The Islamic University of Gaza
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Factors Influencing the Online Shopping Behavior
Case Study: Students of The Islamic University of Gaza

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ABSTRACT:

The aim of this study is to identify the factors which influence the online shopping behavior through studying the case of students of the Islamic University of Gaza. A developed research model was derived form the general Online Shopping Acceptance Model (OSAM) to test if there is a relationship between: Website Features, Online Shopping Perceived Benefits, Online Shopping Perceived Risks/Costs factors and Online Shopping Behavior; in addition, the model has tested whether there are any differences between the sample respondents' answers regarding the above factors' influences on their online shopping behavior due to their demographical characteristics: Age, Gender, Educational Level, Income and Major.

A research population representing the students of the Islamic University of Gaza who belong to the university students' layer which heavily uses the Internet and highly perceives its importance. Accordingly, students of the Islamic University of Gaza who are studying at Business Administration, IT and Computer Engineering Departments were targeted to represent the research sample.

A questionnaire has been designed as a primary data collection tool. The suitable statistics have been made after collecting the data from a sample size equals to 479 individuals with a (84%) rate of return. The results revealed that there is a significant statistical relationship at level $\alpha=0.05$ between website features, online shopping perceived benefits, online shopping perceived risks/costs, and online shopping behavior. In addition, a regression analysis was used and it found that there is a statistical impact of all of the mentioned factors on the customers' online shopping behavior; the risks/cost perception factor comes first, followed by the website features factor and then the benefits perception factor. Moreover, there were no statistical differences between the respondents' answers about the factors which influence their online shopping behavior due to their demographical characteristics: Gender, Age, Income and Major, whereas there were statistical differences in their answers due to the Educational Level demographical characteristic.

Different recommendations provided for the companies which intent to develop their selling and marketing channels through the internet such as: providing an easy to use website, enhancing their website with differentiated technical characteristics. Providing the price-comparisons and search abilities; having clear policies regarding the products' deliveries and returns and securing the personal and private information of customers from being hacked.

الملخص :

هدفت هذه الدراسة إلى تحديد العوامل التي تؤثر على سلوك التسوق عبر الإنترنت مــن خلال دراسة حالة طلبة الجامعة الإسلامية في غزة ، و قد تم تطوير نموذج مستقى من النموذج العام للتسوق عبر الإنترنت OSAM لاختبار مدى وجود علاقة بين كل من خصائص الموقــع الإلكتروني ، إدراك الزبائن بفوائد التسوق عبر الإنترنت ، إدراكهم بمخاطر و تكاليف التــسوق عبر الإنترنت، و سلوك التسوق عبر الإنترنت ، إضافة إلى تحديد مدى وجود فروقـات بــين إجابات المستجيبين حول العناصر التي تؤثر في سلوكهم للتسوق عبر الإنترنت تعزو إلى العمــر ، الجنس ، المستوى التعليمي ، الدخل و التخصص.

لفحص ذلك تم استهداف مجتمع الدراسة ليمثل طلبة الجامعة الإسلامية في غزة و الذين ينتمون لطلبة الجامعات و هي الفئة الأكثر استخداماً للإنترنت و الأكثر وعيــاً بــشئونه ، و قــد تكونت عينة الدراسة من طلبة إدارة الأعمال ، تكنولوجيا المعلومات و هندسة الحاسوب.

تم تصميم استبانة كأداة رئيسية لجمع البيانات و قد تم إجــراء الإحــصائيات اللازمــة لتوزيع الإستبانات حيث بلغ حجم العينة 479 مفردة ، و قد تم الانتهاء من جمع البيانات بنــسبة مردود 84%. و بعد تحليل البيانات تم التوصل إلى وجود علاقة ذات دلالــة إحــصائية عنــد مستوى معنوية 5% بين خصائص الموقع الإلكتروني، إدراك فوائد التــسوق عبــر الانترنــت، إدراك مخاطر و تكاليف التسوق عبر الانترنت ، و سلوك الزبائن في التسوق عبر الانترنت ، و قد تم استخدام تحليل الانحدار و تبين أنه يوجد تأثير لكافة العوامل المذكورة أعلاه على ســلوك الزبائن للتسوق عبر الإنترنت حيث احتل عامل إدراك مخاطر/تكاليف التسوق عبــر الإنترنــت الترتيب الأول من حيث درجة التأثير ، يليه عامل خصائص الموقع الإلكترونــي فــي المرتبــة الثانية و من ثم عامل إدراك فوائد التسوق عبر الإنترنت في المرتبة الأخيــرة. وقــد توصــلت الدراسة إلى عدم وجود فروق بين إجابات أفراد العينة حول العوامل التي تؤثر على سلوكهم في التسوق عبر الانترنت تعزو إلى الجنس، العمر، الدخل و التخصص في حين توصلت الدراســة إلى وجود فروق بين إجاباتهم حول سلوكهم في التسوق عبر الانترنــت تعــزو إلــى المــستوى التعليمي الجامعي.

و قد قدمت العديد من التوصيات التي تهدف إلى حث الشركات المعنية بتطوير قنــوات البيع عبر الانترنت على تعزيز و تشجيع التسوق عبر الانترنت كــسهولة اســتخدام الموقــع و إثرائه بمزايا فنية عديدة و توفير إمكانية مقارنة الأسعار و خاصية البحــث ، رســم سياســات خاصة بتوصيل و إرجاع المنتج و حماية المعلومات الشخصية للزبائن و ضمان عدم اختراقها و كذلك ضمان مستوى الأمان للموقع.

DEDICATION:

I dedicate this research to my great beloved parents … I could not achieve this goal without my Father's directions and my Mother's prayers.

I would also like to dedicate my accomplishment to my beloved wife Rahma who supported me during the hard times of work on preparing, developing and finalizing this thesis.

To my soul... my kid… My baby son Rafiq ... His smiley face was always giving me a push toward achieving my goal.

To my sisters and their families... To my Brother Dr. Mahmoud Almadhoun and his great family... his wife Reem, his kids: Hisham, Mariam, Deema & Shirin.

To my relatives especially Aunt Hajja Hamdeya and to my friends, my colleagues at work and to everyone I know.

Finally, this work is dedicated to the soul of Palestinian Martyrs who paid and still pay too much pain to achieve the goal of having the FREEDOM

ACKNOWLEDGEMENT:

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LIST OF ABBREVIATIONS:

- BA: Business Administration

- B2C: Business-to-Customer

- CE: Customer Experience

- DSL: Digital Subscription Line

- E-Commerce: Electronic Commerce

- EOU: Ease Of Use

- HTTPS: Hyper Text Transfer Protocol over Secure Socket Layers

- ICT: Information & Communication Technology

- IT: Information Technology

- IUG: Islamic University of Gaza

- MBA: Master of Business Administration

- OSAM: Online Shopping Acceptance Model

- PCA: Product Company Attribute

- PI: Purchase Intention

- POU: Perceived Usefulness

- PR: Perceived Risk

- SME: Small & Medium Enterprises

- SSL: Secure Socket Layers

- TAM: Technology Acceptance Model

- TRA: Theory of Reasoned Action

- U.S: United States

- WWW: World Wide Web

CHAPTER ONE

AN INTRODUCTION

1.1 Introduction

Due to the rapid growth of Internet use in the last past years, it's become a common source for data transformation and service delivery. It has been reported by A.C Nilesen centre of market research that more than 620 million people in the world shopped online in 2006 (A.C Nilesen, 2007).

As a modern marketing approach, online and Internet shopping contributes many benefits. Using the internet allows users to shop for getting different types of goods and services from the whole world. Internet Users can view products of different categories such as digital and physical ones, in addition to searching for their information regarding the availability of the products/services, the suppliers, fair dealing between suppliers and customers and compliance with the said terms and conditions (Hashim & Others, 2009).

The Internet yielded a great opportunity of growth and expansion in a degree which never happens before; which encouraged global businesses to ride the Internet wave for the purpose of achieving and realizing a greater success. "However, knowing that Internet is in a state of constant evolution and has reverberating effects on every entity it involves, one is goaded to deliberate how businesses deal with such dynamism and continue to uphold the consumers' interest from the marketing and consumer behavior points of view" (Dey, 2007, P.1). To deliver the level of sustainability and to succeed in this virtual world, it's very important that businesses understand the factors that influence customers' behavior in the interactivity process of dealing with web by identifying different factors and issues such as web perceptions, website features, and internet usage, etc…

As a situational point of view, it's realized that consumers, when being aware about a number of factors, this plays a large role in influencing their online shopping behavior (Chang et. al., 2005).

As a result, this research aims to identify the factors that affect online shopping behavior through studying the case of students of the IUG, by analyzing how their shopping is affected by different factors such as internet usage measured by the history

of use and the hours of use, website features preferences, the perceived benefits and perceived costs in addition to their certain demographic characteristics.

The research works on finding a logical interpretation for the context mentioned above, this is because despite the benefits of online shopping. It's obvious that the proportion of internet users in Gaza Strip is still low – 9.4% of the internet users in Gaza are using the internet for different reasons such as knowledge acquisition and others (PCBS, 2009) - which encourages the need to investigate the reasons and identifying the factors influencing the online shopping behavior.

1.2 Problem Statement

Online shopping continues to be one of the fastest growing e-sales channels. However, the adoption rate of the Internet for consumer purchasing has been relatively slow (Clayer, 2001) due to different reasons which are considered as the problem of this research.

Online Shopping Acceptance Model consists of different factors such as consumers' perceived benefits and perceived cost levels towards online shopping which are identified as important factors influencing consumers' online shopping behavior (Zhou et. al., 2007). In addition, factors such as website features preferences, website apparel and design issues, the sufficient amount of information supported with information language might be a key for influencing the customers' intention to shop online. Different demographics characteristics of customers' live in Gaza might affect their attitude towards online shopping behavior. Such factors are gender, age, marital status, educational level, major and income.

Therefore, it is valuable to identify whether certain online factors are influencing and affecting the online shopping behavior.

So, the research problem can be summarized in the following question:

"What are the factors that influence the online shopping behavior of the IUG students?"

1.3 Scope of the research

The study is applied during the years 2011 – 2102 which is considered as the time scope; where as it's geographically applied at Gaza strip area of Palestine, in specific; it is applied to Gaza strip customers' who are represented by the university students; as a case; the Islamic University of Gaza students were chosen to represent the Gaza Strip customers. After intensive discussions with the research supervisor regarding the nature of the study; it's decided to choose the university students because of their technical and managerial characteristics which are summarized by their developed way of thinking and their intensive use of the internet. To be able to measure the perception of online shopping, the research focused on those who are specialized in the field of computer and management – Information Technology, Computer Engineering and Business Administration due to their specializations which are related to the subject; other departments were excluded due to their low level of specialization and awareness of using the internet in shopping. IUG was targeted because it strives to keep sustaining its vision of being the leading Palestinian University working to develop educational and cultural standards in Palestinian society according to professional Values and Principles by providing high quality education to students, particularly those living in Gaza Strip; encouraging academic and scientific research to meet the challenges; participating effectively in developing Palestinian community and promoting knowledge and professional skills and science advancement (www.iugaza.edu.ps, 2012)

1.4 Research objectives

The research aims to achieve the following objectives:

1) Identifying the main factors that influence the online shopping behavior through studying the case of the Islamic University of Gaza Students, by addressing the issues of their perceptions of online shopping.

2) Analyzing the factors and measuring their impact on influencing behavior of online shopping through studying the case of the IUG students.

3) Finding whether online shopping behavior is translated by online browsing or online actual purchasing.

4) Proposing recommendations to enhance and improve the behavior of online shopping through the commercial companies of Gaza Strip .

1.5 Research Importance

The study will provide valuable information regarding the factors that influence online shopping behavior through studying the case of students of IUG. Such information, if applied in an effective fashion, will assist in designing websites that will develop both traffic and sales figures, and will have further marketing and evaluating implications in the market of Gaza.

On the other hand, this study is considered as an original one in Gaza strip, once conducted, it will be supposed as a gate for further studies in the field of e-marketing which will enhance and improve the level of online shopping in Gaza strip.

Some important issues are focused to reflect the importance of this research such as identifying the actual online shoppers' attitude whether it's for browsing or purchasing and reducing the time of having the product or service through improving the commercial companies services to fit the customers' preferences.

For companies who intend to adopt the online shopping approach, this research contributes in orienting them to minimize the cost of the offered service; which maximizes the benefits for the customers by paying less money, in addition, companies will be able to treat time-starve customers through making it possible to give them the chance to shop and get their products / services online in a reliable and consistent manner.

In general, companies will be encouraged to move toward online marketing channels by providing analytical evidence and recommendations about the online shopping behavior.

1.6 Research Variables

This research aims to identify and analyze the key factors that influence online shopping behavior. Different and too many factors were included in many literatures among the world. The research model is derived from the general Online Shopping Acceptance Model (OSAM) which is developed by Zhou et. al. (2007) and is developed to familiarize the online shopping context. In OSAM, some dimensions are covered to focus on customers personal traits and demographics, online shopping perceptions and the customers' internet experience. These dimensions contribute in covering different aspects in the field of online shopping such as IT aspects, Economical Aspects and Behavioral/Psychological aspects. While there are numerous variables that form the behavioral base of online shopping, the key factors of this research are clarified below and in the following figure:

- The Independent variables of the model:

1) Website Features Preferences: represented by Language, Quality and Quantity of the viewed information; website design/apparel properties and website loading/browsing speed.
2) Perceived Values/Benefits: product characteristics; constant availability of service and convenience level.
3) Perceived Costs/Risks: Security & privacy costs and online shopping process costs.
4) Demographical characteristics: Age, Educational Level, Gender, Income and Major

- Personal statistics and research related questions about customers' internet usage and experiences, ownership of credit cards, buying/browsing the internet and the place of using the internet.

D

I

Personal statistics and research related questions
- Internet Usage
- Ownership of credit card
- Buying / Browsing the internet
- Place of using the internet

Online Shopping

Behavior

Demographical Characteristics
- Age
- Education Level
- Gender
- Income
- Major

I

Impact of Perceived Benefits, Website Features Preferences, Perceived Costs/Risks on Online Shopping

I

I

Perceived Values / Benefits

- Product Characteristics
- Constant availability of service
- Convenience level

Website Features Preferences
- Language, Quality and Quantity of Information
- Website design/apparel properties
- Website loading/browsing speed

I

Perceived Costs/Risks
- Security & Privacy Costs
- Online Shopping Process Costs

I: Independent Variable
D: Dependent Variable

Figure 1.1 – Research Variables. Developed by the researcher through using the OSAM model of Zhou, et. al.(2007)

1.7 Research Hypotheses

- **Hypothesis 1: (Website Features & Online Shopping Behavior)**
  There is a significant statistical relationship at level α = 0.05 between Website Feature Preferences: [Language, Quality and Quantity of viewed information; Website Apparel Settings, Browsing Speed and Attractiveness] **AND** Online Shopping Behavior

- **Hypothesis 2: (Perceived Values/Benefits & Online Shopping Behavior)**
  There is a significant statistical relationship at level α = 0.05 between Perceived Benefits of Using Internet in Shopping: [Products/Services Characteristics, Constant Availability of Service, Convenience Level] AND Online Shopping Behavior

- **Hypothesis 3: (Perceived Risks/Costs & Online Shopping Behavior)**
  There is a significant statistical relationship at level α = 0.05 between Perceived Risks/Costs of Using Internet in Shopping: [Privacy/Security; Perceived Costs] AND Online Shopping Behavior

- **Hypothesis 4: (Website Features, Perceived Values/Benefits, Perceived Risks/Costs & Online Shopping Behavior)**
  There is a significant statistical impact at level α = 0.05 for Website Features Preferences, Perceived Values/Benefits, and Perceived Risks/Costs factors on Online Shopping Behavior.

- **Hypothesis 5: (Demographical Characteristics & Online Shopping Behavior)**
  There is a significant statistical difference at level α = 0.05 between the respondents' answers regarding the "Factors Influencing Online Shopping Behavior" due to the Demographical Characteristics: [Gender, Age, Educational Level, Income, and Major].

1.8 Previous Studies

1.8.1 Local and Arabic Studies

1) Wady & Al-Astal (2011): "The reality of using E-Marketing at Gaza Strip Banking Sector "

This study aimed to identify the reality of the application and practice of electronic marketing to banks operating in the Gaza Strip, from the viewpoint of administrative levels through the marketing practices which aims to know the applied reality of achieving the benefits (of the Bank's, career staff, and customers), the difficulties facing each of (the bank's employees, and customers), the availability of consistent (databases, confidence and safety, privacy and confidentiality, senior management support, research and development) as a result of using electronic marketing. The study concluded that there was indeed a real application of electronic marketing in banks operating in the Gaza Strip, from the viewpoint of administrative levels. In addition, the study resulted that there are some difficulties facing the staff of the bank's & customers in the use of electronic marketing, and there was no statistically significant differences at the level of significance alpha = 0.05 between the views of respondents attributed to their demographic factors such as: (gender, age, qualifications, academic specialization, the job title, the average monthly income, the number of years of experience, the duration of the using of the internet). It's recommended to promote the use of electronic marketing and using their advantages, to promote interest in focusing on customers, and to enable the motivation to use electronic methods, to promote using the latest technology used by the bank, to enable bank employees to use modern methods of marketing applications in electronic banking services to customers.

2) Badah (2010): "Customer Adoption of Internet Banking in Gaza Strip"

The aim of this study is to identify the factors that encourage customers to adopt internet banking in Gaza Strip. The research based on the Technology Acceptance Model (TAM) which included two factors; the perceived usefulness and perceived ease of use. Some incorporated extra important external variables

added; these are the technical service quality, computer self efficiency, awareness of service and its benefits, culture, trust, attitude towards use, behavioral intention to use, and other demographic variables such as; age, gender, education, and income. The findings of the study suggest that the quality of the Internet connection, the awareness of internet banking and its benefits, the culture influence and computer self-efficiency have significant effects on the perceived usefulness and perceived ease of use of internet banking acceptance. Education, trust, perceived ease of use and perceived usefulness also have important impact on the attitude towards the likelihood of adopting internet banking. This attitude influences the behavior of the customer to actually adopt the internet banking. Some important recommendations were to improve the customers' adoption of internet banking in the Gaza Strip such as encouraging customers to use different types of advertising media through banks; taking care of ease of use of the website; ensuring the continuous technical service quality; taking care of the security level of the banks' websites; increasing the care of banking customers who are well educated and improving internet banking services

3) Al-Nouno (2007) : "Internet Shopping : Acceptance Vs. Resistance"

This study aimed at evaluating the factors which influence internet shopping attributes in United Arab Emirates (UAE). The internet is considered as an innovative network; so, it's important to search the factors which influence the consumer shopping on this network which was the main purpose of this study. It's been applied on customers of Abu-Dhabi, Dubai, Sharja and Ras-Alkhema. The study revealed that there is a high level of development in UAE in the field of internet shopping. It recommended to keep developing different marketing strategies to attract more customers and convince them to trust the protected level of safety and security.

4) Tayeh (2007): "The effect of Internet Advertisements on Purchasing Decisions of Palestinian University Students in Gaza Strip"

The study aimed at recognizing the impact of internet advertisements on the stages of making decision of purchasing among the Palestinian university students.

The study population consisted of the Palestinian universities' students in Gaza strip. The study was implemented on a satisfied sample from the students of the main Palestinian universities in Gaza Strip as the Islamic University , Al-Azhar University, Al-Aqsa University and Al-Quds Open University where it size was "382" item . The study conclusions were that internet advertisements influence heavily on most of the stages of taking the decision to purchase; the university student's exposition to internet advertisements affects on the stages of taking decision to buy; the average time of the period of the session that the student's spent on the internet affects on the stages of taking decision to buy; there are many intrinsic differences among the youth in relation to the impact of internet advertisements on taking decision to buy according to age, the educational level and income where there are no radical differences among them in relation to gender and type of university and a high percentage (71.7%) on internet users from the university student's use the internet daily. Finally; the study recommended that it's necessary to add the internet to the marketing mix of the companies in Gaza strip and not to neglect this tool to attract the youth; companies should try to connect their electronic sites with the most used sites by the internet users in order to make it easy to be observed when looking for a specific subject.

5) **Abdelsalam (1998) : "The impact of Internet Advertising on Purchasing Behavior for Egyptian Youth"**

This study aims to identify the patterns and motivations to use internet advertising by a sample of Egyptian youth amounted to 149 individual. The finding of this study was:

1) Young people tend to use the Internet extensively, indicating that they are means of communication with attractiveness that captures the attention and focuses on the users to enhance using the network.
2) Satisfying the needs of knowledge and access to information are the most important motivations that make young people connect to the Internet.

3) The results of the study indicated that some demographic factors such as the gender were not an influential variable on the use of young people of the Internet.

4) Age and education level, type of specialization and access to courses in the use of the Internet are relevant variables which motivate young people to use the internet.

1.8.2 International Studies

6) **Dolatabadi & Ebrahimi (2010): "Factors Influencing Iranian Consumers' Trust in Internet Shopping"**

This study examines consumers' perceptions of the Internet merchant, general perceptions of privacy and security of the Web, perceptions of the risks and benefits of online shopping in Iran, and how these perceptions affect Iranian consumers' trust in Internet shopping. It also examined the effect of individual characteristics on consumers' decision to buy online and the factors that predict trust in online shopping. A sample of 625 individuals was surveyed using a previously validated measurement instrument that focused on a number of key constructs identified in the literature as potential trust predictors.

The results show that the perceived risks have the strongest predictive value in terms of the formation of Iranian consumers' trust in online shopping. Similarly, perceived security protection and perceived reputation are also important predictors of Iranian consumer trust in internet shopping. Propensity to trust have a moderating effect on the relationship between trust in Internet shopping and the respondents' perceptions of the antecedents to trust.

The findings of this research are of potential benefit to online vendors of all types who seek to engender consumer trust in their web sites.

7) Chang & Chou (2010): "Factors affecting user's online shopping behavior: Integrating the constraint-based and dedication-based relationship perspectives"

This study aims to examine the relationship between the antecedents and consequences of both dedication-based and constraint-based factors on information systems post adoption using online shopping as an example.

The results indicated that the effectiveness of online shopping websites (perceived operational competence and communication) and the perceptions of online shoppers' closeness in the relationship (customer relationship investment and perceived cohesion) - have indirect positive effects on online shoppers' continuance intention toward online shopping websites, as mediated by their trust in the online shopping website and their perceptions of the switching cost. The data also showed that constraint-based influences have a more significant effect than dedication-based influences (satisfaction and perceived usefulness) on the continuance intention toward online shopping websites. The paper verified the antecedents and effects of both constraint-based and dedication-based influences on online shoppers' continued online shopping behavior. Moreover, this article validated the causal relationship between perceived cohesion and trust as well as relationship investment and perceived switching costs in the e-commerce setting.

8) Liang (2009) : "Business Model Analysis for Online Social Shopping Companies"

The goal of this study is to analyze the business model of the case company and compare its business model with its selected main competitors in order to find out the success factors for an online social shopping company in the fiercer competition. Qualitative research methods, case study and interviews, are applied in this research. RunToShop, the first Finnish social shopping company is the case company of this study. RunToShop's business model would like to bring personality and trust which are missing in online shopping. At the beginning of the business development, the biggest challenge for RunToShop is how to attract more users in order to build up an active and loyal online community. Based on

the lessons learnt from the selected International competitors, some managerial recommendations are made to RunToShop's management team. It is important to propose a unique value proposition according to the actual needs of consumers. Startups should consider focusing on niche market in order to gain competitive advantages over International competitors. It is critical to focus on developing an active local community and encouraging the loyalty and trust. Maintaining good relationship with business partners is a key to success. The revenue model should be carefully designed to get as many revenue streams as possible in order to make good profits. Fast International expansion does not always guarantee success so it should be considered only after the business model is accepted in the local market.

9) **Delafrooz & Others (2009): "Students' Online Shopping Behavior in Malaysia: An Empirical Study"**

This study sets out to examine the factors influencing students' attitudes towards online shopping in Malaysia through a five-level Likert scale self-administered questionnaire, which was developed based on prior literature. A total of 370 students were randomly selected. The multiple regression analysis demonstrated the most significant determinants of consumers' attitudes towards online shopping.

The results indicated that utilitarian orientation, convenience, price, and a wider selection influenced consumers' attitudes towards online shopping. Therefore, e-retailers should emphasize a more user-friendly function in order to provide utilitarian customers a way to find what they need efficiently.

10) **Hashim & Others (2009): "Does Consumers' Demographic Profile Influence Online Shopping: An Examination Using Fishbein's Theory"**

This study examines whether demographic profile could influence the consumers' attitude towards online shopping behavior. Five demographic profile variables that could be linked to attitude were chosen: gender, age, job designation, marital status and salary. The results show that all variables are important determinants to online shopping behavior. Such results support

Fishbein's attitude theory that states demographic profile as important variable in influencing attitude towards an object.

