. Typically, the tendency of this brand to return to advertiser offers. Fulfilling the buyer is a quiet notice. In any case, if the trademark used does not result in the required fulfillment, a negative tendency will occur and this will lead to an evolution of negative behavior towards the trademark. This marvel is called a personal cacophony. Advertisers seek to use this exclamation point to attract customers from different brands to their brands. Diverse special blend ingredients can help advertisers keep their customers like attracting new customers (Assael, 1998).

### **2.3.1 Levels of consumer decision making**

The buyer's basic leadership procedure is mind-boggling with a differing degree. All buy choices don't require broad exertion. On the continuum of exertion running from exceptionally high to low, it very well may be recognized into three explicit dimensions of purchaser basic leadership, it includes; extensive problem solving (EPS); at the point when shoppers purchase another or new item it typically includes the need to acquire generous data and quite a while to pick. They should frame the

idea of another item class and decide the criteria to be utilized in picking the item or brand. Limited problem solving (LPS); in some cases, buyers know about both item classification and different brands in that class, yet they have not completely settled brand inclinations. They look for extra data that helped them to separate among different brands. Routine problem solving (RPS); at the point when shoppers have acquired items or brands, they require practically no data to pick the item. Customers include ongoing and programmed buys (Assael, 1998).

#### **2.4 Attitudes and Online Purchase Intention**

The rummage around for client thoughts and behavior toward online shopping has been a major center in online commerce in later times (Chen, Li, & Chen, 2009). This may be due to the person's demeanor towards intensifying something, and it is one of the unmistakable pioneers in expecting and clarifying client choices nearly given to work environments and divisions, and the collection of wholesome supplements (Voon, Ngui, & Agrawal, 2011). As Fishbein & Ajzen (1975) and Asiegbu, Powei & Iruka (2012) have clarified, the behavior may be a calculated inclination to reply or react positively or annoying (contempt) concerning a specific article condition. In a less complex definition, Pickens (2005) delineates the mental framework as a position or inclination to work with a particular objective in intellect since of each person's cooperation, identity and reactions or interactions that include a triple component (feelings), considerations (condemnations) and activities (practices). Unsurprising with Allport (1935) and Wilson (2005) conjectured that the main behavior relationship was not as one-dimensional because it was suspected as of late, but it is multidimensional. All the outlets saw mental outlines as eccentric outlines made up of the individual's feelings around the article, his sentiments toward the element, and his action debate related to the component consider behavior to be the individual's in the general appraisal of thought, and it can extend input inside the course of action from negative to shockingly positive. By and large, intellect outlines are made from personal experiences and learning with the genuine world, a bit like information, from companions, sales representatives and news media. It is besides gotten from both coordinate and circular encounters all through the standard of living. The shoppers impression of the element and the administration will determine their willingness to recognize and receive the element and the administration or something else (Wilson 2005).

Several previous tests examined the influence of mental frameworks in choosing online shopping and demonstrated that mentalities are important in predicting the goals or practices of online shopping. In an investigation by Delafrooz (2009), he showed that the expectation of online shopping was moderately high and that the mindset of thinking about online shopping was definitely among the graduate studies in Malaysia (Jarvenpaa, Tractinsky, & Vitale, 2000). The overview, pointed at online customers, appeared that buyers point to shop online are closely related to their behavior towards an online purchase, influencing their core leadership and getting behavior. Previous views of George (2004) revealed that disposition towards online shopping is a crucial indicator of online buying and obtaining behavior. As Wu (2003) pointed out, the association with a gradually inspiring mental framework towards online shopping should be the objective marketplace where the behavior is accepted to influence legitimate online purchase options. Specifically, mindset fills an extension of the shoppers' experience and benefit characteristics of that meet their needs (Wu, 2003). As explained by Jahng, Jain, & Ramamurthy (2001) and Li & Zhang (2002), regarding online shopping, the main measure of behavior in tests is customer recognition of the internet as a shopping channel. The second measure for examination is dispositional toward a particular Internet store (i.e., to what degree buyers feel that shopping at this store is engaging). According to Haque & Khatibi (2006), the mental framework towards online shopping is widely negative among Malaysian web clients in general, for example, only nearly 30% indicated an increased level of thinking towards online shopping. Hence, it is additionally necessary to realize that different variables pass before the arrangement and change of mind.

## **2.5 Consumer Behavior in Online Shopping**

### **2.5.1 Customer behavior**

Rogan (2007) outlines the relationship between client behavior and publicizing innovation. The framework connects to grow the plausibility of rehash buyer behavior. The prerequisite conditions for doing this are client information and understanding of the customer's needs. Chisnall (1994) notes that human needs and the models inspected are inseparably connected, which the relationship between them is so near that they are so near to certainty so that they realize the precise capabilities

they may depict. Individuals can purchase cutting edge coats since they have secured them against the climate and, in the case so, the genuine prerequisite may be the interest of standard diagonal mold. Buyer's properties are the unavoidable questions of Kotler & Armstrong (2007), clarify how to illuminate a client and get enhancements from notices. Buyer options are influenced by the different individual features associated with the special needs of shoppers (Kotler & Armstrong, 2007).

### **2.5.1.1 Consumer characteristics**

The characteristics of clients are illustrated by cultural characteristics, social characteristics, personal characteristics, and psychological characteristics. These features are recognized, by the advertiser, to distinguish the buyer and it has the option to choose the technology for any type of buyer who targets them. From presently on, these highlights are utilized to part the market and target straight to the point social occasions of clients.

Cultural characteristics; are the most influencer of shoppers' behavior, these characteristics are made by three striking focuses inside the system of committed buyer behavior: culture, subculture, and social class. Culture is alluded to as the most cause of an individual's wants and needs. Kotler & Armstrong (2007) claim that human behavior is learned which has been uncovered to different courses of action of properties and condemnations from the beginning and that these characteristics affect our basic behavior and leadership. Hence, these attributes are interesting to advertisers and are important signs of customer behavior and taste. Subcultures; are a few courses of activity that combine with a certain number of individuals showing characteristics and sentiments, Such as nationalities, religions or wild ranges. A particular subculture can fill out essential and reasonable bundles of publicizing that can be centered on. view social class a class structure, consisting of a mixture of ingredients that combine different types of individuals. A few of the recognized components are compensation, age, preparation, and riches (Kotler and Armstrong, 2007).

Social features; are isolated into three unambiguous classifications, such as particular reference bunches, a portion of the family and conjugal status. Concurring the bunches allude to Kotler & Armstrong (2007), the nuts and bolts of reference clusters are primarily based on condemnation. A person's behavior is influenced by little



clusters. When a gathering features a quick effect, it is known as a "sharing pool", for illustration: family, neighbors, and collaborators. Reference bunches are bunches in which a person must have a division and partition it habitually. These groupings in a twisted way, the structure of the individual's behavior and the frameworks of his mind directly. There are three one of a kind ways in which these bunches impact an individual's behavior; they may open the person to modern hones ways of life, and impact the mental systems and subjective thoughts of the person. Additionally, reference bunches are overburdened. Another vital impact is the assumption head. The evaluation head is the individual who influences and follows others to follow and their mental frameworks toward specific issues, elements or areas (Kotler & Armstrong, 2007). Family members; individuals who influence buying behavior. The contribution and influence of the various relatives turn, both to a degree after plus how. In this way, it is important for advertisers to understand the function of those in the family and to direct the notice to the primary part that affects the family. Jobs and status; everyone has a place with different types of groupings. Moreover, he holds different jobs with different jobs in different groupings. Employments are it was recognized by Kotler & Armstrong (2007) as the acts upon which people depend to execute people recognized within the gather.

Personal characteristics; these individual characteristics are organized within the age, life cycle, occupation, financial status, way of life, identity, and self-perception. Life and life cycle, these stages outline distinctive periods of life that a customer experiences amid his life involvement. These diverse stages moreover talk of the diverse changes a buyer may encounter in achieving another phase. Kotler & Armstrong (2007) in this way, characterize their objective markets in terms of the different stages inside the commerce prepare to create fitting supply plans. The celebration will, in common, influence the components and workplaces that clients have acquired. This requires the capacity to make distinctive sorts of things or offices to suit a particular interface. In arrange to be prevalent than anticipated inside the call. Financial riches will impact the buyer's choice. The buyer may be evaluated accurately or not depending on the salary dimension, the investment fund dimension, the loan cost dimension, as well as the component or management itself. This lifestyle is distinguished as the individual lifestyle that is perceived through exercises, plots, or feelings that he or she has, as illustrated by the way the customer

communicates on this planet. Personality is often illustrated by the terms of fear, dominance, kindness, autonomy, protection, flexibility, and strength. These mental variables are one of the effects of an individual's condition. A character can be described as a dynamic and imposed arrangement of individual-dominated traits that unusually impact his Inspiration or honing different circumstances (Ryckman, 2004). Self-idea or self-image - is the calculated understanding that people's beginnings reflect their identities. This thought gives a few clashes an opportunity for people to induce a picture that meets their character, but they do not concur with who they ought to be.

Psychological characteristics; mental properties are disconnected within the going with thoughts: motivation, perception, learning, and beliefs and attitudes. Motivation; includes the desires of the individual who must be fulfilled. These nuts and bolts are of a diverse kind. Several are common, to clarify, longing for, thirst, issue, others are mental, for illustration, a condition of acknowledgment, regard, and put. Fundamentals are not satisfied until they accomplish a particular reason for quality and gotten to be a customer's thought preparation for accomplishing them. Kotler & Armstrong (2007) study some of the inspiration speculations, among them, the hypotheses of Freud's inspiration and Maslow. Freud claimed that the individual does not perform any form of imagination and fully gets his inspiration. Maslow then needed again to understand why a few people were prepared to meet some needs before others. It comes to a choice that human needs are organized in a dynamic framework from the foremost unpleasant to the least weight, as clarified by Kotler & Armstrong. (2007). these prerequisites are recorded as mental needs, security needs, social needs, and self-completion wants and needs. When one requires is met, the person moves forward to fulfill the following. Perception; this highlight is based on understanding how to see. Similar conditions or a comparative enhancement (Kotler & Armstrong, 2007). Visualization is the degree to which people select, organize, and decode information. Three extraordinary methods choose how to unscramble particular information. Typically specific consideration, specific twisting, and specific retention. Learning; as Kotler & Armstrong (2007) have pointed out, it could be an exhibit that changes the Individuals carry on in light of their experience. Drives happen through capable inside needs that require activity to fortify the address that drives a specific development, signs; Minor improvements that select when, where

and how a person will respond and strengthen it when the response and advance are in a component more than once. Belief and attitudes; these are bought by people through learning and interest. It influences behavioral buying by making brands and pictures things in the client's heads. The conviction was clarified by Kotler & Armstrong (2007) as something special. Based on genuine information, questions or certainty. Moreover, feelings can be reliably charged. Attitudes are delineated as appraisals of the person, his feelings, and his slant towards something, in expansion to conclusions of people.

