

Factors Impeding Online Shopping: An Arab World Perspective

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Received for publication: 09 July 2014.

Accepted for publication: 20 October 2014.

Abstract

The purpose of this study is to examine the factors that impede online shopping in the Arab region. This region has witnessed a fast growth in internet usage and offers a lot of potential for online retailing. The study is conducted in Saudi Arabia, which is the largest market in the Arab region. This study investigates the barriers to online shopping in the kingdom of Saudi Arabia. Empirical research is used to determine the difference in the barriers to online shopping by the shoppers and non-shoppers. Results based on a survey indicate that the major factors that impede online shopping are digital concerns, financial security concerns and online store barriers. Non-shoppers express more profound concerns than online shoppers. The paper discusses the implications of these and makes recommendations. The study provides valuable insights into online shopping in Saudi Arabia that has not been previously investigated. From a practical point, findings of this study will be particularly useful to online retailers, shoppers, financial institutions and telecommunication service providers.

Keywords: online shopping, e-shopping barrier, Saudi Arabia.

Introduction

Online shopping refers to the process of buying products and services directly from a seller over the internet without an intermediary service. Although online shopping has become popular, it has still not reached the masses in the Arab region, as one would need access to a computer and own a credit card. Further, the attitude toward online shopping is not consistent among users (Heijden, et al., 2003). While some users prefer online shopping due to convenience and time-saving, others do not prefer sending personal information over the internet (Toñita et al. 2004).

Since the dawn of the millennium, the Arab region has witnessed major information technology-led transformations. Present estimate is that there are more than 125 million individuals using the Internet in the Arab region. The Arab region comprises Arabic-speaking nations who are members of the Arab League countries. The present study is conducted in Saudi Arabia, which is one of the largest and the most promising market for internet penetration.

Online shopping has a great potential in Saudi Arabia. The Kingdom of Saudi Arabia has a population of over 26 million. This population is fast growing, largely young, high disposable incomes and becoming increasingly tech-savvy population (Sohail, 2013). In addition, improved internet access due to larger number of service providers have made internet access easier and cheaper. Furthermore, there has been a lot of development in the logistics and delivery system, with a large number of courier and carrier companies expanding operations. All these factors point out to the fact that online shopping has a great potential if the barriers are addressed.

The potential for online shopping in Saudi Arabia is vast, with people shopping online for global products from areas like the United States, Europe, Japan and China. Apart from typical

barriers of security concerns, there are other issues regarding the return of defective products, higher shipping cost and longer delivery time. Regulations are different from one country to another in the Arab region making it difficult to trade some products. As internet is becoming widely used in Saudi Arabia, online shopping is growing. Internet now is becoming a medium of advertising and selling products and services worldwide. Nevertheless, there are many precautions that must be considered in order to make shopping experience safe and secure.

Advancements in online banking have been taking place, Netscape introduced SSL encryption of data transferred online which then becomes an essential security part in online shopping. In 1995, Amazon started up with online shopping, and then in 1996, eBay began its operations. Since then a number of electronic retailing started to offer products from a single merchant through online catalogue (Harn et al. 2006).

Therefore, the purpose of this study is to: (1) have an understanding of the differences between online shoppers and non-shoppers based on demographic characteristics; (2) explore the barriers that impede online shopping in Saudi Arabia; and (3) investigate the extent of impact of the above barriers on online shoppers and non-shoppers.

Study Background

Even though Saudi Arabia has been linked to the Internet for many years, internet public access to the world-wide-web was initiated in January 1999. In order to ensure effective censorship of inappropriate content, all internet access requests are routed to a central proxy server at King Abdul Aziz City of Science and technology (KACST) in the capital city of Riyadh (Sait et al. 2004). In a survey conducted by Arab Advisor Group, about 48.36% of internet users in Saudi Arabia have purchased products or services online over during 2008. Saudi consumers has spent about SR12.3 billion (\$3.28 billion) in eCommerce in 2007 (Arab Advisor Group, 2010). The eCommerce users in Saudi Arabia exceeded 3.5 million consumers representing 14.26% of the population (Arab Advisor Group, 2010). This is a promising future for eCommerce knowing that Saudi Arabia is the center of the Islamic World with the largest economy where the GDP is about \$600 billion (CIA World Facts, 2010). Furthermore, as there is virtually no direct taxes and high GDP per capita income the future of eCommerce is promising. Table 2 below shows the growth of the internet users in Saudi Arabia.

