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Understanding Consumer's Online Shopping Behavior: From the Perspective of Trust and Other Factors Case Study: Mutah University Students/Jordan

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ABSTRACT

The modern era of technology invites people to a fast and cost effective method of carrying out daily shopping with the help of internet. This facility has established a competitive business setting, not only providing businesses opportunities but also consumers empowerment. However, the system is not without its risks and difficulties. The risk of the financial transaction, the gap between expectation and actual performance of received merchandise, delivery risk, security and trustworthiness, website design and ease of use can play a vital role to determine consumer's intention to use the system. This study considered Jordan as the research domain and explored the factors affecting consumer's online shopping behaviour. This study illustrated these factors subsequently captured consumer's willingness in Jordan to buy online. The analysis was based on the data gathered on Jordanian consumers through the internet and hard copy surveys. Study showed that product performance, website design, trust and security have significant influence on Jordanian consumer's online shopping behaviour

Keywords: Online shopping, consumer behaviour, product performance.

1. INTRODUCTION

Massive development in technology brought changes in the business. Globalization has increased competition and empowered consumers. Use of internet in business is a revolution (Adnan, 2014). This started more than a decade ago and it is growing ever since. Online shopping creates limitless opportunities for sellers and buyers alike. Jordan as a country is also a participant in this race. Online shopping is a process of buying products and services using internet media (Moshref et. al., 2012). Like physical buying, this also follows the usual process of review, selection, payment and delivery (Liang & Lai, 2000). However, these steps

are offered to be carried out without much physical involvement from the buyer. As soon as consumer identifies a product need he is just a few clicks away from receiving the merchandise. Li & Zhang, (2002) demonstrated that online shopping behaviour is related to consumer's psychological assessment of the accomplishment from an online purchase. The technological advancement has made the internet the biggest distribution channel. Buyers can get all the information for the product including unboxing, reviews on performance from fellow users before they spend their money on it.

The traditional shops, manufacturers are therefore adapting to cope up with the changing trend in consumer buying. Supporting sectors such as banking, supply chain, marketing of goods and services are also adapting keeping consumer's need and modern trend in focus. In this research, an attempt has been made to understand Jordanian consumer's online shopping behaviour and the influence of factors such as trustworthiness and security, product performance, financial risk, delivery risk, and website design. Trust is key to business in any format, especially in online shopping. Online shopping reduces consumer's physical involvement and therefore they need to have consumer's trust ever more. Sun, (2011) demonstrated in his cross cultural comparison study that, consumers from a different culture exhibit a distinction in conducting e-commerce.

Changchit, Garofolo, and Gonzalez (2009) mentioned in their study that the online shopping involves people from a different language, cultures and society, therefore, they have a diverse opinion and belief system. The success of online shopping is also dependent on delivering the product they promised to deliver. The gap between expected and experienced performance from product/service can upset consumer base easily. The idea of online shopping is built on speed, therefore, on time delivery is also a vital factor to consider. The design of a business platform i.e. website plays a vital role. Consumer's perception of the ease of use and aesthetic appeal defines their intention to visit and purchase. Risk relating to financial transaction online and doing business is also an important factor to consider. The study focused on only these five external factors and tried to determine which ones come into play when defining online shopping behaviour of the people of Jordan.

2. LITERATURE REVIEW

Researchers worldwide conducted many studies to understand the consumers' online buying behaviour and factors that come into play. There are small but not negligible differences in consumers' online buying behaviour which can be attributed to culture and geographic location. Some researchers focused on behavioural aspects such as technology acceptance models, some focused on physical and financial supports and to assist business while many others combined the both. Lee et. al., (2011) in their study adopted TAM approach and showed that perceived value, perceived ease of use, perceived usefulness, firm's reputation, privacy, trust, reliability and functionality have a significant relationship to online shopping behaviour.