### **2.5.1.2 Online consumer characteristics**

Progressive online IDs should be provided to the online shopper to understand online purchasing behavior. Recognized characteristics are a few of the major highlights of a web buyer. These key highlights are made to induce to know online buyers and have a retail choice.

Online culture features; Smith & Rupp (2003) realize that the division of the social lesson is isolated inside online behavior protections. Clients purchase from a higher social lesson and have another objective of buying online on the premise that there's a more prominent probability that they have a computer, and they have more important get to the web. Buyers of lower social classes will not have similar characteristics. In expansion, designers draw consideration to that client who includes a lower social lesson and thus does not have comparable characteristics, he will not have the PC instruction required to have the choice of employing a computer.

Social Online characteristics; the social effect on online buyer emerges from modern reference bunches that differentiate with custom dependably. For the online customer, unused reference bunches are checked as virtual systems and comprise of talking bunches on the location. Consumers can learn around encounters and sentiments of others which appeared to have had an impact from the reference bunches (Huang & Christopher, 2003). Other reference bunches, recognized by Huang & Christopher (2003), connect related question goals, which empower verification of protest and identifiable contact data.

Online personal features; Monsuwé, Dellaert, & Ruyter (2004) inspected the characteristics of a web client and concluded that remuneration is fundamental for

getting to online behavior. Makers talked approximately (Lohse, Bellman, & Johnson, 2000) that has drawn consideration to these higher-paying family clients will have a dynamic, dynamic system towards considering online shopping. This objective is outlined by how higher-income families will have a positive relationship with PC proprietorship, the web, and progressed education. Smith & Rupp (2003) moreover realized that the age figure is deciding the desires of online purchases. They claimed that more established individuals who do not have continuous cooperation with the internet and a personal computer will not use the internet as a model for purchase, while young adults will do so. This was accomplished through the use of the internet by young adults frequently and on personal computers. Besides, more young individuals have been identified for increasingly specialized information (Monсуwé et. al., 2004).

Psychological properties on the internet; Smith & Rupp (2003) learned almost the mental characteristics of client behavior, as the online buyer asked around themselves sometime recently making a buy on the net. Motivation; buyers consider persuading fans to lock in a particular behavior. It might inquire himself almost request like is it prudent for me to discharge a distant better fetched. Within the occasion that online shopping depends on a person's time, would it be suitable for me to shop online at whatever point conceivable? How much does it truly inquire about this thing?. Perception; the buyer deciphers the information gotten by classifying it. Questions, for a case, the taking after might happen, it feels like this location looks truly secure. This location shows up to have a not too bad thing, but how can it be beyond any doubt of that?. Personality; is adjusting to the impacts of his understanding. It might explore for itself, what sorts of web dialects are most suitable for his buying patterns. Attitude; The mental framework of the shopper who determines his preferences concerning specific circumstances. It might inquire itself, is it right to purchase things from the net? .Emotions; customers sentiments are without a cognizant exertion realizing how his mental choice is influenced. It might ponder almost itself.

### **2.5.2 Critical affecting variables**

When planning the past composing to find particular buyer qualities and online behavior that ought to be recognized, it picked up data approximately variables that were of incredible significance to the online buyer. Brengman et al. (2005) segment online buyers by first learning the way the internet lives for each buyer; they trust that the online experience is exceptionally important for the discerning online shopper's guide. The way of life, as shown above, is a duplicate of the characteristics of the clients near to the domestic and the individual's financial share. These vivid examples show the buyer's assessments and interests regarding specific items, for any reason, any exploits they have on the internet, and the use of the internet. The investigation decided that the groupings of the four divisions are conceivable and that these screening will classify online buyers according to their shopping behavior. The different characteristics, which illustrate these parts, demonstrate that price, confidence and convenience variables are very important influences on customers' online shopping behavior (Brengman et al., 2005). Monsuwé et al. (2004) are making a structure by analyzing them would offer assistance to get it buyer's behaviors toward online shopping. Mindfulness and conviction systems are confined from consumers mental characteristics and most are controlled by important learning and support. Besides, received notes that the capacity to lead esteem connections has been constructed as a critical catalyst behind clients' utilize of the web (Weible & Wallace, 1998). Delicate esteem holders are primarily concerned about buying products at the least conceivable taken a toll or getting the finest motivating force for the cash they burn (Bellenger & Korgaonkar, 1980). There have been different endeavors to distinguish and confine a client over the web with diverse tests. By looking at different tests, it realized a few of the fixings that had continuously been showing up in origin and numerous components influence online behavior.

### **2.5.3 Key factors influencing online consumer behavior**

It can manufacture what is believe is the best store on the planet. However, on the off chance that you neglect to adjust it to standard online client conduct, you won't make numerous deals. There is a mind-boggling measure of data you have to know to sell on the web. Everything almost things and the forte it wishes to work on ought to be disturbed. It might require a few fundamental understanding of the advancement

behind the store as well. At this point, there's an offer: it ought to realize how to create the store. The chances are simply will do it alone for a better than average time. Apart from that, much of the internet business is frequently lost between this data - the customer's online behavior. Part of the reason is that it seems blatantly clear - someone arrives at the site, discovers the items a person needs and gives the cost correct, the freight speaks reasonably, and the item is accessible. Sadly it is quite difficult. There is significantly more to the client purchasing process than the 4 phase's system regularly examined; need acknowledgment, search for the course of action, evaluation of choices and purchase. There are covered up methods that happen in the midst of each one of those stages. On the off chance that is considering beginning up the store, it must find out about them (Grabowski, 2017).

### **2.5.3.1 The FFF model of online consumer behavior**

In 2012, two organization instructors Kumar & Dange established of administration exclusively proposed a demonstration for online client conduct. It isn't the primary run through a model like this has been developed be that as it may be watched theirs be most noteworthy to clients of nowadays. The FFF model analyzes the inner and outside components that impact customers buying behavior. At this organization, it proceeds to look at the different components of the client filtering that will apply to the choice of a store to buy and alter the behavior of partitioned buys depending on their final choice. A graphically talking demonstrates talking to a customer's travel to buy looks like this. Factors; beginning from the cleared out, the most component of the recognized moves are variables that motivate clients to buy items or divisions on the internet. They partitioned it into two categories, external and internal. External factors; they are exterior the capacity to control clients. They can be separated into five segments: socioeconomics, socio-financial issues, advancement, open procedure; civilization; quasi-culture; reference clusters; and advertising. The internal factors; are close to household features or practices and include behavior, learning, observation, inspiration, mental and psychological opinion. In light of these factors, the customer has two sorts of buy reasons: functional and non-functional (Lunn, 1974). The functional reasons; decide the wants of customers and can incorporate things like time, online shopping, esteem, the area of the shopping (e.g. buying a relax chair), distinguishing things, etc. The non-functional reasons relate more to the way of life or social attributes such as store brand or item for example.

For the filtering elements, (Kumar & Dange, 2012) see security, privacy, and trust with three impediments to online buys. Clients utilize these three factors to direct their acquiring choices and select the most recent choice for stores they are upbeat to purchase from. After the day, in case your store doesn't pass the security, security, and unwavering quality guidelines of your clients, they won't purchase from you. Notwithstanding whether you're less expensive. In differentiate to the regular physical stores, online shopping carries more dangers in the midst of acquiring strategies. Online clients consider an anomalous chance buy, and it has appeared that they may realize what might happen with their information on the internet. They as of now utilize this learning to direct their buying alternatives by 3 factors, security; it is a magnificent quality on the internet where information can be misplaced or stolen, the exact details of your batch or individual data can be retrieved without any extensions from a database being placed in the store for example, as we as of late saw with a few vital security breaks, clients are steadily creating dangers of data stolen from the net, additionally, they coordinate their obtaining alternatives against security benchmarks. Privacy; another sort of hazard online is getting personal information that's conveyed to outside organizations or stolen to send unconstrained and spam messages to clients, despite the truth that the results of an assurance break may not be as genuine as losing your cash data, they may presently cause a part of discontent and lessen certainty in stores, lack of certainty in-store safety approaches could be genuine disable for a few clients, on the other hand, numerous clients look for sensitivity that their data will be secured and will not be conveyed to any third parties to utilize within the promotion. Trust and trustworthiness; online belief is fundamental to the structure of any client engagement, however, online shoppers are losing confidence, this is especially evident concerning small stores, the customers are centered on the Amazon and the many temples and mega-branded stores that stand behind them and have no significance carry a comparative measurement of certainty in a little shop, so if you run a bike store offering store, for illustration, you ought to look for to construct unnatural state belief among your clients to induce the arrange.

Filtered buying behavior; the last component of the model spreads what the book calls separate buying practices and lots of desires and thought processes that have changed through the channels talked about above.

### **3. RESEARCH METHODOLOGY**

#### **3.1 Research Method and Design**

##### **3.1.1 Selection of technique**

In this section, the main variables which affect customers when buying online, and the data collection technic, are identified. To arrange an expanded understanding for the research subject, variables were sensitively chosen regarding approximately buyer behavior in electronic commerce. For the investigation to be conducted on university students, the most appropriate technique were selected.

This investigation started as an exploratory test yet it has been formed into an informative investigation since you first began learning about buyer behavior to have the option of capturing learning about the behavior of the online shopper. With this learning in mind, it continues to distinguish between clear components of interest when an online buyer makes online purchases. This information is at that point utilized to find the associations and connections between these variables.

##### **3.1.2 Research approach**

There are two types of queries that are routinely used about methods, inductive and deductive methodology. The inductive procedure attempts to prepare a theory through the use of collected data, while a deductive conclusion about the approach attempts to find the theory, to begin with, and then test it for the observed data. It has chosen a deductive inquiry about the approach taken in this examination, as it will move from the broader to the specific. It made it clear to disclose speculation about customer behavior during the last part, and then it will present the studies in the fourth part where it shows the basic data collected.