Table 1: Internet Growth and Population in Saudi Arabia

YEAR	Users	Population	% Pop.
2000	200,000	21,624,422	0.90%
2003	1,500,000	21,771,609	6.90%
2005	2,540,000	23,595,634	10.80%
2007	4,700,000	24,069,943	19.50%
2009	7,761,800	28,686,633	27.10%
2010	9,800,000	25,731,776	38.10%
2012	13,000,000	26,534,504	49.01%

Source: *www.internetworldstats*

Businesses in Saudi Arabia are moving slowly towards implementing the online shopping concept (Al-Juraifani, 2007). This study found although awareness of benefit of online was low, majority of respondent firms anticipated success of online shopping in Saudi Arabia. Another study in Saudi Arabia found that 65% of the respondents agreed that the use of internet for shopping and banking would make life easier while about 10% believed otherwise (Sait et al. 2004). The study also identified internet access, eCommerce Facilities, eCommerce Awareness and Promotion as crucial areas for the success of eCommerce in Saudi Arabia (Sait et al. 2004).

Theoretical Background

Nature of products

Products offered online can be classified into two groups (Legard, 1998). The first group includes products that can be evaluated by text and pictures where customers can purchase them with no need to see them personally. These products which include computers, computer disks and scanned goods are ideal for internet shopping. The second group is not suitable for internet purchasing which includes products that customers need to see and touch before purchasing like clothes and groceries (Haque, 2009)

Online shopping saves time and shrinks distance between producers and consumers. Consumers can make purchases with no 'middle-men' like retailers, wholesalers and distributors (Harn et al. 2006). Consumers shop online for competitive prices and special offers by online retailers. Online retailers are able to offer lower prices because of lower operating cost and global reach provided by the internet (Rowley, 2000; cited by Harn et al. 2006).

Benefits of online shopping

A large body of literature has examined the advantages and disadvantages of online shopping. From a review of extant literature, we can see a number of advantages.

Convenience. This refers to the easiness of finding a product, the overall shopping experience, and the time it takes for receiving a product (Schaupp & Belanger, 2005). Other research (Chen et al. 2008) extended the scope of convenience to incorporate easiness of finding a product, variety of payment method, price comparison, product return and sharing information by customers through vendors' forum. Online shopping saves travel time to the store and provides the ability for customers to shop from the comfort of their home. A study conducted in the south-eastern part of the United States, 72.7% of surveyed respondents preferred surfing online than going to a retail store to obtain information about a product (Lokken et al. 2003). Lokken's study showed that online exchange of information through discussion and chatting for making a wise decision in addition to 24 hours access are some of the advantages and disadvantages of online shopping (Lokken et al. 2003).

No pressure to buy. Online shopping provides the ability to browse products' features, compare prices and access feedback information in order to make an informed decision. During this process, the customer is not obliged to buy the product which can happen if the customer is at the retail store. The presence of sales personnel do not give customers the needed time to make an informed decision. Therefore, shopping online benefits both the society as a whole and individuals (Lee, 2005). Online shopping reduces the human resources needed since customers can help themselves by freely browsing the internet with no limited time. Furthermore, customers are not compelled to buy as there is no pressure from sales personnel. To enable customers make a wise decision, the website must have complete information such product description and needed relative information (Limayem et al. 2000).