Online Shopping Behavior

The term consumers' online shopping behaviour refers to their opinion regarding the effectiveness of the online system to meet their product/service needs and effectiveness of the system as a whole. Li & Zhang, (2002) in their work defined consumers' online shopping behaviour as a multidimensional construct and has been. In their work Gozukara et. al., (2014), termed attitude towards a utilitarian motivation as the first dimension. They focused on convenience, the variety offered quality of merchandise, cost benefit,

and time effectiveness. They mentioned states about hedonic motivation i.e. happiness, fantasy, escapism, awakening, sensuality & enjoyment as another dimension. Behavioral approach is just as much important to identify consumer's intention to use the system to meet their needs. Behavioral approach controls for the cultural and demographic differences and improves the generalizability of the results achieved. Baber et. al., (2014) and Li & Zhang (2002) focused on the TAM factors to define customers' behaviour regarding buying intention. In their research Monusuwe et. al., (2004) emphasized on the positive shopping experience and concluded that it creates trust on online shopping and minimizes the risk perception. Researchers such as Samadi & Nejadi (2009), Subhalakshami & Ravi (2015) used financial risk, product risk and non-delivery risk to assess consumer's online shopping behaviour.

Trust and Security

Many researchers focused on trust while defining consumer's buying intention across different demographics. In their work Caldwell (2000), emphasized on the trustworthiness of the seller as a primary assessing factor. Trustworthiness triggers willingness to buy and financial transactions. Trust is more important in online shopping as the customer is not physically present in the shops. Researchers like Daignault, Shepherd, Marche and Watters (2002) emphasized on trust in online shopping. Yörük et. al., (2011) focused on Turkey and Romanian consumers' online shopping behaviour and found that trust and security factors are the major obstacles and refraining consumers from shopping online. Roman (2007) found similar results in his research. Elliott & Speck (2005), have found that lack of trust negatively affects the online shopping behaviour. Lack of security of sites can result in theft, disclosure and loss of personal information.

Product Performance Risk

The concern regarding the performance of product received through online purchase negatively influences consumer's buying intention. The gap between expected and perceived performance from product/service received should be minimized to improve consumer's experience from online shopping. Similar to this Masoud (2013) conducted a research on Jordanian customers about online shopping. In his work, he examined financial, product, time, delivery, and security risks associated with online shopping in Jordan. The study showed that perceived risk associated with financial, performance, delivery and security negatively affects online purchasing behaviour. In traditional system consumers visit marketplaces to from available options and selects products that meet specification requirements. When purchasing online they expect to get similar performance from what they buy. As there is no physical presence in online shopping, consumers often tend to doubt about the performance delivery from the product they purchase online. The endeavour will be successful if online vendors can ensure similar performance and deliver what was indented.

Delivery Risk

Delivery risk refers to failure, delay or damage to the product ordered online. The promise of fast and cost effective shopping is a major feature of online purchasing system. Therefore, failure or delay in delivery losses the charm of online shopping. In his work Hong (2015) emphasized on the impact of product delivery risk. He demonstrated that smooth the product delivery positively influences customer satisfaction. Smooth and on time delivery improves customer satisfaction and customer loyalty. A similar work by Yeniçeri and Akin (2013) showed that fear of not receiving products in time creates dissatisfaction eventually leads to

loss of business. In his work Adnan (2014) focused on delivery risk and concluded that failing to deliver on time creates doubt in customer's mind regarding not only that specific supplier but also the overall online shopping system. Therefore, he suggested that the supplier should provide insurance coverage to online in case of any inconvenience.

Financial Risk

The financial risk associated with online shopping cannot be ignored. In this modern era of technology, cyber-attack and theft are a big concern. Organizations are working together to improve the system. New threat protection and fail-safe systems are designed and upgraded every day. A study by Kumar & Dange (2014) illustrated that financial risk is a concern for online shopping. A similar study by Babar et. al., (2014) also focused on financial risk and its impact on online shopping behaviour. If the consumer does not feel safe regarding financial activities, his/her intention to adopt online shopping will be negatively impacted. Although there has been a revolution in online security and it has been greatly improved in past few years still there have been several occurrences. Not only the providers need to build a robust system to safeguard their customers from such issues, but also the customers should be observant and careful.