##### **3.1.3 Research philosophy**

When starting an examination, there should be an understanding of how the exam approaches. The validity of the research explains this strategy when collecting and exploring data. The investigation method contains three main centers: positivism,



creativity, and clarity (Saunders, Lewis, & Thornhill, 2007). Attitudes are the technique that the examiner does not desire to be impacted or impacted by the subject of investigation. The pro trusts the plausibility to streamline the data assembled and dismembers it to permit such theory to utilize existing speculations to form speculations from them. In a sensible technique, there's a self-standing truth found within the brain. Like a positive strategy, it acknowledges a coherent way of managing with moved forward learning. The media procedure to move toward the exam point is conflicting with the way these comparative desires are taken after can be made. Instead, it asserts that human personality and the social world are too complex to summarize (Saunders et al., 2007). The exploration will lead with a positive methodology because it will try to influence and interfere with the information gathered as meager as it is wise.

#### **3.1.4 Research method**

The examination of consumer behavior toward online shopping is an engaging exploration because it is simply needed to draw a picture. When beginning an examination, there ought to be an understanding of how the examination will approach. The research's level headedness clarifies this technique when from our point of see, what factors influence buyers to shop online. As a common run the show, two sorts of quantitative and particular inquire about strategies are utilized. It may need to go for a quantitative strategy in this examination as it is an accurate method. According to Creswell (1994) time is an essential characteristic of basic leadership while choosing a research strategy. Saunders et al. (2007) suggest that quantitative inquire can be quicker as contradicted to objective since it is conceivable to figure the time arrange, whereas objectivity can, for the most part, belong in this region. Inquire about ordinarily conducted for logical reasons, it doubles from time to time because our exam is also done for an academic and time-limited reason, and for this reason, we incline toward a quantitative strategy.

#### **3.1.5 Research design**

An exploration configuration is where structure and procedure to gather and break down the information expected to address the examination questions or issues is made (Kumar, 2011). Further on, as indicated by Kumar (2011) an examination configuration has two fundamental capacities, the first is to recognize and build up

the methods and strategic courses of action required to lead the investigation and the second one underscore the significance of a procedural arrangement received by the analyst to address inquiries in a manner that is impartially, truly, precisely and monetarily. There are three kinds of research plans: exploratory research; expressive research; and causal research (Churchill & Iacobucci, 2005). Exploratory research underscores the revelation of thoughts and bits of knowledge, for example, if a firm is going to dispatch another item, illustrative research should be done to survey customers' responses. Engaging exploration is commonly worried about choosing the recurrence with which something happens or the connection between two factors; moreover, it is regularly guided by one or a few theories. Causal research thinks about the circumstances and logical results relationship through examinations inside an investigation.

### **3.1.6 Questionnaire design**

In the scope of this research, a survey questionnaire was designed by using the scales of some researchers. The sources of the questionnaire is shown in Table 3.1 below.

The survey will be divided into the following three sections:

1. To examine how socio-demographic (age, gender, financial gain, education) influence buyers' behavior towards online shopping.
2. To examine how e-commerce and internet usage experience influences buyers' behavior towards online shopping.
3. To examine how the following factors (delivery time, guarantees and warranties, privacy of the information, a good description of goods, security, trust, return policy, after-sales service) influence buyers' behavior towards online shopping.

### **3.2 Data Sources**

When collecting information to approach the cause of the examination, there are two ways in which information can be collected. To orchestrate for common data almost a subject, optional information is primarily utilized and is one of how information can be collected, in another way typically essential information collection. More often than not when an examination is conducted, the ancillary information is insufficiently sufficient and must be supplemented by basic information gathered by the specialist.

### **3.2.1 Primary data**

Beginning information was collected for the investigation through studies. When gathering fundamental data, one can conduct interviews, visualizations, tests, and studies. Due to the reason for this examination, the study strategy is the foremost likely to be the subject strategy and has the alternative of collecting fitting reactions in a tasty way. In this investigation, baseline data mainly concerned with destroying the respondent to organize the defendant afterward. Besides, essential data will be utilized to ponder the components and how to distinguish them from the respondent. Fundamental data is coordinated in a way that gives a choice to lock in with our investigation and clarification of our exam questions.

### **3.2.2 Secondary data**

Ancillary information can be grouped into three unambiguous subsets: imaging, distinguished source, and editing. Story assistant data comes in every component structure and does not form. Data can be collected from sources, for clarity, journals, databases, writings, etc. This type of information is dependent on the inputs the analyst needs. Ancillary information based on the study is information collected through the study and can be accessed as a structure of the information table. Many source help information is information that is arranged into a narrative structure or overview. The main characteristics of this type of information are that it has been changed to an alternative structure before the information seeker searched (Saunders et al., 2007).

It mainly used the narrative auxiliary information associated with much source information; information gathered through various types of research has led up to the topic and articles, which consist of shoppers and online business behavior. This type of information was the focal point for capturing learning within an attribute with the ultimate goal for us to be a methodology capable of the issue of exploration. The optional information you used for our exploration is information that similarly led to the completion of the factors to be examined.

### **3.3 Data Collection Techniques**

#### **3.3.1 Survey study**

Directing a survey is the most generally utilized information gathering method inside quantitative investigations as indicated by Fowler (1995); Johannessen, Tufte, & Christoffersen, (2020); and Olsson & Sørensen (2011). This is additionally the information gathering strategy utilized in this examination. Fowler (1995) expresses that there are practically boundless conceivable outcomes of social affair valuable and attractive data by asking individuals inquiries, utilizing a survey is particularly appropriate when it is hard to gather specific sort of information just by watching or doing interviews. The purpose of flight in building up a survey is the examination question and the theories of the quantitative investigation (Johannessen et. al., 2020), which is following the beginning stage of leading the survey utilized in this study. Directing a survey could be viewed as science itself. As per Olsson & Sørensen (2011) it isn't simple to figure questions and complete a format, the survey should likewise be tried for its legitimacy and unwavering quality. As analysts are reliant on respondents' readiness of addressing questions, secrecy and privacy are of significance to deal with, as such to convey how the appropriate responses will be utilized (Patel & Davidson, 2011). The distinction between obscurity and classification is that when an overview is unknown nobody can distinguish the member. No name, number or other recognizable proof factors exist. Then again, when an overview is classified the analysts realize who has addressed what, however just themselves approach that data. To guarantee the solace and ability of respondents to answer the review inside this examination, the study did was unknown. As per Patel & Davidson (2011); and Johannessen et. al. (2020) there are commonly two sorts of auxiliary setups that an overview could have, either pre-organized or open-organized. A pre-organized outline of a tall level of design coupled with a tall level of teaching, inferring that all requests have pre-chosen alternatives of answers. In inverse, an open-organized outline features a moo level of the structure alongside a tall level of institutionalization, by that concentrating on a review where answers could be exclusively recorded. Utilizing a pre-organized set up is by a few creators (Fowler, 1995; Johannessen et. al., 2020; Olsson & Sørensen, 2011) evaluated to make it simpler for the respondents to answer the overview, just as it facilitates the investigation procedure for the specialists. Because of these

suspicions, a pre-organized review was executed in this investigation, disentangling the voting procedure for the respondents, just as the examination for the creators. Further on, Johannessen et. al. (2020) stress that it is hard to accomplish fulfilling legitimacy and unwavering quality in the appropriate responses utilizing open-structured overviews, moreover the appropriate responses are more diligently to break down and ultimately, open-structured studies additionally emerge issues while summing up. Churchill & Iacobucci (2005); Patel & Davidson (2011); and Johannessen et. al. (2020) feature that the utilization of numeric scales to gauge frames of mind is the most widely recognized and effectively open method for accomplishing nuanced answers when leading an overview. This is made with a Likert-scale with an, at any rate, one to five-degree scale to reply, where the most minimal number shows that the respondent emphatically dissent, while the most elevated number speaks to full understanding from the respondent concerning a specific explanation. Moreover, utilizing scales makes it conceivable to acknowledge increasingly far-reaching and progressed factual investigates.

**Table 3.1:** Resources of the Questionnaire

<b>E-commerce and Internet Usage Experience</b>	
I have been using the WEB for	URL
How often do you use the internet every day?	Manwaluddin et al (2018)
My general view about e-commerce is positive	Subhalakshmi&Ravi (2015)
Have you ever had online shopping?	Manwaluddin et al (2018)
How often do you use the Internet for information prior to a purchase?	URL
How often do you use the Internet for shopping?	Manwaluddin et al (2018)
How would you describe your proficiency on the Internet	Manwaluddin et al (2018)
Select an approximate maximum amount you would spend on a single online purchase:	Manwaluddin et al (2018)
Select an approximate maximum amount you would spend per year on online purchase	Manwaluddin et al (2018)
Which is your most favorite online shopping website?	Subhalakshmi&Ravi (2015)
<b>Section 1: General Questions</b>	
It is a great advantage to be able to shop at any time of the day on the internet	Manwaluddin et al (2018)
Shopping online is risky	Manwaluddin et al (2018)
A long time is required for the delivery of products and services on the internet	Manwaluddin et al (2018)
Selection of goods available on the internet is very broad	Manwaluddin et al (2018)
The information given about the products and services on the internet is sufficient	Manwaluddin et al (2018)
Online shopping is as secure as traditional shopping	Manwaluddin et al (2018)
While shopping online, I hesitate to give my credit card number	Manwaluddin et al (2018)

**Table 3.1 (con.):** Resources of the Questionnaire

<b>E-commerce and Internet Usage Experience</b>	
<b>Section 2: How important are the following factors in your decision to purchase goods from internet?</b>	
Delivery time	URL
Guarantees and Warrantees	URL
Privacy of the information	URL
A good description of goods	URL
Security	URL
<b>Section 3: How important are each of the following factors in refraining/keeping you from shopping on the internet</b>	
Waiting to receive the product	Manwaluddin et al (2018)
Risk of credit card transactions	Manwaluddin et al (2018)
Difficulty in returning products/items	Manwaluddin et al (2018)
Risk of not getting what I paid for	Manwaluddin et al (2018)
Risk of loss of privacy	Manwaluddin et al (2018)
Lack of trustworthiness of Vendors	Manwaluddin et al (2018)

### **3.3.2 Location of research**

Respondents will be chosen from university students from Palestine/West Bank. This field is chosen by the analyst since it is appropriate for the investigator and so the availability and scope is wide sufficient. The analyst scans items that influence customer behavior to purchase e-commerce by shopping online from the age range that is there. This is to keep a strategic distance from deviation for reviewing every one of the respondents from only a specific scope of age.

