

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

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Abstract: Promoting, deals and dispersion of merchandise and departments are characterized by electronic assistance as electronic commerce. In short, e-commerce is the trade that is placed within the electronic environment. All exercises that occur within the electronic environment that cause or affect trade can be considered as e-commerce. E-commerce is incredibly important within the exchange sector because it provides 24/7 interest to customers in many different regions. Ecommerce has an innovative structure that is much more vital than regular exchange and can be much less expensive. At the same time, while taking advantage of mechanical progress, a much larger mass can be reached. In its expansion, it can reach customer decisions more effectively and can conduct analyzes consistent with customer characteristics. E-commerce has many impact areas. Business life, financial and social life, promotion, shopping slots, and management can be registered in many regions. It has a powerful and fast dynamic commercial part. Consider legal reflections when thinking about space. Among the contracts that are controlled by e-commerce are laws and distant deals on buyer security. The e-commerce space and broad arrangement structure make it easy to reach diverse countries in global inferences. In this research, factors influencing consumer's attitude towards e-commerce purchase decisions through online shopping for university students in Palestine taking into account. E-commerce has an enormous impact on the exchange division. For this reason, in this ponder variables that influence buyers' decisions for obtaining are being investigated. The information got by the survey method it will be detailed in agreement with the provided analyses.

Keywords: E-commerce, Consumer purchase decision, Online shopping.

1. INTRODUCTION

Electronic commerce over the web or online shopping has begun for the primary time in 1994. Since then, Internet usage is not any longer restricted as a networking media; however, it conjointly contains a role as promoting and transaction medium for several individuals. E-commerce these days can be built simply as cheaper Internet access than any time before and there are several banks that give the options of Internet Banking (e-banking) which will facilitate support the payment method in e-commerce in order that it can be developed quickly. Advances in technology conjointly result in the improvement of e-commerce with ease; as a result of at this point, there are lots of free applications to create e-commerce sites. Retailers tend to set up online storefronts as a web-based retailing method once the item brand names and reputations are broadly known among buyers. In accordance with this, Shopping on Internet turns to customer choice because it is more acceptable than usual shopping that typically attributed to anxious, crowded, congested road, restricted time, car parking zone, etc. therefore Internet retailing is one of the quickest developing sectors within the world, and has important effects on conventional retail sectors.

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

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

1.1 Purpose of the study

The purpose of this research is to identify and analyze the main factors the online shopper takes into thought when obtaining online. As well as variables that affect the other purpose of the study is the analysis of their online shoppers in terms of demographics. The researcher has decided to study eleven factors such as customer service, Trust of e-commerce vendors, Availability/Management of return, Cash back warranty, After-sale service, and Security. While it is important to investigate the motive behind the purchase of the consumer, but it is similarly imperative to discover how shoppers shape demeanors and behaviors toward online buy since the consumer's demeanor towards online buy maybe a clear calculate affecting real buying behavior. When marketers learn approximately the components that impact buyer's behavior online, this makes an awesome opportunity for marketers to produce more income and increase its customer base by developing successful marketing strategies accordingly and turn the potential customers into actual one and retain the existing buyers. And this study will help in my country to take overview about the reasons the attract university students to purchase from online websites or stores whether these sites is local websites or universal sites, in addition to this study will be helpful in my country for owners of online business to understand the mentality of customers, also the findings of this research will not only help Palestinian marketers to formulate their marketing strategies for online shoppers but will also increase the knowledge and research in field of online shopping.

1.2 Research questions

The main research questions are:

1. Does socio-demographic (age, gender, financial gain, occupation,) have an influence on buyers' behaviour towards online shopping?
2. Does e-commerce and internet usage experience have an influence on buyers' behaviour towards online shopping?
3. Does the following factors (Delivery time, Good description of goods, Trust, Return policy, Guarantees, warranties, after-sale service, and security) have an influence on buyers' behaviour towards online shopping?

1.3 Hypothesis

The main hypotheses of the study are:

H01: There is no significant relationship between age and attitude towards online shopping.

H02: There is no significant relationship between gender and attitude towards online shopping.

H03: There is no significant relationship between income and attitude towards online shopping.

H04: There is no significant relationship between occupation and attitude towards online shopping.

H05: There is no significant relationship between e-commerce experience and attitude towards online shopping.

H06: There is no significant relationship between internet usage experience and attitude towards online shopping.

H07: There is no significant relationship between delivery time and attitude towards online shopping.

H08: There is no significant relationship between lack of trustworthiness of vendors and attitude towards online shopping.

H09: There is no significant relationship between difficulty in returning products and attitude towards online shopping.