Website Design

Websites have a key role to play in online shopping. These sites act as a bridge between the sellers and the customers. The websites should present the goods to the customers in such a way that the customers understand product/services properly and have enough information to validate whether those items/options would meet their needs. The websites should have the appeal to hold consumer's attention and invite them to surf for a longer time. The sites should be engaging and follow the rules of proper design aesthetics. Seller's websites should contain enough information to introduce the product properly and even generate latent needs. Websites should have decent page loading time, 24/7 availability, low cookies requirement and dynamic contents. Suwunniponth (2014) focused on website design and other factors while examining factors impacting consumers' online shopping behaviour. He illustrated that perceived ease of use and Usefulness of online shopping media plays a vital role in inviting and retaining customers.

3. CONCEPTUAL DESIGN AND METHODOLOGY

The conceptual design is based on the study of literature relating to consumer's online shopping behaviour and factors influencing their decisions. Authors did an extensive study of relevant literature and published studies to shortlist the factors that affect customer's decision regarding online shopping. The factors cited most by researchers have been included as considering all of them was neither practical nor feasible. In this study author focused only the external factors in play and considered the Jordanian consumer's opinion regarding online shopping behaviour. This model investigates the relationship between independent and dependent online shopping factors. The author considered the financial risk involving transaction, product performance risk, and delivery risk, trust and security and website design factor as predictors while a dependent factor is consumer's online shopping behaviour. The study design is subjected to the perception of social actors. As Saunders (2009) said "that social phenomenon is created from the perceptions and consequent actions of social actors" therefore, the author designed a social survey to attain consumer's opinion to determine the relevancy of the factors.

From the study of literature the following hypotheses have been developed:

- H1:** Financial risk predicts consumer's online shopping behaviour.
- H2:** Product performance risk predicts consumer's online shopping behaviour.
- H3:** Delivery risk predicts consumer's online shopping behaviour.
- H4:** Trust & security predicts consumer's online shopping behaviour.
- H5:** Website design predicts consumer's online shopping behaviour.

Data Analysis Plan

To test the hypotheses developed from the study of literature a structured questionnaire-based survey was developed. Then, it was used to collect relevant data from the consumer base. The questionnaire was administered through survey monkey and printed copies. The returned responses were coded numerically and entered in SPSS version 20. After initial screening, the data was tested for reliability and validity. After that factor analysis was conducted to extract the five independent latent factors and the dependent factor measuring online shopping behaviour. The author applied multiple linear regression techniques as the data meet the assumptions and it was suitable to answer the research questions accordingly.

Data Collection

The data collection procedure was comprised of two approaches. The questionnaire developed was uploaded in Survey Monkey (surveymonkey.com) and the link was shared via email and Facebook. People without the link could also participate in the survey. Assuming it will not be enough, the author also printed hard copies of the survey and distributed among people of different age and occupation. Similar other studies also applied these methods of data collection (Hassan & Abdullah, 2010; Suwunniponth, 2014; Almousa, 2011). The data collection went on for 2 months and authors were left with 189 responses. 19 individual responses have been discarded as they were incomplete or biased. The final count was 170 responses.

Questionnaire Design

The questionnaire items were on 7 points Likert scale from where 1-strongly disagree, 2-generally, disagree, 3-slightly disagree, 4-neutral, 5-slightly agree, 6-generally agree and 7-strongly agree. The questionnaire included a total of 20 questions on six factors. The author was inspired and therefore adopted the questions from Swinyard & Smith (2003), Forsythe et. al., (2006) and Adnan (2014). Many types of research on this topic are inspired by their work, therefore, the reliable and trustworthiness of their tool do not require to be revalidated.

The questionnaire items and related factors are shown below:

<i>Factors</i>	<i>Questionnaire Items</i>
Financial risk	1. I am comfortable with online shopping with real money. 2. I am not concerned about transaction security. 3. I am confident about disputes resolution when I shop online.