### **3.3.3 Analytical tools**

An essential information collection strategy within the shape of a self-administrated questionnaire is chosen to gather inputs from respondents. Respondents are required to reply to all questions within the survey. The primary tool for this investigation surveys. The survey aims to collect data about respondents toward attitudes toward online shopping, and it relies on various elements. Therefore, the survey will be utilized to survey knowledge of internet buying. The inquiries are created dependent on a literature review that found to have good validity and high readability.

### **3.3.4 Time period**

A study is conducted within the period from 1st July 2019 to 1st September 2019 and questionnaires returned by the 1st of September 2019. The self-controlled survey utilized for this investigation to acquire information. The survey conducted in English and Arabic languages.

## **3.4 Sampling Design**

### **3.4.1 Sampling method**

This investigation directed by a convenience sampling technique. Confidentiality and anonymity are guaranteed and randomly filled the surveys will withdraw from the study at any time. Respondents withdraw from various universities, education, age, gender or ethnic classes however every one of them satisfied the essential condition referenced before. The research was carried out on university students in Palestine/ West Bank. The name of the university where the students are studying is asked in the questionnaire. 195 students responded the questionnaire form.

### **3.4.2 Segments**

A slide is a subset of individuals who provide at least one quality and these sections are easily distinguished, for example, share social milestones or have comparative needs. These simulations make a certain segment homogeneous in their needs and practices. Various types of components can be used to isolate the advertisement and were essential to be quantifiable. It will benefit from recognized customer attributes and online behavior attributes of the online buyers' department.

### **3.4.3 Population of the study**

To clarify what will be the population in this examination, it is essential to comprehend the population definition. Malhotra (1999) characterized the population as the arrangement of all components that have similar attributes and that incorporate the universe that is required to reply to the exploration issue. As it was clarified, this examination tends to motivations and personality. To have the option to answer the exploration issue, sections of online buyers were distinguished to all the more likely to comprehend purchasers' inspirations. Likewise, character attributes and socio-statistic qualities were additionally examined for these buyers. The population of this

study is university students of both genders, with more than 18 years old, living in Palestine/West Bank. The test was chosen on a comfort premise. Comfort testing includes utilizing tests that are the most effortless to get and is proceeded until the testing estimate that requires is come to. The predisposition with the comfort testing is that it is difficult to generalize to the needed populace, it will try to accumulate a sufficient number of respondents as might be permitted, however since it will contemplate understudies, it agrees that there will be minimal diversity in the population, which further confirms the interaction rates. The student exam strategy took a similar position for comfort because the students who agreed to answer the survey were chosen.

#### **3.4.4 Sample design**

According to Kent (2007), think specifically about the strategy to be followed when choosing a screening unit called sample design. The strategy utilized by the creator to select a test unit could be a blended handle. Blended operation means posting your survey online fair because it does confront to online clients. The population chosen by the author for this investigation is university students in Palestine / West Bank. As explained in the above section's article, he chose a comfortable sampling technique, so that the test is planned similarly by moving to students through online review and assigning the questionnaire to students. The reason for using the hybrid process is to collect useful and timely experimental information, as the author remembers the time and origins in each step of this thesis.

### **3.5 Data Analysis Method**

#### **3.5.1 Data evaluate and analyze**

The information collected from the survey is analyzed utilizing the "Statistical Package for the Social Sciences" (SPSS). The primary measurable examination is descriptive statistics like frequency, mean and the percentage was calculated to explain respondents' background and patterns utilizing the web and purchasing on the web. Also, correlation coefficient, significant test, one way ANOVA test, T-test, F-value, and all required tests were done, as will be clear in the fourth chapter.



### 3.6 Quality Criteria

Reliability; Unwavering quality is the degree to which data collection strategies abdicate dependable discoveries, and a few distinctive pros will make comparative discernments and if there is integrity in how meaning is produced using raw information (Saunders et al., 2007). Constant quality causes the ability of the overview to counter irregular errors. As pointed out there may be four risk shop risks (Saunders et al., 2007); topic/member mistake; this could happen when the respondent is "tall," for illustration, sometime recently the end of the week, conclusions passed on amid this period may be excessively positive, on the opposite, if it occurs on Monday morning; the respondent is likely to be in a "low ".The bias of the subject/member; this happens for the case when the respondent reacts since he may suspect that his supervisor will need them to reply, instead of reacting with their claim position, which scares any results that might happen to them on the off chance that they disregard to reply precisely concurring to their chief. Observer blunder; can be the point where the watcher does not collect data as planned, and in this way the mistakes within the final look are likely. Observer predisposition; when the watcher translates the reply with the assistance of his feelings and traits, the recorded answer will be one-sided, and after that don't talk to the real reply given by the respondent. These dangers can be decreased besides, the deeply regulated filter will make the viewer's error almost nonexistent, ensuring privacy will make the respondent steadfastly inclined to respond because it will not be anxious to respond and in this way limits eagerness, at last, the subject and part fear can be decreased primarily by choosing an unbiased day to lead the review.

Validity; is the degree to which an information-gathering strategy or strategies measure precisely what was expected to be quantified (Saunders et al., 2007). Whereas quantitative research results in intentional estimation linked to true estimation, at this point their pursuit is seen as necessary. All things considered, one estimated what was expected with impeccable precision (Christensen et al., 2001). The biggest task is to provide clear and unconfirmed queries that can be decoded and cannot be rejected and provide us with the correct data for our motivations. In any case, there's no ensure that respondents will unquestionably unscramble inquiries, but it got to acknowledge what they will do and think around the advantage of instability.

Generalization; this term alludes to generalizing the comes about of our endeavors, and whether revelations may too be important to look destinations (Saunders et al., 2007). Since it selects to center on understudies, and since this bunch speaks to as it were a little parcel of the Palestinian populace, the comes about will be generalizable, if conceivable, to understudies.



## **4. RESULTS AND DISCUSSION**

### **4.1 Data Analysis & Hypothesis Testing**

In this chapter, the data collected from participant questionnaires will be analyzed and interpreted. SPSS version 20.0 was used to analyze the 195 respondents' data collected. Data will be presented in tables to improve clarity and understanding. This chapter has described descriptive analysis, descriptive statistics, reliability measurement, and inferential statistics consisting of Pearson correlation.

#### **4.1.1 Demographic characteristics**

Table 4.1 presents demographic characteristics of sample respondents, where the results indicated that the sample size was 195 respondents, 37.9% of them were males, and 62.1% females, 48.7% in age category (18-21) years, most of the respondents with 82.1% were undergraduate students, 74.9% of them still singles, 35.4% of them their monthly income was 1000 ILS and lower, 7.7% their monthly income more than 5000 ILS, 21% of respondents study in Palestine Polytechnic University, 44.1% in Al-Quds University, 20.5% in Hebron University, 7.7% in Najah National University, and 6.7% study at Birzeit University.

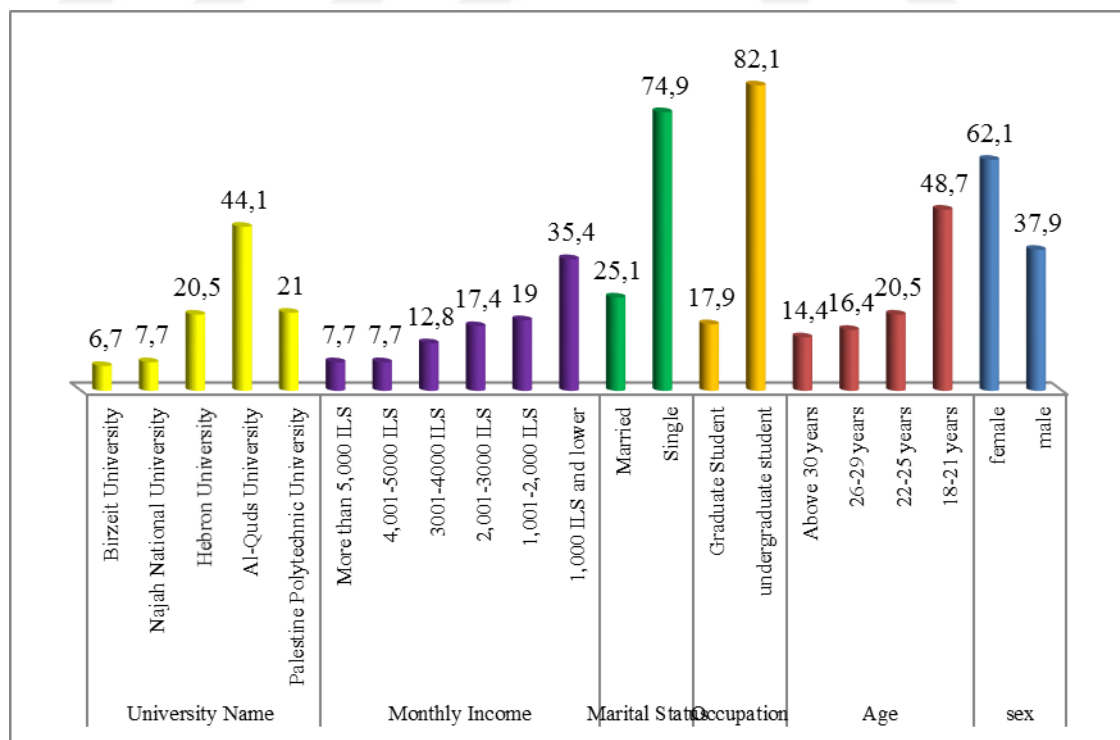
#### **4.1.2 E-commerce and internet usage experience**

It is presented in Table 4.2, e-commerce and internet usage experience. The results indicated that 90.8% of students have been using the web for more than 3 years, 66.2% of students use the internet more than 3 hours every day, 40.5% of students agree that e-commerce is positive, and 35.4% of them their general view about e-commerce is positive was neutral, 66.2% of students had online shopping, and 33.8% of them do not have any online shopping, 42.1% sometimes use the internet for information before purchase, and 44.1% often using it, 44.1% of students use the internet for shopping, 51.3% have advanced proficiency on the internet, 29.7% their maximum amount spend on a single online purchase is 51-100 ILS, and 27.7 their maximum amount spend on a single online purchase is less than 50 ILS, 72.3% their maximum amount spends per year on online purchase is less than 1000 ILS, The

most favorite online shopping website was: Local websites, Ali-express, Amazon, with percentages of 45.1%, 28.7%, and 20%.