The findings of this study provide some understanding to the service providers and the government on the effect of demographic profile on online shopping. Of consequence, such understanding would help them in finding and implementing suitable strategies to enhance online shopping.

11) Blake (2009): "Innovativeness and Online Shopping Adoption"

This study aims to examine the role of innovativeness in online shopping. Innovativeness is one of the more widely studied phenomena in the domain of consumer research and is said to play a prominent role in the adoption of new products. However, issues regarding the validity of the innovativeness construct as well as its scales still remain. Using responses from an online survey given in the United States regarding online shopping habits, the effectiveness and validity of two innovativeness scales were examined both alone as well as in larger models which incorporate other variables. Direct relationships were examined with simple correlation, while the role of the types of innovativeness with other variables was tested using regression. Finally, complete models were tested using structural equation modeling.

Results indicate that when used alone, the innovativeness scales are significantly related to the adoption of online shopping. However, it was found that the Doman Specific Innovativeness scale (DSI) as a predictor becomes ineffective in predicting online purchase frequency when used in a model which incorporates a measure of purchase intention. However, this effect was not seen for a new scale, the General Shopping Innovativeness scale (GSI). Results of this study will allow researchers to better understand and measure the innovativeness construct as well as increase marketers understanding of when and why people are likely to adopt innovations.

12) Mijeong (2008): "Consumers' Prior Experience and Attitudes as Predictors of their Online Shopping Beliefs, Attitudes, and Purchase Intentions in a Multi-channel Shopping Environment"

This study was designed to develop a conceptual model which indicated the interrelationships among consumers' prior in-store shopping experience with the multichannel retailer, consumers' advertisement attitude, and their brand attitude and the causal relationships of consumers' prior in-store shopping experience with the multichannel retailer, consumers' advertisement attitude, and their brand attitude with online shopping beliefs, attitudes, and purchase intentions at the website of the multichannel retailer. The conceptual model is based on the Theory of Reasoned Action, Schema Theory, and the Consumer Decision-Making Process. This research was comprised of two phases; the brand selection stage was used to select three multi channel apparel retail brands to be used in the Phase II research. Phase II research consisted of the model development and the hypotheses testing with the sample of four thousand randomly selected female college students. Web-based surveys were used to gather the data for the main surveys of the Phase I and Phase II research.

Structural equation models for three apparel retail brands (i.e., Gap, Old Navy, and American Eagle) were developed using the data of the Phase II main survey. Appropriate statistics were conducted to test structural invariance across the brands. The results indicated that this conceptual model can be applied to all three brands considered together. A positive relationship was found between consumers' prior in-store shopping experience with Old Navy brand and their online shopping beliefs, attitudes, and purchase intentions at the Old Navy website. Brand attitude appeared to be a key predictor to indirectly increase consumers' purchase intentions at the website of all three multichannel apparel retail brands in this study. Specifically, it was suggested that all three brands might have an indirect effect of prior in store shopping experience and brand attitude on the attitudes toward online shopping.

13) Dey (2007): "The diversified online shopper: Website Feature Preferences and Individual characteristics"

The study examined the nature of diversified online shoppers. Using an online survey, 540 individuals residing within United States responded to questions concerning their demographics, extent of Internet usage, online visiting and purchasing behaviors and preference for website features. Individuals were categorized into different user groups- low, medium and high, depending on the extent of their self-reported diversified online shopping across the nine specific product categories. Since shopping referred to both browsing of online information and online purchasing, this categorization as done separately for both browsing and purchasing behaviors.

The study found that an individual's diversified online browsing behavior was different from one's diversified online purchasing behavior. With regard to their diversified online browsing, significant group differences were found between the three browser groups in their preference for website features and Internet experience. The typical diversified online browser was more likely to be affluent and male. With regard to the individuals' online purchasing behavior, the low, medium and high diversified purchasers were found to differ significantly from one another in their website feature preferences as well as Internet experience. And the typical diversified online purchaser was more likely to be highly educated, affluent and male. Implications of these results as well as limitations of the current study were discussed.

14) Hyun (2007): "The Effect of Perceptual Fluency On Online Shoppers' Aesthetic Evaluation, Satisfaction, And Behavioral Intent"

This study is an attempt to provide a way to improve visual information presentation on websites to facilitate consumers' information processing. The perceptual fluency framework guided the development of hypotheses and the model of the study but the current study extended the framework to examine the perceptual fluency effect on satisfaction and behavioral intention. The proposed model and hypotheses were examined in an online apparel store context.

The perceptual fluency effect was examined by an online experiment with a mock website. 2,000 undergraduate students participated in the online experiment. The online experiment results showed that visual clarity of a website positively influences aesthetic evaluation of website and products. The effect was stronger in the category page than in the product information page. Furthermore, the effect remained at deeper levels of processing such as satisfaction, purchase intention, and repatronage intention. The perceptual fluency effect diminished at the later stage of cognitive processing. Contradicting the prediction, there was no moderating effect of time pressure and involvement on the relationship between perceptual fluency and aesthetic evaluation. The results provide knowledge about how visual clarity affects aesthetic evaluation of the target object, and also, how visual clarity affects satisfaction and behavioral intention both directly and indirectly through aesthetic evaluation. Practical and theoretical implication was discussed.

15) Jung-Hwan (2006): "The effect of amount of information and music on consumer shopping behaviors in an online apparel retailing setting"

This study empirically investigated the significant role of amount of information on online apparel websites in relation to consumer shopping behaviors. In addition, this study serves as a beginning in determining the crucial effect of music on online shopping websites and the mediating role of emotional states in explaining music's influence on shopping responses. Thus, this study provides valuable managerial insights to online retailers by indicating the significant effect of amount of information and music with regards to online shopping involvement situations (browsing vs. purchasing).

The findings revealed under the condition of high involvement with online shopping that direct effects of amount of information on perceived risk and attitude towards site. Direct effects of perceived risk on attitude towards the site and purchase intent and an indirect effect of perceived risk on purchase intent through attitude towards the site and direct effect of attitude towards the site on purchase intent. Whereas under the condition of low involvement with online shopping results revealed direct effect of music on emotional states, direct effects

of emotional states affected by music on perceived risk, attitude towards the site, and purchase intent, an indirect effect of emotional states affected by music on purchase intent through attitude towards the site, direct effects of amount of information on perceived risk and attitude towards the site and indirect effect of amount of information on purchase intent through attitude towards the site.

16) Luna & Martinez (2005): "Online shopping, the standard learning hierarchy, and consumers' internet expertise. An American – Spanish Comparison"

This study aims to theoretically justify and empirically test the sequence of effects based on the standard learning hierarchy to explain consumers' online buying-related responses. Secondly, to analyze the moderating role that consumers' internet expertise can play on the formation of both their affective and buying-related responses towards this medium. The data used in this study come from a questionnaire applied to American and Spanish internet users. These two countries have been selected taking into account their differences regarding their degree of internet expertise.

This study provides a relevant contribution to the field of consumer behavior on the internet. It presents an extensive literature review; it introduces new concepts and new relations among them; it successfully adapts classic consumer theories to the electronic market context; and it has a cross-national vision. It shows how any virtual firm which endeavors to understand consumers' shopping behavior in its web site should consider these general issues in conjunction with the rest of the specific factors and variables related to it. This is one of the first studies which, on the one hand, theoretically integrates in a model the following concepts: beliefs and attitude towards the internet, trust in internet shopping and online shopping, and on the other, demonstrates that the degree of internet expertise plays an essential role in determining how consumers process and form their affective and buying-related responses on the internet.

17) **Chang & Lai (2005): "Literature derived reference models for the adoption of online shopping"**

The aim of the authors of this research was to identify areas that would aid in developing a better understanding of the dynamics of a customer's decision to shop online. To accomplish this, a review of the empirical studies on the antecedents of online shopping was performed. From an extensive literature search, a total of 45 relevant articles were identified. The factors that have been investigated in these studies were classified according to their similarity and patterns of their findings were identified and analyzed. These factors were classified into perceived characteristics of the web as a sale channel, website characteristics and consumer characteristics.

It was found that many important variables had not been fully investigated. In order to support the development of online transaction and attract customers to buy online, effort was put into the understanding of the dynamics of the adoption of online shopping. A better understanding of the dynamics of the adoption decision of online shopping of the customer will greatly benefit its promotion and help in the transition to a society more heavily involved in electronic commerce.

18) **Broekhuizen & Jager (2003): "A Conceptual Model of Channel Choice: Measuring Online and Offline Shopping Value Perceptions"**

This study tries to understand how consumers evaluate channels for their purchasing. Specifically, it develops a conceptual model that addresses consumer value perceptions of using the Internet versus the traditional (physical) channel. Previous research showed that perceptions of price, product quality, service quality and risk strongly influence perceived value and purchase intentions in the offline and online channel. Perceptions of online and offline buyers can be analyzed to see how value is constructed in both channels. The results should indicate the main determinants of channel choice. Additionally, this model enables comparisons between online and offline shoppers' perceptions. As such, it is possible to determine the factors that encourage or prevent consumers to engage in online shopping.

19) Felix & Others (2003): "Explaining actual online shopping behavior: evidences from two distinct national cultures"

With increased population of online shoppers, research into online shopping behavior is starting to emerge. Much of the literature has used the technology acceptance model, innovation diffusion theory and the theory of planned behavior to study this phenomenon. This has shed light on the behavior of consumers when they shop online. However, prior research has placed little emphasis on cultural differences in online shopping. Despite wide acknowledgements that the online environment is characterized by a high level of uncertainty and an increasing number of international customers, there are only a few studies that describe how cultural differences may impact on the online shopping behavior of consumers. These have focused on intention to transact and not actual purchasing behavior. The aim of this paper is to extend prior research by integrating national culture into the theory of planned behavior to better understand actual online shopping behavior across two cultures. National culture dimensions of long-/short-term orientation and individualism/collectivism are found to have significant effects on both intended and actual behaviors.

20) Meredith (2003): "Online Purchasing Intention: A Conceptual Model"

This study addresses the gap of online purchasing perceptions by building a conceptual model identifying the factors influencing consumer purchase intention when buying products online.

The model is based on the Technology Acceptance Model with several modifications including the dropping of the attitude component and the addition of three further constructs, product and company attributes, perceived risk and customer experience.

The findings, as well as providing a foundation for further empirical testing, have important implications for practitioners involved in ecommerce and add significantly to the theory regarding online purchase behavior.

21) Sandra & Shi (2003): "Consumer patronage and risk perceptions in Internet shopping"

Internet shopping has become the fastest-growing use of the Internet; most online consumers, however, use information gathered online to make purchases off-line. A number of authors have attributed consumers' reluctance to purchase online to apparent barriers; however, such barriers have not been examined within a theoretical context. This study examined the nature of perceived risks associated with Internet shopping and the relationship between types of risk perceived by Internet shoppers and their online patronage behaviors within a perceived risk theoretical framework. The research examined four types of perceived risk that were of concern to Internet shoppers and browsers — financial, product performance, psychological, and time/convenience loss risk, the relationship between the types of risk perceived and selected demographics, and the effect of perceived risks on Internet patronage behaviors. Findings suggest that perceived risk is a useful context to explain barriers to online shopping. A model for examining Internet patronage behavior from a perceived risk framework is proposed; management implications and propositions for future research are also presented.

22) Yunjie & Shun (2003): "A Conceptual Model of Customer Value in E-Commerce"

This study aims at differentiating traditional customer value from the online customer value. Online customer value can be different from its offline counterpart because customer value is highly context-dependent. In online retailing settings, not only the product itself, but also the web store and the Internet channel contribute value to customers. Synthesizing the research in consumer behavior and IS, researchers of this study propose an online customer value model with three key components: the outcome value, the process value, and the shopping enjoyment. These three dimensions capture different benefits an online consumer can obtain from a web store. A pilot study with a sample of 89 graduate students was carried out. The preliminary results validate our choice of constructs and test the validity and reliability of the instruments used in this study.

With an explicit focus on the customer role of a web user, this value conceptualization is expected to facilitate better understanding of the online consumer behavior.

23) Ji (2002): "The effect of product presentation on mood, perceived risk and apparel purchase intention in internet apparel shopping"

The purpose of the study is to examine the effect of product presentation (image size and product movement) on mood, perceived risk, and purchase intention. Using Roger's innovation decision process model as a framework, the relationships among variables were investigated to provide details of the effect of product presentation on mood, perceived risk, and purchase intention. In addition, impulsivity as a personal trait was examined in relation to perceived risk. 244 female undergraduate students participated in this study for extra credit and incentives. Eight single websites were created to closely mimic the design of "true" websites. Each website presented one of two similar styles of khaki pants for women. The stimuli consisted of two similar pairs of khaki pants, both presented using the same treatment condition. Using descriptive statistics, multiple regression analyses, multivariate analyses of covariance, and univariate analyses of covariance, the present research showed (1) main effects for product movement on mood, perceived risk, and apparel purchase intention, (2) an interaction effect for product movement and image size on apparel purchase intention, (3) a negative relationship between mood and perceived risk, (4) a positive relationship between mood and apparel purchase intention, and (5) a negative relationship between perceived risk and apparel purchase intention.

24) Georgiades & Others (2000): "Attitudes toward On-line Purchase Behavior: Comparing Academics, Students and Others"

This study aims at analyzing the attitudes toward buying online as the growth of online shopping and companies' desire to capture a large share of the existing and future Internet market, necessitate an understanding, amongst others, of the impact of users' demographic characteristics on attitudes towards purchasing over the Internet. Such knowledge will assist managers to better understand and

segment their markets and design appropriate marketing communication strategies.

In this study, a sample of 316 Internet users was used. The findings indicated that gender and occupation had an influence only on attitudes concerning perceptions of the competitiveness of the Internet and its impersonal nature. The research provides an analysis of the data, a discussion of the findings and their managerial implications and offers directions for future research

1.9 Comments on the previous studies

It can be said that this research is different from the mentioned previous local researches which were focusing on testing some single and partial factors of the general online acceptance model of technology. For example, regarding Alnounou (2007) study, it's different from the current research as it's applied on the United Arab Emirates regions and it was testing the development level of online shopping in between the Arab emirates. In addition, Badah (2010) study was focusing on testing the customers' adoption of internet banking in Gaza strip, and this is indirectly connected with the general goal of this research although his study used the TAM (Technology Acceptance Model) which is designed in a nearly similar manner of the Online Shopping Acceptance Model (OSAM). Tayeh (2009) research was focusing on testing the effect of internet advertising on the consumers' buying decisions and this is indirectly and partially related to this research which contributes an extension of the factors "influencers" through adopting the OSAM. Regarding the International studies, it is clear that most of the previous studies were designed to test the role of different factors "individually" on the online shopping behavior and this is clear in the following studies:

- Dolatabadi & Ebrahimi (2010)
- Hashim & Others (2009)
- Hyun Joo Im (2007)
- Jung-Hwan Kim (2006)
- Ji Hye Park (2002)
- Shohag Dey, (2007).

Whereas in this research, measuring the influence of different factors as a "package" on online shopping behavior was adopted through developing a regression analysis to test the influence of all of extracted OSAM factors.

Some similarities were available between this research and some previous international studies which were designed to measure the factors which influence the online shopping behavior. What is different is that the studies were applied outside of Palestine and the Middle East.

Accordingly, this research is considered as a new developed approach in Palestine. The research used the previous studies by considering them as a rich reference in the theoretical framework of the research which is an advantage.

1.10 Chapter Summary

This chapter has included an introduction about the research plan by reflecting different sections starting from the introduction and going through the objectives of applying such a study in the field of online shopping, in addition the chapter reflected the importance of internet shopping. The problem of the study has been concisely and carefully designed in a questionable format to clarify the relationship between the research variables (The factors' influences and the online shopping behavior), finally the research hypotheses were explained in a model approach design to clearly identify the significant relationships and the main objectives. The previous studies and comments on them are also included in this chapter. A research structure is available to define the contents of the whole thesis.

CHAPTER TWO

ONLINE SHOPPING & CUSTOMERS' ONLINE BEHAVIOR

2.1 Introduction

Online shopping has been a growing phenomenon all over the world, in particular amongst countries possessing highly developed infrastructure available for marketing activities through the internet. Today, internet is not only a networking media, but also a global means of transaction for consumers. Internet usage has grown rapidly over the past years and it has become a common means for information transfer, services and trade (Delafrooz et. al., 2009).

It has been reported that more than 627 million people in the world shopped online in 2006 (Ac Nielsen ,2007). It has been anticipated that e-commerce market would grow from $228 billion in 2007 to $288 billion in 2009.Researchers were aware online retail sales in the US that were US$65 billion in 2004 would rise to US$117 billion in four years by 2008. Whereas, in 2005, it was anticipated that by 2010 e-commerce would account for US$316 billion in sales; that is to say, 13 percent of overall retail sales; therefore, 61 percent of online users in the US would make purchases via internet in 2010, compared with just 46 percent in 2004 (Forrester, 2006)

The increase of unique internet users in Palestine will create an awareness of e-commerce and make people interested in internet commerce. According to the Palestinian Central Bureau of Statistics, the last computer and internet users' survey revealed that as for access to the internet, the findings indicated that 30.4% of the Palestinian households in the Palestinian Territory have access to the internet (30.6% in the West Bank and 30% in Gaza Strip). The findings indicated that 60.8% of households stated that monthly cost of using the internet at home is suitable, against 25.8% considering that much. (PCBS, 2009). Accordingly, a large body of research is available on the online shopping in the world. However, there is still a need for closer examination on the online shopping buying behavior in specific countries. Considering that internet shopping is still at the early stage of development in Palestine. Beside the explained percentages, the figure below shows some statistical comparisons regarding the internet usage in Palestine by 3 major categories which are home-use internet users, persons less than 10 years old age and persons more that 10 years old and have e-mail.

Internet Usage Rates in Palestine
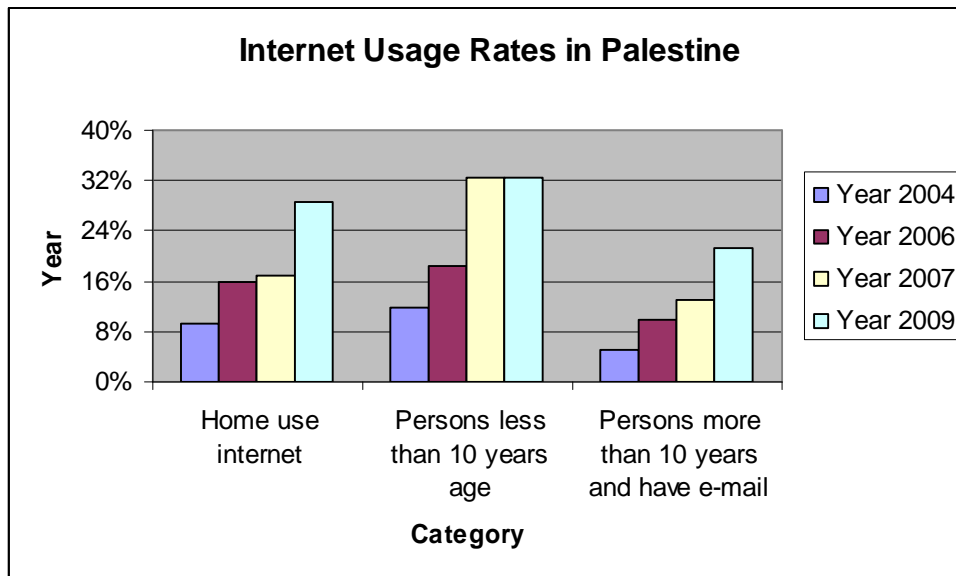
Figure (2.1): Internet Usage Rates in Palestine, Developed by the researcher through PCBS (2009)

Although little is known about consumers' attitudes towards adopting this new shopping channel and factors that influence their attitude, the consumers' attitude towards online shopping is known as the main factor that affects e-shopping potential (Shwu-Ing, 2003). Therefore, understanding consumer attitude toward online shopping helps marketing managers to predict the online shopping rate and evaluate the future growth of online commerce (Delafrooz, et. al., 2009).

2.2 The Relationship Between E-commerce & Online Shopping

According to (Kalakota & Whinston, 1997), the e-commerce has been described as a process of buying and selling of products, services and information through computer channels. The internet is growing at a significant rate and it has become one of the biggest network if not the biggest network of all business activities (Vulkan, 2004). For instance, a service which helped boost adoption of the internet was the launch of the Digital Subscriber Line (DSL) or broadband. "Thus, the internet is usually presented as an opportunity for SMEs for several reasons as it helps reduce transaction costs and level the playing field, expanding the scope of marketing, reaching new markets, reducing the cost of operations and partnering with suppliers and other collaborators" (Hunaiti, 2009 : P 15). All of these reasons encouraged such business customers to apply the online shopping approach in the dot com era.

Therefore, the business economy has benefited from such digital revolution as more customers are turning to the internet to purchase goods which has helped the significant growth of the e-commerce industry (Drew, 2003). There are few empirical e-commerce studies in the developing world. (Aladwani, 2003), (Ali, 2004), have called for further research in the Middle East countries to investigate both of facilitators and hinder factors of technology and telecommunications adoptions. Furthermore, in the course of studying the e-commerce literature, it's found that there is a lack of published studies addressing e-commerce activities in Palestine, it's been proved according to some reports that E-commerce usage and growth is very limited in Palestine.

Customer and company expectations of e-commerce are far from aligned. While companies value the Internet as a marketing channel, customers value the Internet for its connectivity and potential for increased communication (Winston & Edelbach, 2010)

While e-commerce has contributed to shape the global economy and has led to many of the innovations in business practice, it has also helped to transform the impact of businesses from a low level to a global level. According to the IT finance newsletter computer economics, worldwide e-commerce transactions have grown from $5,520 billion in 2001 to $11,999 billion in 2004. For the Arab countries the amount of e-commerce transactions has been estimated at $3 billion for the year 2000 to 2001, and in 2005 it has reached $500 million (Kaynak et. al., 2005).

(Piris et. al., 2005) summarized the great benefits e-commerce could offer to organizations and society as it expands the marketplace to national and international markets; decreases the costs of creating, processing, distributing, storing, and retrieving paper-based information; excessive inventories and delivery delays can be minimized with e-commerce; and enables companies to interact more closely with customers, even if through intermediaries. Furthermore, the most important benefit of e-commerce to society is that it keeps people in their homes, which reduces the risk of traffic accidents and cuts pollution by reducing traffic on the roads. Moreover, ecommerce may give the less wealthy groups in society a chance to improve their standard of living through lower prices. However, it's argued that ecommerce faces several technical problems and limitations such as security, reliability, telecommunications, software, integration of the internet and e-commerce software with existing databases, and incompatibility of e-

commerce software with certain operating systems and components. Thus, the major problem is security as customers do not desire their personal information (such as credit cards number) to be stolen and used in fraudulent activities.

(Poon & Jevons, 1997) emphasized the potential benefits that the internet offered SMEs & individual customers, which creates an unprecedented opportunity for them to engage in national and international marketing campaigns that previously have been unaffordable. In addition, it's found that SMEs have been using the internet for several activities such as improved communication, access to information, marketing & online marketing and transactions with customers and suppliers. There are some reasons of focusing on companies who use the online marketing and e-commerce approaches in their work some of them are: Firstly, because they are important to economic development. In the developing countries SMEs account 60 to 70 percent of all employment and thus it can take full advantages offered by electronic commerce especially those who have information intensive activities and products that can be used or delivered electronically. Secondly, SMEs are in a good position to adapt to new technology, and possibly faster than larger companies which can be slowed by bureaucracy and stricter hierarchies. Thus, e-commerce may offer them more advantages to find new customers and suppliers either internationally or regionally.

The intensity of competition arising from the growth of e-commerce is being influenced by political and economic strategies of local, regional and national governments which are active in promoting the development of entrepreneurship and in regulating competition. Furthermore, (Ruth, 2008) said that evidences suggested that online companies have insufficient knowledge of IT and e-commerce. Many companies have identified their lack of knowledge of technology as one of the main barriers to use e-commerce. Thus, government and private sector partnerships can engage in a campaign to disseminate information to them about e-commerce policies, success stories and opportunities and obstacles relating to the use of IT systems. Further, government should be the lead users of e-commerce by taking the form of various online transactions like company registration, taxation and application of a variety of employee. Moreover, it has generalized the main obstacles that faced online shopping companies as a lack of awareness and understanding of the value of ecommerce; lack of ICT knowledge and skills; and high financial costs, infrastructure and security. The use

of IT in a way that improves SMEs relationships with customers or suppliers called e-commerce; there are many ways businesses can benefit from e-commerce which range from serving current customers better and finding new suppliers to improve the efficiency of their business processes by applying different e-commerce approach such as online marketing & online shopping.

