THE IMPACT OF E-SERVICE QUALITY ON ATTITUDE TOWARD ONLINE SHOPPING

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ABSTRACT

The research was designed to fill the gap in the existing body of knowledge regarding attitudes toward online shopping and differences in electronic service quality perception between two different geographical and cultural countries. In addition, this research extended previous effort done in an online shopping context by providing evidence that high service quality increase consumers' trust perception, which in turn results in favorable attitude toward online shopping, with risk perception moderating the impact on consumer's trust. Cluster random sampling was used to select respondents with previous online shopping experience. Correlation and hierarchical regression was used to analyze the direct and indirect relationship between service quality, risk, trust and attitude, while t-test was used to compare the two cultures in e-service quality perception. The present study demonstrates that e-service quality is affected by consumer's culture. This research also provides evidence that trust in Internet shopping is built on high service quality. Notably, risk moderates the effect of e-service quality on trust toward online retailer. Finally, the research highlights the significant effect of trust on the attitude towards online shopping.

Keywords: culture, e-service quality, trust, risk, attitude toward online shopping, Malaysia, Saudi Arabia

ABSTRAK

Kajian ini dijalankan untuk mengisi lompang yang wujud dalam pengetahuan sedia ada berhubung sikap terhadap beli-belah atas talian dan perbezaan persepsi kualiti servis elektronik antara dua buah negara yang berbeza dari segi geografi dan budaya. Kajian ini juga mengembangkan kajian lalu yang dijalankan dalam konteks beli-belah atas talian dengan menyediakan bukti bahawa kualiti servis yang tinggi meningkatkan persepsi kepercayaan pengguna, yang seterusnya menghasilkan sikap yang menggalakkan terhadap beli-belah atas talian, dengan persepsi risiko menyederhana kesan terhadap kepercayaan pengguna. Persampelan rawak kluster digunakan untuk memilih responden yang mempunyai pengalaman membeli-belah atas talian. Ujian korelasi dan regresi berhieraki telah digunakan untuk menganalisis hubungan langsung dan tidak langsung antara kualiti servis, risiko, kepercayaan, dan sikap manakala ujian t digunakan untuk membandingkan persepsi kualiti e-servis antara dua budaya. Kajian ini menunjukkan bahawa kualiti e-servis dipengaruhi oleh budaya pelanggan. Kajian ini membuktikan bahawa kepercayaan beli-belah Internet terbit daripada kualiti servis yang tinggi. Jelasnya, risiko menyederhana kesan kualiti e-servis terhadap kepercayaan kepada peruncit atas talian. Akhir sekali, kajian mempamerkan kesan signifikan kepercayaan terhadap sikap beli-belah atas talian.

Kata kunci: budaya, kualiti e-servis, kepercayaan, risiko, sikap terhadap beli-belah atas talian, Malaysia, Arab Saud

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LIST OF ABBREVIATIONS

ANOVA   Analysis of variance

ATM   Automated Teller Machines

B2B   Business-to-Business

B2C   Business-to-Consumer

CITC   Communication and Information Technology Commission

CVSCALE   Cultural Value Scale

e.g.   Exempli gratia (for instance)

EC   Electronic Commerce

EDI   Electronic Data Interchange

EFA   Exploratory Factor Analysis

i.e.   Id est (that is)

IBM   International Business Machines

ICT   Information and Communications Technology

IDC   International Data Corporation

KACST   King Abdul Aziz City for Science and Technology

LTO   Long-Term Orientation

MCMC   Malaysian Communications and Multimedia Center

MICT   Ministry of Communications and Information Technology

MSA   Measure of Sampling Adequacy

p.   Page

PD   Power Distance

PEOU   Perceived Ease of Use

PU   Perceived Usefulness

SPSS	Statistical Package for Social Sciences
STITC	Saudi Telecommunications and Information Technology Commission
TAM	Technology Acceptance Model
TPB	Theory of Planned Behavior
TRA	Theory Reasoned Action
UA	Uncertainty avoidance
UUM	Universiti Utara Malaysia

CHAPTER ONE

INTRODUCTION

1.1   Introduction

This introductory chapter is divided into three primary parts. In the first part, background of the study is provided along with background of the problem. The second part describes the research questions and objectives. Finally in last section, the significance of the study, scope, and contributions of the research are presented.