<i>Factors</i>	<i>Questionnaire Items</i>
Product performance risk	4. I am confident that my expectation will be met when the product arrives.
	5. I am not concerned about receiving a faulty product.
	6. There will be no gap between expectation & reality.
Delivery risk	7. I do not think that the products might have a performance issue.
	8. I am not concerned about delays in delivery.
	9. I do not think that they will fail to deliver.
Trust & Security	10. I am not concerned about product availability.
	11. My financial account details are safe when I do online shopping.
	12. There is no way I will be overcharged if I shop online.
	13. I am not concerned about transaction risks.
Website design	14. My information is safe from frauds and hackers.
	15. Online stores must be well-organized and appealing.
	16. I like easy to use websites when I do online shopping.
Online shopping behaviour	17. Websites need to have comprehensive and useful information on the product I am buying.
	18. I think that online shopping is the future and I am a part of it.
	19. I intend to go for online shopping whenever I can.
	20. I plan to buy my items online next time.

4. DATA ANALYSIS

The data collected through survey have been analysed to test the hypotheses developed. The data has been entered into SPSS and coded accordingly for analysis. The analysis procedure starts with the reliability statistics to make sure that the item groups are consistent. Reliability analysis illustrated that the internal consistency was sufficient among the item groups. The following table shows that all the constructs have met the minimum requirement 0.7 for Cronbach's Alpha.

Table 1
Reliability Statistics

<i>Factors</i>	<i>Cronbach's Alpha</i>	<i>N of Items</i>
Financial risk	.869	3
Product performance risk	.910	4
Delivery risk	.792	3
Trust & security	.918	4
Website design	.754	3
Online shopping behaviour	.871	3

The following table shows the factor analysis results achieved. The analysis includes five independent factors i.e. financial risk, Product performance risk, Delivery risk, Trust & security, Website design predicting customer's online shopping behaviour. The analysis illustrates that the factor analysis was adequate to extract dependent and independent factors as the suggested minimum score (0.7) for KMO (Kaiser-Meyer-Olkin) measure was achieved for all the constructs. Statistically significant Chi square values in Bartlett's Test of Sphericity along with $KMO > 0.7$ are illustrating successful factor extraction.

Table 2
Factor analysis

Role	Factors	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	Bartlett's Test of Sphericity		
			Approx. Chi-Square	df	Sig.
Independent	Financial risk	.736	246.970	3	.000
	Product performance risk	.830	496.900	6	.000
	Delivery risk	.697	153.734	3	.000
	Trust & security	.834	547.943	6	.000
	Website design	.657	131.038	3	.000
Dependent	Online shopping behavior	.709	272.741	3	.000

The factor loading table below illustrates the factor loading by each item on the respective factors. Table 3 below shows that all the items have a loading greater than 0.4. Therefore, the questionnaire items were able to collectively express the factor they have been assigned to. The loading also shows how each item influences the factors they were expressing.

Table 3
Factor Loading

Items	Factors					
	Financial risk	Product performance risk	Delivery risk	Trust & Security	Website design	Online shopping behaviour
1. I am comfortable with online shopping with real money.	.867					
2. I am not concerned about transaction security.	.827					
3. I am confident about disputes resolution when I shop online.	.795					
4. I am confident that my expectation will be met when the product arrives.		.919				
5. I am not concerned about receiving a faulty product.		.805				
6. There will be no gap between expectation & reality.		.940				
7. I do not think that the products might have a performance issue.		.726				
8. I am not concerned about delays in delivery.			.663			
9. I do not think that they will fail to deliver.			.800			
10. I am not concerned about product availability.			.787			
11. My financial account details are safe when I do online shopping				.838		
12. There is no way I will be overcharged if I shop online.				.916		
13. I am not concerned about transaction risks.				.949		
14. My information is safe from frauds and hackers.				.759		
15. Online stores must be well-organized and appealing.					.885	
16. I like easy to use websites when I do online shopping					.591	