Online marketing uses all facets of internet advertising to generate response from the prospected customers and according to the wide use of internet in all dimensions of life, this enhanced the procurement through internet in the first world countries mainly and spreading to other countries slowly because of many obstacles that face this manner of marketing. One theme that has often received wide attention among researchers is the factors that influence consumers to shop online. This helps in determining the success of emerging online shopping habits of new breed of consumers (Althiyaman, 2002).

As mentioned, the study of Online Shopping has evolved from the emergence of electronic commerce. Researchers tend to examine the practices of buying and selling product and services over the internet by utilizing technologies such as the web, electronic data interchange, email, electronic fund transfers and smart cards. The impact of technology on consumer's decision to re-purchase is also highlighted in some studies. The information systems and self-service technologies literature indicates their importance to the consumers in reducing their discomfort (Broekhuizen & Huizingh, 2009)

Online shopping behavior (also called online buying behavior and Internet shopping/buying behavior or) refers to the process of purchasing products or services via the Internet. The process consists of five steps similar to those associated with traditional shopping behavior (Liang & Lai, 2000).

In the typical online shopping process, when potential consumers recognize a need for some merchandise or service, they go to the Internet and search for need-related information. However, rather than searching actively, at times potential consumers are attracted by information about products or services associated with the felt need. They then evaluate alternatives and choose the one that best fits their criteria for meeting the felt need. Finally, a transaction is conducted and post-sales services provided. Online

shopping attitude refers to consumers' psychological state in terms of making purchases on the Internet.

Online Shopping has become one of the essential characteristics in the Internet era. According to UCLA Center for Communication Policy (2001), online shopping has become the third most popular Internet activity, immediately following e-mail using/instant messaging and web browsing. It is even more popular than seeking out entertainment information and news, two commonly thought of activities when considering what Internet users do when online. Of Internet users, 48.9 percent made online purchases in 2001, with three-quarters of purchasers indicating that they make 1-10 purchases per year when segmented into very versus less experienced Internet users, the very experienced users' average 20 online purchases per year, as compared to four annual purchases for new users (UCLA Center, 2001).

Several variables associated with traditional shopping behavior are potentially related to online buying. Firstly, shopping by phone may be a relevant variable to consider since consumers view all forms of distant shopping alike (Alerck & Settle, 2002). As with Internet purchases, remote channel buying does not provide for direct physical contact with an item prior to purchase. Customers must weigh the risk of not having physically interacted with the item with the efficiency, convenience, and perhaps lower cost associated with purchasing online.

It is quite likely that individuals who make purchases through remote channels will also be inclined to make Internet purchases. As reported by (Koufaris, 2002), enjoyment of shopping online is also likely to increase intentions to continue shopping online, even for unplanned purchases. Moreover, enjoyment of price-comparison shopping positively affects consumption decisions and comparing prices is facilitated through use of the Internet. Also, primary household purchasers will want to access information and develop expertise about those products likely to make home life easier (Lavin, 1993). Since one of the most conspicuous advantages of online shopping is the ability to easily collect product information, primary household purchasers are likely to find the Internet useful. (Deveraj et. al., 2002) reported that perceived ease of use and usefulness positively influenced attitudes towards e-commerce. Experience with online buying increased the probability of future electronic purchases.

2.3 The Model of Consumers' Online Shopping Behavior

Previous studies that have considered the factors that encourage or discourage consumers to buy products or services online have used a variety of theories and models drawn from several disciplines including technology adoption, diffusion and decision making. The mentioned variables contribute some of the contents of the consumers' online shopping behavior model. Some of them have been derived from the online shopping acceptance model, the more common one. The model was selected as the basis for developing a conceptual model explaining consumers' online buying decision. It was chosen due to its consistent ability to explain a substantial proportion of variances between behavioral intention and actual behaviors derived mainly from research into the purchase of technology related products (Teo, 2003).

In particular, the model seeks to capitalize on the validity and reliability of perceived usefulness and perceived ease of use by adding other constructs in order to improve explanatory and predictive power (Jiang et al, 2000). The proposed model maintains the relationship between perceived usefulness and perceived ease of use but eliminates attitudes. Additional constructs of product and company attributes, perceived risk, and customer experience, are added into the model.

The classic Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB) (Ajzen, 1991), and (TAM) have been extensively adopted for explaining and predicting user behavior in an online shopping environment (Pavlou, 2003). TAM posits that actual system use is determined by users' behavioral intention to use, which is in turn influenced by their attitude toward usage. Attitude is directly affected by users' belief about a system, which consist of perceived usefulness and ease of use. TAM has been extended to include subjective norms to explain perceived usefulness and usage intentions in terms of social influence and cognitive instrumental processes (Venkatesh & Morris 2000).

Although TAM has been widely used to study online shopping environments, it does not capture the characteristics that are specific to online shopping. For example, the ultimate goal of an online shopping environment is to entice consumers to shop online, not to just be a generic information system. Thus, consumer factors were

incorporated from traditional retailing and marketing theories to develop the Online Shopping Acceptance Model (OSAM) model. OSAM to predict and to explain consumer acceptance of online shopping by extending the belief, attitude, intention and behavior relationship in TAM from the following perspectives:

- Perceived usefulness was replaced by perceived outcome to cover both potential benefits and risks of online shopping.

- Three new factors were added as antecedents of online shopping intention. Two of them, namely shopping orientation and shopping motivation (Babin et al. 1994) are identified from traditional retailing and marketing literature, and the third one is online experience which is derived from the results of empirical studies (Xia 2002).

- Satisfaction was a new mediating factor between behavior and shopping intention to account for repeated online shopping.

- Consumer demographics, Internet and online shopping experience, and normative belief and their direct or indirect effects on online shopping intention are incorporated.

Figure (2.2) shows some of the factors which belong to the proposed model.
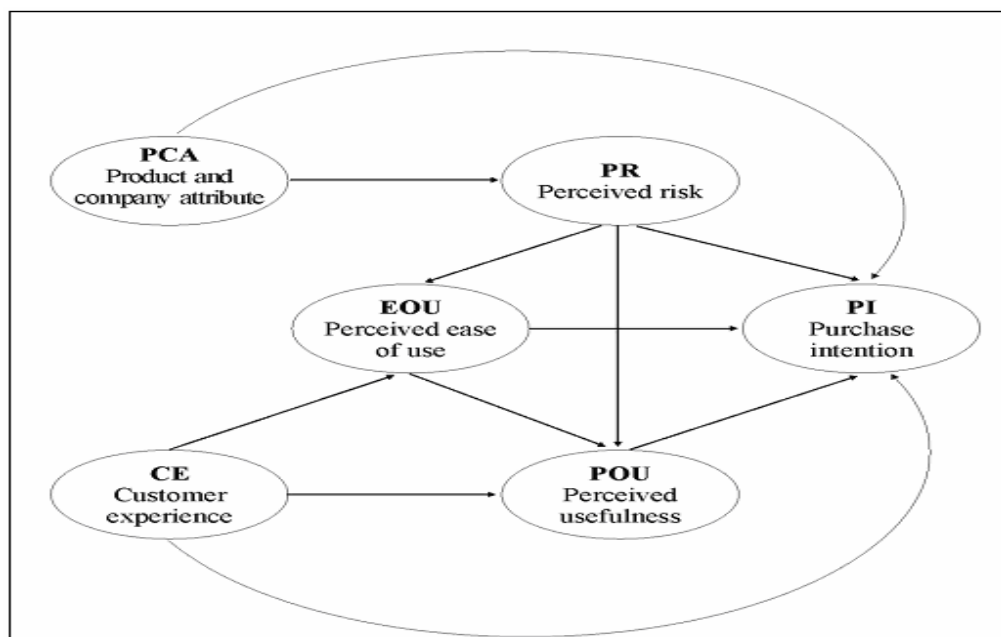
Figure (2.2): Some of the factors affecting online shopping behavior, (Meredith, Lawley, 2003)

2.3.1 Types of Online Shoppers

Not all online shoppers are created alike. Different types of Web shoppers have different goals and shopping strategies. A few savvy e-commerce companies will be able to break out of the pack because they understand and cater to the different needs of different types of shoppers. So here is a set of points guide to the six basic types of online shoppers and the tools needed to get their business (Etinger, 2008).

- The 'New to the Net' Shopper: Shoppers who are new to the Net are still trying to grasp the concept of e-commerce. They typically use the Web to research purchases, and are likely to start buying online with small purchases in safe categories. What they need: New-to-the-Net shoppers require a very simple interface, an easy checkout process and lots of validation to buy online. Product pictures will do a lot to convince these shoppers to complete sales transactions. Shopper-to-shopper interaction will also provide a non-threatening way for Web newbies to learn their way around and gain confidence in making online purchases.

- Reluctant shoppers: are nervous about security and privacy issues. Because of their fears, they start off wanting to use the Web only to research purchases, rather than buy online. What they need: Clearly stated security and privacy policies will help reluctant shoppers feel comfortable with the Web. These shoppers also need immediate online customer support to quell their concerns. Online discussions with other shoppers who report positive experiences of buying online will also help reassure these shoppers.

- The Bargain Shopper: Bargain-hunting shoppers use comparison shopping tools extensively. Sporting no brand loyalty, these shoppers are just looking for the lowest price. What they need: Retailers must convince these shoppers that they are getting the best price and do not need to continue searching online or offline for a better deal. Sale- priced items listed on the site, or made available through an operator, are very attractive to these shoppers.

- The Surgical Shopper: "Surgical" shoppers know exactly what they want before logging online and only purchase that item. Typically they know the criteria on which they will base their decision, seek information to match against that criteria, and purchase when they are confident they have found exactly the right product. What they need: Product configurations and archived opinions are essential to persuade surgical shoppers that what they found is what they need. These shoppers also benefit from quick access to insights from other shoppers' experiences and real time customer service from knowledgeable operators.

- The Enthusiast Shopper: Enthusiast shoppers use shopping as a form of recreation. They purchase frequently and are the most adventurous shoppers. What they need: It is important to cater to the fun-loving character of the enthusiast shoppers. To fuel their enjoyment, Web sites should offer them engaging tools to view the merchandise, personalized product recommendations, and community applications such as bulletin boards and customer feedback pages.

- The Power Shopper: Power shoppers shop out of necessity, rather than as a form of recreation. They develop sophisticated shopping strategies to find what they want, and do not want to waste time looking around. What they need: Sites that have excellent navigation tools and offer lots of information on the available products -- customer experiences, expert opinions and customer service -- are attractive to power shoppers. These shoppers want instant access to information and support, and expect highly relevant product recommendations that match their criteria.

Despite the variety of shopping strategies exhibited by the different types of Web shoppers, online merchants can adopt a few key approaches to satisfy their varied needs. The two primary elements of an e-commerce site appealing to all six types of shoppers are easy site navigation and shopper-to-shopper interaction. Also, to avoid having shoppers click away, it is important to review the site navigation selections to ensure that there are no hidden pages, and that everyone can get anywhere from anywhere on the site. Sophisticated and accurate search engines also provide every kind of online shopper with support destined to increase their level of purchasing

online no matter who they are or how they shop (http://www.ecommercetimes.com,2011).

2.3.2 Online Customers' purchasing decision making process

Decision-making is the stage before consumers commit to online transaction or purchasing, and is sometimes considered to be a behavioral stage. The depicted relationships among attitude, intention, decision-making, and online purchasing are based on the theory of reasoned action (Fishbein and Ajzen 1975), which attempts to explain the relationship between beliefs, attitudes, intentions, and actual behavior.

Consumer satisfaction can occur at all possible stages depending on consumers' involvement during the online shopping process. The relationships between satisfaction, attitude, intention, decision making and online purchasing are proposed to be two-way relationships due to the reciprocal influences of each on the other.

Online shopping decision-making includes information seeking, comparison of alternatives, and choice making. The results bearing on this factor directly influence consumers' purchasing behavior. In addition, there appears to be an impact on users' satisfaction. Though it is important, there are only five studies that include it. According to (Haubl and Trifts, 2000), potential consumers appear to use a two-stage process in reaching purchase decisions. Initially, consumers typically screen a large set of products in order to identify a subset of promising alternatives that appears to meet their needs. They then evaluate the subset in greater depth, performing relative comparisons across products based on some desirable attributes and make a purchase decision. It's discovered that the interactive tools designed to assist consumers in the initial screening of available alternatives and to facilitate in-depth comparisons among selected alternatives in an online shopping environment may have strong favorable effects on both the quality and the efficiency of purchase decisions.

(Peterson & Mereno, 2003) proposed possible consumer decision sequences in Internet shopping. The researchers made the assumption that consumers are rational and may start searching for the product using either a brand or a category and go through four or five stages of decision sequences. Brand choice may be affected by

brand advertising, a personal recommendation, or prior experience. When brand choice is clearly defined in the beginning of the search process, shoppers would probably focus on price information and brand availability in the next purchase stage. If brand choice is not clear, shoppers may begin with a product category. In this case, shoppers may concentrate on information acquisition regarding brands and prices across Internet retailers and make a brand choice decision. The final search for availability and prices of the chosen brand can be conducted before the final brand acquisition.

Because online shopping is a relatively new type of shopping method, significant changes must occur in order to encourage more consumers to shop online. Consumers must recognize that they could obtain a better deal from online shopping than from traditional shopping channels (Keeney, 1999). There are four positive factors that affect consumers' decisions to shop online: vast selection, screening, reliability, and product comparisons. First, people can buy virtually anything via the Internet just by typing in what they want. Second, most online shopping sites classify their listings into categories, subcategories, and even sub-subcategories to facilitate browsing and screening a large number of options (Hunt, 1999). Third, since the Internet is regarded widely as an interactive communication medium, the ratings and reputations of a certain online retailers are publicly visible to consumers. Finally, online shopping allows consumers to compare numerous alternatives and substitute products under a certain category, thereby encouraging greater price competition even for goods in limited supply (Rowley, 2000). In addition to the four factors, there is also the convenience factor in that people can shop at any time with no hassle and little interruption of other activities. Consequently, it is evident that online shopping is a more innovative, convenient way of shopping than traditional shopping channels (Szymanski and Hise, 2000).

2.4 Design & Logistics Issues of Online Shopping

Talking about the technical issues of designing an online shopping portal requires explanation of some technical issues. An online shopping website is a virtual store on the Internet where customers can browse the catalog and select products of interest. The selected items may be collected in a shopping cart. The items in the shopping cart will

then be presented as an order. At that time, more information will be needed to complete the transaction. Usually, the customer will be asked to fill or select a billing address, a shipping address, a shipping option, and payment information such as credit card number. An e- mail notification is sent to the customer as soon as the order is placed.

A good site should present the following factors to the customers for better usability: (Wiley & Sons, 1997)

- Knowing when an item was saved or not saved in the shopping cart.
- Returning to different parts of the site after adding an item to the shopping cart.
- Easy scanning and selecting items in a list.
- Effective categorical organization of products.
- Simple navigation from home page to information and order links for specific products.
- Obvious shopping links or buttons.
- Minimal and effective security notifications or messages.
- Consistent layout of product information.

Another important factor in the design of an e-commerce site is feedback (Kubilus, 2000). The interactive cycle between a user and a web site is not complete until the web site responds to a command entered by the user. According to (Norman, 1994) "feedback which is sending back to the user information about what action has actually been done, what result has been accomplished is a well known concept in the science of control and information theory. Imagine trying to talk to someone when you cannot even hear your own voice, or trying to draw a picture with a pencil that leaves no mark: there would be no feedback."

Website feedback often consists of a change in the visual or verbal information presented to the user. Simple examples include highlighting a selection made by the user or filling a field on a form based on a user's selection from a pull down list. Another example is using the sound of a cash register to confirm that a product has been added to an electronic shopping cart.

2.4.1 Payment & Shopping Cart Systems

Online shoppers commonly use credit card to make payments, however some systems enable users to create accounts and pay by alternative means, such as (Arthur & Sheffrin, 2003):

- Billing to mobile phones and landlines
- Cash on delivery (C.O.D., offered by very few online stores)
- Cheque
- Debit card
- Direct debit in some countries
- Electronic money of various types
- Gift cards
- Postal money order
- Wire transfer/delivery on payment

Some sites will not accept international credit cards, some require both the purchaser's billing address and shipping address to be in the same country in which site does its business, and still other sites allow customers from anywhere to send gifts anywhere. The financial part of a transaction might be processed in real time (for example, letting the consumer know their credit card was declined before they log off), or might be done later as part of the fulfillment process (Jarvenpaa & Todd, 1997).

Simple systems allow the offline administration of products and categories. The shop is then generated as HTML files and graphics that can be uploaded to a webspace. These systems do not use an online database. A high end solution can be bought or rented as a standalone program or as an addition to an enterprise resource planning program. It is usually installed on the company's own web server and may integrate into the existing supply chain so that ordering, payment, delivery, accounting and warehousing can be automated to a large extent. Other solutions allow the user to register and create an online shop on a portal that hosts multiple shops at the same time. Open source shopping cart packages include advanced platforms such as

Interchange, and off the shelf solutions as Avactis, Satchmo, osCommerce. Commercial systems can also be tailored to one's needs so the shop does not have to be created from scratch. By using a pre-existing framework, software modules for various functionalities required by a web shop can be adapted and combined (Peterson et. al, 1997).

2.4.2 Products/Services Delivery

Once a payment of a product/service has been accepted the goods or services can be delivered in the following ways (http://searchnetworking.techtarget.com/definitions, 2011):

- Downloading: This is the method often used for digital media products such as software, music, movies, or images.

- Drop shipping: The order is passed to the manufacturer or third-party distributor, who ships the item directly to the consumer, bypassing the retailer's physical location to save time, money, and space.

- In-store pickup: The customer orders online, finds a local store using locator software and picks the product up at the closest store. This is the method often used in the bricks and clicks business model.

- Printing out, provision of a code for, or emailing of such items as admission tickets and scrip (e.g., gift certificates and coupons). The tickets, codes, or coupons may be redeemed at the appropriate physical or online premises and their content reviewed to verify their eligibility.

- Shipping: The product is shipped to the customer's address or that of a customer-designated third party.

- "At the door" pickup: The patron picks up pre-purchased tickets for an event, such as a play, sporting event, or concert, either just before the event or in advance.

With the onset of the Internet and e-commerce sites, which allow customers to buy tickets online, the popularity of this service has increased.

2.4.3 Information & User Interface

Designers of online shops should consider the effects of information load. (Mehrabian & Russel, 1974) introduced the concept of information rate (load) as the complex spatial and temporal arrangements of stimuli within a setting. The notion of information load is directly related to concerns about whether consumers can be given too much information in virtual shopping environments. Compared with conventional retail shopping, computer shopping enriches the information environment of virtual shopping by providing additional product information, such as comparative products and services, as well as various alternatives and attributes of each alternative, etc.

Two major sub-dimensions have been identified for information load: complexity and novelty. (Campbell, 1988) defines Complexity as "the number of different elements or features of a site, which can be the result of increased information diversity". Novelty involves the unexpected, suppressing, new, or unfamiliar aspects of the site. A research by Huang (2000) showed that the novelty dimension kept consumers exploring the shopping sites, whereas the complexity dimension has the potential to induce impulse purchases (Huang, M., 2000). It is important to take the country and customers into account. For example, in Japan privacy is very important and emotional involvement is more important on a pension's site than on a shopping site (Stephen F. King, 2004). Next to that, there is a difference in experience: experienced users focus more on the variables that directly influence the task, while novice users are focusing more on understanding the information (Ram et. al., 2004).

When the customers went to the online shop, a couple of factors determine whether they will return to the site. The most important factors are the ease of use and the presence of user-friendly features.

2.5 Security & Privacy Issues of Online Shopping

Security and privacy problems have existed on the Internet since its inception, but have gotten much worse in recent years, largely due to the growth of the Internet. When a consumer shopped on the internet, there were many threats to personal security (Salisbury et al., 2001). These threats have major impacts on end users, websites, businesses, and even Internet service providers. Many online security problems exist because users are not given the best tools to adequately understand risk. Another aspect of this problem is that users often have different mental models of how computers operate (Hardee et al., 2006). Despite the threats to users and the fact that many claim to value security, users are often willing to give up security in exchange for other benefits. According to (Bierhoff and Vornefeld, 2004, P. 48), "although the Internet is a technical system with strict, built-in security measures, it is managed, maintained, and used by humans and therefore will never be able as a system to guarantee perfect security".

Privacy is often cited as a top concern among Internet users. Most consumers are concerned about companies collecting their personal information because of the risk that companies might share their personal information inappropriately (Brustoloni & Villamarin, 2007). In response to consumer privacy concerns, many corporations have posted privacy policies, but these policies rarely help because they often go unread, or do not address the most common consumer concerns. Privacy and security concerns of online transactions affect consumers' purchasing behavior (Van-der et al., 2003).

"A high level of security and privacy in the online shopping experience has a positive effect on consumer trust, owing to the lowered risk involved with exchanging information. Violation of consumers' trust in online shopping, in terms of privacy invasion or misuse of personal information negatively influences attitude towards online shopping" (Monsuwe et al., 2004, p. 115). In addition, when computer errors occur, trust in a computer system declines. Given the lack of ability to inspect merchandise before purchase, consumers are at higher risk of fraud on the part of the merchant than in a physical store. Merchants also risk fraudulent purchases using stolen credit cards or fraudulent repudiation of the online purchase. With a warehouse instead of a retail storefront, merchants face less risk from physical theft. (Grewal et al., 2004).

Secure Sockets Layer (SSL) encryption has generally solved the problem of credit card numbers being intercepted in transit between the consumer and the merchant. Identity theft is still a concern for consumers when hackers break into a merchant's web site and steal names, addresses and credit card numbers. Computer security has thus become a major concern for merchants and e-commerce service providers, who deploy countermeasures such as firewalls and anti-virus software to protect their networks (http://info.ssl.com, 2011).

Phishing is another danger, where consumers are fooled into thinking they are dealing with a reputable retailer, when they have actually been manipulated into feeding private information to a system operated by a malicious party. Denial of service attacks are a minor risk for merchants, as are server and network outages (Tan Centre, 2006).

Quality seals can be placed on the Shop web page if it has undergone an independent assessment and meets all requirements of the company issuing the seal. The purpose of these seals is to increase the confidence of the online shoppers, the existence of many different seals, or seals unfamiliar to consumers, may foil this effort to a certain extent.

A number of resources offer advice on how consumers can protect themselves when using online retailer services. These include (Forrester, 2006):

- Sticking with known stores, or attempting to find independent consumer reviews of their experiences; also ensuring that there is comprehensive contact information on the website before using the service, and noting if the retailer has enrolled in industry oversight programs such as trust mark or trust seal.

- Before buying from a new company, evaluate the website by considering issues such as: the professionalism and user-friendliness of the site; whether or not the company lists a telephone number and/or street address along with e-contact information; whether a fair and reasonable refund and return policy is clearly stated; and whether there are hidden price inflators, such as excessive shipping and handling charges.

- Ensuring that the retailer has an acceptable privacy policy posted. For example note if the retailer does not explicitly state that it will not share private information with others without consent.

- Ensuring that the vendor address is protected with SSL (see above) when entering credit card information. If it does the address on the credit card information entry screen will start with "HTTPS".

- Using strong passwords, without personal information. Another option is a "pass phrase," which might be something along the lines that are difficult to hack, and provides a variety of upper, lower, and special characters and could be site specific and easy to remember.

Although the benefits of online shopping are considerable, when the process goes poorly it can create a thorny situation. A few problems that shoppers potentially face include identity theft, faulty products, and the accumulation of spyware.

Whenever you purchase a product, you are going to be required to put in your credit card information and billing/shipping address. If the website is not secure a customer's information can be accessible to anyone who knows how to obtain it. Most large online corporations are inventing new ways to make fraud more difficult, however, the criminals are constantly responding to these developments with new ways to manipulate the system. Even though these efforts are making it easier to protect yourself online, it is a constant fight to maintain the lead. It is advisable to be aware of the most current technology and scams out there to fully protect yourself and your finances. One of the hardest areas to deal with in online shopping is the delivery of the products. Most companies offer shipping insurance in case the product is lost or damaged; however, if the buyer opts not to purchase insurance on their products, they are generally out of luck. Some shipping companies will offer refunds or compensation for the damage, but it is up to their discretion if this will happen. It is important to realize that once the product leaves the hands of the seller, they have no responsibility provided (Distance Selling, 2006).

2.6 Factors Influence Customers' Online Shopping Behavior

Factors influencing peoples' online shopping attitude have been researched in the context of traditional consumer literature. Consumers' characteristics such as personality nature, online shopping benefits and perceptions have also been found to influence consumers' online shopping behaviors and online shopping rate (Goldsmith & Flynn, 2004). Therefore, understanding consumer attitudes helps marketing managers to predict the online shopping rate and evaluate the future growth of online commerce.