Availability of "Infinite shelf space". To get the most of what they spend, customers evaluate different products and brands. Online shopping allows customers to browse infinite number of products that are made worldwide without geographical boundaries. This is something that cannot be done at regular retail stores since they cannot stock variety of products and brands due to limited shelf space (Lee, 2005)

Ability to compare prices and features. Usually when customers are satisfied with a specific product, they compare prices from different vendors. Online tools enable product comparison in terms of prices and features to make a better decision with less effort.

Barriers to online shopping

The following are the major barriers or concerns of online shopping.

Enjoyment of retail shopping lost. Some people take shopping as means to maintain social contact. In addition, some prefer shopping along with their families as it provides an opportunity to go out and do something together. Many enjoy shopping with others and it is often a good way to make social connections. Little research has examined online shopping experience and its influence on online purchase intentions (Zhou et al. 2007). When shopping independently online, the enjoyment is lost. Unfortunately online shopping provides independent shopping style where social contact is minimized in that sense.

Privacy and security issues. Research has shown that the main reason people have not shopped online is "the fundamental lack of faith between most businesses and consumers on the web today" (Hoffman et al. 1999). The research revealed that 95% of the web users, if asked, have declined to provide personal information to a website at one time or another. Furthermore, 40% have fabricated their demographic data. A recent study (Schaupp & Belanger, 2005) found that privacy was ranked number one concern (46.9%) whereas security ranked least important concern to customers (1.1%). This is because customers usually buy from websites they trust and but they are concerned with credit card fraud, unwanted solicitations and use of their personal information for other purposes (Lee, 2005).

The need for a computer and internet access. Online shopping requires the access to the internet through hardware device like computers or mobile phones. This requires some investment making online shopping limited to those who can afford it. In addition, accessing the internet requires also some skills making online shopping limited to those who have such skills.

Product risk. Product risk is associated with the product purchase online. It is related to how consumers perceive the product and whether or not it meets their expectation. Product risk is one of most frequently cited reason for not shopping online (Bo Dai, 2014). Product risk increases if the product is technically complex, the product is associated with higher ego-related needs, the product cost higher price, or the product's feel and touch are important (Bhatnagar et al. 2000; Zheng et al. 2012). Viewing a product online does not ensure that they are what one would expect. Bhatnagar stated that "the likelihood of purchasing on the Internet decreases with increases in product risk" (Bhatnagar et al. 2000).

Too many choices. The ability to search for a variety of product at diverse geographical location is considered as an advantage of online shopping. Nevertheless, consumers might not be able to process vast amount of information due to their limited cognitive resources (Haubl et al. 2000). This might lead customers to settle for imperfect decision in return for a reduction in the effort (Haubl et al. 2000). Therefore, online stores ought to provide products in an organized way which will facilitate shopping online. (Lee, 2005)

Innovation barriers

Online shopping is considered by many researchers as an innovation. A major failure of innovation is resistance they meet among consumers. Barriers to innovation can be divided into functional and psychological barriers (Rudolph, 2004). Functional barriers emerge if consumers perceive significant changes if innovation is adapted. Functional barriers comprise three barriers.

Usage barrier exists when innovation is not compatible with consumers' existing habit and practice. If a substantial change in consumers buying habits is expected, then a usage barrier emerges (Ram and Sheth, 1989). *Value barrier* refers to the value consumers perceive from online shopping experience (Rudolph, 2004). If online shopping does not offer a strong performance to price compared to retail stores, it is not worthwhile for consumer to change the way traditional shopping (Ram and Sheth, 1989).

Risk barrier refers to the uncertainty and undesirable side effects that might not be expected which ultimately bar customers from online shopping (Ram and Sheth, 1989, cited by Rudolph, 2004). It is one main barrier to online shopping since both buyers and non-buyers perceive some risk when shopping online (Rudolph, 2004).

Psychological barriers emerge when consumers perceive conflict between innovation and prior beliefs. There are two types of psychological barriers. *Tradition barrier* implies the changes that innovation cause in daily routines. The more important the routine is the higher the tradition barrier. In addition, behaviors that contradict consumer's social and family values or social norms will certainly cause a barrier (Ram and Sheth, 1989). This can occur in the online channel like when consumers have accustomed to inspect products or ask questions about a service to a company representative (Rudolph, 2004).