Items	Factors					
	Financial risk	Product performance risk	Delivery risk	Trust & Security	Website design	Online shopping behaviour
17. Websites need to have comprehensive and useful information on the product I am buying					.679	
18. I think that online shopping is the future and I am a part of it.						.718
19. I intend to go for online shopping whenever I can						.923
20. I plan to buy my items online next time						.864

A regression analysis has been conducted to illustrate the multivariate relation between the dependent variable and the independent variables. Website design, Delivery Risk, Financial Risk, Trust & security and Product performance risk have been selected as independent variables i.e. predictors predicting Online shopping behaviour.

The model summary statistics show that Website design, Delivery Risk, Financial Risk, Trust & security and Product performance risk can explain 84.8% variability (R^2) in Online shopping behaviour. The Durbin-Watson value of 1.921 ensures that there were no serial autocorrelation issues.

Table 4
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.848	.719	.710	.51254473	1.921

Predictors: (Constant), Website design, Delivery Risk, Financial Risk, Trust & security, Product performance risk.
Dependent Variable: Online shopping behaviour.

The ANOVA table shows that the analysis model is significant as the P value is less than 0.05.

Table 5
ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	110.236	5	22.047	83.924	.000
Residual	43.083	164	.263		
Total	153.319	169			

Dependent Variable: Online shopping behaviour.
Predictors: (Constant), Website design, Delivery Risk, Financial Risk, Trust & security, Product performance risk.

The results of regression analysis are illustrated in the coefficient table below. Table 6 shows the predictor-predicted relationship between online shopping behaviour and five predictors i.e. Website design, Delivery Risk, Financial Risk, Trust & security, Product performance risk. Analysis illustrates that consumer's perception of financial risk ($\beta = -0.012, p > 0.05$) and delivery risk ($\beta = -0.071, p > 0.05$) involving online shopping is not significantly influencing his/her Online shopping behavior. On the other hand product performance risk ($\beta = 0.518, p < 0.05$), trust and security ($\beta = 0.181, p < 0.05$) and website design ($\beta = 0.285, p < 0.05$) seem to have significant influence on consumer's online shopping behavior.

The VIF measures validate the 'no multicollinearity' assumption for regression analysis. VIF values are all below 3 ensuring that there is no multicollinearity between the independent variables.

Table 6
Coefficients

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>	<i>Collinearity Statistics</i>	
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>			<i>Tolerance</i>	<i>VIF</i>
1 (Constant)	-4.778E-17	.039		.000	1.000		
Financial Risk	-.012	.042	-.012	-.290	.772	.990	1.010
Product performance risk	.518	.058	.528	8.908	.000	.488	2.048
Delivery risk	-.071	.044	-.067	-1.598	.112	.980	1.021
Trust & security	.181	.054	.185	3.365	.001	.568	1.760
Website design	.285	.053	.273	5.418	.000	.673	1.487

Dependent Variable: Online shopping behaviour.

5. DISCUSSION OF RESULTS

This research aims at exploring predictors of consumer's online shopping behaviour with the respect to Jordan and contributing to the body of literature on online shopping as well. With a view to contributing to the subject matter and establish a general thought considering Jordanian people, authors illustrated different factors affecting consumers online purchase decision. As per the study of literature, authors investigated the causal relationship between the factors and consumers' online purchasing decision.

Analysis illustrated that, among the five factors, website design, trust & security and product performance risk are factors which significantly influence consumer's online shopping behaviour. Therefore, to maximize the effectiveness of efforts, people concerned should focus on efforts to improve trust and security situations. They should ensure that consumers get the desired performance from the product. The design of website also plays a vital role in consumer's online shopping behaviour. Website design aesthetics, performance and ease of use can bring in more customers and retain them in the long run.