The following table summarizes the individual factors and their impact on consumer online shopping which clarifies the design of OSAM: Online Shopping Acceptance Model

Table 2.1: A Summary of Consumer Factors related to Online Shopping

Factor Types	Individual Factors
Demographics	Age
	Gender
	Income
	Education
	Culture
Internet Experience	WWW apprehensiveness (WA)
	Frequency of Internet Usage
	Comfort with the Internet
Normative Beliefs	

Factor Types	Individual Factors
Shopping Orientation	
Shopping Motivation	
Personal Traits	Innovativeness
Online Experience	Emotion
	Flow
Psychological Perception	Risk Perception
	Benefit Perception
	WWW Purchasing Apprehensiveness
Online Shopping Experience	Frequency of Online Purchases
	Satisfactory levels about past online transactions

Reference: Zhou, et. al., 2007

2.6.1 Internet Usage by online shopping consumers

Understanding the very nature of online shoppers with regard to their Internet usage and experience have useful implications in terms of figuring out market segmentation schemas and thereby tracking online sales as a function of each segments' Internet shopping behavior. There is a need to understand how individuals with varying level of Internet experience and usage differ in their adoption of online shopping, and thereby come up with some kind of universal schema for segmenting the market.

(ComScore, 2007) presented a framework for online consumer behavior allocations based on the replication of Internet use by dividing the audience into light, medium and heavy users of the Internet. Here, the heavy group was defined as "the top 20 percent of consumers, based on the time spent online at the category of sites". The medium group was the middle 30 percent and the light users are the lightest 50 percent. Heavy users were reported to demonstrate stronger beliefs and attitudes toward information seeking and the desire to purchase.

(Korgaonkar and Wolin, 2002) while examining the consumers' differences in Web usage, advertising and shopping behaviors used a similar group classification as described above. The heavy user was characterized as some one who spent up to five hours per day on the Web, searched for new and different Web sites. In regard to the Web usage and Web shopping, the heavy user was the most prolific shopper, who spent the most amount of money, bought and tended to order goods and services most frequently from the Web. In comparison, the medium user spent up to three hours per day on the Web, visited the sites known and liked and often switched between two or three sites per hour with the same theme as the original site. The medium user was reported to be 8 percent less likely than the heavy user to purchase Web based merchandises and services. Such a user was more likely to be most educated and having the highest income as compared to the other users. The light user, in contrast to the heavy and medium user, spent an hour per day, preferred websites she/he liked and didn't change to several sites.

According to other researches, (Napoli & Ewing, 1998) have divided heavy users were those respondents who accessed the Internet at least once per day and spent more than three hours using it. Moderate users were those who accessed the Internet a few times per week for between one and three hours and light users were those who spent less than one hour on the Internet and accessed it less than a few times per month.

Acknowledging the fact that greater Internet experience and usage encourages greater online shopping (intentions) in individuals, it may be intuitively said there are more than one way to categorize the online shoppers based on their Internet usage behaviors. (Dey, 2007)

2.6.2 Demographic & Personality Factors

According to (Donthu & Garcia, 1999) it's found that internet shoppers who purchase general goods such as electronics, airline tickets, or CDs from the Internet were older than internet non-shoppers who did not make any purchase. The ages of most Internet shoppers ranged from 35 to 50, while those of Internet non-shoppers ranged from 20 to 35. Internet shoppers also had higher income levels than Internet non-shoppers. Moreover, Internet shoppers were more likely to be convenience and variety seekers than Internet non-shoppers. Internet shoppers tended to be innovative, impulsive, less risk averse, and to consider detailed product information available on the website as a symbol of product quality. In addition, Internet shoppers have a more positive attitude toward advertising and direct marketing than non shoppers do.

Internet purchasers may have distinctive demographic and psychological characteristics. (Lee and Johnson, 2002) found that Internet apparel purchasers were more likely to be female and to have higher incomes, compared to Internet shoppers who had not purchased apparel from the Internet. More than fifty percent of Internet apparel shoppers were ages from 21 to 30 or ages from 41 to 50. other demographic differences in terms of prior experience, attitude, and purchase intentions for apparel shopping were also found.

Age was negatively related to prior experience, attitude, and purchase intentions for Internet shopping, whereas income level was positively related to those three variables. This means that people who are younger and/or have higher incomes are more likely to have used the Internet, have a positive attitude toward Internet shopping, and have greater purchase intentions for Internet shopping. Overall, the findings for Internet shoppers' age were not consistent across the literature. Age of Internet shoppers varied by study perhaps due to the use of different subject pools and times of data collection. (Park, 2002)

Other research findings on Internet shoppers' characteristics are mixed and inconclusive. It's mentioned by these researches that gender, age, education and income are also being the most investigated demographic indices, some of the studies (Zhou et al., 2007) reported the online shopper to be male, older, having higher

(college level) education and high income levels. Shopping lovers are competent computer users who frequently buy online and really enjoy doing so. Internet explorers believed Internet shopping was fun and could be considered opinion leaders for online buying. Suspicious learners were not very computer literate, but were open-minded for learning new things and were suspicious of giving their credit card number. Business users did not often make personal online purchases. They mainly used the Internet for business purposes and looked at the Internet in terms of what it could do for their professional life. Fearful browsers were very computer literate and often practiced "Internet-window shopping". They did not buy online for the moment since they distrusted the security on the Internet, disliked shipping charges and were reluctant to buying things without seeing them in person. Shopping avoiders were difficult to be turned into online shoppers since they did not want to wait for product delivery and wanted to see things in person before they buy. Fun seekers valued the entertainment of the Internet, but were afraid of buying online. Furthermore, they had a relatively low education and income level leaving them not much spending power.

(Vellido, Lisboa & Meehan, 2000) explored demographic, socioeconomic and Web usage variables as a part of their endeavor to propose a quantitative framework for identifying latent factor descriptors of Internet users' opinions on Web vendors and on line shopping. It's found that variables such as age, household income, and Web usage patterns did not predict Internet purchasing behavior. In addition, the study found nine latent factors underlying Web users' opinions with regard to online shopping which were control and convenience, consumer risk perceptions/ environmental control, customer service, affordability, ease of use, product perception, assurance and reliability, elitism, and vendors' performance.

(Donthu & Garcia, 1999) reported that Internet shoppers were older and earned a higher income than Internet non- shoppers. Based on a telephone survey on 790 respondents, the findings of the study indicated that Internet hoppers sought convenience and variety, were innovative and impulsive, and less averse to risk than non shoppers. The other characteristics that characterized the Internet shopper included low brand and price consciousness and a more positive attitude toward advertising and direct marketing. As seen in the studies above, there is not much consensus among most research works exploring demographics, psychographics and

their effect on online shopping. Various researchers have provided various paradigmatic frameworks for profiling consumers based on their psychographic and demographic characteristics. While divergent findings keep us short from reaching a common conclusion, it however provides the opportunity of further exploration of these variables and their effect on Internet shopping.

2.6.3 Perceived Values/Benefits of Online Shopping

Perceived value has recently gained much attention from marketers and researchers because of the important role it plays in predicting purchase behavior and achieving sustainable competitive advantage.

(Zeithaml,1988,P.14) conceptualized perceived value as "the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given." In this definition, the concept is measured at the product-level. It incorporates the quality of the (physical) product itself including the additional services delivered, in comparison with its relative price. It particularly refers to the value for money consumers receive, or as (Sirohi, McLaughlin, and Wittink, 1998) call it, "what you get for what you pay."

This narrow definition excludes the shopping experience. Some researchers suggest that it is more useful to measure the perceived value experienced from the complete shopping experience; thus, measuring both product value for money and the shopping experience. The reasoning behind this is that consumers optimize the full process of decision making, not just the outcomes (Simon, 1976).

A broader definition is particularly useful when the product is not the focal point of interest. It's shown that shopping experience in explaining the value perceptions of a retailer is important. Previous work demonstrated the importance of providing customers a valuable shopping experience. Consumers evaluate shopping experiences along utilitarian and hedonic dimensions. The utilitarian dimension reflects whether consumers achieve their shopping goals with minimum investments in time and effort; it relates to 'efficiency'. To improve utilitarian shopping value, consumers must save

time and/or reduce effort by engaging in goal-directed behavior that is instrumental, purposive, and task-specific (Hoffman, Novak and Schlosser, 2002).

The hedonic dimension relates to the experiential value consumers derive from the shopping process itself, by means of social interaction, personal security and entertainment (Alba et al., 1997). In this respect, consumers are more concerned with entertainment and enjoyment value; they engage in experiential behavior that is likely to be hedonic, ritualized and reflects nonlinear search. Consumers who approach retail environments to browse, or enjoy the experiential aspects of shopping are motivated by the process rather than by shopping goals or outcomes. Thus, hedonic and utilitarian value assessments are useful to define the shopping experience, but these are distinct from outcome quality assessments, whether the product is good value for money.

A part of this research's model focuses on the perceived value of buying/browsing products and services through online shopping channel, and therefore the shopping process itself is valuable to the decision process. Consequently, this research focuses on the broader definition of perceived value. Some benefits and costs refer to the product/service quality, monetary (price) and non-monetary (temporal, physical and psychological) costs.

Based on the distinction between process and outcome value and utilitarian and hedonic value, the literature indicates three main evaluation criteria; consumers can analyze how capable channels are in

1) Making better decisions (improving value for money).
2) Saving time and effort,
3) Reducing psychological burdens and/or having a more enjoyable shopping process.

Research has addressed the multidimensional and context-dependent nature of perceived value (Bolton and Drew, 1991). For example, a customer's assessment of value depends on the customer's frame or reference. Customers can evaluate value in terms of low price, high quality, affordable quality, or a trade off between all give and

get components (Zeithaml, 1988). Second, consumers may have different perceptions on what drives value (and attribute different weights to evaluation criteria) among different settings. When time pressure is high, consumers may attribute more value to time savings. Some factors that influence channel choice for financial services are mapped, including channel, organizational, product, and consumer characteristics. It's argued that channel choice is more complex than product choice alone. The main reason for this is that there are interactions between the four factors, and, as a result, channel choice is not solely based on the (general) merits of the channel itself (e.g., ease of use).

Consequently, the utility of using a channel must be seen in context of organizations' offerings, product factors (i.e., type of product), and consumer abilities and motives to use a particular channel. For instance, consumers may decide to adopt a certain channel because it offers superior selections. Amazon.com, for example, may be perceived as having superior selections in comparison to offline booksellers because of lower storage costs and more efficient ordering systems. This may encourage consumers to adopt the online channel. Another strong interaction can be identified between product and channel factors (Schoenbachler and Gordon, 2002); for example, experience goods are less amenable for the online channel than search goods are because online channels are less well equipped to distribute tactile information (Alba et al., 1997). Finally, consumers' confidence in their ability to use a particular channel is clearly of considerable importance in explaining channel choice.

In summary, perceived benefits can be physiological, psychological, sociological, or material in nature. Within the online shopping context, the consumers' perceived benefits are the sum of online shopping advantages or satisfactions that meet their demands (Shwu-Ing, 2003). Most of the previous online shopping research has focused on identifying the attributes of online stores that promote success (Despontin, 2004). Some researches' Findings showed a positive and highly significant relationship between perceived benefits of Internet shopping and both frequency of shopping and amount spent online.

Consumers' shopping benefits may similarly affect shopping behaviors in the virtual environment. In addition, consumers' benefits perception, comprising

convenience, selections freedom, information abundance, homepage design and company name familiarity, had a significant relationship with attitude toward online shopping. Consumers usually compare the perceived benefits between shopping channels. The main motivation to shop online is that it is more convenient than to shop in-store; in other words, convenience is the most prominent factor that motivates consumers to shop through the internet. Moreover, ease of search, good price/deal, good selection/availability, fun, impulse, customer service, and wider selection of retailers are additional reasons why people shop online (Khatibi et. al., 2006).

2.6.4 Perceived Costs/Risks of Online Shopping

When buyers plan to purchase a product or service, they often hesitate to take action because they cannot be certain that all of their buying goals will be achieved with the purchase (Roselius, 1991). In other words, buyers may perceive a certain degree of risk in most purchase decisions (Dowling & Staelin, 1994, P.119) defined the concept of perceived risk as "the consumer's perceptions of the uncertainty and adverse consequences of buying a product or service".

In attempts to identify the components of perceived risk, researchers have investigated consumers' perceived risks whenever new types of products or retail alternatives enter the stage of marketing (Tan, 1999). For instance, studies have investigated the perceived risks of telephone shopping, tangible product selection, services purchasing (Garner, 1986), direct marketing (Akaah and Korgaonkar, 1988), and online shopping (Tan, 1999). These studies show that risk perceptions in purchasing differ both from individual to individual and from situation to situation.

Regardless of different situations for identifying perceived risk, it's argued that the following types of risk are usually involved in purchase decisions: social, financial, physical, performance, time, and psychological risks.

First, social risk refers to the perception that a product purchased may result in disapproval by family or friends (Dowling and Staelin, 1994). Second, financial risk is the perception that a certain amount of money may be lost or required to make a product work properly (Garner, 1986). Third, physical risk refers to the perception

that a product may be dangerous to health or safety when it does not work properly (Roselius, 1991). Fourth, performance risk is the perception that a product purchased may fail to function as originally expected (Kim and Lennon, 2000). Fifth, time risk is the perception that time, convenience, or effort may be wasted when a product purchased is repaired or replaced. Finally, psychological risk is the perception that a negative effect on a consumer's peace of mind may be caused by a defective product (Jacoby and Kaplan, 1972). In addition, privacy risk is the potential loss of control over personal information, such as invasion of privacy.

Specifically speaking about online shopping, there are several factors that make consumers uncertain about online shopping. Since online shopping incorporates many characteristics of non store shopping, it is natural that online shopping shares some of the perceived risks of non store shopping (Tan, 1999). For instance, the Internet, just like any type of non-store shopping, makes it difficult to examine physical goods; consumers must rely upon somewhat limited information and pictures shown on the computer screen. Moreover, there is bound to be much uncertainty regarding system security, reliability, standards, and some communication protocols (Turban et al., 1999). All these factors increase the perceived risk of online shopping so that more than half of Internet users still have not made an online purchase (Teichgraeber, 2001). With respect to specific types of perceived risk in online shopping, (Bhatnagar et al., 2000) emphasized two types of risk in online shopping: product category risk and financial risk. Product category risk is associated with performance risk, which refers to a negative perception about the quality of a product (Kim and Lennon, 2000). Therefore, they argued that the risk is greatest when the product is technologically complex or the price is high. On the other hand, financial risk includes both tangible and intangible assets of consumers. That means consumers are quite apprehensive, not only about losing certain amounts of money, but also about losing private information required in the transaction. Considering both benefit and risk factors of online shopping, the Internet is still considered a risky shopping channel.

2.6.5   Website Features and Online Shopping Behavior

A good website directs the consumers to complete their visit and purchases in a smooth manner in addition to attracting and motivating them to revisit it. In contrast, website of poor quality may hinder online shopping attitude of its visitors.

Most of the studies used websites' information content and presentation, interaction features, navigation and search, media richness as the parameters to judging website service quality.

(Berry, 1988) stated that service quality is measured in ten phases: accessibility, communication, capability, courtesy, trustworthiness, reliability, responsiveness, safety, tangibility, and understanding with customers. They are then reduced to five main phases: tangibility, reliability, responsiveness, assurance, and empathy.

(Abels et al., 1997) provided some of the definitions that will be adapted to service dimensions of the website business:

1) Performance: The performance of a virtual operation is based on its ability to offer two key features. The usability feature deals with ease of use of the website, ability to get an overview of the structure, and ease of navigation.

2) Features: What other features are available through the site? Does the site anticipate and provide enough access to the questions that the user may have? Does the site provide the user with links to other sites that may deal better with some issues of interest to the user?

3) Structure: This deals with how information is presented on the website. Is the information organized with the appropriate keywords or subheadings with which the user can identify?

4) Aesthetics: This attribute deals with the appearance of the website, namely its visual attractiveness.

5) Reliability: How consistent is the performance mentioned above over time? For example, is the website able to keep up with changes by updating material promptly and providing accurate information to customers?

6) Storage capability: Another major issue in using online services is the storage capability of the site. For example, does the site have the capability to store information and make it easily available to customers?

7) Serviceability: This deals with how well conflicts and complaints from customers are resolved.

8) Security and system integrity: Likewise, users are worried about providing personal information online since it could potentially get into the wrong hands or be abused. The quality of an online site is intertwined with the site's ability to safeguard and protect information that is provided to it.

9) Trust: Trust is closely associated with security and system integrity. Trust affects the willingness of users to disclose personal information or to make purchases online.

10) Responsiveness: Online stores also have to worry about the courtesy of its customer services. How courteous is customer service in responding to customer needs through e-mail? And how flexible is it about its policies?

11) Product/service differentiation and customization: What is unique about the services provided by the online website? Online users are looking primarily for convenience. How does the store offer "maximum" convenience to its customers?

12) Web store policies: How customer-oriented are the Web store policies? Are user policies comparable to those of major department stores, for example?

13) Reputation: The perception of quality will be affected by past experiences, attitudes about the site's performance, and other unexplainable intangibles that customers may perceive.

14) Assurance: Virtual operations need to ensure that their employees are very knowledgeable about their operation, courteous in their responses, and able to convey trust and confidence to users

15) Empathy: Even though there is no direct human interaction in virtual operations, certain elements of human contact are involved – for example, through e-mail communications.

2.7 The Advantages and Disadvantages of Online Shopping

The advent of technology brought many benefits along with it, but the dark aspects are also not hidden. Activities that used to take a great deal of time are now cut down to a few clicks you perform online though the internet. When it comes to shopping, the online mode of it has brought about ease and comfort to a great extent. Shopping online looks like the easiest thing customer can do when he/she is in a rush to get things. There customer shopped and here customer receives items shipped in less then 24 hours time. If customer is thinking this is all what online shopping has brought about, then customer certainly has ignored the other part of the subject. Here are some advantages and disadvantages of online shopping.

- **Advantages of Online Shopping:**

Online shopping is accessible round the clock. The customer can buy whatever he/she wants even at late times. He/she can choose from a wider variety of things available to shop which may not be available in the local brick and mortar stores. The customer also have the benefit to do all from the comfort of his/her own home. When he/she buys from online store he/she has the comfort to take time while checking for the things of his/her choice, this will lead him/her to a simple and quick way to perform price comparison unlike the dissatisfied and hurried shopping he/she does in the local stores. In addition, unlike local stores, the customer can avail discount coupons and get a thing at a lower rate when shopping online. Besides, when shopping online, the customer can also avoid long lines to wait in and the unnecessary contact with cranky people. If he/she feels uncomfortable dragging his/her kids for shopping, online shopping is the best way to counter that. Most of people are sometimes concerned with private shopping; online shopping offers a great platform to do so with comfort. Also, when customer is buying gifts, online mode is the perfect way to send to distant friends or relatives the gift that is wanted to be sent (Windey, 2009).

When it comes to payment, the customer can use anyone's credit card when shopping online. A lot of people are concerned about the identity theft when hear about online shopping. Identity theft cases take place in reality in brick and mortar store itself and not online. Websites are secure these days with powerful encryption procedures that

keep your identity safe and secure. Although there are a few where customer's information may not be secure, customer can take a peaceful breathe when dealing with the vast majority of online shopping website. By considering websites that offer free shipping and this is definitely the way to go. As the price of gas is increasing, shipping and handling might be cheaper anyway.

Compared to print catalog shopping, Internet shoppers may enjoy unlimited browsing activities through the Internet. A print catalog, which is passive, static, and old-fashioned in terms of product presentation, may reduce browsing activity. However, the Internet provides various types of stores, numerous product assortments, and "live" communication with a sales associate through chat functions. These may be advantages for Internet shoppers (Walsh & Godfrey, 2000).

Beside the above benefits, others are available below (http://websearch.about.com):

o Convenience: In comparison to a brick and mortar store with fixed hours, online shoppers can choose any time of the day or night to get on the Web and shop. This is especially useful for moms with small children, people that are home-bound, or simply in times of inclement weather. Online stores are usually available 24 hours a day, and many consumers have Internet access both at work and at home. Other establishments such as internet cafes and schools provide access as well. A visit to a conventional retail store requires travel and must take place during business hours. In the event of a problem with the item – it is not what the consumer ordered, or it is not what they expected – consumers are concerned with the ease with which they can return an item for the correct one or for a refund. Consumers may need to contact the retailer, visit the post office and pay return shipping, and then wait for a replacement or refund. Some online companies have more generous return policies to compensate for the traditional advantage of physical stores. For example, the online shoe retailer Zappos.com includes labels for free return shipping, and does not charge a restocking fee, even for returns which are not the result of merchant error. (Distance Selling, 2006).

o Price Comparisons & Selection: When you visit a store, you most likely have to settle for whatever price the vendor has placed on a particular item. Not so with

online shopping - you have the ability to compare prices from hundreds of different vendors. One advantage of shopping online is being able to quickly seek out deals for items or services with many different vendors (though some local search engines do exist to help consumers locate products for sale in nearby stores). Search engines, online price comparison services and discovery shopping engines can be used to look up sellers of a particular product or service. Shipping costs (if applicable) reduce the price advantage of online merchandise, though depending on the jurisdiction, a lack of sales tax may compensate for this. Shipping a small number of items, especially from another country, is much more expensive than making the larger shipments bricks-and-mortar retailers order. Some retailers (especially those selling small, high-value items like electronics) offer free shipping on sufficiently large orders. Another major advantage for retailers is the ability to rapidly switch suppliers and vendors without disrupting users' shopping experience.

o Infinite choice: Shelf space in a brick and mortar store is limited, which means that your variety of goods is limited. Not so with an online store. Plus, if you don't see what you want in one store online, you can simply move on to the next one - you've got the power to do that.

o Easy access to consumer reviews: It's easy to access consumer reviews for pretty much any product you can think of online, which makes for more informed purchases. Online stores must describe products for sale with text, photos, and multimedia files, whereas in a physical retail store, the actual product and the manufacturer's packaging will be available for direct inspection. Some online stores provide or link to supplemental product information, such as instructions, safety procedures, demonstrations, or manufacturer specifications. Some provide background information, advice, or how-to guides designed to help consumers decide which product to buy. Some stores even allow customers to comment or rate their items. There are also dedicated review sites that host user reviews for different products. Reviews and blogs give customers the option of shopping cheaper organized purchases from all over the world without having to depend on local retailers. In a conventional retail store, clerks are generally available to answer questions. Some online stores have real-time chat features, but most rely on e-mail or phone calls to handle customer questions.

o   No pressure sales: Most customers have all been irrelevantly propositioned by eager salespeople. With online shopping, they don't have to put up with that online.

- **Disadvantages of online shopping:**

Although online shopping is 24/7 available, you cannot feel or touch items rather can just see what is present on a webpage whereas in brick and mortar stores you can see many things at a glance and buy after you feel or touch the product. As the term suggests, online shopping is only possible through the internet, therefore, the connection speed matter a lot here. Unlike conventional stores which don't close unexpectedly, online stores incurs frequent malfunction. The most common grumble people have with online stores is regarding warranties and some sort of guarantees, which they fail to offer in most cases. Apparently, these would mean nothing if the online store went bankrupt. Similarly returns are also very much difficult on online stores than in local stores. It very normal that many online stores don't accept cash or checks, although some sites do, you still have to use the credit cards. When purchasing online, billing errors are the common things you may encounter whereas in local stores these errors are nearly impossible. The very big disadvantage an online website may have is the credit card security issue, despite the facts that how secure the website claims to be, you can not always trust them. There have been many cases where people realized that their credit card number has been stolen and has been used by others. The bottom line is, online shopping is the ultimate solution people are finding today, but conventional stores are still here to stay (Alhashimi, 2007).