1.2   Background of the Study

Information technology such as computers and Internet has become more common and has led to significant changes in our lives. The Internet has resulted in electronic commerce as it offers novel ways for organizations to sell their products (Mukherjee & Nath, 2007).

1.2.1   Electronic Commerce

Electronic commerce is an umbrella concept considered to be any form of commercial activity conducted via electronic connections, including the Internet, for the pursuit of business objectives (Wigand, 1997). Such commercial activities include advertising and sales, accounting and finance, procurement and purchasing, and other activities that can be conducted electronically through computer networks to enable the achievement of business goals (Kalakota & Whinston, 1997).

Although electronic commerce is a comparatively new phenomenon that has recently received growth attention from academicians and practitioners, the idea has been around in various forms for over 20 years (Wigand, 1997). The current use of credit cards for retail, ATM (automated teller machines) and telephone banking are varying forms of e-commerce that have emerged since 1980s. Today, the continued commercialization of the Internet has encouraged growth in electronic commerce on a global scale at less cost than ever before.

The World Wide Web, as a special Internet service, is the fastest-growing service on the global network (Peterson, Balasubramanian, & Bronnenberg, 1997). In the last few years, given the advancement of network Web browsers, according to Peterson *et al*. (1997) companies can use the Internet not only as a communication tool but also a transaction medium, and, in some cases, a distribution medium.

1.2.2 Importance of Online Shopping

The rapid growth of e-commerce has a great impact on the way businesses are performed. The features of the global electronic market lead to unique opportunities for companies to attract a larger population of customers. Generally, companies find it challenging to reach their customers in a global scale but with e-tailing they have more opportunity to do so and this is why competition among online retailers are currently becoming more and more fierce (Yang, Peterson, & Cai, 2003).

Communication and information technology developments play important roles in online markets to reach a large population of target markets in different geographic

locations and specifically in hard to reach areas (Khalifa & Limayem, 2003). Businesses are increasingly trying to obtain competitive advantages through e-commerce for customer interaction (Lee & Lin, 2005). Consequently, it is of interest for practitioners and academics in the field of online shopping and other fields to conduct an analysis of customer evaluations of online shopping (Wu, 2003).

Owing to the Internet and Internet-based technologies development, online customers are increasingly acquiring unconstrained access to information required and they are being offered a veritable array of product and service choices in competitive prices (Park & Kim, 2003). This is the reason why some customer purchases are generally based on online appearance pictures, quality information, images, and video clips of the product as opposed to physical and actual experience (Lohse & Spiller, 1998). With the increasing competition in e-commerce, it becomes imperative for online retailers to examine and study customer's attitude toward online shopping (Zhou, Dai, & Zhang, 2007). Furthermore, if marketers know how online customers make their decisions, they can adjust their marketing plan to make it successful in attracting and retaining customers. Also, designers of websites who find it a challenge to design websites that can effectively increase sales can learn something from such a study (Khalifa & Limayem, 2003). All the above reasons make e-retailer studies very important.

1.2.3   Online Shopping in Malaysia and Saudi Arabia

Maddox and Gong (2005) stated that the Internet market level has shown a dramatic increase in the Asian region. Based on the Malaysian Communications and Multimedia

Center MCMC Report (Pocket Book of Statistics, Q2 2013) the total number of Internet subscribers showed a significant increase at end of 2012, which approximately equaled to 66 percent compare to 61.7 percent of the total population in the end of 2011. Currently, there is a notable trend of consumers turning to the Internet for most of their shopping needs, which has led to countless business opportunities. Nevertheless, online retailing in Malaysia is still in its early development stages and it has not reached its full potential as yet (Chua *et al.*, 2006). According to internet world statistics (2010) which estimated that 30% of Malaysian internet users are online shoppers, representing a better performance that several organization for Economic co-operation and Development countries.

The Internet's impact upon the Malaysian market is significant and this has made it convenient for consumers to purchase products/services from the e-vendor and to go through the product information over the Internet (Ling, Chai, & Piew, 2010). The Malaysian government has exerted efforts to provide the society with an electronic environment, specifically when in terms of Internet commerce (Hashim, Ghani *et al*. 2009). On the basis of the study conducted by IDC's Skypad (2008), Malaysia is reported to have the highest percentage (82%) of online shoppers among the nine Asian Pacific countries who makes use of the Internet to purchase products and services related to travel (Ling, Jing, Hock, & San, 2012).