H010: There is no significant relationship between guarantees and warranties and attitude towards online shopping.

H011: There is no significant relationship between waiting to receive the product and attitude towards online shopping.

H012: There is no significant relationship between security and attitude towards online shopping.

H013: There is no significant relationship between privacy of the information and attitude towards online shopping.

H014: There is no significant relationship between good description of goods and attitude towards online shopping.

H015: There is no significant relationship between risk of credit card transactions and attitude towards online shopping.

H016: There is no significant relationship between risk of loss of privacy and attitude towards online shopping.

H017: There is no significant relationship between risk of not getting what is paid for and attitude towards online shopping.

2. LITERATURE REVIEW

E-business has its roots in implementing EDI or information exchange from one computer to the following systems. Within the 1970s and 1980s, the subjects of trade were information trade or keeping money trades. Since 1983, the Web has ended up an essential implies of transmitting information, at first as it were within the Joined together States, the nation of the point of takeoff, of a non-commercial nature. The utilize of certain parts afterward has demonstrated basic to the ensuing advancement of the Web, (for illustration, the graphical client interface or graphical client interface, HTML and WWW) has been demonstrated fundamental to enter into another period. In 1991, the National Science Foundation which plays a management function in NSFNET, the TCP / IP precedent, expelled the disallowance of doing business on the Internet. Activating the option within a few years is a noticeable disruption in online business. Experts note a period somewhere between 1995 and 1999 as a wonderful time for the Internet, in which major programs and various utilities are now created and upgraded, like the first major brands over the years, actual images from the internet surprise paintings Amazon and eBay and yahoo Geocities early form computerized arrange way to the control of these sorts of trades, progressively corporations are entering the net marketplace, and the charge of improvement and outcomes were first-rate. For example, within the united states, in 1996, absolute entry changed into \$ 707 million, \$ 2.6 billion the following 12 months, after it recorded \$ 5.8 billion in 1998. All over again, Amazon cut up by means of increasing income volumes from \$ 16 million from 1996 to \$ 1.6 billion in 1999.

2.1 Consumer Decision Making Process

The most important condition in which companies operate is the condition of their clients in light of the fact that the primary advertising-focused institution - the client is the medium around which the business revolves. Consequently, encouraging individuals' needs to understand the procedures their clients face when making choices. The buyer's basic driving procedure includes an arrangement of relevant and consecutive training phases. The procedure begins with the detection and approval of an unsatisfactory need turns into a motor. The buyer begins searching for the data. These endeavors offer the rise to different options finally, the purchase is chosen. At this point, the buyer assesses the post-purchase behavior to find out after implementation.

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

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

communications such as newspapers, radio and TV data. Currently, the web has turned into a large and reliable source of data. Advertisers are required to provide the most recent, robust and sufficient data.

Evaluation of alternatives: This is an essential stage during the time spent on the purchase. Below are important components of evaluating time spent on options:

-It is considered a heap component of the properties. These highlights or features are used to evaluate items or brands. For example, in a washing machine, the customer thinks about value, boundaries, innovation, quality, model, and size.

-Factors such as organization, brand image, nation, dispersion arrangement, as well as after deal management have been found to be essential to evaluation.

-Marketers must understand the importance of these elements to shoppers of these components to buyers while assembling and displaying their merchandise.

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

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

2.2 Online Consumer Characteristics

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

Online culture features

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

Social Online characteristics

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

Online personal features

Monuwé, Dellaert & de Ruyter (2004) inspected the characteristics of a web client and concluded that remunerate is fundamental for getting to online behavior. Makers talked approximately that has drawn consideration to these higher-paying family clients will have a dynamic, dynamic system towards considering online shopping. This objective is outlined by how higher-income families will have a positive relationship with PC proprietorship, the Web, and progressed education. Rangaswamy, Shankar & Smith (2003) moreover realized that the age figure is deciding the desires of online purchases. They claimed that more established individuals who do not have continuous cooperation with the Internet and a personal computer will not use the Internet as a model for purchase, while young adults will do so. This was

accomplished through the use of the Internet by young adults frequently and on personal computers. Besides, more young individuals have been identified for increasingly specialized information Monsuwé, Dellaert & de Ruyter (2004). Likewise, he bolstered this arrangement by the conclusion that more youthful grown-ups more often than not have more conspicuous excitement to utilize unused signs of progress to see information and assess alternatives.

Psychological properties on the Internet

Swinyard & Smith (2003) learned almost the mental characteristics of client behavior, as the online buyer asked around themselves sometime recently making a buy on the net.