Image barrier exist when consumers have prior unfavorable beliefs due to stereotypical thinking (Rudolph, 2004). Image barrier occur when consumers consider computers and internet as being difficult to use (Mastoori, 2009). Common examples of online shopping image barriers are that the process is complicated, takes too much time, home delivery of products are poor and returning unwanted products (Raijas., 2002).

Methodology

Questionnaire development

Based on the review of literature, a questionnaire was specifically developed for this study. The items used in the measurement of constructs were derived from past literature discussed in the literature review section. All questions in this section were measured on a Likert-scale five-point category response format with category labels ranging from 'strongly agree' to 'strongly disagree'. The second section sought to capture demographic information and usage information.

After developing the instrument, a pre-test was conducted on randomly selected shoppers in the university campus. This was done to ensure clarity and validity of the survey instrument. After obtaining feedback, it was decided to modify the wordings in two questions as they were found to be lacking clarity in meaning.

Data collection

The target population of this study was all adult individuals residing in Saudi Arabia. Because of difficulties in obtaining probabilistic samples, a convenience sampling technique was used. The procedure laid out by Salganik and Heckathorn (2004) was employed. While, we admit that convenience sampling is not the best method, this is considered a necessary evil for data collection in Saudi Arabia (Sohail and Sahin, 2010). In the first stage of data collection, initial recruits were randomly selected by the authors from university students and residents of randomly selected housing compounds in the Khobar-Dammam-Dhahran, which is in eastern province of Saudi Arabia. The existing respondents, suggested other recruits. Overall 1000 questionnaires were distributed. All these efforts resulted in obtaining 343 responses. Of these responses, thirty were discarded due to incompleteness. This gives a response rate of 34 per cent which compares favorably with results of previous studies in Saudi Arabia (Sohail and Sahin, 2010)

Results and discussion

Demographic profile

Demographic characteristics of online shoppers and non-shoppers are shown in Table 2. To understand the difference between online shoppers and non-shoppers based on demographic characteristics, chi-square comparisons were made. Overall, out of the six variables examined, five

variables were found to be significant, while only one remaining variable that is the marital status was not significant.

As for the gender grouping, a far larger percentage of females were non-users as compared to a lesser percentage of male non-users of mobile banking ($p < 0.05$). Significant differences are also found between users and non-users based on their age groupings. Likewise, our study for consumers in Saudi Arabia shows that income is an important variable that explain the difference between buyer and non-buyers. Nevertheless, monthly income is also correlated to age and occupation. On the other hand, our study shows that none of the respondents over 50 years old had shopped online and indeed most of the shoppers are 18 to 29 years old. Table 4 below provides a demographic profile of the respondents.

Respondents in the younger age group are more of users as compared to people belonging to higher age likely to use ($p < 0.091$). As for the marital status of respondents, no significant differences are found. The study also found that significant relationship between online shoppers and non-shoppers when examining the effects of education, monthly income and occupation.

The finding of this study confirms findings of some previous studies. For example, Girard et al. 2003, concluded gender, education and income is significantly related to customer's online purchase preference. Another study concluded that age, income and education were the demographic variables that correlate with web uses (Korgaonkar and Wolin, 1999).