**Table 4.1:** Demographic Characteristics

Question	Variable	N	%
Sex	Male	74	37.9
	Female	121	62.1
Age	18-21 years	95	48.7
	22-25 years	40	20.5
	26-29 years	32	16.4
	Above 30 years	28	14.4
Education	Undergraduate student	160	82.1
	Graduate Student	35	17.9
Marital Status	Single	146	74.9
	Married	49	25.1
Monthly Income	1,000 ILS and lower	69	35.4
	1,001-2,000 ILS	37	19.0
	2,001-3000 ILS	34	17.4
	3001-4000 ILS	25	12.8
	4,001-5000 ILS	15	7.7
	More than 5,000 ILS	15	7.7
University Name	Palestine Polytechnic University	41	21.0
	Al-Quds University	86	44.1
	Hebron University	40	20.5
	Najah National University	15	7.7
	Birzeit University	13	6.7



**Figure 4.1:** Demographic Characteristics

### 4.1.3 Behavior toward online shopping

Table 4.3 shows e-commerce and internet usage experience, the results indicated that 112 (57.4%) agree and 38 (19.5%) Strongly agree that it is a great advantage to be able to shop at any time of the day on the web. Also, 91 (46.7%) of students agree and 38 (19.5%) strongly agree that shopping online is risky. The results also indicated that 80 (41%) of students agree that long time is required to provide items and administrations online, 105 (53.8%) of them agree that Selection of goods available on the internet is very broad, 60 (30.8%) agree that data given approximately items and administrations on the Web is adequate. 92 (47.2%) disagree that online shopping is as secure as traditional. 81 (41.5%) of students agree that while shopping online, I hesitate to give my credit card number.

**Table 4.2:** E-Commerce and Internet Usage Experience

Question	Variable	N	%
I have been using the WEB for	Less than 1 year	1	.5
	1 to 2 year	10	5.1
	2 to 3 year	7	3.6
	More than 3 years	177	90.8
How often do you use the internet every day?	Less than 1 hour	4	2.1
	1 hours	1	.5
	2 hours	25	12.8
	3 hours	36	18.5
	More than 3 hours	129	66.2
My general view about e-commerce is positive	Strongly disagree	9	4.6
	Disagree	15	7.7
	Neutral	69	35.4
	Agree	79	40.5
	Strongly agree	23	11.8
Have you ever had online shopping?	No	66	33.8
	Yes	129	66.2
How often do you use the Internet for information prior to a purchase?	Never	10	5.1
	Rarely	17	8.7
	Sometimes	82	42.1
	Often	86	44.1
How often do you use the Internet for shopping?	Never	25	12.8
	Rarely	63	32.3
	Sometimes	86	44.1
	Often	21	10.8
How would you describe your proficiency on the Internet	Novice	13	6.7
	Intermediate	82	42.1
	Advanced	100	51.3
Select an approximate maximum amount you would spend on a single online purchase	Less than 50 ILS	54	27.7
	51-100 ILS	58	29.7
	101-150 ILS	28	14.4
	151-200 ILS	22	11.3
	200 ILS & Above	33	16.9

**Table 4.2 (con.): E-Commerce and Internet Usage Experience**

Question	Variable	N	%
Select an approximate maximum amount you would spend per year on online purchase	Less than 1000 ILS	141	72.3
	1001-2000 ILS	36	18.5
	2001-3000 ILS	8	4.1
	3001-4000 ILS	2	1.0
	More than 4000 ILS	8	4.1
Which is your most favorite online shopping website?	No	2	1.0
	Amazon	39	20.0
	Ebay	10	5.1
	Ali-express	56	28.7
	Local websites	88	45.1

**Table 4.3: Behavior Toward Online Shopping**

Phrase	Strongly disagree N (%)	Disagree N (%)	Neutral N (%)	Agree N (%)	Strongly agree N (%)
It is a great advantage to be able to shop at any time of the day on the internet	4 (2.1)	9 (4.6)	32 (16.4)	112 (57.4)	38 (19.5)
Shopping online is risky	2 (1)	12 (6.2)	40 (20.5)	91 (46.7)	50 (25.6)
A long time is required for the delivery of products and services on the internet	1 (0.5)	27 (13.8)	62 (31.8)	80 (41)	25 (12.8)
Selection of goods available on the internet is very broad	3 (1.5)	9 (4.6)	32 (16.4)	105 (53.8)	46 (23.6)
The information given about the products and services on the internet is sufficient	9 (4.6)	53 (27.2)	59 (30.3)	60 (30.8)	14 (7.2)
online shopping is as secure as traditional shopping	38 (19.5)	92 (47.2)	39 (20)	21 (10.8)	5 (2.6)
While shopping online, I hesitate to give my credit card number	3 (1.5)	18 (9.2)	39 (20)	81 (41.5)	54 (27.7)

#### 4.1.4 The importance of factors affects customer behavior toward online shopping

Table 4.4 presents the importance of factors affect customer behavior toward online shopping; the results indicate that there is an important for all factors; delivery time is very important with 53.8% and important with 37.9%, guarantees and warranties is very important with 71.3% and important with 26.7%, privacy of the information is very important with 61.5% and important with 29.7%, a good description of goods is very important with 73.8% and important with 24.6%, security is very important with 80% and important with 18.5%, waiting to receive the product is very important with 44.6% and important with 47.2%, risk of credit card transactions is very important with 54.9% and important with 40%, difficulty in returning products/items

is very important with 54.4% and important with 37.9%, risk of not getting what is paid for is very important with 63.6% and important with 33.3%, risk of loss of privacy is very important with 55.9% and important with 34.4%, lack of trustworthiness of vendors is very important with 50.8% and important with 42.1%.

**Table 4.4:** Importance of Factors Affects Customer Behavior toward Online Shopping

Factor	Very unimportant N (%)	Unimportant N (%)	Neither important nor unimportant N (%)	important N (%)	Very important N (%)
Delivery time	0 (0)	3 (1.5)	13 (6.7)	74 (37.9)	105 (53.8)
Guarantees and warranties	1 (0.5)	2 (1)	1 (0.5)	52 (26.7)	139 (71.3)
Privacy of the information	1 (0.5)	5 (2.6)	11 (5.6)	58 (29.7)	120 (61.5)
Good description of goods	0 (0)	2 (1)	1 (0.5)	48 (24.6)	144 (73.8)
Security	1 (0.5)	0 (0)	2 (1)	36 (18.5)	156 (80)
Waiting to receive the product	1 (0.5)	4 (2.1)	11 (5.6)	92 (47.2)	87 (44.6)
Risk of credit card transactions	1 (0.5)	2 (1)	7 (3.6)	78 (40)	107 (54.9)
Difficulty in returning products/items	2 (1)	2 (1)	11 (5.6)	74 (37.9)	106 (54.4)
Risk of not getting what is paidfor	3 (1.5)	0 (0)	3 (1.5)	65 (33.3)	124 (63.6)
Risk of loss of privacy	1 (0.5)	1 (0.5)	17 (8.7)	67 (34.4)	109 (55.9)
Lack of trustworthiness of vendors	1 (0.5)	4 (2.1)	9 (4.6)	82 (42.1)	99 (50.8)

#### 4.1.5 Relationships between attitudes towards online shopping and variables of the study

Table 4.5 presents relationship between variables; the results indicated that:

- There is a relationship between attitude towards online shopping and lack of trustworthiness of vendors with correlation coefficient value 0.204, with sig. 0.004 which is lower than 0.01.
- There is a relationship between attitude towards online shopping and a good description of goods with correlation coefficient value 0.171, with sig. 0.007 which is lower than 0.01.
- There is a relationship between attitude towards online shopping and waiting to receive the product with correlation coefficient value 0.242, with sig. 0.001 which is lower than 0.01.

- There is a relationship between attitude towards online shopping and the risk of credit card transactions with correlation coefficient value 0.332, with sig. 0.000 which is lower than 0.01.
- There is a relationship between attitude towards online shopping and difficulty in returning products/items with correlation coefficient value 0.189, with sig. 0.008 which is lower than 0.01.
- There is a relationship between attitude towards online shopping and the risk of not getting what is paid for with the correlation coefficient value 0.253, with sig. 0.000 which is lower than 0.01.
- The results also indicated that there is no relationship between attitudes towards online shopping and sex, age, monthly income, e-commerce experience, hours spent on the internet, delivery time, guarantees and warranties, the privacy of the information, security, and risk of loss of privacy.

#### **4.1.6 Differences in buyers behavior towards online shopping according to socio-demographic (sex, age, monthly income, and education)**

##### **4.1.6.1 Differences in buyers behavior towards online shopping according to sex**

Table 4.8 indicates that the mean of males is 17.76 degrees with stander deviation 2.749 degree, and the mean of females 17.273 degrees with stander deviation 2.604 degree, from the table there is a difference between males and females in behavior towards online shopping, to examine this difference independent sample T-test was done as in table 4.9, from the table the value of T was 1.233 with sig. 0.219 which is not significant at 0.05, that means there are no differences in behavior towards online shopping according to sex.