The online shopping statistic reported by IDC Malaysia revealed Internet users to be 17.5 million (Ong, 2010). With regards to the year 2011 and 2012, Internet users were approximated at 18.3 million and 18.9 million respectively (Ibrahim, Khan,

Khalilur Rahman, & Ramezanie, 2013). According to the study, approximately 50% of Internet users in Malaysia are e-consumers in 2010 and the percentage is expected to increase to 55% by 2012 (IDC Malaysia, 2011). A more recent report stated that the number of Malaysian citizens who conducted online shopping increased by 12% in 2011 compared to the previous year (The Star Online, 2012). Moreover, Malaysia is expected to grow expediently with regards to online shopping from RM842 million in 2011 to over RM1.9 billion in 2016 (JP Morgan Report, 2011).

Furthermore, PayPal survey for 2010 involving 400 customers using online payment services revealed that Malaysians spends RM1.8 billion to purchase goods and services online (Nazrin, 2011). Moreover; Malaysian economic report (2012/2013) has revealed that eBay.com.my found that the majority of the 500,000 Malaysians registered on the online auction and shopping site are primarily consumers. Based on the International Data Corporation (IDC) Malaysia, the sales revenue produced by the Malaysian e-commerce registered positive with regards to year-to-year growth, with $105 billion and $144 billion in 2010 and 2011 respectively (IDC Malaysia, 2011). However; a report from the Economist Intelligence Unit (2006) stated that companies with online operations are finding it challenging to survive in the country. In 2005, only less than 5% of the businesses in Malaysia were B2C businesses. With the greater Internet usage, possible business opportunities have surfaced in the country. This positively indicates the increasing number of Malaysian online retailers.

In a similar context, Saudi Arabia placed 52nd place in e-readiness in the latest global e-readiness ranking report which conducted an assessment of 70 countries' ICT

infrastructure and the governments, business and people's ability to use ICT (Economist Intelligence Unit, 2010). Moreover, Saudi Arabia is a ripe marketplace for E-commerce activities in the Middle Eastern area. Saudi Arabia has shown a significant increase in Internet users. Based on a report by World Internet User Statistics (2011), Saudi Arabia took second place from Iran among Middle Eastern countries in the use of Internet. On 2013 Saudi Arabia has the greatest number of Internet users among Arab countries in the Middle East (Internet World Stats, 2013).

The Business Monitor International Report (2010) stated that the average annual private consumption in Saudi Arabia will increase 7.9% between 2011 and 2014. The 2007 extensive study conducted by the Saudi Communication and Information Technology Commission (CITC) was dedicated to the evaluation of the present situation of the Internet and the different aspects that involve the Internet usage in the country including e-commerce awareness and activities. In the context of business commercial organizations, only 9% of Saudi commercial organizations, mainly medium and large companies, are involved in the implementation of e-commerce. Also, only 4 out of 10 private companies have developed their own websites – a percentage that takes on higher proportion for the larger oil, gas and manufacturing firms. In addition, 43% of respondents to the survey are aware of e-commerce but only 6% bought/sold products online and this is mainly confined to airline tickets and hotel bookings (CITC, 2007).

In another research, Sait *et al*. (2004) referred to the Saudi government's attempts and achievement in keeping abreast of advanced technological developments and their adoption. They stated that the effort is going on as the Kingdom of Saudi

Arabia tries to further establish Internet access, explores opportunities for Internet in education, government and commerce. The Saudi government has long been interested in employing e-commerce systems to promote national and regional businesses, particularly through the structuring a legal framework for online transactions. Owing to the Kingdom's regional influence, this decision is likely to affect business flow and commerce systems in the area of the Middle East.

It is evident that transactions of e-commerce are increasing in the Middle East and the Gulf States with 19.5 million Internet users. Online transactions in Saudi Arabia increased by 100% from $278 million in 2002 to $556 million by 2005 (Al Riyadh, 2006, as cited in Al-maghrabi and Dennis, 2010). Additionally, for the first quarter of year 2009, consumers from Saudi Arabia showed extreme consumption and spending rates in the Middle East and Africa as reported by MasterCard (2009). Also MasterCard revealed that 46% of shoppers in the Kingdom of Saudi Arabia used the Internet for online shopping MasterCard (2012). According to Global B2C E-Commerce Market Report (2013) Internet use and confidence in online shopping is increasing in Saudi Arabia. Even with these facts surrounding the Saudi Arabian online retail market, empirical research dedicated to e-commerce in common and Internet shopping in the country is few and far between.