-Motivation Buyers consider persuading fans to lock in particular behavior. He might inquire himself almost request like is it prudent for me to discharge a distant better fetched. Within the occasion that online shopping depends on person time, would it be suitable for me to shop online at whatever point conceivable? How much do I truly inquire about this thing?

-Perception The buyer deciphers the information gotten by classifying it. Questions, for a case, the taking after might happen, I feel like this location looks truly secure. This location shows up to have a not too bad thing, but how can I be beyond any doubt of that?

-A customer's identity is adjusting to the impacts of his understanding. He might explore for himself, what sorts of web dialects are most suitable for his buying patterns.

-Attitude The mental framework of the shopper who determines his preferences concerning specific circumstances. He might inquire himself. I do not question any extra expenses; is it right for me to purchase things from the net? On the chance that I would encourage it, I am not buying anything on the net, in any other way; I will be able to spur it.

-Emotions customers sentiments are without a cognizant exertion realizing how his mental choice is influenced. He might ponder almost himself. The final time I nearly inquired the web, I had an awful live meet. Ought to I take a markdown for online buy once more? What is the destiny of the final buy on the Web? In case websites show up to appear optimization signs, is it fitting to spend additional time buying online?

3. RESEARCH METHODOLOGY

3.1 Location of Research

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

3.2 Time Period

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

3.3 Population of the study

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

3.4 Sampling Method

This investigation is directed by a convenience sampling technique. Confidentiality and Anonymity are guaranteed and randomly filled the surveys will withdraw from the study at any time. Respondents withdraw from various universities, education, age, gender or ethnic classes however every one of them satisfied the essential condition referenced before.

3.5 Analytical Tools

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

3.6 Data Evaluate and Analyze

The information collected from the survey is analyzed utilizing "Measurable Bundle for the Social Sciences" (SPSS). The primary measurable examination is descriptive statistics like frequency, mean and the percentage was calculated to explain respondents' background and patterns utilizing the web and purchasing on the web. Also, correlation coefficient, significant test, T-test and all required tests were done.

4. RESULTS FINDING & DISCUSSION

The data collected from participant questionnaires analyzed and interpreted. SPSS version 20.0 was used to analyze the 195 respondents' data collected. Data presented in tables to improve clarity and understanding. There were 17 hypotheses in this consider. Six of them were rejected by the measurable examination. At the same time, other hypotheses are accepted.

4.1 Demographic & Descriptive statistics

Table 4.1: Demographic characteristics

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

Table 4.2: Descriptive statistics

	sex	N	Mean	Std. Deviation	Std. Error Mean
buyers behavior towards online shopping	male	74	17.7568	2.74890	.31955
	female	121	17.2727	2.60448	.23677

Table 4.3: Linear regression between e-commerce and internet usage experience and buyers behavior towards online shopping

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
y	(Constant)	17.629	1.446		12.196	.000
	e-commerce and internet usage experience	-.045-	.373	-.009-	-.121-	.904
R= 0.009		R square=0.000		F= 0.015	*SIGNIFICANT AT 0.05	

4.2 Relationships between attitudes towards online shopping and variables of the study

Table 4.4: Relationship between attitude towards online shopping and variables of the study

Variable	Correlation coefficient value	Sig.
sex	-.088-	0.219
Age	-.033-	0.694
Monthly Income	.016	0.849
e-commerce experience	-.009-	0.904
internet usage experience	.028	0.695
Lack of trustworthiness of Vendors	0.204	0.004
Delivery time	.140	0.051
Guarantees and Warrantees	.137	0.056
Privacy of the information	.110	0.127
Good description of goods	.171	0.007
Security	.130	0.070
Waiting to receive the product	.242	0.001
Risk of credit card transactions	.332	0.000
Difficulty in returning products/items	.189	0.008
Risk of not getting what is paid for	.253	0.000
Risk of loss of privacy	.135	0.059

Table 4.5: Linear regression between factors and buyers behavior towards online shopping

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
y	(Constant)	12.641	1.552		8.146	.000
	Delivery time	-.126-	.361	-.033-	-.351-	.726
	Guarantees and Warrantees	-.205-	.439	-.046-	-.467-	.641
	Privacy of the information	.247	.304	.071	.813	.418
	Good description of goods	.101	.558	.020	.181	.857
	Security	-.470-	.575	-.090-	-.817-	.415
	Waiting to receive the product	.573	.316	.155	1.814	.071
	Risk of credit card transactions	1.224	.395	.307	3.096	.002
	Difficulty in returning products/items	.021	.304	.006	.069	.945
	Risk of not getting what is paid for	.391	.376	.100	1.041	.299
	Risk of loss of privacy	-.476-	.351	-.129-	-1.359-	.176
Lack of trustworthiness of Vendors	.160	.336	.043	.477	.634	
R= 0.382		R square=0.146		F= 0.095*	*SIGNIFICANT AT 0.05	