**Table 4.5:** Relationship between Attitude towards Online Shopping and Variables of the Study

<b>Variable</b>	<b>Correlation coefficient value</b>	<b>Sig.</b>
Sex	-.088-	0.219
Age	-.033-	0.694
Monthly Income	.016	0.849
E-commerce experience	-.009-	0.904
Internet usage experience	.028	0.695
Lack of trustworthiness of Vendors	.204	0.004
Delivery time	.140	0.051
Guarantees and Warranties	.137	0.056
Privacy of the information	.110	0.127



**Table 4.5 (con.):** Relationship between Attitude towards Online Shopping and Variables of the Study

Variable	Correlation coefficient value	Sig.
Good description of goods	.171	0.007
Security	.130	0.070
Waiting to receive the product	.242	0.001
Risk of credit card transactions	.332	0.000
Difficulty in returning products/items	.189	0.008
Risk of not getting what is paid for	.253	0.000
Risk of loss of privacy	.135	0.059

**Table 4.6:** Descriptive Statistics

	Sex	N	Mean	Std. Deviation	Std. Error Mean
Buyers behavior towards online shopping	Male	74	17.7568	2.74890	.31955
	Female	121	17.2727	2.60448	.23677

**Table 4.7:** Independent Samples Test

		Levene's Test for Equality of Variances		T-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Buyers behavior towards online shopping	Equal variances assumed	.150	.699	1.233	193	.219	.48403	.39255	-.29021	1.25827
	Equal variances not assumed			1.217	148.017	.226	.48403	.39771	-.30190	1.26996

#### 4.1.6.2 Differences in buyer's behavior towards online shopping according to age

Table 4.11 indicated that there are differences in behavior towards online shopping according to Age, to examine this difference a test of one way ANOVA was done as from the table the value of F was 0.483 with sig. 0.694 which is not significant at 0.05, that means there are no differences in behavior towards online shopping according to age.

**Table 4.8:** Assumption Age Values

Age	%
18-21 years	48.7
22-25 years	20.5
26-29 years	16.4
Above 30 years	14.4

**Table 4.9:** One Way ANOVA

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	F	Sig. value
					Lower Bound	Upper Bound				
18-21 years	95	17.4211	2.75827	.28299	16.8592	17.9829	10.00	24.00	0.483	0.694
22-25 years	40	17.7750	2.58683	.40901	16.9477	18.6023	11.00	24.00		
26-29 years	32	17.5625	2.15433	.38083	16.7858	18.3392	13.00	22.00		
Above 30 years	28	17.0000	3.01846	.57044	15.8296	18.1704	10.00	24.00		
Total	195	17.4564	2.66360	.19074	17.0802	17.8326	10.00	24.00		

#### 4.1.6.3 Differences in buyer's behavior towards online shopping according to monthly income.

Table 4.13 indicated that there are differences in behavior towards online shopping according to monthly income, to examine this difference a test of one way ANOVA was done, from the table the value of F was 0.400 with sig. 0.849 which is not significant at 0.05, that means there are no differences in behavior towards online shopping according to monthly income.

**Table 4.10:** Assumption Monthly Income Values

Monthly income	%
1,000 ILS and lower	35.4
1,001-2,000 ILS	19.0
2,001-3000 ILS	17.4
3001-4000 ILS	12.8
4,001-5000 ILS	7.7
More than 5,000 ILS	7.7

**Table 4.11: One Way ANOVA**

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	F value	Sig.
					Lower Bound	Upper Bound				
1,000 ILS and lower	69	17.3913	2.82956	.34064	16.7116	18.0710	10.00	24.00	0.400	0.849
1,001-2,000 ILS	37	17.2973	2.84668	.46799	16.3482	18.2464	11.00	24.00		
2,001-3000 ILS	34	17.5000	2.68836	.46105	16.5620	18.4380	10.00	23.00		
3001-4000 ILS	25	17.8800	2.22336	.44467	16.9622	18.7978	13.00	23.00		
4,001-5000 ILS	15	17.9333	2.34419	.60527	16.6352	19.2315	15.00	24.00		
More than 5,000 ILS	15	16.8667	2.55976	.66093	15.4491	18.2842	10.00	20.00		
Total	195	17.4564	2.66360	.19074	17.0802	17.8326	10.00	24.00		

#### 4.1.6.4 Differences in buyer's behavior towards online shopping according to the education

Table 4.15 indicated that there are differences in behavior towards online shopping according to the education, to examine this difference a test of one way ANOVA was done, from the table the value of F was 0.590 with sig. 0.443 which is not significant at 0.05, This means there are no differences in behavior towards online shopping according to the education.

**Table 4.12: Assumption Education Values**

Education	%
Undergraduate Student	82.1
Graduate Student	17.9

**Table 4.13: One Way ANOVA**

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	F value	Sig.
					Lower Bound	Upper Bound				
Undergraduate student	160	17.5250	2.77217	.21916	17.0922	17.9578	10.00	24.00	0.590	0.443
Graduate Student	35	17.1429	2.10242	.35537	16.4207	17.8651	10.00	21.00		
Total	195	17.4564	2.66360	.19074	17.0802	17.8326	10.00	24.00		

## 4.2 Results Finding & Discussion

The research results found that more than half of the participants had an average level of attitudes and perceptions towards online purchases. There were 17 hypotheses in this consider. Six of them were accepted by the measurable examination. At the same time, other hypotheses are rejected.

- To examine how socio-demographic (age, gender, financial gain, education) influence buyers behavior towards online shopping;

A test of one way ANOVA and T-test were taken place to examine the effects of demographic factors on consumers' behavior towards online shopping. The results of the Hypotheses are presented below according to the Table 4.7 and Table 4.9, Table 4.11, and Table 4.13. All four hypotheses in this section have been rejected. Therefore, it can be stated that socio-demographic factors does not influence buyers behavior towards online shopping.

- H<sub>1</sub>: There is a significant relationship between age and attitude towards online shopping.

A test of one way ANOVA was done as in table 4.9, from the table the value of F was 0.483 with sig. 0.694 which is not significant at 0.05, which means there is no significant relationship in behavior towards online shopping according to age. Hence, H<sub>1</sub> rejected.

- H<sub>2</sub>: There is a significant relationship between gender and attitude towards online shopping.

A T-test was done as in table 4.7, from the table the value of T was 1.233 with sig. 0.219 which is not significant at 0.05, which means there is no significant relationship in behavior towards online shopping according to sex. Hence, H<sub>2</sub> rejected.

- H<sub>3</sub>: There is a significant relationship between income and attitude towards online shopping.

A test of one way ANOVA was done as in table 4.11, from the table the value of F was 0.400 with sig. 0.849 which is not significant at 0.05, which means there are no significant relationships in behavior towards online shopping according to monthly income. Hence, H<sub>3</sub> rejected.

- H<sub>4</sub>: There is a significant relationship between education and attitude towards online shopping.

A test of one way ANOVA was done as in table 4.13, from the table the value of F was 0.590 with sig. 0.443 which is not significant at 0.05, which means there is no significant relationship in behavior towards online shopping according to the education. Hence, H<sub>4</sub> rejected.

- To examine how e-commerce and internet usage experience influence buyers behavior towards online shopping.

Correlation coefficient value and Significance were determined to examine the effects of e-commerce and the Internet experience on consumers' behavior towards online shopping. The results of the hypotheses are presented below according to the Table 4.5. All two hypotheses in this section have been rejected. Thus, the results indicate that e-commerce and the Internet usage experience does not influence buyers behavior towards online shopping.

- H<sub>5</sub>: There is a significant relationship between e-commerce experience and the attitude of online shopping.

There is no significant relationship between attitude towards online shopping and e-commerce experience with Correlation coefficient value -.009-, with sig. 0.904 which is higher than 0.01. Hence, H<sub>5</sub> rejected.

- H<sub>6</sub>: There is a significant relationship between internet usage experience and attitude towards online shopping.

There is no significant relationship between attitude towards online shopping and internet usage experience with correlation coefficient value .028, with sig. 0.695 which is higher than 0.01. Hence, H<sub>6</sub> rejected.

- To examine how the following factors (delivery time, trust, return policy, guarantees and warranties, waiting to receive the product, security, privacy of the information, a good description of goods, risk of credit card transactions, risk of loss of privacy, and the risk of not getting what is paid for) influence buyers' behavior towards online shopping.

Correlation coefficient value and Significance were determined to examine the effects of specified factors on consumers' behavior towards online shopping. The results of the hypotheses are presented below according to the Table 4.5. Six of the eleven hypotheses in this section have been accepted. Accordingly, it can be stated that specified factors influence buyers behavior towards online shopping.

- H<sub>7</sub>: There is a significant relationship between delivery time and attitude towards online shopping.

There is no significant relationship between attitude towards online shopping and delivery time with the correlation coefficient value 0.140, with sig. 0.051 which is higher than 0.01. Hence, H<sub>7</sub> rejected.

- H<sub>8</sub>: There is a significant relationship between the lack of trustworthiness of vendors and attitude towards online shopping.

There is a significant relationship between attitude towards online shopping and lack of trustworthiness of vendors with correlation coefficient value 0.204, with sig. 0.004 which is lower than 0.01. Hence, H<sub>8</sub> accepted.

- H<sub>9</sub>: There is a significant relationship between difficulty in returning products and attitudes towards online shopping.

There is a significant relationship between attitude towards online shopping and difficulty in returning products with correlation coefficient value 0.189, with sig. 0.008 which is lower than 0.01. Hence, H<sub>9</sub> accepted.

- H<sub>10</sub>: There is a significant relationship between guarantees and warranties and attitude towards online shopping.

There is a significant relationship between attitude towards online shopping and guarantees and warranties with the correlation coefficient value 0.137, with sig. 0.056 which is higher than 0.01. Hence, H<sub>10</sub> rejected.

- H<sub>11</sub>: There is a significant relationship between waiting to receive the product and attitude towards online shopping.

There is a significant relationship between attitude towards online shopping and waiting to receive the product with correlation coefficient value 0.242, with sig. 0.001 which is lower than 0.01. Hence, H<sub>11</sub> accepted.

- H<sub>12</sub>: There is a significant relationship between security and attitude towards online shopping.

There is no significant relationship between attitude towards online shopping and security with the correlation coefficient value 0.130, with sig. 0.070 which is higher than 0.01. Hence, H<sub>12</sub> rejected.

- H<sub>13</sub>: There is a significant relationship between the privacy of the information and attitude towards online shopping.

There is no significant relationship between attitude towards online shopping and privacy of the information with the correlation coefficient value 0.110, with sig. 0.127 which is higher than 0.01. Hence, H<sub>13</sub> rejected.

- H<sub>14</sub>: There is a significant relationship between the good description of goods and attitudes towards online shopping.

There is a significant relationship between attitude towards online shopping and a good description of goods with the correlation coefficient value 0.171, with sig. 0.007 which is lower than 0.01. Hence, H<sub>14</sub> accepted.

- H<sub>15</sub>: There is a significant relationship between risk of credit card transactions and attitude towards online shopping.

There is a significant relationship between attitude towards online shopping and Risk of credit card transactions with Correlation coefficient value 0.332, with sig. 0.000 which is lower than 0.01. Hence, H<sub>15</sub> accepted.