Beside the above mentioned disadvantages, others are available below:

o   You can't try things on: If you're buying a clothing item, you don't have the ability to feel the material, try it on, and see how it's made. Unless you know your measurements and are familiar with the brand of clothing offered, this could end up being a bad experience. Similar to other in-home shopping methods such as catalog and television shopping, one barrier to Internet shopping may be the inability to touch or try on clothing before purchasing. Uncertainty about standard sizes in women's apparel might be another inhibitor to Internet apparel shopping (Elliot & Fowell, 2000). Accuracy of apparel color on the screen may be another factor

causing apprehension for online shoppers. (Cude, 2000) reported that economic barriers to Internet access could limit Internet shopping for rural consumers. For example, the higher cost of buying a computer, extra devices to access the Web may cause hesitation to use the Internet for shopping.

o Lack of full cost disclosure in immediate times: The lack of full disclosure with regards to the total cost of purchase is one of the concerns of online shopping. While it may be easy to compare the base price of an item online, it may not be easy to see the total cost up front as additional fees such as shipping are often not be visible until the final step in the checkout process. The problem is especially evident with cross-border purchases, where the cost indicated at the final checkout screen may not include additional fees that must be paid upon delivery such as duties and brokerage. In addition, if you have a question about what you're looking at, you probably will have to wait at least 24 hours to get a question answered however, many sites have "instant chat" enabled that take care of this issue (Deveau, 2010).

o Privacy and security: Privacy and security are legitimate concerns for any online shopper, but there are precautions you can take to make sure your transaction is a safe one. For example, paying attention to HTTPS protocols, installing free spyware removal tools, knowing how to identify online scams and hoaxes, surfing anonymously, and keeping your Web usage private are all smart ways to address any privacy and security issues (www.websearch.about.com,2011). As (Settle, 2000) reported, privacy of personal information is a significant issue for some consumers. Different legal jurisdictions have different laws concerning consumer privacy, and different levels of enforcement. Many consumers wish to avoid spam and telemarketing which could result from supplying contact information to an online merchant. In response, many merchants promise not to use consumer information for these purposes, or provide a mechanism to opt-out of such contacts. Many websites keep track of consumers shopping habits in order to suggest items and other websites to view. Brick-and-mortar stores also collect consumer information. Some ask for address and phone number at checkout, though consumers may refuse to provide it. Many larger stores use the address information encoded on consumers' credit cards (often without their knowledge) to add them to a catalog mailing list. This information is obviously not accessible to the merchant

when paying in cash. Obstacles to online purchasing were privacy and security of information. People who did not shop from the Internet indicated that privacy was the primary reason not to do so. Different consumers feel inhibited by concerns over security and privacy, with security identified as a perceived risk (Moreno & McCormack, 1998). According to (Elliot and Fowell, 2000), consumer concerns about security for transaction details resulted in 50 percent of transactions rated as unsatisfactory. Revealing private information through the possible distribution of personal information without permission of the purchaser was also perceived as a risk. For example, one purchaser was unhappy with a copy of his credit card authorization in an unsealed envelope attached to the package when it was delivered

o Return or Goods: Return of goods is another obstacle with online shoppers. (Settle, 2000) suggested facilities that make the return process more convenient, for example; return to the nearest retail store would be a customer service that is beneficial for both e-commerce merchandisers and their customers. In addition, unsatisfactory responses from site staff and malfunctions in websites have resulted in higher dissatisfaction (Elliot & Fowell, 2000).

o Uncertainty: Internet shopping may also be affected by uncertainty. Uncertainty is defined as the nature and amount of instability perceived by consumers in considering a particular purchase decision. Two kinds of uncertainty in Internet shopping: product uncertainty and process uncertainty. Product uncertainty occurs when the product received does not meet the customer's expectations (Liang & Huang, 1998).

o Location & Comparisons: Internet shopping also may restrict comparisons of stores and product alternatives. (Rowley, 1996) pointed out that it might be difficult to locate shops on the Internet. Shoppers either need to know the location of a shop or to perform a keyword search using a search engine. Thus, it may be an obstacle for Internet shoppers to browse different stores all at once and also to recall a particular store location from several previous locations searched.

2.8 Chapter Summary

This chapter has provided the backbone of the literature review of this research. Different sections have covered different ideas in the field of online shopping. The chapter started by mentioning an introduction about the subject, then it differentiated between E-commerce, online and traditional shopping by focusing on online shoppers' types, the online decision making process of buying and purchasing using the internet, the design issues of the online shopping process such as the payment and shopping cart systems, the information view and user interfaces, the security issues of the online shopping process, finally the chapter has clarified in a theoretical based manner the factors which influence the customers' online shopping behavior, the research reflected the contents of the online shopping acceptance model by explaining its factors in details especially those which are related to the research model, the chapter has been ended by mentioning the advantages and the disadvantages of the online shopping.

CHAPTER THREE

RESEARCH METHODOLGY & DESIGN

3.1 Introduction

This chapter consists of the research methodology which was used during developing this research, some points concerning the used research approach, the research population and sample and the research data collection tools either primary or secondary are clarified.

3.2 Research Approach

The analytical descriptive approach of research methodology has been adopted through describing the conceptual issues of the subject and enhancing the theoretical framework.

3.3 Research Population & Sample

3.3.1 Research Population

The research population consists of students of the Islamic University of Gaza who are studying in IT, Computer Engineering and Business Administration departments. According to IUG official statistics, the below information represent details about bachelor students' numbers and percentages in each college and program classified according to gender and level. The students of IT, Computer Engineering and Commerce department were targeted due to the high level of their consistency with the research nature. As they are specialized in the fields of business and technology; which makes it easy to enhance the fitness between the characteristics of the research population, sample and the research idea itself.

Table (3.1): Numbers of Commerce, IT and Computer Engineering IUG bachelor students according to their gender and educational level

College	Gender										Total Number
	Male					Female					
	Year					Year					
	1st	2nd	3rd	4th	5th	1st	2nd	3rd	4th	5th	
Commerce/General and B.A	388	134	101	61	--	347	94	86	81	--	1292
Information Technology	118	52	44	39	--	69	16	24	28	--	390
Computer Engineering	10	25	37	53	30	7	35	43	42	37	319
Totals	516	211	182	153	30	423	145	153	151	37	2001

Reference: Planning & Development Deanship, Islamic University of Gaza (2012)

Table (3.2): Percentages of Commerce, IT and Computer Engineering IUG bachelor students according to their gender and educational level to the whole population size

College	Gender										Total %
	Male					Female					
	Year					Year					
	1st %	2nd %	3rd %	4th %	5th %	1st %	2nd %	3rd %	4th %	5th %	
Commerce/General and B.A	30	10.30	7.80	4.70	--	26.90	7.30	6.70	6.30	--	100
Information Technology	30.25	13.33	11.30	10	--	17.70	4.10	6.15	7.17	--	100
Computer Engineering	3.13	7.83	11.60	16.61	9.40	2.20	11	13.47	13.16	11.60	100
Totals	25.80	10.50	9.20	7.70	1.50	21.10	7.20	7.70	7.50	1.80	100

Reference: Planning & Development Deanship, Islamic University of Gaza (2012)

Table (3.3): Total Numbers & Percentages of Male bachelor students in all levels and departments

College	Males						
	Year					Total	Percentage
	1st	2nd	3rd	4th	5th		
Commerce/General and B.A	388	134	101	61	--	684	53%
Information Technology	118	52	44	39	--	253	64.9%
Computer Engineering	10	25	37	53	30	155	48.6%
Totals	516	211	182	153	30	1092	54.6%

Reference: Planning & Development Deanship, Islamic University of Gaza (2012)

Table (3.4): Total Numbers & Percentages of Female bachelor students in all levels and departments

College	Females						
	Year					Total	Percentage
	1st	2nd	3rd	4th	5th		
Commerce/General and B.A	347	94	86	81	--	608	47%
Information Technology	69	16	24	28	--	137	35.1%
Computer Engineering	7	35	43	42	37	164	51.4%
Totals	423	145	153	151	37	909	45.4%

Reference: Planning & Development Deanship, Islamic University of Gaza (2012)

In addition, the below information represent details about master level students' numbers and percentages in each college and program classified according to gender.

Table (3.5): Total Numbers & Percentages of Master students classified to gender and program

College	Gender		Gender Percentage		Total	Total Percentage
	Male	Female	Male	Female		
Commerce/ MBA	165	75	68.75%	31.25%	240	100%
Information Technology	41	28	59.43%	40.57%	69	100%
Computer Engineering	33	3	91.66%	8.33%	36	100%
Totals	239	106	69.27%	30.73%	345	100%

Reference: Planning & Development Deanship, Islamic University of Gaza (2012)

By referring to tables (3.1) and (3.5) above, it is concluded that the size of the whole research population for both bachelor and master studies students is 2346.

3.3.2 Research Sample

According to Isixsigma calculator, the sample size is identified as clarified in figure 3.1 below. The total number of population respondents is 2346. The discussion with the research supervisor and the level of confidence required for generalizability resulted in specifying the confidence interval to be 4 and the confidence level to be 95%. So, the sample size will be 478 respondents.

Figure (3.1): Calculating Sample Size

Reference: www.surveysystem.com/sscalc.htm

The 479 respondents contribute a percentage of 20.4% of the whole population size. A stratified random sampling technique is applied to assure the fixed percentage of 20.4% from each layer of students according to their gender and level. Referring to table 3.1 above, the percentages of bachelor degree students is calculated as clarified in the following table:

Table (3.6): Bachelor Level sample size for each department according to 20.4% percentage of the whole population size

College	Gender										Total Number
	Male					Female					
	Year					Year					
	1st	2nd	3rd	4th	5th	1st	2nd	3rd	4th	5th	
Commerce/General and B.A	79	27	21	12	--	71	19	18	17	--	264
Information Technology	24	11	9	8	--	14	3	5	6	--	80
Computer Engineering	2	5	8	11	6	1	7	9	9	8	66
Totals	105	43	38	31	6	86	29	32	32	8	410

Reference: Planning & Development Deanship, Islamic University of Gaza (2012)

Table 3.7 shows the sample size of the master studies students for each department.

Table (3.7): Master Level sample size for each department according to 20.4% percentage of the whole population size

College	Gender		Total
	Male	Female	
Commerce/ MBA	33	15	48
Information Technology	8	6	14
Computer Engineering	6	1	7
Totals	47	22	69

Reference: Planning & Development Deanship, Islamic University of Gaza (2012)

3.4 Data Collection Tools

A questionnaire was prepared to determine the factors which influence online shopping behavior. The questionnaire was designed in both Arabic/English languages, in order to facilitate understanding and analyzing the contents of the questionnaire by the participants, the Arabic copy was distributed among all of them (see Appendices A & B).

3.4.1 Data Collection Tool Design

The designed questionnaire includes the following parts.

1) Personal Characteristics: it consists of personal and demographical Information as it asks the sample participants about some information related to their personal and demographical characteristics such as gender, marital status, educational level, age and major (See Appendix A,B)

2) Internet Usage: this part belongs to the "Research related questions"; it asks the respondent about the first factor of the developed OSAM which is "Internet Usage History and Experience", it contains eight questions designed as a multiple choice ones (See Appendix A,B)

3) Website features: this part belongs to the "Research related questions"; it asks the respondent about the second factor of the developed OSAM which is "Website Features Preferences", it contains twelve sentences divided to sub-sectors which are "The language, quality and quantity of Information" and "Website Apparel Settings, Browsing Speed and Attractiveness". The research participants were requested to fill their answers according to a designed 5-degree likert scale (See section 3.4.2) ;(See Appendix A,B).

4) Online shopping perceived benefits: this part belongs to the "Research related questions"; it asks the respondent about the third factor of the developed OSAM which is "Perceived benefits", it contains fourteen sentences divided to

sub-sectors which are "Product/Service Characteristics", "Constant Availability of Service" and "Convenience Level". The research participants were requested to fill their answers according to a designed 5-degree likert scale (See section 3.4.2) ;(See Appendix A,B).

5) Online shopping perceived risks: this part belongs to the "Research related questions"; it asks the respondent about the third factor of the developed OSAM which is "Perceived risks", it contains nine sentences divided to sub-sectors which are "Privacy and security" and "Perceived cost of online shopping". The research participants were requested to fill their answers according to a designed 5-degree likert scale (See section 3.4.2) ;(See Appendix A,B).

6) Online Shopping behavior: this part was designed to measure the impact of the developed OSAM factors on this variable "The online shopping behavior", it consists of some sentences which ask the participant to interpret his/her behavior while doing the online shopping; it consists of nine sentences. (See section 3.4.2); (See Appendix A,B).

3.4.2 Data Measurement

As a common used measurement tool in questionnaires, Likert Scale1 has been developed. The research participants were asked to answer the questions according to 5 ordinal scales each holds a specific value starts from 1 to reflect the strongly disagreement of the participant and ends with 5 to reflect the strong agreement of the research participant. In order to be able to select the appropriate method of analysis, the level of measurement must be understood. For each type of measurement, there is/are an appropriate method/s that can be applied and not others. Ordinal scale is a ranking or a rating data that normally uses integers in ascending or descending order. The numbers assigned to the important (1, 2, 3, 4, 5) do not indicate that the interval

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[1] When responding to a Likert questionnaire item, respondents specify their level of agreement or disagreement on a symmetric agree-disagree scale for a series of statements. Thus, the range captures the intensity of their feelings for a given item, while the results of analysis of multiple items (if the items are developed appropriately) reveals a pattern that has scaled properties of the kind Likert identified

between scales are equal, nor do they indicate absolute quantities. They are merely numerical labels. Based on Likert scale we have the following:

Table (3.8): The questionnaire Likert Scale

Item	*Strongly agree*	*Agree*	*Moderate*	*Disagree*	*Strongly Disagree*
Scale	5	4	3	2	1

3.5 Tool Validity and Reliability

3.5.1 Test of Normality:

Table (3.9) shows the results for Kolmogorov-Smirnov test of normality. From Table (3.9), the p-value for each field is less than 0.05 level of significance, then the distribution for each field is not normally distributed. Consequently, nonparametric tests will be used to perform the statistical data analysis.

Table (3.9): Test of Normality

No	Field	Kolmogorov-Smirnov	
		Statistic	**P-value**
1.	Website Features	0.212	0.000
2.	Online Shopping Perceived Benefits	0.206	0.000
3.	Online Shopping Perceived Risks/Costs	0.186	0.001
4.	Online Shopping Behavior	0.147	0.029
	All statements in the questionnaire	0.214	0.000

3.5.2 Statistical Analysis Tools

Both qualitative and quantitative data analysis methods have been used. The Data analysis has been made utilizing (SPSS 20). The following statistical tools were utilized:

1) Kolmogorov-Smirnov test of normality.
2) Cronbach's Alpha for Reliability Statistics.
3) Spearman Rank Correlation for Validity.

4) Frequency and Descriptive analysis.

5) Nonparametric Tests (Sign test, Mann-Whitney test and Kruskal-Wallis test).

In addition, some other tests have been used as the following:

- Sign test is used to determine if the mean of a statement is significantly different from a hypothesized value 3 (Middle value of Likert scale). If the P-value (Sig.) is smaller than or equal to the level of significance, $\alpha = 0.05$, then the mean of a statement is significantly different from a hypothesized value 3. The sign of the Test value indicates whether the mean is significantly greater or smaller than hypothesized value 3. On the other hand, if the P-value (Sig.) is greater than the level of significance, $\alpha = 0.05$, then the mean a statement is insignificantly different from a hypothesized value 3.

- Mann-Whitney test is used to examine if there is a statistical significant difference between two means among the respondents toward the (Factors Influencing Customers' Online Shopping Behavior in Gaza Strip) due to Gender and Marital Status.

- Kruskal-Wallis test is used to examine if there is a statistical significant difference between several means among the respondents toward the (Factors Influencing Customers' Online Shopping Behavior in Gaza Strip) due to Age, Educational Level, Major, and Income.

3.5.3 Validity of Questionnaire

Validity refers to the degree to which an instrument measures what it is supposed to be measuring. Validity has a number of different aspects and assessment approaches. Statistical validity is used to evaluate instrument validity, which include internal validity and structure validity.

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3.5.3.1 Internal Validity

Internal validity of the questionnaire is the first statistical test that is used to test the validity of the questionnaire. It's been measured by a scouting sample, which consisted of 40 questionnaires through measuring the correlation coefficients between each statement in one field and the whole filed.

Table (3.10) clarifies the correlation coefficient for each statement of the "Language, Quality and Quantity of Viewed Information" field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the statements of this field are consistent and valid to measure what they were set for.

Table (3.10) Correlation coefficient of each statement of "Language, Quality and Quantity of Viewed Information"

No.	Statement	Spearman Correlation Coefficient	P-Value (Sig.)
1.	The amount of information available on the website regarding a specific product/service encourages on buying it	.762	0.000*
2.	Customer's trust in the viewd inforamtion has a direct impact on the online shopping behavior	.724	0.000*
3.	Information credibility about a specific service/product enhances company's reputation and affects customer's online shopping behavior	.934	0.000*
4.	The availability of multilanguages feature including the local language facilitates viewing product/service details and encourages buying it.	.606	0.000*
5.	Providing the search property for a product/service on the website enhances customer's online shopping behavior	.489	0.001*
6.	Providing the company's contact information such as exact address, telephone numbers enhances customer's trust and encourages his/her online shopping behavior.	.775	0.000*
7.	I prefer online shopping for a website designed in the Arabic language	.546	0.000*
8.	I prefer online shopping for a website designed in the English language	.952	0.000*

* Correlation is significant at the 0.05 level

Table (3.11) clarifies the correlation coefficient for each statement of the "Website Apparel settings, Browsing Speed and Attractiveness" field. The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the statements of this field are consistent and valid to measure what they were set for.

Table (3.11) Correlation coefficient of each statement of "Website Apparel settings, Browsing Speed and Attractiveness"

No.	Statement	Spearman Correlation Coefficient	P-Value (Sig.)
1.	The apparel design of the website may affect the customer's behavior and encourages her/him to shop online	.664	0.000*
2.	Using advanced web design techniques to enhance a product/service advertisement may positively influence customer's online shopping behavior	.659	0.000*
3.	Using multimedia systems to show the product/service interactively has a role in purchasing it online	.673	0.000*
4.	Website browsing and uploading speed affects customer's online shopping behavior	.520	0.000*

* Correlation is significant at the 0.05 level

Table (3.12) clarifies the correlation coefficient for each statement of the "Product/Service Characteristics". The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the statements of this field are consistent and valid to measure what they were set for.

Table (3.12) Correlation coefficient of each statement of "Product/Service Characteristics"

No.	Statement	Spearman Correlation Coefficient	P-Value (Sig.)
1.	Product/Service price has a direct effect on the customer's purchasing decision.	.435	0.043*
2.	Viewing products/services on the internet in lower prices than viewing them traditionally contributes in purchasing them.	.535	0.000*
3.	Online shopping enables customers to compare prices by competitive websites.	.878	0.000*
4.	Online shopping enables customers to compare products/services characteristics and quality through visiting competitive sites.	.767	0.000*
5.	Product/service quality influences customer's online shopping behavior	.824	0.000*
6.	Providing customization ability influences customer's online shopping behavior.	.763	0.000*
7.	Wider selection of products/services has an effect on customer's behavior toward puchasing them.	.563	0.000*

 * Correlation is significant at the 0.05 level

Table (3.13) clarifies the correlation coefficient for each statement of the "Constant availability of service". The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it can be said that the statements of this field are consistent and valid to measure what they were set for.

Table (3.13) Correlation coefficient of each statement of "Constant availability of service"

No.	Statement	Spearman Correlation Coefficient	P-Value (Sig.)
1.	Internet service continuity encourages online shopping	.741	0.000*
2.	Service availability from any location encourages online shopping	.770	0.000*
3.	Website customer service continuity optimizes the time to have a product/service	.616	0.000*
4.	Website customer service continuity saves customer's money and effort to have a product/service	.599	0.000*

* Correlation is significant at the 0.05 level

Table (3.14) clarifies the correlation coefficient for each statement of the "Convenience Level". The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the statements of this field are consistent and valid to measure what they were set for.

Table (3.14) Correlation coefficient of each statement of "Convenience Level "

No.	Statement	Spearman Correlation Coefficient	P-Value (Sig.)
1.	Online shopping provides different types and styles of products/services which are suitable for all customers' segments.	.810	0.000*
2.	Online shopping grants the needed time to evaluate and select products/services which satisfy customers	.872	0.000*
3.	Online shopping is more comfortable than traditional shopping	.688	0.000*

* Correlation is significant at the 0.05 level

Table (3.15) clarifies the correlation coefficient for each statement of the "Privacy/ Security". The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the statements of this field are consistent and valid to measure what they were set for.

Table (3.15) Correlation coefficient of each statement of "Privacy/Security"

No.	Statement	Spearman Correlation Coefficient	P-Value (Sig.)
1.	Security Factor: decreased level of security of a website	.450	0.002*
2.	Privacy Factor: Requisting private/ personal information.	.575	0.000*
3.	Decreased level of safety through hacking vulnerability	.781	0.000*
4.	Stealing customers' personal accounts	.689	0.000*

* Correlation is significant at the 0.05 level

Table (3.16) clarifies the correlation coefficient for each statement of the "Perceived Cost of Online Shopping". The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said that the statements of this field are consistent and valid to measure what they were set for.

Table (3.16) Correlation coefficient of each statement of "Perceived Cost of Online Shopping"

No.	Statement	Spearman Correlation Coefficient	P-Value (Sig.)
1.	Lack of face-to-face dealings with customers.	.840	0.000*
2.	Wasting time of receiving a product/service	.433	0.003*
3.	Difficulty of product/service return	.794	0.000*
4.	Inability of touching the product	.850	0.000*
5.	Mistakes happen in products/services delivery such as delivering a different product/service from the requested one.	.688	0.000*

* Correlation is significant at the 0.05 level

Table (3.17) clarifies the correlation coefficient for each statement of the "Online Shopping Behavior". The p-values (Sig.) are less than 0.05, so the correlation coefficients of this field are significant at α = 0.05, so it can be said

that the statements of this field are consistent and valid to measure what they were set for.

Table (3.17) Correlation coefficient of each statement of "Online Shopping Behavior"

No.	Statement	Spearman Correlation Coefficient	P-Value (Sig.)
1.	Being Admired of the website	.755	0.000*
2.	The degree of website usage ease/difficulty.	.683	0.000*
3.	Trust in the website and its owner.	.806	0.000*
4.	My interest in adventure and risk taking for everything new on the internet	.607	0.000*
5.	My perceiveness of online shopping risk	.618	0.000*
6.	My perceiveness of online shopping benefits	.633	0.000*
7.	Listening to my friends advices	.346	0.043*
8.	Using Internet as a hobby and enjoyment.	.722	0.000*
9.	Having the skills of using the Internet.	.615	0.000*

  * Correlation is significant at the 0.05 level

3.5.3.2 Structure Validity of the Questionnaire

Structure validity is the second statistical test that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one filed and all the fields of the questionnaire.

Table (3.18) clarifies the correlation coefficient for each filed and the whole questionnaire.   The p-values (Sig.) are less than 0.05, so the correlation coefficients of all the fields are significant at $\alpha = 0.05$, so it can be said that the fields are valid to measure what they were set for to achieve the main goal of the research.

Table(3.18) Correlation coefficient of each field and the whole of questionnaire

No.	Field	Spearman Correlation Coefficient	P-Value (Sig.)
1.	Language, quality and quantity of viewed information	.991	0.000*
2.	Website Apparel settings, Browsing Speed and Attractiveness	.934	0.000*
3.	**Website Features**	.940	0.000*
4.	Product/Service Characteristics	.961	0.000*
5.	Constant availability of service	.891	0.000*
6.	Convenience Level	.726	0.000*
7.	**Online Shopping Perceived Benefits**	.903	0.000*
8.	Privacy/Security	.924	0.000*
9.	Perceived Cost of Online Shopping	.965	0.000*
10.	**Online Shopping Perceived Risks/Costs**	.896	0.000*
11.	**Online Shopping Behavior**	.905	0.000*

* Correlation is significant at the 0.05 level

3.5.4 Reliability of the Research

The reliability of an instrument is the degree of consistency which measures the attribute; it is supposed to be measuring. The less variation an instrument produces in repeated measurements of an attribute, the higher its reliability. Reliability can be equated with the stability, consistency, or dependability of a measuring tool. The test is repeated to the same sample of people on two occasions and then compares the scores obtained by computing a reliability coefficient (Polit & Hunger, 1985).

3.5.4.1 Cronbach's Coefficient Alpha

This method is used to measure the reliability of the questionnaire between each field and the mean of the whole fields of the questionnaire. The normal range of Cronbach's coefficient alpha value between 0.0 and + 1.0, and the higher values reflects a higher degree of internal consistency. The Cronbach's coefficient alpha was calculated for each field of the questionnaire.

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Table (3.19) shows the values of Cronbach's Alpha for each filed of the questionnaire and the entire questionnaire. For the fields, values of Cronbach's Alpha were in the range from 0.806 and 0.891. This range is considered high; the result ensures the reliability of each field of the questionnaire. Cronbach's Alpha equals 0.956 for the entire questionnaire which indicates an excellent reliability of the entire questionnaire.

Table (3.19) Cronbach's Alpha for each filed of the questionnaire and the entire questionnaire

No.	Field	Cronbach's Alpha
1.	Website Features	0.891
2.	Online Shopping Perceived Benefits	0.876
3.	Online Shopping Perceived Risks/Costs	0.832
4.	Online Shopping Behavior	0.806
	All statements of the questionnaire	0.956

Thereby, it can be said that the questionnaire was valid, reliable, and ready for distribution for the population sample.

3.6 Chapter Summary

This chapter was talking about the characteristics of the research population and sample; in addition, it covered the adapted research approach regarding the methodology and design. On the other hand, the chapter covered the statistical analyses tools which were used in analyzing the collected data and also the tools which were used to test the validity and reliability of the research data collection tool. After proving that data are valid and reliable, it's chapter four which will analyzes the data, tests the research hypotheses and discusses the results.