4.3 Hypothesis results

Table 4.6: Hypotheses Status

Hypothesis	Status
H01: There is no significant difference between age and attitude towards online shopping.	Accepted
H02: There is no significant difference between gender and attitude towards online shopping.	Accepted
H03: There is no significant difference between income and attitude towards online shopping.	Accepted
H04: There is no significant difference between occupation and attitude towards online shopping.	Accepted
H05: There is no significant relationship between e-commerce experience and attitude towards online shopping.	Accepted
H06: There is no significant relationship between internet usage experience and attitude towards online shopping.	Accepted
H07: There is no significant relationship between delivery time and attitude towards online shopping.	Accepted
H08: There is no significant relationship between lack of trustworthiness of vendors and attitude towards online shopping.	Rejected
H09: There is no significant relationship between difficulty in returning products and attitude towards online shopping.	Rejected
H010: There is no significant relationship between guarantees and warranties and attitude towards online shopping.	Accepted
H011: There is no significant relationship between waiting to receive the product and attitude towards online shopping.	Rejected
H012: There is no significant relationship between Security and attitude towards online shopping.	Accepted
H013: There is no significant relationship between privacy of the information and attitude towards online shopping.	Accepted
H014: There is no significant relationship between good description of goods and attitude towards online shopping.	Rejected
H015: There is no significant relationship between risk of credit card transactions and attitude towards online shopping.	Rejected
H016: There is no significant relationship between risk of loss of privacy and attitude towards online shopping.	Accepted
H017: There is no significant relationship between risk of not getting what is paid for and attitude towards online shopping.	Rejected

5. CONCLUSIONS AND RECOMMENDATIONS

In conclusion, our study focused mainly on three research issues; the first issue was the study of how social and demographic factors (age, gender, financial gains, and profession) affect buyers' behavior towards online shopping. The second issue was a study of how the experience of e-commerce and the use of the Internet affects the behavior of buyers towards online shopping. The last issue was a study of how the following factors (delivery time, a good description of the merchandise, confidence, return policy, warranties, warranties, after-sales services, and safety) affect buyers' behavior towards online shopping. We anticipate our comes about to provide a clear and wide picture to online retailers in Palestine, and it'll offer assistance to them get it the particular components that influence shoppers who shop online so that they can construct their procedures to meet online customers.

Ultimately, of the seventeen hypotheses that were formed, only six were rejected by statistical analysis. The first specific goal is to explore the extent to which social and demographic Variables that impact buyers' behavior towards online shopping. By examination, it was found that there was no critical contrast in demeanors toward online shopping between age and sexual orientation, monetary picks up, and calling. The moment particular objective is to investigate how the e-commerce experience and Web utilize influences buyers' behavior towards online shopping. From the look comes about,

it was found that there was no noteworthy distinction in demeanors towards online shopping between the experience of e-commerce and the use of the Internet. The third specific objective is to explore how the following factors (delivery time, a good description of the merchandise, confidence, return policy, warranties, warranties, after-sales service, and safety) affect buyers' Behavior towards online shopping. From the investigation comes about, it was found that there was no critical distinction in demeanors towards online shopping between conveyance time and guarantees and guarantees, data security, security, and the hazard of losing protection. In any case, there shows up to be a basic relationship within the demeanor towards online shopping between the few dealers confidence, good merchandise description, waiting for product receipt, credit card transaction risks, difficulty in returning products, and the risk of not getting products what is paid for.

After conducting our analysis and looking at the time and resource constraints that we tend to encounter, it will be important to consider the subject of our analysis in addition to an extraordinary degree. Underneath could be a list of a few recommendations for conceivable future research. It will be curious to conduct study filters all universities in Palestine. If this is done and similar results are discovered, the generalization can be applied to the results. Do larger samples survey, as well as people who don't seem to be students and segment accordingly. This may realize unused fragments, with unused expository capabilities.

This investigation was carried out by the shopper's objective of perusing, and in case it may well be done with a more prominent center on the net merchant. We have found that there are vital components when a buyer chooses to purchase online, but it'll be curiously to know whether the concepts of these variables are seen similarly from all shoppers or in the event that there are any discrepancies. Additionally, it'll be curiously to know in the event that there are other variables that have critical impacts on shopper attitudes towards online shopping that can be used in new research such as price and type of merchandise.

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