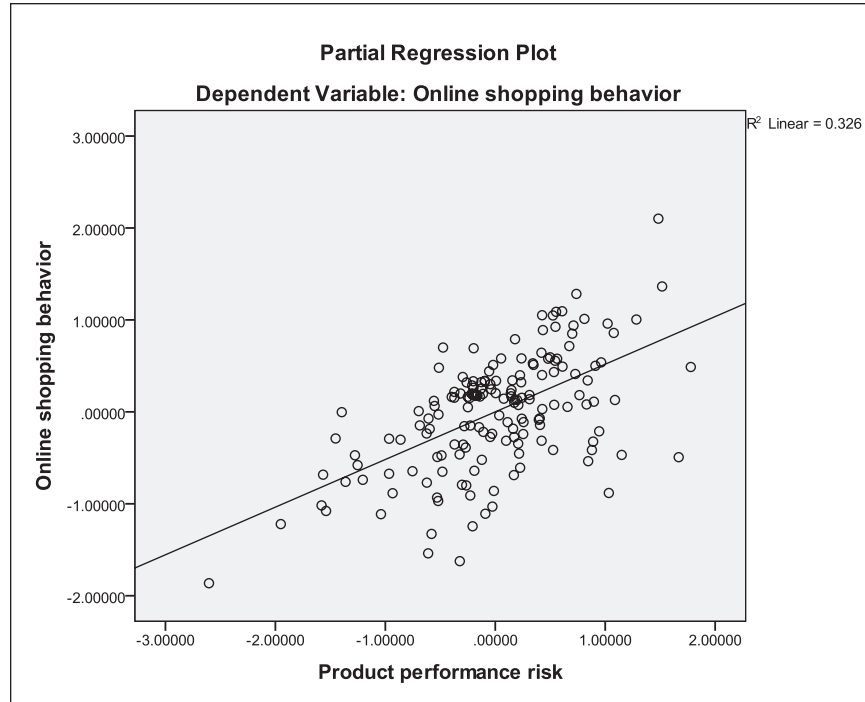


Figure 1: Influence of product performance risk on online shopping behaviour

The plot above illustrates a positive linear relationship. Therefore, if the products ordered online meet expected performance it's going to positively influence consumer's online shopping behaviour.

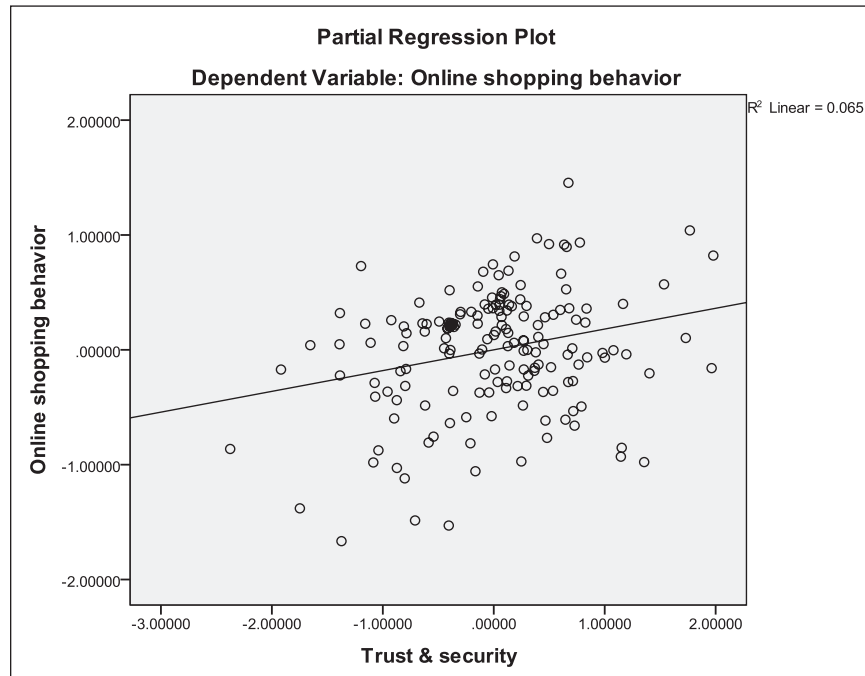


Figure 2: Influence of trust and security on online shopping behaviour

Trust and security of the online shopping medium are positively influencing online shopping behaviour.