Table 2: Demographic comparison between users and non-users of mobile shoppers

		Total	Online Shopper		Non-Shopper	
			N(201)	Percent	N(142)	Percent
Gender	Male	257	157	78.1	100	70.4
	Female	86	44	21.9	42	29.6
$\chi^2 = 26.17^*$						
Age	18-30 years	157	117	58.2	40	28.2
	30-50 years	156	78	38.8	78	54.9
	Above 50	30	6	3.0	24	16.9
	$\chi^2 = 47.061^{***}$					
Marital Status	Married	253	147	73.1	106	74.6
	Single	90	54	26.9	36	25.4
	$\chi^2 = .115$, not significant					
Education	High School	74	12	5.9	62	43.7
	Diploma	74	42	20.9	32	22.5
	Bachelor	137	95	47.3	42	29.6
	Master Degree & Above	58	52	25.9	6	4.2
	$\chi^2 = 12.351^{**}$					
Monthly Income****	Under SR 5,000	94	18	8.9	76	53.5
	SR 5,000 - SR 10,000	117	81	40.4	36	25.3
	SR 10,000 – 20,000	98	74	36.8	24	16.9
	Above SR 20,000	34	28	13.9	6	4.2
	$\chi^2 = 65.211^{***}$					
Occupation	Student	24	6	8.9	18	12.7
	Employed	227	163	81.2	64	45.1
	Self-Employed	26	20	10.0	6	4.2
	Un-employed	66	12	5.9	54	38.0
	$\chi^2 = 81.17^{**}$					

Significance level denoted by * <0.05 ; ** <0.01 ; *** <0.001

**** Monthly income is denoted in Saud Arabian Riyals (SAR) 3.75 SAR = 1USD at the time of study

Factor Analyses

Based on the review of literature a list of item identified from past literature were subjected to a factor analysis in order to group them into meaningful clusters. Factor analysis was conducted via principal component analysis with orthogonal varimax rotation. Various authors have given different cutoff values for the retention of items based on the value of factor loadings, varying from 0.35 to 0.50 (e.g. Hair et al. 1998). In this study, loadings greater than 0.50 are considered practically significant. Two items having factor loadings less than 0.50, are excluded from further analysis. The remaining items are grouped into three factors with eigenvalues greater than 1.0. These factors were labelled as digital concerns, financial security concerns and online store barriers explaining 67.3% of the total variance. The results of the factor analysis are summarized in Table 3.

Table 3: Barriers to online shopping- exploratory factor analysis

Dimensions	Factor Loadings		
	1	2	3
<i>Digital Concerns</i>			
General dislike online shopping	0.839		
No internet access	0.779		
Unwilling to transfer credit	0.777		
No trust in new medium	0.735		
No receipt for purchase	0.654		
<i>Financial securities concerns</i>			
<i>Doubts about protection of personnel data</i>		0.844	
Complicated process of payment		0.724	
No credit card		0.674	
Bad experience with online payment		0.601	
Difficulties to get refund on return		0.597	
<i>Online store barrier</i>			
Inssufficient information for purchase			0.898
Dislike online offering			0.601
Faster in store shopping			0.533
No direct interaction with sales perople			0.518
Eigen value	6.312	3.413	2.988
Variance explained (%)	28.3	21.6	17.4

Factor 1 contains five items measuring the digital concerns with a variance of 28.3%. Factor 2 has another five items measuring financial securities concerns with variance of 21.6%. Finally, factor 3 has four items measuring online store barriers with a variance of 17.4%.

5.3 Cronbach's coefficient of reliability

The items in the factorial groups were then tested for reliability. To check the reliability of each factor, internal consistency Cronbach's Alpha analysis using SPSSv16 was computed. The coefficients were 0.91 (digital concerns), 0.88 (financial security concerns) and 0.75 for the online store barriers. This indicates that all items and factorial groups in this study are sufficient reliable measures, Descriptive statistics and Cronbach's Alpha reliability coefficients are presented in Table 3.

Table 4. Mean, Standard Deviation, and Cronbach's Alpha Reliability

Dimension	No. of Item	Mean	Alpha
Digital concern	5	2.31	0.909
Financial security concern	5	2.44	0.882
Online store barrier	4	2.61	0.755

Notes: Means Scores based on a five point scale , where 1= Strongly Agree and 5= Strongly Disagree

Comparisons between Online Shoppers and non-shoppers

In testing the mean differences between online shoppers and non-shoppers, there were significant differences on all three constructs (See Table 5). Globally, there are barriers to online shopping. The present study which empirically test the barriers to online shopping in Saudi Arabia, more or less confirms the global trend. However, this study reveals that non –shoppers have more concerns on online shopping. In a manner, the study confirms that non-buyers generally perceive the barriers to online shopping to be more relevant than those who had actually conducted online shopping (Rudolph et al. 2004).