- $H_{16}$ : There is a significant relationship between risk of loss of privacy and attitude towards online shopping.

There is no significant relationship between attitude towards online shopping and Risk of loss of privacy with the Correlation coefficient value 0.135, with sig. 0.059 which is higher than 0.01. Hence,  $H_{16}$  rejected.

- $H_{17}$ : There is a significant relationship between the risk of not getting what is paid for and attitude towards online shopping.

There is a significant relationship between attitude towards online shopping and Risk of not getting what I paid for with the Correlation coefficient value 0.253, with sig. 0.000 which is lower than 0.01. Hence,  $H_{17}$  accepted.





## **5. CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Conclusions**

The research findings are presented and discussed in detail in chapter four. The e-commerce market has great potential, especially the online shopping aspect, but before every step of development, it must be understood the main factors that limit consumer shopping activity online. Just understand these barriers that enable online shopping to evolve. Searching on the Internet turns into a lot of liked days by day with the increasing use of the World Wide Web referred to as the) www. (Understanding the customer's desire to promote online has become a challenge for marketers. Especially understanding consumer attitudes towards online research, and creating improvement in the factors that affect customers to purchase online and dealing with factors that have an impact on customers to purchase online can facilitate marketers to achieve a competitive advantage over others. Therefore this study focused mainly on three research issues; the first issue was the study of how social and demographic factors (age, gender, financial gains, and education (affect buyers' behavior towards online shopping. The second issue was a study of how the experience of e-commerce and the use of the internet affects the behavior of buyers towards online shopping. The last issue was a study of how the following factors )delivery time, trust, return policy, guarantees and warranties, waiting to receive the product, security, privacy of the information, a good description of goods, the risk of credit card transactions, risk of loss of privacy, and the risk of not getting what is paid for (affect buyers' behavior towards online shopping. It is anticipated that the findings might provide a clear and wide picture to online retailers in Palestine, and it'll offer assistance to them to get it the particular components that influence shoppers who shop online so that they can construct their procedures to meet online customers.

Ultimately, of the seventeen hypotheses that were formed, only six were accepted by statistical analysis. The first specific goal is to explore the extent to which social and demographic variables that impact buyers' behavior towards online shopping. By

examination, it was found that there was no relationship in behavior toward online shopping between age, sex, income, and education. The moment particular objective is to investigate how the e-commerce experience and use of the internet influence buyers' behavior towards online shopping. From the look comes about, it was found that there was no relationship in behavior towards online shopping between the experience of e-commerce and the use of the internet. The third specific objective is to explore how the following factors (delivery time, trust, return policy, guarantees and warranties, waiting to receive the product, security, privacy of the information, a good description of goods, the risk of credit card transactions, risk of loss of privacy, and the risk of not getting what is paid for) affect buyers' behavior towards online shopping. It was found that there is no relationship between delivery time, guarantees and warranties, security, privacy of the information, risk of loss of privacy, and consumers' behavior towards online shopping. In addition, the findings show that, there is a relationship between trust, return policy, waiting to receive the product, a good description of goods, the risk of credit card transactions, the risk of not getting what is paid for, and consumers' behavior towards online shopping.

## **5.2 Recommendations for Future Research**

After conducting this analysis and looking at the time and resource constraints that it tend to encounter, it will be important to consider the subject of the analysis in addition to an extraordinary degree. Underneath could be a list of a few recommendations for conceivable future research.

It will be curious to conduct study filters all universities in Palestine. If this is done and similar results are discovered, the generalization can be applied to the results. The research can be implemented on the larger samples, as well as people who are not students. This may realize unused fragments, with unused expository capabilities.

This investigation was carried out by the shoppers objective of perusing, and in case it may well be done with a more prominent center on the net merchant. It has found that there are vital components when a buyer chooses to purchase online, but it'll be curiously to know whether the concepts of these variables are seen similarly from all shoppers or if there are any discrepancies.

Additionally, it'll be curious to know if other variables have critical impacts on shopper attitudes towards online shopping that can be used in new research such as price and type of merchandise.



## REFERENCES

- Allport, G. W.** (1935). *Attitudes*. In: Handbook of social psychology. Murchison, C. (Ed.). Worcester, MA: Clark University Press, 798-844.
- Allred, R. C., Smith, M. S., & Swinyard, R. W.** (2006). E-shopping lovers and fearful conservatives: A market segmentation analysis. *International Journal of Retail & Distribution Management*. 34(4/5), 308-333.
- Asiegbu, I. F., Powei, D. M., & Iruka, C. H.** (2012). Consumer attitude: Some reflections on its concept, trilogy, relationship with consumer behavior, and marketing implications. *European Journal of Business and Management*. 4(13), 38-50.
- Assael, H.** (1998). *Consumer behavior and marketing action*. 6th ed., Cincinnati, Ohio: South-Western College Publication.
- Bellenger, D. N. & Korgaonkar, P. K.** (1980). Profiling the recreational shopper. *Journal of Retail*, 56, 77-92.
- Brengman, M., Geuenes, M., Weijters, B., Smith, M. S., & Swinyard, R. W.** (2005). Segmenting Internet shoppers based in their web-usage-related lifestyle: Across cultural validation. *Journal of Business Research*. 58, 79-88.
- Chen, T., Li, F., & Chen, B.** (2009). Cross-talks of sensory transcription networks in response to various environmental stresses. *Interdisciplinary Sciences: Computational Life Sciences*, 1, 46-54.
- Chisnall, M. P.** (1994). *Consumer behaviour*. 3rd ed., Maidenhead: McGraw-Hill Companies.
- Christensen, L., Engdahl, N., Gräas, C., & Haglund, L.** (2001). *Marknadsundersökning-en handbok*. 2nd ed., Lund, Studentlitteratur.
- Churchill, G. A. & Iacobucci, D.** (2005). *Marketing research: Methodological foundations*. 9th ed., Mason, Ohio: Thomson/South-Western.
- Constantinides, E.** (2004). Influencing the online consumer's behavior: The web experience. *Internet Research*, 14(2), 111-126.
- Creswell, J. W.** (1994). *Research design: Qualitative and quantitative approaches*. Thousand Oaks, CA: Sage.
- Daniel, E. & Klimis, G. M.** (1999). The impact of electronic commerce on market structure: An evaluation of the electronic market hypothesis. *European Management Journal*, 17(3), 318-325.
- Delafrooz, N.** (2009). *Factors affecting students' online shopping attitude and purchase intention*. Ph.D. Thesis, Universiti Putra, Malaysia.
- Feng, L.** (2007). *What is e-business?: How the Internet transforms organizations*. Oxford, UK: Blackwell Publishing.
- Fishbein, M. & Ajzen, I.** (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, Mass: Addison-Wesley Pub. Co.
- Fowler, F.J.** (1995). Improving survey questions: Design and evaluation. *Series: Applied Social Research Methods*, Vol.38, Sage.

- George, J. F.** (2004). The theory of planned behavior and Internet purchasing. *Internet Research*, 14(3), 198-212.
- Grabowski, P.** (2017). Key factors influencing online consumer behaviour - backed by research. *E-commerce Insiders*. <https://ecommerceinsiders.com/key-factors-influencing-online-consumer-behaviour-backed-research-1981/>
- Haque, A. & Khatibi, A.** (2006). The study of the behavior of Malaysian consumers towards online shopping. *Asian Journal of Information Technology*, 5, 12-19.
- Hollensen, S.** (2004). *Global marketing - A decision oriented approach*. 3rd ed., Edinburgh Gate: Pearson Higher Education.
- Hölscher, C. & Strube, G.** (2000). Web search behavior of Internet experts and newbies. *Computer Networks*, 33(1), 337-346.
- Huang, A. & Christopher, D.** (2003). Planning an effective Internet retail store. *Marketing Intelligence & Planning*, 21(4), 230-238.
- Jahng, J., Jain, H., & Ramamurthy, K.** (2001). The impact of electronic commerce environment on user behavior: The case of a complex product, *e-Service Journal*, 1(1). 41-53.
- Jarvenpaa, S. L., Tractinsky, N., & Vitale, M.** (2000). Consumer trust in an Internet store. *Information Technology and Management*, 1(1-2), 45-71.
- Jobber, D. & Fahy, J.** (2006). *Foundations of marketing*. 2nd ed., Maidenhead: McGraw-Hill Education.
- Johannessen, A., Tufte, P. A., & Christoffersen, L.** (2020). Introduktion till samhällsvetenskaplig metod. *Upplaga 2*, Stockholm: Liber AB.
- Joines, J., Scherer, C., & Scheufele, D.** (2003). Exploring motivations for consumer web use and their implications for e-commerce. *Journal of Consumer Marketing*, 20(2). 90-108.
- Kent, R.** (2007). *Marketing research approaches, methods and applications in Europe*. Italy: Rotolo Printing.
- Khan, M.** (2004). *Consumer behaviour*. 2nd ed., India: New Age International Publisher.
- Kohli, R., Devaraj, S., & Mahmood, M. A.** (2004). Understanding determinants of online consumer satisfaction: A decision process perspective. *Journal of Management Information Systems*. 21(1), 115-136.
- Kotler, P. & Armstrong, G.** (2007). *Principles of marketing*. 12th ed., Upper Saddle River: Prentice-Hall.
- Koufaris, M.** (2003). Applying the technology acceptance model and flow theory to online consumer behavior. *Information Systems Research*. 13(2). 205-223.
- Kumar, R.** (2011). *Research methodology*. London: Sage publication Ltd.
- Kumar, V. & Dange, U.** (2012). A study of factors affecting online buying behavior: A conceptual model. *SSRN Electronic Journal*. Available at SSRN: <https://ssrn.com/abstract=2285350> or <http://dx.doi.org/10.2139/ssrn.2285350>
- Laudon, K. C. & Traver, C. G.** (2018). *E-commerce 2017: Business, technology, society*. 13th ed. Boston: Pearson.
- Li, N. & Zhang, P.** (2002). Consumer Online Shopping Attitudes and Behavior: An Assessment of Research. *Eighth Americas Conference on Information Systems*. 508-517.