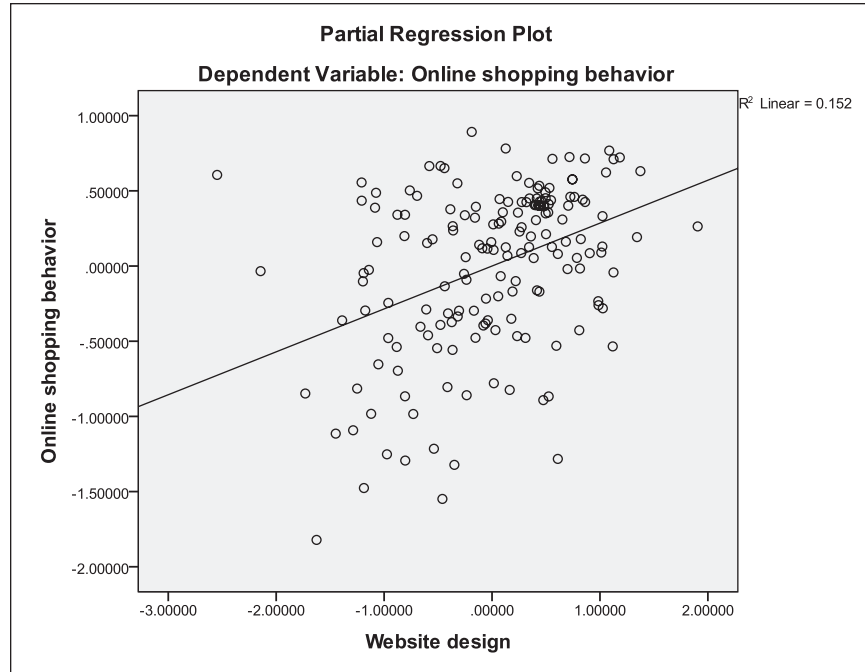


Figure 3: Influence of website design on online shopping behaviour

Website design i.e. aesthetics and perceived ease of use have a significant influence on online shopping behaviour.

Hypothesis Testing

The hypotheses developed from the study of literature have been tested with the data collected. The analysis illustrated the influence of five factors on consumer's online shopping behaviour. Three factors showed statistically significant relations with consumer's online shopping behaviour. The results are summarized in the following table.

Table 7
Hypotheses testing results

<i>Hypotheses</i>	<i>Status</i>
H1: Financial risk predicts consumer's online shopping behaviour.	Rejected
H2: Product performance risk predicts consumer's online shopping behaviour.	Not rejected
H3: Delivery risk predicts consumer's online shopping behaviour.	Rejected
H4: Trust & security predicts consumer's online shopping behaviour.	Not rejected
H5: Website design predicts consumer's online shopping behaviour.	Not rejected

6. LIMITATIONS OF STUDY

The authors acknowledge several limitations of this study. Only five factors have been considered to predict consumer's online shopping behaviour. There could be many small and big factors spread across psychological, social, financial and other domains. The authors did not consider differences in opinion due to gender and age. Geographic locations can also play a vital role and draw different results. Given the scope, time and cost limitations authors tried best to capture what they initially aimed for.

7. CONCLUSION

Online shopping helps a customer to review a bunch of products very quickly without needing him/her to go to places. Therefore, an efficient online shopping system not only can save time, effort and cost but also explores latent customer needs. However, for the system to be efficient, people concerned should take measures to eliminate trust & security issues. Website design also seemed to be a key factor determining online shopping behaviour. The website should be appealing and abide by the rules of aesthetics. The website needs to be easy to use and efficient. Customers should get what they ordered. The product performance should not be compromised. Online shopping through websites has become a very popular medium of getting all sorts of goods fast and easily. The availability of products and services, variety and quality of products are improving.

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