Similar conclusions were also found in the Swiss study but buyers there have weighted only one barrier, "Bad experiences with online shopping", more heavily than did none-buyers.

Table 5 – T-test between Online shoppers and non-shoppers

FACTORS	Online shoppers		Non-shoppers		T-test
	Mean	Std dev.	Mean	Std dev.	
Digital concern	2.44	0.662	2.14	0.765	28.17**
Financial security concern	3.16	0.631	1.91	0.63	137.32***
Online store barrier	3.23	0.595	2.11	0.722	93.62***

Notes: Means Scores based on a five point scale , where 1= Strongly Agree and 5= Strongly Disagree
Significance level denoted by *<0.05; **<0.01; ***<0.001

Discussion and Recommendation

With sustained economic growth, increasing Internet penetration rate and a more educated young population, the future of online shopping in Saudi Arabia is poised for growth. The following are the reasons we see that will remove barriers to online shopping and fuel the growth of online shopping.

First, Saudi Arabia is a geographically a widespread country, with very few chain stores. This encourages such stores to offer their products online and reach a larger customer base. Second, a cultural preference among the Saudis is to socialize less and rather have products delivered at home. Third, the limited employment opportunities for women encourage them to pursue virtual businesses that include online businesses. The huge number of students that have been sponsored by the Saudi Government to study abroad will help the online business. This is because these students will be exposed to the online business in the developed countries and they will their families and friends about this business. Fourth, the delivery support through growth of several courier service companies have encouraged many online shopping companies to outsource the delivery function leading lowering cost, improving speed and gaining competitiveness. Finally, banks have now eased the process of issuing credit cards which is the most acceptable online payment method.

While online shopping in Saudi Arabia is growing, there are some issues that need to be resolved. First, Saudi Arabia should have a well-established postal address system. Presently, most of the products are delivered to offices or the courier service company from where customers have to collect. Second, security concerns while using credit cards continues to be an obstacle. Many people prefer to deal with cash as they assume it is the best way to manage their expense. Third,

while Internet penetration is on the rise in Saudi Arabia, online shopping is best conducted with high speed internet. The number of online shoppers will definitely increase if telecommunication companies offer competitive rates for high speed internet and make the internet available for the majority of people. Fourth, the credibility of online shopping sites is most often questionable, due to weak regulatory framework. Establishing a credible website will help customers in Saudi Arabia compare prices, features of a product among only local online merchants and those international online merchants who can deliver their products to the kingdom.

Implications and conclusion

The outcome of this study is very valuable for online shoppers as well as local firms offering online shopping. International marketers would benefit from this study by realizing the threats and opportunities in online shopping; thus expanding their reach to Saudi Arabia while increasing sales and adding value to their businesses. Local decisions makers would also benefit from this study by overcoming all challenges facing a significant part of online shoppers in the kingdom.

There are huge opportunities for creating online businesses. From the point of view of internet users, Saudi Arabia with 13 million users has a very strong online market in the region. Further, an increasing number of people in Saudi Arabia are using mobile devices such as Smartphones and tablets impacting on internet usage (Al-Jabri and Sohail, 2012). This is very interesting and is also an indicator of mobile devices becoming the key driver of online shopping in future.

This study like all others is not without its limitations. The major limitation of our study is the sample of population as we have targeted participants only in the eastern province where the data output and results will only apply on such area as mentioned earlier. This will inflect biases on the results if generalized on a different consumer samples in the Saudi society. A larger study with samples across the Kingdom will help to generalize findings.

Acknowledgement

The author acknowledges the support provided by King Fahd University of Petroleum & Minerals (KFUPM), Saudi Arabia, in completion of this research

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