CHAPTER FOUR

DATA ANALYSIS, HYPOTHESES TESTING
AND DISCUSSION

4.1 Introduction

This chapter presents the different used data analysis tools in addition to the results of each tool. It consists of describing some statistics related to the descriptive characteristics in addition to testing and analyzing the research hypotheses. The data have been analyzed based on a percentage of 84% rate of return; after eliminating the unfit copies of the filled questionnaires the final received, filled and analyzed copies were 400.

4.2 Part I of the questionnaire

4.2.1 First: Personal Factors and Demographical Information:

1) Gender

Table (4.1) shows that 58.3% of the respondents were Males and 41.7% of them were Females. This selection is made to assure the differentiation in the respondents' opinions as university students; it's obvious that the total number of males is uncommonly greater than the total number of females and this is justified due to the mixture between the numbers of students in different departments for each college. The sample size has been selected after having formal referenced statistics provided by the deanship of planning and development of the Islamic University of Gaza.

Table (4.1): Gender Descriptive Analysis

Gender	Frequency	Percent
Male	233	58.3
Female	167	41.7
Total	400	100.0

2) Marital Status

Table (4.2) shows that the marital status of 86.3% of the respondents is Single, whereas 13.8% of them are Married. This is justified due to the nature of the sample's respondents which is their educational level and their ages which mostly fit between

18 and 25. However, due to the highest representativeness of the single marital status, this demographical factor was excluded from being tested in the last hypothesis.

Table (4.2): Marital Status Descriptive Analysis

Marital Status	Frequency	Percent
Single	345	86.3
Married	55	13.8
Total	400	100.0

3) Educational Level

Table (4.3) shows that 38.3% of the respondents belong to bachelor level 1, 15% belong to bachelor level 2, 14.5% belong to bachelor level 3, 13.8% belong to bachelor level 4, 3.5% belong to bachelor level 5 and 15% belong to the master level. According to the sample characteristics; it's clear that the maximum percentage represents the level 1 students whereas the minimum percentage represents the level 5 students, this can be justified due to the number of the students at each level, especially in level 5 which reflects the "Computer Engineering Specialization" which consists of only six males and eight females students. The numbers of the students at each level of the faculty of commerce represents a mixture between: General Administration, Business Administration (Arabic and English sectors).

Table (4.3): Educational Level Descriptive Analysis

Educational Level	Frequency	Percent
Bachelor,1	153	38.3
Bachelor,2	60	15.0
Bachelor,3	58	14.5
Bachelor,4	55	13.8
Bachelor,5	14	3.5
Master	60	15.0
Total	400	100.0

4) Age

Table (4.4) shows that 86.8% of the sample respondents are "18 – Less than 25 years old", 10.0% of the sample are "25 – Less than 35 years" and 3.3% of the sample respondents are "35 – Less than 45 years". These statistics are reasonable and can be justified due to the fact of the sample characteristics which represents nearly 85% bachelor level students with ages between 18 – less than 25, in addition to nearly 15% master level students with ages start from 25 and ends with less than 45.

Table (4.4): Age Descriptive Analysis

Age	Frequency	Percent
18 – Less than 25	347	86.8
25 – Less than 35	40	10.0
35 – Less than 45	13	3.3
45 – Less than 55	–	–
Above or equals 55	–	–
Total	400	100.0

5) Major

Table (4.5) shows that 16.3% of the sample respondents belong to Computer Engineering Department, 21.8% belong to Information Technology Department; whereas 62% belong to the faculty of commerce represented by (General and Business Administration – Arabic and English). The heaviness of commerce representatives of the research sample could be justified according to the official statistics mentioned above – see section (3.3) and section (3.3.2) - ; due to the greater portion of commerce students in the research sample. In general, it can be seen that the sample characteristics accurately fit with the nature of this research; as it aims to analyze the factors influencing the online shopping behavior, which requires respondents to have some managerial and technological backgrounds in this field.

Table (4.5): Major Descriptive Analysis

Major	Frequency	Percent
Computer Engineering	65	16.3
Information Technology	87	21.8
Commerce	248	62.0
Total	400	100.0

6) Income

Table (4.6) shows that 82.3% of the sample respondents' income is less than 1000 shekel. On the other hand, 4% of the sample respondents' income is from 1000 – 2000 shekel, 13.5% of the sample respondents' income is from 2000 – 4000 shekel and 0.3% income is 4000 and above. These statistics are reasonable as the nature of the sample respondents represents more than 80% bachelor degree students who are not yet engaged officially in jobs, which justifies that their income is less than 1000 shekel and it may depend on the expenses provided by their families.

Table (4.6): Income

Income	Frequency	Percent
Less than 1000 shekel	329	82.3
From 1000 to 2000 shekel	16	4.0
From 2000 to 4000 shekel.	54	13.5
4000 shekel and more.	1	0.3
Total	400	100.0

4.2.2   Second: Research related questions

1) How long have you been using the internet?

Table (4.7) shows that 1% of the sample respondents use the internet since less than 1 year; 34.5% of them are using the internet since 1 through 3 years; 49% of them are using the internet since 4 through 6 years; 11% of them are using the internet since 7 through 10 years and 4.5% of them are using the internet since more than 10 years. It's obvious that the maximum portion of internet users represents 84% – (49 %

and 34.5%) - who are experienced in using the internet as this percentage represents an internet usage between 1 and 6 years. Accordingly, these statistics are logical and consistent with the nature of today's university students who are characterized by their technological development in using computers and internet.

Table (4.7): How long have you been using the internet?

	Frequency	Percent
Less than 1 year	4	1.0
From 1 to 3 years	138	34.5
From 4 to 6 years	196	49.0
From 7 to 10 years	44	11.0
More than 10 years	18	4.5
Total	400	100.0

2) How many hours per week do you spend in using the internet?

Table (4.8) shows that 14.5% of the sample respondents spend 1 to 7 hours/ week in using the internet for different issues, 34.5% of them use the internet from 8 to 15 hours/week; 32.8% use the internet from 16 to 20 hours/week whereas 18.3% are using the internet for more than 20 hours a week. These results are reasonable due to the nature of the sample respondents who are university students, the peak usage of the internet which represents a percentage of more than 65% from 8 to 15/week and from 16 to 20 hours/week by them is justified through the reflection of the users awareness with technological advances; in addition a total usage of 8 to 20 hours/week for 65% of the sample size reflects a daily usage of at least 1 hour up to 3 hours, this proves the importance and usefulness of the internet as a source of providing different benefits in different fields and for different reasons.

However, while surfing hours per week is a relevant reflection of online behavior, the importance of one's total usage over time cannot be ignored. Specifically, two users may log similar hours per week, but differences in total exposure increase the likelihood that the veteran user has experienced the diffusion process associated with e-shopping, making purchases more likely relative to a newer user. Consistent with this notion, GVU's (Graphics, Visualization & Usability Center) 9th WWW User

Survey (GVU, 1998) reported a positive correlation between years on the Internet and Internet-based shopping (Liebermann & Stashevsky, 2009).

Table (4.8): How many hours per week do you spend in using the internet?

	Frequency	Percent
0 hours / week	–	–
1 to 7 hours/week	58	14.5
8 to 15 hours/week	138	34.5
16 to 20 hours/week	131	32.8
More than 20 hours/week	73	18.3
Total	400	100.0

3) Do you own a credit card?

Table (4.9) shows that 5.5% of the sample respondents don't own a credit card, whereas 94.5% of them own a credit card. Accordingly, these results can be justified by considering the sample respondents as internet users who may like to browse but not to buy a product/service from the internet; some statistics regarding their browsing behavior of online shopping are clarified below; see table (4.11).

Table (4.9): Do you own a credit card?

	Frequency	Percent
Yes	22	5.5
No	378	94.5
Total	400	100.0

4) Did you buy any products/services from the internet before?

Table (4.10) shows that 4.8% of the sample respondents' have bought some products/services from the internet; whereas 95.3% of them have not bought any product/service from the internet. This is justified and supported by what has been mentioned in table (4.9) regarding the ownership of the credit card, which reflects the respondents' behavior against browsing but not buying the product/service, and this is one of the most important behaviors in the field of e-shopping.

Table (4.10): Did you buy any products/services from the internet before?

	Frequency	Percent
Yes	19	4.8
No	381	95.3
Total	400	100.0

5) Did you browse any products/services from the internet before?

Table (4.11) shows that 80.3% of the sample respondents' have browsed some products/services from the internet; whereas 19.8% of them have not browsed any product/service from the internet. This is justified and supported by what has been mentioned in table (4.9) and table (4.10) regarding the ownership of the credit card and the actual purchasing process. This fitness of the results is justified with the general goal of the research which aims at measuring the factors influencing customers online shopping behavior in Gaza; although online purchasing level is low from a cultural perspective, this behavior is represented by the online browsing trend.

Table (4.11): Did you browse any products/services from the internet before?

	Frequency	Percent
Yes	321	80.3
No	79	19.8
Total	400	100.0

6) If yes, how many times do you use the internet in order to look for product/service related information?

Table (4.12) shows that 22.8% of the sample respondents' are looking for some products/services in the internet only once a month, 30.8% of them are looking for a product/service from the internet from 1 to 2 times a month, 45% of them are looking for products/services from the internet from 3 to 5 times a month which meets the fact of the statistical results regarding table (4.11), whereas only 1.5% of them are looking for some products/services for more than 5 times a month. The results of the times of using the internet support the above percentages of browsing the products/services, having more than 75% of the respondents who use the internet to look for

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products/services from 1 to 5 times reflect their experience in using the internet and as a result, reflects the effect of this on their online shopping behavior, which belongs to the goal of this research, see figure (1.1 – the research model).

Table (4.12): How many times do you use the internet in order to look for product/service related information?

	Frequency	Percent
Only once a month	91	22.8
From 1 to 2 times a month	123	30.8
From 3 to 5 times a month	180	45.0
More than 5 times a month	6	1.5
Total	400	100.0

7) Which of the following places is the most one from which you surf the internet?

Table (4.13) shows that 55% of the sample respondents are surfing the internet from their homes, 21.5% of them are surfing the internet from the university, 7.3% are surfing the internet from the workplace and 5.3% are surfing the internet from an internet café. It's clear that the most percentage of the internet surfing place is "Home", this is justified by the official statistics provided by the Palestinian Central Bureau of Statistics which states that the home internet users in Gaza strip represent 75% of the whole users from other places (PCBS, 2009). In addition, these results are also supported with Delafrooz & others (2009) study which mentioned that more than half of the sample respondents (61.1 %) accessed the internet from their homes. Surfing the internet from home reflects the nature of the sample respondents which consists of more than 40% females, as a cultural factor, females prefer to use the internet from home.

Table (4.13): Which of the following places is the most one from which you surf the internet

	Frequency	Percent
Home	220	55.0
Work	29	7.3
University	86	21.5
Internet Cafe	21	5.3
Hotel or Restaurant	28	7.0
No specific place	16	4.0
Total	400	100.0

4.3 Analysis for Each Field

4.3.1 Website Features

4.3.1.1 Field of "Language, Quality and Quantity of Viewed Information":

Table (4.14) shows that the respondents prefer online shopping for a website designed in Arabic language (82.70%); they also agree that: Multi-languages facilitate viewing the product/service details and encourage buying it; trust has a direct impact on their online shopping behavior; having a website designed in English language is also favorable; search property for a product/service enhances their online shopping behavior; Information credibility about a specific product/service enhances company reputation and affects their online shopping behavior; the amount of information encourages their behavior toward buying a product/service which is consistent with which has been supported by Peterson & Merino (2003) when they stated that their sample respondents agree that the vast amount of information available over the web has no value unless there are efficient mechanisms for identifying, retrieving, and organizing them. Finally, the sample respondents agreed that company's contact information enhance their trust and encourage their online shopping behavior (76.30%).

It is obvious from the table that the proportional weight of the field "Language, quality and quantity of viewed information" equals 79.04%, Test-value = 16.12,

and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$ and the sign of the test is positive. So, it is concluded that the respondents agreed with this field.

Generally, agreeing with this field reflects the importance of its mentioned dimensions (Language and Information Contents), this is because of the positive significance between them and the online shopping behavior; this will require the responsible areas to take the points of this field into consideration when thinking of developing their e-marketing and shopping channels as it's clear that they strongly affect the behavior of online shoppers. This overall result is consistent with some previous studies such Ranganthan et. al. (2002) which stated that the respondents agree on some statements related to the key dimensions of B2C websites including language and information contents impact on the internet shopping behavior.

Table (4.14): Means and Test values for "Language, quality and quantity of viewed information"

No	Statement	Mean	Proportional Weight (%)	Test value	P-value (Sig.)	Rank
1.	The amount of information available on the website regarding a specific product/service encourages on buying it	3.84	76.85	14.96	0.000*	7
2.	Customer's trust in the viewd inforamtion has a direct impact on the online shopping behavior	4.06	81.10	16.59	0.000*	3
3.	Information credibility about a specific service/product enhances company's reputation and affects customer's online shopping behavior	3.86	77.15	14.51	0.000*	6

No	Statement	Mean	Proportional Weight (%)	Test value	P-value (Sig.)	Rank
4.	The availability of multilanguages feature including the local language facilitates viewing product/service details and encourages buying it.	4.08	81.55	17.22	0.000*	2
5.	Providing the search property for a product/service on the website enhances customer's online shopping behavior	3.90	77.90	14.70	0.000*	5
6.	Providing the company's contact information such as exact address, telephone numbers enhances customer's trust and encourages his/her online shopping behavior.	3.82	76.30	14.33	0.000*	8
7.	I prefer online shopping for a website designed in the Arabic language.	4.14	82.70	16.45	0.000*	1
8.	I prefer online shopping for a website designed in the English language.	3.94	78.75	15.53	0.000*	4
	All statements of the filed	3.95	79.04	16.12	0.000*	

* The mean is significantly different from 3

4.3.1.2 Field of "Website Apparel settings, Browsing Speed and Attractiveness ":

Table (4.15) shows that the respondents believe that website speed affect their online shopping (86.95%); they also agree that website design has an impact of their behavior which was consistent with Chau, Au & Tam (2000) who reported that their respondents agree with the impact of the use of graphics on webpage than text-based information on the online shopping behavior. In addition, the research respondents agree that having an advanced website with multimedia tools has a role in encouraging the e-purchasing; and finally they agree that having an

advanced web design and advertisement techniques influences their online shopping behavior (77.50%).

It is obvious from the table that the proportional weight of the field equals 82.24%, Test-value = 19.44, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$ and the sign of the test is positive. So, It is concluded that the respondents agreed with this field.

In general, agreeing with this field proves the technological development of the respondents' way of thinking as they are specialized in the filed of modern management, IT and Engineering; in addition, this reflects the importance of the technological characteristics of the commercial website on the customers' online shopping behavior. This will require any new entrant to the internet marketing channel to deeply think in attracting customers and affect their online behavior through designing an exciting website enhanced with the appropriate multimedia tools, colors and advanced web ads.

Table (4.15): Means and Test values for "Website Apparel settings, Browsing Speed and Attractiveness"

No	Statement	Mean	Prop mean (%)	Test value	P-value (Sig.)	Rank
1.	The apparel design of the website may affect the customer's behavior and encourages her/him to shop online.	4.14	82.75	18.55	0.000*	2
2.	Using advanced web design techniques to enhance a product/service advertisement may positively influence customer's online shopping behavior	3.88	77.50	15.47	0.000*	4
3.	Using multimedia systems to show the product/service interactively has a role in purchasing it online.	4.09	81.75	17.39	0.000*	3
4.	Website browsing and uploading speed affects customer's online shopping behavior.	4.35	86.95	19.24	0.000*	1
	All statements of the filed	4.11	82.24	19.44	0.000*	

* The mean is significantly different from 3

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4.3.1.3 In General (Website Features) :

Table (4.16) shows that the proportional weight is 80.10%, Test-value = 17.35, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of all statements is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree with all statements of this field due to their agreement with each sub-field. Accordingly, it can be concluded that website features have a positive and direct relationship with online shopping behavior. This is consistent with Liang & Lai (2002) and Ranganthan et. al (2002) which found a significant positive impact between website features and online shopping behavior.

Table (4.16): Means and Test values for all statements in the field "Website Features"

Field	Mean	Proportional mean (%)	Test value	P-value (Sig.)
All statements in the field " Website Features"	4.01	80.10	17.35	0.000*

*The mean is significantly different from 3

4.3.2 Online Shopping Perceived Benefits Field

4.3.2.1 Field of "Product/Service Characteristics ":

Table (4.17) shows that the respondents assure that lower prices of digitally viewed products contributes in buying them (85.60%) which is consistent with Phau & Poon (2000) study which found that people are more likely to buy lower price and frequently purchased products. They also agree that products qualities and prices comparisons in addition to wider selections of products/services on the websites are enabled and influence their behavior, this meets what has been said by Delafrooz et al. (2009) that respondents agree that the products wider selection ability motivates students to shop online, in addition Haque et al (2006) found that

the respondents agree that good selection and a wider availability of product choices, offered by online retailers, motive consumers to compare and purchase goods and services over the interne. On the other hand, the sample respondents agreed with the products customization influence on their online shopping behavior.

It is obvious from the table that the proportional weight of the field equals 83.19%, Test-value = 19.44, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$ and the sign of the test is positive. So, it is concluded that the respondents agreed with this field.

It can be concluded that the respondents' agreements with the statements of this field reflect their awareness of the product/service characteristics and their benefits on affecting their online shopping behavior. This high level of awareness will be considered as a focal point by the industry drivers who think to target Gaza customers for online shopping; they will be required to provide the mentioned products/services characteristics such as prices and quality comparisons, customization, etc… in their commercial online shopping websites. It's clear from the above descriptions that the results of the mentioned field are met with some previous studies; however, Vijayasarathy (2002) found that there is no relationship between lower prices and frequency of purchasing by the online shoppers.

Table (4.17): Means and Test values for "Product/Service Characteristics"

No	Statement	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Product/Service price has a direct effect on the customer's purchasing decision.	4.16	83.20	19.44	0.000*	4
2.	Viewing products/services on the internet in lower prices than viewing them traditionally contributes in purchasing them.	4.28	85.60	18.56	0.000*	1

No	Statement	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
3.	Online shopping enables customers to compare prices by competitive websites.	4.12	82.40	16.02	0.000*	5
4.	Online shopping enables customers to compare products/services characteristics and quality through visiting competitive sites.	4.24	84.70	18.18	0.000*	2
5.	Product/service quality influences customer's online shopping behavior	3.99	79.70	15.92	0.000*	7
6.	Providing customization ability influences customer's online shopping behavior.	4.12	82.35	17.20	0.000*	6
7.	Wider selection of products/services has an effect on customer's behavior toward puchasing them.	4.22	84.35	18.79	0.000*	3
	All statements of the filed	4.16	83.19	19.44	0.000*	

* The mean is significantly different from 3

4.3.2.2 Field of "Constant availability of service ":

Table (4.18) shows that the respondents agree that internet service continuity encourages them to shop online (85.10%); they also agree that the geographic widespread of service is important as it encourages them to shop online; in addition, they agree that website service continuity saves the money and optimizes the time to have the product/service which is consistent with Raijas & Tuunainen (2001) study which stated that respondents agree that a relationship is available between time saving and online shopping behavior.

In general, the proportional weight of the filed "Constant availability of service" equals 84.05%, Test-value = 19.80, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive; so, it can be concluded that the respondents agree with the contents of this field.

Their agreements comes from their experience in dealing with the internet due to their nature as university students, their cognitive awareness of the importance of service continuity proves that they are familiar with the perceived benefits factor of the online shopping as an influencer on their behavior. The results of their agreements provide a consistency with some previous studies such as Zeithaml, et. al (2002) and Goodwin & Ross (1990) which stated that there are two aspects of customer service. The first one is associated with attributes like the level of responsiveness, reliability, accuracy, and friendliness and the other one is related to how the business responds to customer complaints. Both studies have shown an acceptance of the sample respondents on the impact of service availability and reliability on the shopping behavior.

Table (4.18): Means and Test values for "Constant availability of service"

No	Statement	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Internet service continuity encourages online shopping	4.26	85.10	19.44	0.000*	1
2.	Service availability from any location encourages online shopping	4.21	84.10	19.11	0.000*	2
3.	Website customer service continuity optimizes the time to have a product/service	4.19	83.75	19.08	0.000*	3
4.	Website customer service continuity saves customer's money and effort to have a product/service	4.16	83.25	18.49	0.000*	4
	All statements of the filed	4.20	84.05	19.80	0.000*	

* The mean is significantly different from 3

4.3.2.3 Field of "Convenience Level":

Table (4.19) shows that the respondents agree that online shopping websites provide different suitable types of products/services which fit with their

preferences (83.30%); in addition they agree that there is an enough time to be able to evaluate and decide which product/service to choose; and finally they also agree that online shopping is more comfortable than traditional shopping, which is consistent with Kaufman and Lindquist (2002) who suggested that frequent online shoppers consider online shopping to be convenient by providing place convenience since they can shop without leaving their location and allow them to take advantage of time-convenience.

The mean of the field "Convenience Level" equals 4.13 (82.50%), Test-value = 19.65, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. It can be concluded that the respondents agree with the contents of the field "Convenience Level ". The overall result of the convenience level field is consistent with one previous study and is not consistent with another one. They are Foucault & Scheufele (2002) which found a significant positive impact between convenience level and online shopping, and Sin & Tse (2002) study which didn't find any significance relationship.

The respondents agreement on this sub-filed is justified by assuring their agreement on the other subfields, which proves their cognitive awareness of the perceived benefits of online shopping due to their high level and developed way of thinking as university students who are specialized in business and IT. It can be concluded that the respondents agreement with the contents of the "convenience level" sub-field will require those who think in the e-shopping competition to plan, organize and design websites that are characterized with high level of convenience.

Table (4.19): Means and Test values for "Convenience Level"

No	Statement	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Online shopping provides different types and styles of products/services which are suitable for all customers' segments.	4.17	83.30	18.92	0.000*	1
2.	Online shopping grants the needed time to evaluate and select products/services which satisfy customers	4.11	82.10	18.95	0.000*	2
3.	Online shopping is more comfortable than traditional shopping	4.11	82.10	19.31	0.000*	2
	All statements of the filed	4.13	82.50	19.65	0.000*	

* The mean is significantly different from 3

4.3.2.4 In General (Online Shopping Perceived Benefits) :

Table (4.20) shows the following results:

- The proportional weight of all statements in the "Online Shopping Perceived Benefits" equals 83.29%, Test-value =19.95, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$ and the sign of the test is positive.

- It can be concluded that the respondents agree with to all the statements of this field. This is logical and consistent with some previous studies such as the findings by Forsythe et al. (2002) which showed a high degree of acceptance of the respondents about the availability of a relationship between perceived benefits of Internet shopping and both frequency of shopping and amount spent online. The findings of Shah Alam et al. (2008) implied that students are looking for more convenience-time and money saving, cheaper prices and

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wider selection when they shop online, making them as the dominant factors that motivate consumers to shop online.

Table (4.20): Means and Test values for all statements in the field "Online Shopping Perceived Benefits"

Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)
All statements in the field "Online Shopping Perceived Benefits"	4.16	83.29	19.95	0.000*

*The mean is significantly different from 3

4.3.3 Online Shopping Perceived Risks/Costs

4.3.3.1 Field of " Privacy/Security ":

Table (4.21) shows that the respondents agree with all the statement of this field as the Test-Values are all positive and P-Value is less than the level of significance $\alpha = 0.05$.

The respondents agree that their online shopping behavior is negatively affected by the following factors:

1. The decreased level of website security negatively affects their online shopping behavior.
2. Requesting some private and personal information by the website.
3. The probability of hacking their computers through some vulnerable gaps.
4. Stealing their personal accounts, consistent with Bhatnagar et. al. (2000) which found that respondents accept the statement about the credit card fault risk and its negative effects on their online shopping behavior.

In general, the proportional weight of the filed "Privacy/Security" equals 78.03%, Test-value = 17.89, and P-value=0.000 which is smaller than the level of

significance $\alpha = 0.05$ and the sign of the test is positive. It can be concluded that the respondents agree with all of the contents of this field.

As this field represents a part of the perceived risks/costs factor, it represents an evidence on the sample respondents' awareness of the effects of the Risk factor on the online shopping behavior, it can be drawn from the agreements of the sample respondents that their educational level, their specializations, in addition to their internet usage experiences prove their awareness of the privacy/security risks of the online shopping behavior. The results of this field are consistent with Zeithaml, Parasuraman and Malhotra (2002) study which examined privacy and security separately as two different concepts which were significant to the online shopping behavior. The results revealed that the determinants of privacy were (1) sharing (selling, renting) personal information to other companies; (2) tracking of shopping habits, purchases, etc., (3) placement of cookies on a consumer's computer, (4) being contacted by the company without providing consent; and (5) general privacy concerns. Accordingly, a part of this previous study supports the privacy/security dimension of the online shopping perceived risks for this research. On the other hand, other previous studies have not shown any acceptance of their respondents about the availability of any direct relationship between privacy and security issues and online shopping behavior such as Bellman & Lohse (1999) and Miyazaki & Fernandez (2001) this might be due to the different cultural style and ways of thinking by the sample respondents of these studies.