- Lohse, G. L., Bellman, S., & Johnson, E. J.** (2000). Consumer buying behavior on the Internet: Findings from panel data. *Journal of Interactive Marketing*, 14(1), 15-29.
- Lunn, J. A.** (1974). *Consumer decision-process models*. In: *Models of buyer behavior*. Sheth, J. N. (Ed.). New York: Harper and Row, 34-69.
- Malhotra, N. K.** (1999). *Marketing research: An applied orientation*. 3rd ed. London: Prentice-Hall International.
- Manwaluddin, I. I., Teng, L. C., Johari, A. A. H. A., Baharudin, M. F., & Suhaimi, M. H.** (2018). Factors that affect online shopping behavior on e-business platform towards generation Y in Malaysia. *Journal of Information System and Technology Management*, 3(9), 50-65.
- McGaughey, R. E. & Mason, K. H.** (1998). The Internet as a marketing tool. *Journal of Marketing Theory and Practice*. 6(3), 1-11.
- Monswé, T. P., Dellaert, B.G.C., & Ruyter, K. D.** (2004). What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*, 15(1), 102-121.
- Moon, B. J.** (2004). Consumer adoption of the Internet as an information search and product purchase channel: some research hypotheses. *International Journal of Internet Marketing and Advertising*. 1(1). 104-118.
- National Science Foundation** (2020). "A brief history of NSF and the Internet". Retrieved from [https://www.nsf.gov/news/news\\_summ.jsp?cntn\\_id=103050](https://www.nsf.gov/news/news_summ.jsp?cntn_id=103050) (Access on: 02.01.2020).
- Olsson, H. & Sörensen, S.** (2011). *Forskningsprocessen: kvalitativa och kvantitativa perspektiv*. Stockholm: Liber AB.
- Oppenheim, C. & Ward, L.** (2006). *Evaluation of websites for B2C e-commerce*. *Aslib Proceedings*. 58(3), 237-260.
- Patel, R. & Davidson, B.** (2011). *Forskningsmetodikens grunder: att planera, genomföra och rapportera en undersökning*. Lund: Studentlitteratur.
- Pickens, J.** (2005). *Attitudes and perceptions*. In: *Organizational Behavior in Health Care*. Borkowski, N. (Ed.). Sudbury, Massachusetts: Jones and Bartlett Publishers, 43-76.
- Priescu, I.** (2008). *Comertul electronic - de la paradigma la implementare*. Editura Universitatii Titu Maiorescu, Bucuresti, 15, 12-13.
- Rickwood, C. & White, L.** (2009). Pre-purchase decision-making for a complex service: Retirement planning. *Journal of Services Marketing*, 23(3), 145-153.
- Rogan, D.** (2007). FH Joanneum Graz, 28 May-1 June 2007, *International Consumer Behaviour*.
- Ryckman, R. M.** (2004). *Theories of personality*. 8th ed. Belmont, CA: Thomas/Wadsworth.
- Saunders, M., Lewis, P., & Thornhill, A.** (2007). *Research methods for business students*. 4th ed. Edinburgh Gate: Pearson Higher Education.
- Smith, A. D. & Rupp, W. T.** (2003). Strategic online customer decision making: leveraging the transformational power of the Internet. *Online Information Review*. 27(6). 418-432.
- Subhalakshmi, R. & Ravi, P.** (2015). The impact of perceived risk on the online shopping attitude of cosmetic products in Tirunelveli City. *IJSR-International Journal of Scientific Research*, 4(1), 231-233.

- Tian, Y. and Stewart, C.** (2006). *History of E-Commerce*. In: *Encyclopedia of E-Commerce, E-Government and M-Commerce*, Mehdi Khrosrow-Pour (Ed.), London, UK: Idea Group References.
- Timmers, P.** (1998). Business models for electronic markets. *Electronic Markets*, 8(2), 3-8.
- Toland, J.** (2006). *E-commerce in developing countries*. In: *Encyclopedia of E-Commerce, E-Government and M-Commerce*. Mehdi Khrosrow-Pour (Ed.), London, UK: Idea Group References.
- URL** <https://www.scribd.com/doc/124762423/Online-Shopping-Questionnaire>
- Vesterby, T. & Chabert, M.** (2001). *E-marketing*, Viby J, Jyllands-Posten Erhvervsbogklubb.
- Voon, J. P., Ngui, K. S., & Agrawal A.** (2011). Determinants of willingness to purchase organic food: an exploratory study using structural equation modeling. *International Food and Agribusiness Management Review*, 14(2), 103-120.
- Weible, R. & Wallace, J.** (1998). Cyber research: The impact of the internet on data collection. *Marketing Research*, 10(3), 19-26.
- Wilson, J.** (2005). *Attitudes, Stereotypes and Prejudices: Theoretical Concepts*. 100-145. <https://repository.up.ac.za/bitstream/handle/2263/23587/04chapter4.pdf?sequence=5>
- Wu, S.I.** (2003). The relationship between consumer characteristics and attitude toward online shopping. *Marketing Intelligence & Planning*, 21(1). 37-44.
- Zhang, T., Agarwal, R., & Lucas, H. C.** (2011). The value of IT-enabled retailer learning: Personalized product recommendations and customer store loyalty in electronic markets. *MIS Quarterly*, 35(4), 859-881.
- Zickuhr, K. & Smith, A.** (2012). *Digital difference*. Washington, DC: Pew Research Center.

## **APPENDICES**

**Appendix A.** Questionnaire

**Appendix B.** Ethics Protocol Approval





## Appendix A: Questionnaire

### A. Socio-Demographic Information

1. Gender

\* Female            \* Male

2. Age

\*18-21    \*22-25    \*26-29    \*Above 30

3. Occupation

\*Undergraduate Student            \*Graduate Student

4. Marital Status

\*Single    \*Married

5. Monthly Income

\*1,000 ILS and lower    \*1,001-2,000 ILS    \*2,001-3000 ILS  
\*3001-4000 ILS            \*4,001-5000 ILS            \*More than 5,000 ILS

6. University Name

\*Al-Quds University    \*Palestine Polytechnic University  
\*Hebron University    \*Other.....

### B. E-commerce and Internet Usage Experience

1. I have been using the WEB for

\*Less than 1 year    \*1 to 2 years    \*2 to 3 years  
\*More than 3 years

2. How often do you use the internet every day?

\*Less than 1 hour    \*1 hour    \*2 hours    \*3 hours  
\*More than 3 hours

3. My general view about e-commerce is positive

\*Strongly disagree    \*Disagree    \*Neutral    \*Agree  
\*Strongly agree

4. Have you ever had online shopping?

\*Yes \*No

5. How often do you use the Internet for information prior to a purchase?

\*Often \*Sometimes \*Rarely \*Never

6. How often do you use the Internet for shopping?

\*Often \*Sometimes \*Rarely \*Never

7. How would you describe your proficiency on the Internet

\*Novice \*Intermediate \*Advanced

8. Select an approximate maximum amount you would spend on a single online purchase:

\* Less than 50 ILS \*51-100 ILS \*101-150 ILS \*151-200 ILS

\* 200 ILS & Above

9. Select an approximate maximum amount you would spend per year on online purchase

\* Less than 1000 ILS \* 1001-2000 ILS \*2001-3000 ILS

\*3001-4000 ILS \*More than 4000 ILS

10. Which is your most favorite online shopping website?

\*Amazon \*eBay \*AliExpress \*Local websites \*Other:.....

## C. Factors Affect Customer Behavior toward Online Shopping

### Section 1: General Questions

Questions	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1.It is a great advantage to be able to shop at any time of the day on the internet					
2.Shopping online is risky					
3.A long time is required for the delivery of products and services on the internet					
4.Selection of goods available on the internet is very broad					
5.The information given about the products and services on the internet is sufficient					
6.Online shopping is as secure as traditional shopping					
7.While shopping online, I hesitate to give my credit card number					

## C. Factors Affect Customer Behavior toward Online Shopping

**Section 2: How important are the following factors in your decision to purchase goods from the internet?**

Questions	Very Unimportant	Unimportant	Neither Important nor Unimportant	Important	Very Important
8.Delivery time					
9.Guarantees and Warranties					
10.Privacy of the information					
11.A good description of goods					
12.Security					

### C. Factors Affect Customer Behavior toward Online Shopping

**Section 3: How important are each of the following factors in refraining/keeping you from shopping on the internet**

Questions	Very Unimportant	Unimportant	Neither Important nor Unimportant	Important	Very Important
13.Waiting to receive the product					
14.Risk of credit card transactions					
15.Difficulty in returning products/items					
16.Risk of not getting what I paid for					
17.Risk of loss of privacy					
18.Lack of trustworthiness of Vendors					

## Appendix B: Ethics Protocol Approval



T.C.

İSTANBUL AYDIN ÜNİVERSİTESİ REKTÖRLÜĞÜ  
Lisansüstü Eğitim Enstitüsü Müdürlüğü

Sayı : 88083623-020

Konu : Etik Onay hk.

Sayın Saleh Ismail Muhammed Saleh AL JEBRINI

Tez çalışmanızda kullanmak üzere yapmayı talep ettiğiniz anketiniz İstanbul Aydın Üniversitesi Etik Komisyonu'nun 12.07.2019 tarihli ve 2019/10 sayılı kararıyla uygun bulunmuştur.

Bilgilerinize rica ederim.

**e-imzalıdır**  
Dr.Öğr.Üyesi Alper FİDAN  
Müdür Yardımcısı

30/04/2020 Enstitü Sekreteri

Tuğba SÜNNETCİ

**Evrakı Doğrulamak İçin** : <https://evrakdogrula.aydin.edu.tr/enVision.Dogrula/BelgeDogrulama.aspx?V=BE5D3ZTTB>

Adres:Beşyol Mah. İnönü Cad. No:38 Sefaköy , 34295 Küçükçekmece / İSTANBUL  
Telefon:444 1 428

Elektronik Ağ:<http://www.aydin.edu.tr/>

Bilgi için: Tuğba SÜNNETCİ  
Unvanı: Enstitü Sekreteri



## RESUME

**Name Surname** : Saleh Ismail Muhammed Saleh Aljebrini  
**Place of Birth** : Hebron, Palestine  
**Date of Birth** : 28-08-1988  
**E-mail** : jebrini.saleh@gmail.com



### Education:

2010-2014 Bs.c Al-Quds University / Food Technology  
2017-2020 Ms.c Istanbul Aydin University / Business Administration

### WorkExperience:

2014-2016 Quality Control Manager /Al.jebrini cheese company

### Languages:

Arabic : Native Language  
English : Advanced