An extensive survey and study conducted by the Arab Advisors Group for Internet users in Saudi Arabia (2008) on the widespread use of online found that users of e-commerce in Saudi Arabia constituted more than 3.5 million users or 14.26% of the population with a value of USD3.28 billion. The study showed that the steady growth in

the number of Internet users and the growing population base was excellent for a big e-commerce market in Saudi Arabia, indicating significant opportunities for e-commerce growth. Also another survey conducted by the Arab Advisors Group for Internet users in Saudi Arabia (2011) demonstrated that 19% of Internet users used Internet to purchase goods and services online.

Sait *et al.*'s (2004) study revealed that Saudi Arabian people preferred e-commerce because of its convenience. For e-shoppers in the country, varying features were considered. They include low price, easy order placement and payment procedures, variety of selection, information quality, customer service and after-sale support (Sait *et al.*, 2004). Al-Maghrabi and Dennis (2010) conducted a study on online purchasing continuance intention in the Kingdom of Saudi Arabia among female consumers. They found that subjective norms, usefulness, and perceived enjoyment were determinants of online purchasing continuance. Moreover; results revealed that consumers who were comfortable with the Internet as a shopping channel were more likely to shop online.

It is important to conduct a cross-cultural comparative study on the differences in attitude toward online shopping between Malaysia and Saudi Arabia. There are many reasons for choosing these countries. Firstly, Malaysia and Saudi Arabia are culturally distinct from each other. Malaysia has a typical eastern culture whereas Saudi Arabia has a typical Arabic culture. Both cultures are geographically distant and have little influence on each other and based on Hofstede's work, the cultural dimensions are disparate between these countries. Based on Hofstede's country score, Malaysia was ranked number one in terms of power distance (Hofstede, 2001). In addition; this study

is expected to contribute to the expansion of knowledge in the field, which is going to help many other developing countries. Secondly, Malaysia and Saudi Arabia are economically different as well. Even though the two countries are considered to be developing nations, they are at totally different developmental stages and the Saudi and Malaysian markets are growing rapidly. Thirdly, the two countries are chosen because they differ significantly in Internet penetration. Malaysia had 17,723,000 Internet users or 60.7% of the total population, while Saudi Arabia had 13,000,000 users or 49% of the total population (Internet World Stats, 2013).

Also, most studies on online shopping have emanated from the West. Such studies may not apply well to other countries which have different beliefs and cultures (Chong *et al*., 2003) such as Malaysia and Saudi Arabia. In addition, Adam *et al*., (2002) and Rosenbloom & Arsen (2002) conclude that there is a shortage of writings on issues regarding Internet on other parts of the world. Of these areas are Arab countries (Palmer, 2002).

1.3   Problem Statement

Despite the many studies that have been dedicated to online shopping attitude in different parts of the world, there is still lack of studies on online shopping attitude in certain countries and cultures. This is attributed to the early stage of Internet development in some developing countries (Aljifri et al., 2003). Osman et al. (2010) stated that, "Further studies should explore other factors that influence attitude towards online purchasing". (p. 133). As a result, some researchers claimed that little information

is known regarding customers' attitude towards e-shopping and the factors impacting their attitude in developing countries (Haque, Sadeghzadeh, & Khatibi, 2006).

In the context of Malaysia, Ling et al. (2010) stated that due to the novelty of web shopping in Malaysia, information regarding consumer attitude towards online shopping and the factors influencing customer online purchase attitude in the online shopping environment is lacking. Rajkumar (2010) discover that online shopping may have taken a significant hold in Western countries and is showing further growth but compared to Malaysia, the latter it is still lagging behind. Although online shopping is evidenced to have high potential in Malaysia, there is still lack of understanding on the subject matter and its effect on consumer marketing is still unknown (Chua, Khatibi, & Ismail, 2006). Haque and Khatibi (2007) identified that in Malaysia, Internet shopping is still in its infancy and customers are still not fully aware of it and are thus, skeptical towards it.

In a similar line of contention, Leong and Lee (2009) stated that only 30% of Malaysian Internet users shops online. This percentage is relatively minimal compared to developed countries in Pacific Region area. Kamarulzaman (2011) contended that online shopping adoption in Malaysia is still very low because of issues like awareness or lack thereof. In a similar vein, Alam & Yasin (2010) found that most Malaysians are still wary of providing their personal information; it is also still unclear why Malaysians do not participate in purchasing online activities.