Table (4.21): Means and Test values for "Privacy/Security" Which one of the following factors negatively affects your online shopping behavior?

No	Statement	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Security Factor: decreased level of security of a website	4.08	81.50	17.94	0.000*	1

No	Statement	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
2.	Privacy Factor: Requisting private/ personal information.	3.90	78.05	17.15	0.000*	2
3.	Decreased level of safety through hacking vulnerability	3.87	77.45	16.41	0.000*	3
4.	Stealing customers' personal accounts	3.76	75.10	14.20	0.000*	4
	All statements of the filed	3.90	78.03	17.89	0.000*	

* The mean is significantly different from 3

4.3.3.2 Field of " Perceived Cost of Online Shopping ":

Table (4.22) shows that the respondents' opinions regarding the statements of the mentioned field are all positive and they agree with it; it is clear from the table that the Test-Values are positive, the test proportions are more than 60% and the P-Value is less than the level of significance $\alpha = 0.05$.

The respondents agree that their online shopping behavior is negatively affected by the following factors:

1. In ability of touching the product (82%), this is consistent with Phau & Poon (2000) and Vijayasarathy (2002) regarding the product tangibility, they found that online shoppers prefer to purchase intangible products; this can be related to the mentioned statement by reflecting the acceptance of the sample respondents that their inability of touching a tangible product might be a cost but not benefit.
2. Mistakes happen in product/service delivery/
3. Lack of Face-to-Face dealings with customers.
4. Difficulty of product/service return, this is consistent with Bhatnagar, Misra, & Rao (2000) study which found that respondents believe that perceived cost of product category, expectations of functionality, limited or nonexistent return policies, and lack of physical contact with the item or salesperson have a direct influence on their online shopping behavior.

5. Wasting time of receivng a product/service.

In general, the proportional weight of the filed "Perceived Cost of Online Shopping" equals 3.96 (79.17%), Test-value = 17.35, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$ and the sign of the test is positive. It can be concluded that the respondents agree with all of the contents of this field.

Table (4.22): Means and Test values for "Perceived Cost of Online Shopping" Which one of the following factors negatively affects your online shopping behavior?

No	Statement	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Lack of face-to-face dealings with customers.	3.95	78.90	16.21	0.000*	3
2.	Wasting time of receiving a product/service	3.84	76.85	17.15	0.000*	5
3.	Difficulty of product/service return	3.94	78.70	17.18	0.000*	4
4.	Inability of touching the product	4.10	82.00	16.54	0.000*	1
5.	Mistakes happen in products/services delivery such as delivering a different product/service from the requested one.	3.97	79.40	17.18	0.000*	2
	All statements of the filed	3.96	79.17	17.35	0.000*	

* The mean is significantly different from 3

4.3.3.3 In General (Online Shopping Perceived Risks/Costs) :

Table (4.23) shows the following results:

- The proportional weight of all statements in the "Online Shopping Perceived Risks/Costs" equals 78.66%, Test-value =18.30, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$ and the sign of the test is

positive, so the mean of all statements is significantly greater than the hypothesized value 3.

- It can be concluded that the respondents agree with all of the statements related to this field.

- Overcoming any probability level of risk, eliminating any costs will be sharp and challenging point for the commercial companies who will work on using the internet marketing channel in Gaza. They should carefully work on developing the appropriate contingency plans to be able to avoid any risk/cost and as a result avoid negatively affecting the customers' online shopping behavior, for example assuring a strong website installments and structures will eliminate any hacking vulnerabilities and will decrease the level of any certain risk which might frustrate the customers and make a lack of trust, especially when mentioning that the sample respondents have a high level of awareness regarding the perceived risks/costs of online shopping.

- The analysis of the literature revealed that there were two categories of risks in online shopping: product and transaction process risks. Regarding the first category, a consumer may be uncertain whether the purchase will match or satisfy his/her acceptance levels in buying goals or may assume that adverse consequences stem from a failure to satisfy his/her buying goals when a purchase is made Hogan (2003), this is consistent with the result of agreeing some of the statements of the Perceived Cost field such as the mistakes happen when receiving the product/service. In brief, it can be concluded from the above mentioned analyses that most of the parts which belong to the "Online Shopping Perceived Risks/Costs" are consistent with the mentioned previous studies.

Table (4.23): Means and Test values for all statements in the field "Online Shopping Perceived Risks/Costs"

Item	Mean	Proportional mean (%)	Test value	P-value (Sig.)
All statements in the field "Online Shopping Perceived Risks/Costs "	3.93	78.66	18.30	0.000*

*The mean is significantly different from 3

4.3.4 Field of "Online Shopping Behavior":

Table (4.24) shows that the respondents explained their agreements such that the degree of website usage ease/difficulty affects their online shopping behavior (80.15%) and this was consistent with Chen et. al. (2002) and Heijden et. al. (2003) previous studies; both studies mentioned the acceptance of the respondents on the effect of website ease of use on the online shopping behavior. In addition, they also agreed that listening to their friends' advices; being admired of the website contents; having the experience of using the internet in addition to using it as a hobby and enjoyment tool; being aware of online shopping benefits and risks and being risk-takers; and their trust level of internet shopping are all trends and factors which interpret their online shopping behavior. So, it's concluded that the respondents agree with all of the "Online shopping field" statements as the proportional weight of the field equals 78.43%, Test-value = 18.65, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$ and the sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3.

The respondents' agreements force the companies who will adopt this channel to take every agreed mentioned point which interprets the online shopping behavior into consideration. It's obvious that the points represent a mixture between different factors including the website features, the online shopping perceived benefits, the online shopping perceived risks/costs and the internet usage experience. On the other hand, the full agreement of the research respondents on the statements of this field can be

justified due to their awareness of this topic because of their specializations, educational level and their internet usage experiences.

The overall result of this field is consistent with some previous studies which stated that Internet usage has been found to impact positively on the intention to use and the actual usage of online shopping in six studies which are Chang et al (2005), Bhatnagar et al. (2000); Blake et al. (2003); Burroughs & Sabherwal (2001); Citrin et al. (2000); Goldsmith (2002). Similarly, internet purchase experience was found to increase purchase intention. The amount of computer training, computer experience, and knowledge of online shopping were also found to be positively related to adoption behavior. Since some technology adoption concerns are more psychological than technical, a better understanding of the technology and its operating processes will definitely alleviate concerns and lead to higher usage of online shopping Liao & Cheung (2001).

Table (4.24): Means and Test values for "Online Shopping Behavior"

No	Statement	Mean	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Being Admired of the website	3.97	79.40	16.83	0.000*	3
2.	The degree of website usage ease/difficulty.	4.01	80.15	17.94	0.000*	1
3.	Trust in the website and its owner.	3.74	74.80	13.99	0.000*	9
4.	My interest in adventure and risk taking for everything new on the internet	3.91	78.10	16.04	0.000*	7
5.	My perceiveness of online shopping risks	3.96	79.25	16.38	0.000*	5
6.	My perceiveness of online shopping benefits	3.83	76.65	17.41	0.000*	8
7.	Listening to my friends advices	3.98	79.50	18.57	0.000*	2
8.	Using Internet as a hobby and enjoyment.	3.93	78.65	18.57	0.000*	6
9.	Having the skills of using the Internet.	3.97	79.35	17.92	0.000*	4
	All statements of the filed	3.92	78.43	18.65	0.000*	

* The mean is significantly different from 3

4.4 Hypotheses Testing

4.4.1 Hypothesis 1:
There is a significant statistical relationship at level α = 0.05 between Website Feature Preferences: [Language, Quality and Quantity of Viewed Information; Website Apparel Settings, Browsing Speed and Attractiveness] AND Online Shopping Behavior.

Table (4.25) shows that the correlation coefficient between Website Features and Online Shopping Behavior equals .701 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at α = 0.05. It's concluded that there exists a significant relationship between Website Features and Online Shopping Behavior.

This is due to the big importance of the website features preferences in influencing the behavior of online shoppers; consumers' online shopping attitude and behavior are greatly influenced by a variety of factors related to the website features such as the website information and contents view, in addition to the technological and managerial properties such as the search property, company contact information and others. A good website directs the consumers to complete their visit and purchases in a smooth manner in addition to attracting and motivating them to revisit it. In contrast, website of poor quality may hinder online shopping attitude of its visitors.

The results of this hypothesis are consistent with previous researches which indicated that website features' preferences results in positive consumer satisfaction (Ballantine, 2005; Glazer, 1991; Szymanski & Hise, 2000). In addition, the result is also consistent with Von-Dran et. al. (2000) study which stated that website quality and design features can be regarded as hygiene and motivator factors that contribute to user dissatisfaction and satisfaction with a website shopping.

Table (4.25) Correlation coefficient between Website Features and Online Shopping Behavior.

Field	Spearman Correlation Coefficient	P-Value (Sig.)
Language, quality and quantity of viewed information	.649	0.000*
Website Apparel Settings, Browsing Speed and Attractiveness	.620	0.000*
Website Features	.701	0.000*

* Correlation is statistically significant at 0.05 level

4.4.2 Hypothesis 2:
There is a significant statistical relationship at level α = 0.05 between Perceived Benefits of Using Internet in Shopping: [Products/Services Characteristics, Constant Availability of Service, Convenience Level] AND Online Shopping Behavior.

Table (4.26) shows that the correlation coefficient between Perceived Values/Benefits and Online Shopping Behavior equals 0.524 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at α = 0.05. So, it can be concluded that there exists a significant relationship between Perceived Values/Benefits and Online Shopping Behavior.

The availability of this relationship is because of the high awareness of the research respondents about the benefits of online shopping behavior, because of their beliefs regarding these benefits; they stated that online shopping provide them different values such as time saving, product value (price and quality) etc. In general, most of the suggested benefits were found to have a positive impact on online shopping behavior, for example the results were consistent with Forsythe et al. (2002) study which showed a positive and highly significant relationship between perceived benefits of Internet shopping and both frequency of shopping and amount spent online. Consumers' shopping benefits may similarly affect shopping behaviors in the virtual environment. Moreover, Shwu-Ing (2003) found consumers' benefits

perception, comprising convenience, selections freedom, information abundance, homepage design and company name familiarity, had a significant relationship with attitude toward online shopping.

Table (4.26) Correlation coefficient between Perceived Values/Benefits and Online Shopping Behavior

Field	Spearman Correlation Coefficient	P-Value (Sig.)
Product/Service Characteristics	.494	0.000*
Constant availability of service	.492	0.000*
Convenience Level	.333	0.000*
Online Shopping Perceived Benefits	.524	0.000*

* Correlation is statistically significant at 0.05 level

4.4.3 Hypothesis 3:
There is a significant statistical relationship at level α = 0.05 between Perceived Risks/Costs of Using Internet in Shopping: [Privacy/Security, Perceived Costs] AND Online Shopping Behavior.

Table (4.27) shows that the correlation coefficient between Perceived Risks/Costs and Online Shopping Behavior equals .733 and the p-value (Sig.) equals 0.000. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at α = 0.05. So, it is concluded that there exists a significant relationship between Perceived Risks/Costs and Online Shopping Behavior.

This relationship is available due to the known big effect of risk perception on the customers' behavior. Risk perception had a negative influence on the attitude of customers toward online shopping; it has a direct impact on the intention to use the online shopping; when customers feel that their privacy and security will be vulnerable and threaten by different technological factors, their risk perception about online shopping will be available, their trust in online shopping will be decreased which will negatively affecting their online shopping behavior.

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This result of the availability of the relationship is consistent with some previous studies on online shopping, such as Monsuwe et al. (2004) which stated that there is a positive effect between the privacy/security level and the consumer trust in online shopping. In addition, the result is also consistent with Kim & Lennon, (2000); Kwon et al., (1991); Park & Stoel, (2005) who stated that perceived risks are significantly related to online shopping behavior.

Table (4.27) Correlation coefficient between Perceived Risks/Costs and Online Shopping Behavior.

Field	Spearman Correlation Coefficient	P-Value (Sig.)
Privacy/Security	.622	0.000*
Perceived Cost of Online Shopping	.664	0.000*
Online Shopping Perceived Risks/Costs	.733	0.000*

* Correlation is statistically significant at 0.05 level

4.4.4 Hypothesis 4:
There is a significant statistical impact at level α = 0.05 for Website Features, Perceived Values/Benefits, and Perceived Risks/Costs factors on Online Shopping Behavior

Stepwise regression analysis has been used and obtained the following results: R Square = 0.660, this means 66.0% of the variation in the Online Shopping Behavior is explained by "Website Features, Online Shopping Perceived Benefits and Online Shopping Perceived Risks/Costs". Table (4.28) shows the Analysis of Variance for the regression model. Sig. = 0.000, so there is a significant relationship between the dependent variable "Online Shopping Behavior" and all of the independent variables "Website Features, Online Shopping Perceived Benefits and Online Shopping Perceived Risks/Costs"

Table (4.28) ANOVA for Regression

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	39.527	3	13.176		
Residual	20.334	396	0.051	256.590	0.000
Total	59.861	399			

Table (4.29) shows the regression coefficients and their P-values (Sig.). Based on the Standardized Coefficients, the significant independent variable is "Online Shopping Perceived Risks/Costs, Website Features and Online Shopping Perceived Benefits".

- The regression equation is:

Online Shopping Behavior = 1.044 - 0.555 * (Online Shopping Perceived Risks/Costs) + 0.303* (Website Features) + 0.125 * (Online Shopping Perceived Benefits).

According to this equation it's concluded that:

1) Respondents increased perception of online shopping risks/costs for one unit dissatisfies their online shopping behavior level by 55%. In other words, the model shows 55% of variability in online shopping behavior is explained by risk perception and yields an actual behavior toward using it.

2) Respondents increased awareness of website features preferences, satisfies their online shopping behavior level by 30%. In other words, the model shows a 30% of variability in online shopping is explained by website features preferences and yields an actual behavior toward using it.

3) Respondents increased perception of online shopping benefits, satisfies their online shopping behavior level by 12.5%, in other words, the model shows a 12.5% of variability in online shopping is explained by benefits perception and yields an actual behavior toward using it.

It's concluded that Online Shopping Perceived Risks/Costs is the most influencing factor on customers' online shopping behavior whereas the online shopping perceived benefits is the least influencing factor on customers' online shopping behavior, however, all the factors are accepted due to the significance impact of the independent variables on the dependent variable. The results of the regression analysis approve the

consistency and suitability of the research model which has been developed through careful analysis of the OSAM.

The results of the stepwise regression analysis are consistent with Liebermann & Stashevsky (2009) study which used the regression analysis and proved a significance level of the perceived benefits and perceived costs on the online shopping behavior. In addition it was partially consistent with Delafrooz & Others (2009) through its results which indicated that utilitarian orientation, convenience, price, and a wider selection influenced consumers' attitudes towards online shopping.

Table (4.29): The Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.044	0.144	-	7.267	0.000
Online Shopping Perceived Risks/Costs	-0.555	0.047	-0.584	-11.879	0.000
Website Features	0.303	0.047	0.353	6.425	0.000
Online Shopping Perceived Benefits	0.125	0.052	0.109	2.382	0.018

4.4.5 Hypothesis 5:
There is a significant statistical difference at level $\alpha = 0.05$ between the respondents' answers regarding "The Factors Influencing Online Shopping Behavior" due to the Demographical Characteristics: [Gender, Age, Educational Level, Income, and Major]

4.4.5.1 There is a significant statistical difference at level $\alpha = 0.05$ between the respondents' answers regarding "The Factors Influencing Online Shopping Behavior" due to the Demographical Characteristics: [Gender]

Table (4.30) shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for each field, then it's concluded that there is insignificant difference in respondents' answers toward these fields due to Gender.

In general, it's concluded that the gender characteristic of the respondents has no effect on these fields. This can be justified due to the consistency of the sample

characteristics which consists of university students, despite their gender; both have the same way of thinking regarding their attitudes and behaviors in using the internet to browse some products/services, see tables (4.11) and (4.12).

The results of this hypothesis are consistent with some prior researches such as Li, Kuo & Russell (1999) and Sin & Tse (2002). Both found that no differences between males and females regarding their online shopping. On the other hand, they are inconsistent with Gupta et al. (1995); Haque et al. (2006) researches which found that gender plays an important role in influencing attitude towards online shopping behavior as this factor plays a significant influence on attitude by considering male shoppers more online shoppers if compared to female shoppers due to the high commitment on work and study. On the other hand, female shoppers tend to be recreational shoppers and would prefer to do their shopping using the conventional way.

Table (4.30): Mann-Whitney test of the fields and their p-values for Gender

No	Field	Test value	P-value(Sig.)
1.	Website Features	-0.910	0.363
2.	Online Shopping Perceived Benefits	-0.450	0.653
3.	Online Shopping Perceived Risks/Costs	-1.161	0.246
	All fields together	-1.136	0.256

* The mean difference is significant a 0,05 level

4.4.5.2 There is a significant statistical difference at level α = 0.05 between the respondents' answers regarding "The Factors Influencing Online Shopping Behavior" due to the Demographical Characteristics: [Age].

Table (4.31) shows that the p-value (Sig.) is greater than the level of significance α = 0.05 for each field, then there is insignificant difference in respondents' answers toward each field due to Age.

It's concluded that the characteristic of the respondents has no effect on each field.

This can be justified due to the nature of the sample characteristics regarding their ages, it's clear from table (4.4) above that 98% of the respondents of this research are below 35 and they are university students who may not engaged officially in jobs, which justifies the unavailability of any differences due to their age. This reflects that they are same in their attitudes toward online shopping due to the huge proportion of this age interval.

This result is consistent with some previous studies such as Sulaiman et al. (2008) which has shown that all of the sample respondents were below 30; and that there was no difference among them regarding their preferences of online shopping; in addition, they all don't prefer online shopping; and this was expected since those who are below 30 years old are basically those who have just started working. Therefore, their financial commitment would be considerably tight.

Table (4.31): Kruskal-Wallis test of the fields and their p-values for Age

No	Field	Test value	P-value(Sig.)
1.	Website Features	0.977	0.614
2.	Online Shopping Perceived Benefits	0.415	0.812
3.	Online Shopping Perceived Risks/Costs	2.750	0.253
	All fields together	0.872	0.647

* The mean difference is significant a 0,05 level

4.4.5.3 There is a significant statistical difference at level α = 0.05 between the respondents' answers regarding "The Factors Influencing Online Shopping Behavior" due to the Demographical Characteristics: [Educational Level].

Table (4.32) shows that the p-value (Sig.) is less than the level of significance α = 0.05 for each field, then there is significant difference in respondents' answers toward each field due to Educational Level.

It's concluded that the educational level characteristic of the respondents has an effect on each field.

Table (4.32): Kruskal-Wallis test of the fields and their p-values for

Educational Level

No	Field	Test value	P-value(Sig.)
1.	Website Features	15.719	0.003*
2.	Online Shopping Perceived Benefits	10.887	0.028*
3.	Online Shopping Perceived Risks/Costs	13.750	0.008*
4.	Online Shopping Behavior	9.646	0.047*
	All fields together	15.059	0.005*

* The mean difference is significant a 0,05 level

Table (4.33) shows the mean rank for each field for Educational Level. Regarding the "Website Features" field, it's obvious that the mean rank for respondents with Educational Level of (Bachelor, 4) is higher than other groups (239.39) which mean that their level of agreement on this field is higher than the other groups. Bachelor 4 students are those who are considered as graduate ones; this means that there level of experience and awareness is enhanced because of their developed skills, abilities, knowledge and understandings; which is positively reflected on their attitude and way of thinking. This behavioral issue proves why their level of agreement was the highest among other groups.

On the other hand, it can be noticed that the mean rank for respondents with educational level of (Bachelor, 3) is the highest for "Online Shopping Perceived Benefits" and "Online Shopping Perceived Risks/Costs" fields, (239.42) and (243.22) respectively. And this can also be justified due to their advanced level of bachelor degree, this reflects and enhances their granted skills and abilities in different fields which improves and strengthens their way of thinking, attitudes and behaviors.

In general, it can be seen from the table that (Bachelor, 3) educational level's mean rank is the highest among all other groups for all of the fields.

This is due to the fact which is clarified in tables (3.6) and (3.7) which indicates that the number of students who study at level 3 of the bachelor degree represents a 17% of the sample size which was chosen from the bachelor level

students. If compared with other levels, it's noticed that level 4 students and master level students contribute a 15% of the sample size whereas level 5 students contribute a 3.4% of the whole sample size. Although, level 1 and 2 students represent the highest percentage of the research sample, but their lower level of agreement for the fields can be justified due to their lack of experiences, skills, abilities and understanding in different fields because they still new and their attitudes and way of thinking need more enhancement and improvements. A final reason could be clarified which is the differences in the rate of returns among the sample respondents which might make some differences in the mean ranks.

The above results are generally consistent with some previous researches which have shown that Education is related to online shopping as more educated consumers are more accustomed to using computer technology and therefore are likely to possess the background required for dealing with its complexities. Donthu & Garcia, (1999); Girard et al. (2003); Sin & Tse (2002). Swinyard and Smith (2003) found both education and wealth to be positively related to online shopping. Finally, Doolin et al. (2005) suggested that Internet shoppers tend to be male, more educated, and from households with higher incomes.

Table (4.33): Mean for each field of Educational Level

No	Fields	Mean Rank					
		Bachelor 1	Bachelor 2	Bachelor 3	Bachelor 4	Bachelor 5	Master
1.	Website Features	183.58	192.28	238.71	239.39	187.68	182.27
2.	Online Shopping Perceived Benefits	190.68	187.57	239.42	221.14	169.68	189.13
3.	Online Shopping Perceived Risks/Costs	182.88	206.88	243.22	219.05	177.14	186.20
	All fields together	185.04	192.55	243.65	232.03	176.57	182.84

4.4.5.4 There is a significant statistical difference at level α = 0.05 between the respondents' answers regarding "The Factors Influencing Online Shopping Behavior" due to the Demographical Characteristics: [Income]

Table (4.34) shows that the p-value (Sig.) is greater than the level of significance α = 0.05 for each field, then there is insignificant difference in respondents' answers toward each field due to Income.

It's concluded that the Income characteristic of the respondents has no effect on each field. This can be justified by mentioning that the sample respondents are university students who are not yet engaged with official jobs and they are not engaged with a regular income which makes it difficult to consider it as an indicator of their attitudes toward online shopping.

The results were consistent with Raijas & Tuunainen (2001) and Sin & Tse (2002), both stated that there is no significant impact of income on online shopping behavior.

However, the results of this hypothesis were inconsistent with some previous researches such as Harn et al. (2006); Sulaiman et al. (2008) and Haque et. al. (2006) as they stated that higher income bracket may play a significant factor in influencing online shopping behavior, they said that the attitude of families with highly monthly income tend to have positive attitude towards online shopping compared to families with lower monthly income.

Table (4.34): Kruskal-Wallis test of the fields and their p-values for Income

No	Field	Test value	P-value(Sig.)
1.	Website Features	2.742	0.433
2.	Online Shopping Perceived Benefits	7.573	0.056
3.	Online Shopping Perceived Risks/Costs	4.626	0.201
	All fields together	4.694	0.196

4.4.5.5 There is a significant statistical difference at level α = 0.05 between the respondents' answers regarding "The Factors Influencing Online Shopping Behavior" due to the Demographical Characteristics: [Major]

Table (4.35) shows that the p-value (Sig.) is greater than the level of significance α = 0.05 for each field, then there is insignificant difference in respondents' answers toward each field due to Major. So, it's concluded that the "Major" characteristic of the respondents has no effect on each field. This can be justified due to the consistency of the sample characteristics regarding the percentages of the students departments, it's clear that more than 60% of the sample represents the faculty of commerce, this reflects why there are no differences in the sample respondents' opinions regarding the factors which influence online shopping behavior due to their specializations.

Table (4.35): Kruskal-Wallis test of the fields and their p-values for Major

No	Field	Test value	P-value(Sig.)
1.	Website Features	1.851	0.396
2.	Online Shopping Perceived Benefits	0.978	0.613
3.	Online Shopping Perceived Risks/Costs	0.609	0.737
	All fields together	0.626	0.731

4.5 Chapter Summary

In this chapter, the characteristics of the sample respondents were discussed and described. The analyses for each field of the research questionnaire have been analyzed and their results were justified by being compared with previous researches. Finally, research hypotheses were tested; their results have been also justified and compared with some previous researches.

CHAPTER FIVE

CONCLUSION & RECOMMENDATIONS

5.1 Introduction

This chapter provides a conclusion on the research results, by summarizing the main points and indicators resulted from the data analyses. In addition, the research recommendations are also mentioned in contact with the conclusion. Finally, suggested future researches are recommended for further research.

5.2 Research Conclusions

The findings of the previous chapter have shown that:

1) There is an influence of the website features, perceived benefits and perceived costs/risks on online shopping behavior of the respondents.

2) A large percentage of the targeted IUG students is experienced in using the internet; as 84% of them represent an internet usage between 1 and 6 years.

3) The most of the internet users of the targeted IUG students use the internet up to 20 hours per week as 65% of them represent an internet usage between 8 to 20 hours; they use the internet on average for 1 to 3 hours per day.

4) Most of the respondents don't have a credit card (94.5%); where as the most of them use the internet to browse the products/services. And this conclusion measures the browsing dimension of online shopping behavior.

5) 95.3% of the respondents did not buy any product/service from the internet before, whereas 80.3% of them have browsed some products/services on the internet. This conclusion proves that they are browsers but not buyers because of their high level of perception about the risks/costs of online shopping.

6) A good percentage of the targeted IUG students are looking for products/services on the internet; around 75% of them are doing that for 1 to 5 times a month.

7) Home represented the highest level place of the internet users as 55% are surfing the internet from their homes, and then 21% are surfing the internet from the university.

8) Website features factor is an influencer on the online shopping behavior as follows:

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8.1) Language, quality and quantity of viewed information affects respondents' online shopping behavior, Arabic language website is preferred which could be enhanced with Multilanguage, the trust level is affecting their online shopping behavior, in addition, including some technical properties such as the search property in the website enhances their online shopping behavior and the credibility of the viewed information supports the company reputation and enhances customers' online shopping behavior. Finally, providing the company contact information and the amount of the website information enhances online shopping behavior.

8.2) Website apparel settings, browsing speed and attractiveness factors affect their online shopping behavior; website browsing speed contributes the first priority in affecting their online shopping behavior, followed by the website design, the availability of multimedia systems and advanced online advertisement techniques.

9) Perceived level of online shopping benefits affects the online shopping behavior as follows:

9.1) Products/service characteristics affect respondents' online shopping behavior. Form their point of view, Product/service price comes first, followed by: product/service characteristics and quality comparisons, the wider selection of products/services, price comparisons and product/service customization.

9.2) Service constancy and continuity affect the online shopping behavior because they believe that internet service continuity and the availability of the internet service from any location encourage them to shop online, in addition they believe that the website customer service optimizes their time and saves their money if they think to shop online to get a product/service.

9.3) Online shopping is convenient and comfortable than traditional shopping as it provides different types and styles of products/services which are suitable with their preferences, and it grants them enough time to evaluate the viewed products/services.

10) The level of perception regarding the risks/costs of online shopping affects online shopping behavior as privacy and security issues affect respondents" online

shopping behavior; the decreased level of security, the request of any private and personal information, the decreased level of safety and the extent of hacking or stealing their user accounts all negatively affect their online shopping behavior. In addition, their perception regarding the online shopping costs affects their online shopping behavior. The costs are represented by different views such as their inability of touching the products, the mistakes which may happen in the product/service delivery, the lack of face-to-face dealing with them and the difficulty of the product/service return in addition to the wasting time while waiting to receive a needed product/service.

11) The research respondents have interpreted the meaning of their online shopping behavior by explaining their agreement on the following factors: The degree of website usage ease/difficulty, listening to their friends' advices, being admired with the website contents, having the skills of using the internet, being perceived with the internet shopping risks and benefits, being risk-takers and risk adventures and their level of trust of the website and its owner.

12) Most of the contents of this research model are all influencers of online shopping behavior of the research respondents, applied regression analysis revealed that 55% of variability in online shopping behavior is explained by risk perception and yields an actual behavior toward using it, 30% of variability in online shopping behavior is explained by website features preferences and 12.5% of variability in online shopping is explained by benefits perception and yields an actual behavior toward using it.

13) There is no statistical significant difference at level $\alpha = 0.05$ between the respondents' answers regarding the factors influencing online shopping behavior due to the "Gender, Age, Income and Major" demographical characteristics.

14) There is a statistical significant difference at level $\alpha = 0.05$ between the respondents' answers regarding the factors influencing online shopping behavior due to the "Educational Level" demographical characteristic.

5.3 Research Recommendations

According to the above conclusions, a set of recommendations which work on developing, enhancing and improving the online shopping behavior are available. These points should be taken into the consideration of the companies who think to adopt a new marketing and selling channel using the internet. In order to success, the companies should:

1) Work on using internet as an important marketing and selling commercial channel, as it is clear that the internet users who were represented by the targeted IUG students are behaviorally influenced by the online shopping tested factors.

2) Provide detailed information about any viewed product/service through their website. As it is clear that the targeted internet users are aware about the importance of the amount of viewed information and their relationship with their online shopping behavior.

3) Design and enhance their websites by taking the technical issues of web design into consideration such as designing a colorful attractive website which is dynamically full of useful characteristics such as search property, multimedia tools and animations.

4) Affiliate with the commonly used international websites through making some mutual advertisements and banners, this is to sustain and enhance their reputations which, as it's clear that the customers' trust increase if the company image and reputation is strong.

5) Sustain their websites' security by using and installing the appropriate antivirus tools and firewalls.

6) Provide different types and categories of products/services and grant their website user to choose from among these different types and categories.

7) Realize a high level of privacy, as it's clear that respondents are very strongly aware of the effects of this factor on online shopping behavior.

8) Assure that their websites ate technically provided with high speeds regarding the browsing downloading and uploading facilities, as it's clear that these issues are positively affecting the online shoppers behavior.

9) Enhance and improve the service continuity as it's clear that the internet users perception is high regarding the importance of this point on affecting their online shopping.

10) Provide an easy and smooth viewing, purchasing and ordering process once the product/services are either browsed or purchased form their website.

11) Support the price comparisons and customization properties on their website in order to make it more convenient and comfortable for its users.

12) Develop clear policies about products/services delivery and returns to eliminate any prior risk/cost as perceived by the internet users in Gaza strip.

5.4 Future Researches

Some future researches are suggested to:

1) Examine the relationship between service quality and customer purchase behavior in online shopping contexts

2) Examine the reasons of not adopting online shopping strategies by the private sector companies of Gaza strip.

3) Examine the ability of Gaza strip malls to develop an online shopping websites for Gaza strip customers

4) Identify the relationship between the local culture and online shopping behavior in Gaza Strip

5) Measure the actual purchase behaviors of Gaza strip customers instead of intentions to buy

6) Measure the impact of companies' innovation strategies in attracting customers to shop from their websites.

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APPENDICES

- **Appendix – A: English Questionnaire**

The Islamic University of Gaza
Deanship of Master Studies
Faculty of Commerce
MBA

A Questionnaire about Factors Influencing Online Shopping Behavior

Case Study: Students of The Islamic University of Gaza

Dear Participants;

I am an MBA student in the Islamic University of Gaza – Faculty of Commerce and I am currently conducting research about Factors Influencing Online Shopping Behavior through studying the case of students of the Islamic University of Gaza who are specialized in Information Technology, Computer Engineering and Business Administration. This study will form part of my MBA dissertation and your help in completing this questionnaire would be extremely important to me. I can assure you that the results from this study are anonymous and no personal information will be revealed in accordance with the standards of Research Ethics. Your contribution is very important and highly appreciated. Please complete ALL the questions, as incomplete questions means that your valuable contribution cannot be used and will negatively affect the statistical analysis. If you need to contact me please feel free to do so at: madhoun@live.com.

Sincerely Yours;

Mohammed Rafiq Almadhoun

Cell: 0598777204

Please choose the suitable answer to you by marking (X) beside it:

First: Individual Characteristics, Personal and Demographical Information:

1) **Gender:** Male ☐   Female ☐
2) **Marital Status:** Single ☐   Married ☐
3) **Educational Level:**
    a. Bachelor(1,2,3,4,5)
    b. Master
    c. PhD
4) **Age:**
    a. 18 – Less than 25
    b. 25 – Less than 35
    c. 35 – Less than 45
    d. 45 – Less than 55
    e. Above or equals 55
5) **Major:**
    a. Computer Engineering
    b. Information Technology
    c. Commerce
6) **Income:**
    a. Less than 1000 shekel.
    b. From 1000 to 2000 shekel.
    c. From 2000 to 4000 shekel.
    d. 4000 shekel and more.

Second: Research related questions:
  A) *Internet Usage:*
1) How long have you been using the internet?
    a. Less than one year
    b. From one to three years.
    c. From four to six years
    d. From 7 to 10 years
    e. Since more than 10 years
    f. I did not use the Internet until present

2) How many hours per week do you spend in using the internet?

    a. 0 hours / week

    b. 1 to 7 hours/week

    c. 8 to 15 hours/week

    d. 16 to 20 hours/week

    e. More than 20 hours/week

3) Do you own a credit card?

    a. Yes

    b. No

4) Did you buy any products/services from the internet before?

    a. Yes

    b. No

5) Did you browse any products/services from the internet before?

    a. Yes

    b. No

6) If yes, how many times do you use the internet in order to look for product/service related information?

    a. Only once a month.

    b. From one to two times a month.

    c. From three to five times per month

    d. More than 5 times per month.

7) Which of the following places is the most one from which you surf the internet?

    a. Home

    b. Work

    c. University

    d. Internet Café

    e. Hotel or Restaurant

    f. There is no specific place

		Answer				
Serial	**Question**	**Strongly Disagree**	**Disagree**	**Moderate**	**Agree**	**Strongly Agree**
1)	The amount of information available on the website regarding a specific product/service encourages on buying it					
2)	Customer's trust in the viewd inforamtion has a direct impact on the online shopping behavior					
3)	Information credibility about a specific service/product enhances company's reputation and affects customer's online shopping behavior					
4)	The availability of multilanguages feature including the local language facilitates viewing product/service details and encourages buying it.					
5)	Providing the search property for a product/service on the website enhances customer's online shopping behavior					
6)	Providing the company's contact information such as exact address, telephone numbers enhances customer's trust and encourages his/her online shopping behavior.					
7)	I prefer online shopping for a website designed in the Arabic language.					
8)	I prefer online shopping for a website designed in the English language.					
○ **Website Apparel settings, Browsing Speed and Attractiveness**						
9)	The apparel design of the website may affect the customer's behavior and encourages her/him to shop online.					
10)	Using advanced web design techniques to enhance a product/service advertisement may positively					

b. Website Features

○ **Languae, quality and quantity of viewd information**

	influence customer's online shopping behavior					
11)	Using multimedia systems to show the product/service interactively has a role in purchasing it online.					
12)	Website browsing and uploading speed affects customer's online shopping behavior.					

c. Online Shopping Perceived Benefits

Serial	Question	Answer				
		Strongly Disagree	Disagree	Moderate	Agree	Strongly Agree
o **Product/Service Characteristics**						
1)	Product/Service price has a direct effect on the customer's purchasing decision.					
2)	Viewing products/services on the internet in lower prices than viewing them traditionally contributes in purchasing them.					
3)	Online shopping enables customers to compare prices by competitive websites.					
4)	Online shopping enables customers to compare products/services characteristics and quality through visiting competitive sites.					
5)	Product/service quality influences customer's online shopping behavior					
6)	Providing customization ability influences customer's online shopping behavior.					
7)	Wider selection of products/services has an effect on customer's behavior toward puchasing them.					
o **Constant availability of service**						
8)	Internet service continuity encourages online shopping					
9)	Service availability from any location encourages online shopping					

Serial	Question					
10)	Website customer service continuity optimizes the time to have a product/service					
11)	Website customer service continuity saves customer's money and effort to have a product/service					
	o **Convenience Level**					
12)	Online shopping provides different types and styles of products/services which are suitable for all customers' segments.					
13)	Online shopping grants the needed time to evaluate and select products/services which satisfy customers					
14)	Online shopping is more comfortable than traditional shopping					

d. Online Shopping Perceived Risks/Costs

Serial	Question	Answer				
		Strongly Disagree	Disagree	Moderate	Agree	Strongly Agree
	o **Privacy/Security: Which one of the following factors negatively affects your online shopping behavior?**					
1)	Security Factor: decreased level of security of a website					
2)	Privacy Factor: Requisting private/ personal information.					
3)	Decreased level of safety through hacking vulnerability					
4)	Stealing customers' personal accounts					
	o **Perceived Cost of Online Shopping: Which one of the following factors negatively affects your online shopping behavior?**					
5)	Lack of face-to-face dealings with customers.					
6)	Wasting time of receiving a product/service					

7)	Difficulty of product/service return					
8)	Inability of touching the product					
9)	Mistakes happen in products/services delivery such as delivering a different product/service from the requested one.					

e. Online Shopping Behavior: Which one of the following factors interpret your online shopping behavior?						

Serial	Question	Answer				
		Strongly Disagree	**Disagree**	**Moderate**	**Agree**	**Strongly Agree**
1)	Being Admired of the website					
2)	The degree of website usage ease/difficulty.					
3)	Trust in the website and its owner.					
4)	My interest in adventure and risk taking for everything new on the internet					
5)	My perceiveness of online shopping risks					
6)	My perceiveness of online shopping benefits					
7)	Listening to my friends advices					
8)	Using Internet as a hobby and enjoyment.					
9)	Having the skills of using the Internet.					

Thank You for Your Cooperation

عمادة الدراسات العليا
كلية التجارة
ماجستير إدارة الأعمال

<u>**استبيان حول آراء المستجيبين بالعناصر التي تؤثر في سلوك التسوق عبر الإنترنت**</u>

<u>**دراسة حالة طلبة الجامعة الإسلامية في غزة**</u>

الإخوة الأفاضل ، الأخوات الفضليات ،،،

السلام عليكم ،،،

إيماناً من الباحث بإدراككم للمسؤولية العلمية و المهنية و استكمالاً لأغراض البحث بهدف الحصول على درجة الماجستير في إدارة الأعمال ، يرجو الباحث التكرم بملئ الاستبانة بدرجة عالية من الدقة و الموضوعية لإنجاح الدراسة و التوصل إلى نتائج منطقية يتمكن من خلالها الباحث نقد آرائكم و التوصل إلى توصيات تعم الجميــع بالفائدة. و في هذا المقام ، يود الباحث أن يؤكد لكم أن الإجابة على هذه الاستبانة ستكون محاطــة بمعــايير و أخلاقيات البحث العلمي حيث سيتم التعامل معها بسرية و لأغراض البحث العلمي فقط. إن إجــابتكم عــن كــل عبارة في هذه الاستبانة تعني تعاونكم الوثيق للعمل على إنجاح الدراسة ، و في هذا المقام يرجو الباحــث عــدم ترك أي عبارة دون إجابة حيث سيؤثر ذلك على دقة التحليل الإحصائي و إمكانية تعميم النتائج.

تفضلوا بقبول فائق الاحترام و التقدير

الباحث /
محمد رفيق محمود المدهون
جوال: 0598777204
بريد الكتروني : madhoun@live.com

<u>الرجاء وضع إشارة (X) في الخانة المخصصة للإجابة</u>

<u>أولاً الخصائص الفردية - معلومات شخصية و ديمغرافية</u>

1) **الجنس**: ☐ ذكر ☐ أنثى

2) **الحالة الاجتماعية**: ☐ متزوج ☐ أعزب

3) **الدرجة العلمية**:

أ- بكالوريوس / مستوى (1 ، 2 ، 3 ، 4 ، 5)

ب - ماجستير

ت - دكتوراه

4) **العمر**:

أ- 18 – أقل من 25

ب - 25 – أقل من 35

ت - 35 – أقل من 45

ث - 45 – أقل من 55

ج - 55 فما فوق

5) **التخصص**:

أ- هندسة الحاسوب

ب - تكنولوجيا المعلومات

ت - التجارة

6) **الدخل الشهري**:

أ- أقل من 1000 شيكل

ب - من 1000 إلى أقل من 2000 شيكل

ت - من 2000 إلى أقل من 4000 شيكل

ث - 4000 شيكل فأكثر

أ - استخدام الإنترنت :

1- منذ متى تستخدم الإنترنت؟

أ) منذ أقل من سنة

ب) من سنة – 3 سنوات

ت) من 4سنوات – 6 سنوات

ث) من 7– 10 سنوات

ج) منذ اكثر من 10 سنوات

ح) لم استخدم الانترنت حتى اللحظة

2- كم من الوقت تقضي في استخدام الإنترنت؟

أ) 0 ساعة في الأسبوع

ب) 1-7 ساعات في الأسبوع

ت) 8- 15 ساعة في الأسبوع

ث) 16 – 20 ساعة في الأسبوع

ج) أكثر من 20 ساعة في الأسبوع

3- هل تمتلك بطاقة ائتمان (Credit Card)؟

أ) نعم

ب) لا

4- هل سبق و أن اشتريت أي بضائع أو خدمات عن طريق الإنترنت؟

أ) نعم

ب) لا

5- هل سبق و أن تصفحت الإنترنت من أجل الاطلاع على معلومات متعلقة بمنتج أو خدمة؟

أ‌) نعم

ب‌) لا

6- إذا كانت الإجابة (نعم) ، كم مرة تقوم بتصفح الإنترنت من أجل الاطلاع على معلومات متعلقة بمنتج أو خدمة؟

ت‌) مرة واحدة في الشهر.

ث‌) من مرة إلى مرتين في الشهر

ج‌) من ثلاث إلى 5 مرات في الشهر

ح‌) أكثر من 5 مرات في الشهر

7- أي من الأماكن التالية هو الأكثر تكراراً لتصفح الإنترنت؟

أ‌) المنزل	ب‌) العمل
ت‌)الجامعة	ث‌) مقهى الإنترنت
ج‌) فندق أو مطعم	ح‌) أماكن أخرى

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أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	السؤال	الرقم
					ب - خصائص الموقع الإلكتروني	
					لغة ، كمية و نوعية المعلومات المعروضة:	•
					كمية المعلومات المتوفرة على الموقع الإلكتروني حول منتج أو خدمة تحث على شرائه.	1-
					ثقة الزبون بالمعلومات الخاصة بالمنتج لها أثر مباشر نحو سلوك الزبون للتسوق عبر الإنترنت	2-
					مصداقية المعلومات المتعلقة بالمنتج أو الخدمة و التي تعرضها الشركة عبر الموقع تعزز سمعة الشركة و تؤثر في سلوك الزبون للتسوق عبر الإنترنت	3-
					تعدد اللغات التي يستخدمها الموقع و منها اللغة المحلية تسهل عملية عرض المعلومات المتعلقة بمنتج أو خدمة و تحث على التسوق الكترونياً	4-
					توفير الموقع لخاصية البحث عن المنتج او الخدمة المرغوب شرائها يعزز من سلوك الزبون للتسوق عبر الإنترنت	5-
					تزويد الشركة صاحبة الموقع لمعلومات الاتصال الخاصة بها كالعنوان و أرقام الهواتف يعزز من ثقة الزبون بالموقع و يدفعه للتسوق من الموقع	6-

	الإجابة				السؤال	الرقم
أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة		
					أفضل التسوق عبر الإنترنت من خلال موقع مصمم باللغة الانجليزية	7 -
					أفضل التسوق عبر الإنترنت من خلال موقع مصمم باللغة الإنجليزية	8 -
					النواحي المتعلقة بتصميم ، سرعة تصفح و جاذبية الموقع	●
					تصميم الموقع الإلكتروني بجاذبية قد يؤثر على سلوك الزبون ويحثه على التسوق الكترونياً	9 -
					استخدام تقنيات التصميم المتطورة لإثراء المادة الإعلانية الخاصة بمنتج أو خدمة له دور في التأثير على سلوك التسوق عبر الإنترنت	10 -
					طريقة عرض المنتج بشكل تفاعلي باستخدام تقنيات الوسائط المتعددة على صفحة الموقع لها دور في قرار شرائه.	11 -
					سرعة تحميل و تصفح الموقع تؤثر في سلوك الزبون للتسوق عبر الإنترنت	12 -
					ج - فوائد التسوق عبر الإنترنت	
					خصائص المنتج / الخدمة	●
					سعر المنتج أو الخدمة له تأثير مباشر لدى الزبون على اتخاذه قرار الشراء.	1 -
					عرض المنتجات و الخدمات على الانترنت بأسعار أقل من عرضها تقليدياً يشكل دافعاً نحو شرائها.	2 -

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	السؤال	الرقم
					الإجابة	

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	السؤال	الرقم
					يوفر التسوق عبر الإنترنت إمكانية مقارنة أسعار المنتجات من خلال زيارة مواقع منافسة.	3-
					يوفر التسوق عبر الإنترنت إمكانية مقارنة و تقييم خصائص و جودة المنتجات/الخدمات من خلال زيارة مواقع منافسة.	4-
					جودة المنتج/الخدمة تؤثر في سلوك الزبون لشراء المنتج أو الخدمة.	5-
					توفير الموقع لإمكانية تخصيص المنتج / الخدمة (Customization) حسب رغبة الزبون يؤثر في سلوكه نحو ممارسة التسوق عبر الإنترنت	6-
					تنوع المنتجات و الخدمات له أثر على سلوك الزبون للتسوق عبر الإنترنت.	7-
					الاستمرارية في تقديم الخدمة :	●
					توفر الخدمة في أي وقت يشجع على ممارسة التسوق عبر الإنترنت.	8-
					توفر الخدمة من أي مكان عبر الإنترنت كقناة تسويقية يشجع على ممارسة التوسق عبر الإنترنت.	9-
					الاستمرارية في تقديم الخدمة للزبون عبر الموقع تختصر من الوقت اللازم للحصول على المنتج/الخدمة التي يحتاجها.	10-
					الاستمرارية في تقديم الخدمة للزبون عبر الموقع توفر المال و الجهد	11-

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	السؤال	الرقم
					للحصول على المنتج/الخدمة التي يحتاجها.	

الإجابة					السؤال	الرقم
أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة		
					● عنصر الراحة و الملاءمة:	
					يوفر التسوق عبر الإنترنت أشكالاً مختلفة من المنتجات / الخدمات الملائمة لكافة الأطياف من الزبائن.	12 -
					يمنح التسوق عبر الإنترنت الوقت اللازم لتقييم و اختيار المنتج/الخدمة الذي يراه الزبون ملائماً.	13 -
					التسوق عبر الإنترنت يمكن أن يكون أكثر راحة من التسوق تقليدياً.	14 -
					د - المخاطر/التكاليف المحتملة للتسوق عبر الإنترنت	
					● الخصوصية و الأمان: (أي من العناصر التالية يؤثر سلباً في سلوك الزبون للتسوق عبر الإنترنت؟)	
					عنصر الأمان: انخفاض مستوى الأمان الذي يوفره الموقع.	1 -
					عنصر الخصوصية: طلب الموقع لمعلومات شخصية للزبون.	2 -
					قلة مستوى الحماية من الاختراق.	3 -
					سرقة الحسابات الخاصة بالزبائن.	4 -
					● تكلفة عملية التسوق عبر الإنترنت: (أي من العناصر التالية يؤثر سلباً في سلوك الزبون للتسوق عبر الإنترنت؟)	
					عدم التعامل وجهاً لوجه مع الزبون.	5 -

	الإجابة				السؤال	الرقم
					فترة الإنتظار لاستلام المنتج/الخدمة عقب الشراء من الموقع	6 -

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	السؤال	الرقم
					صعوبة إرجاع المنتج/الخدمة	7 -
					عدم قدرة الزبون على لمس و تفحص المنتج	8 -
					توصيل منتج مختلف عن الذي تم شرائه عبر الإنترنت	9 -

هــ - سلوك التسوق عبر الإنترنت: (أي من العناصر التالية قد يفسر سلوكك للتسوق عبر الإنترنت؟)

أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة	السؤال	الرقم
					إعجابي بالموقع الإلكتروني.	1 -
					درجة صعوبة أو سهولة استخدام الموقع	2 -
					الثقة بالموقع و صاحبه	3 -
					حبي للمغامرة و التجربة لكل جديد في مجال الإنترنت	4 -
					إدراكي بخطورة التسوق عبر الإنترنت	5 -
					إدراكي بفوائد التسوق عبر الإنترنت	6 -
					استماعي لنصيحة الأصدقاء بهذا الشأن	7 -
					استخدامي للإنترنت كهواية و متعة	8 -
					امتلاكي لمهارة استخدام الإنترنت	9 -

انتهت الأسئلة

- **Appendix C – Questionnaire's Verifiers**

1) Dr. Khaleel Alnamrouty (PhD, Faculty of Commerce, Islamic University of Gaza).

2) Dr. Mahmoud Almadhoun (PhD / ICT Management - Germany)

3) Eng. Hafith Younis (Head of Programming Dept. / Ministry of Health - Gaza)

4) Eng. Nahed Aljuadi (Head of Information Systems Dept. UNRWA _Amman)

5) Eng. Ramez Abed (Head of Multimedia & Web department – Islamic University of Gaza)