In the context of Saudi Arabia, the survey conducted by the Arab Advisors Group concerning Internet users in the country showed significant e-commerce adoption

in the affluent and booming economy in 2007. The survey revealed that 48.36% of Saudi Internet users reported purchasing products/services online over the year prior to the study. On the basis of the survey findings, the Group estimated that e-commerce users in Saudi Arabia were over 3.5 million consumers constituting 14.26% of the population (Arab Advisors Group, 2008). In the same vein, another report by Arab Advisors Group showed that the number of Internet users in Saudi Arabia who reported purchasing products and services online was lower in 2010 than that in 2007, where in 2010 the estimate figure was 3.1 million Internet users (which is lower than online shopper in 2007 by 0.4 million) who reported to purchase products and services online. In 2010, these online shopping users spent an estimated USD three billion on shopping for different products and paying for services through e-commerce transactions (Arab Advisors Group, 2011).

Culture encapsulates elements like values and attitudes according to Hofstede (2001). It is crucial that the groups' background or values are taken into consideration when websites are designed. The understanding of the way cultural differences may affect the perceptions of consumers regarding e-service quality may enumerate ways on how to localize a global interface. On the other hand, consumer interfaces catering to all cultures may be similar to each other but there should be some features that enable the targeted customers to feel comfortable with it (Chau et al., 2002).

In qualitative study conducted by Kamarulzaman (2011) suggesting that the most important concern regarding Malaysian online shoppers is factors related to e-service quality provided by e-store. Similar finding was reported by Harn, Khatibi and Ismail

(2006), where they revealed that some of the highlighted concerns among Malaysian were associated with e-service quality such as custom checks on goods and the effectiveness of consumer protection. In addition, Al-Safadi and Garcia (2012) identified the factors determining end-user acceptance of e-commerce in the context of Saudi Arabia. These factors include searching and retrieving, navigation and browsing, order management, online feedback and help features, interface and aesthetic features, miscellaneous features, information accuracy and relevance and accessibility. These factors were associated with e-service quality as they were identified as service quality attributes of the same (Cox & Dale, 2001; Surjadaja et al., 2003; Yang & Jun, 2002, Yoo & Douthu, 2001; Zeithaml et al., 2000).

Moreover, the factors influencing the e-service adoption and usage in Saudi Arabia were determined by Al-Ghaith, Sanzogni and Sandhu (2010) they found that most significant factors include e-service quality, security of e-service websites, trust, loyalty of e-consumer, quality of the Internet, complexity, privacy, compatibility, and relative advantage. Moreover, Alqahtani, Al-Badi and Mayhew (2012) listed the top influential factors on the e-commerce success in Saudi Arabia from the perspective of the consumer. The list included efficient delivery, e-commerce online presence, effective warranty agreements, a trial of tangible product experience, and installing high quality security systems with strong encryption algorithms for the prevention of hacking and fraud. These factors were discussed by the authors are part of e-service quality construct which requires enhancement to attract Saudi consumers to purchase online. In the same vein, a study by AlGhamdi, Drew, and Al-Gaith (2012) they list factors inhibiting or discouraging retailers from online retail adoption in Saudi Arabia. These included setup

cost, delivery issues, lack of online payment options for trust building, lack of trust in online sales, and Saudi people's habit/culture toward online purchase.

The culture - service quality association in the context of traditional business is examined by studies including those conducted by Donthu and Yoo (1998), Furrer et al. (2000), Mattila (1999), and Winsted (1997), Donthu and Yoo (1998), Kueh and Voon (2007) and Tsoukatos and Rand (2007), which found the impact of culture on service quality evaluations in traditional context. However, despite the extensive examination of the impact of culture upon consumers' decision-making processes, the effect of cultural variables on consumers' use of perceptions to form expectations has not been given much attention by researchers especially in an online shopping context (Reid, 2011). Moreover, still there is a lack of studies in online context regarding e- service quality perception among different cultures (Patterson & Mattila, 2008).

Harn et al. (2006) revealed that users of online shopping viewed trust as a critical issue in online shopping among Malaysians in Internet shopping. Similarly, Hassan and Kasiran (2008) stated that the issue of trust seems to be one of the factors why Malaysians do not shop online, most Malaysian consumers are not confident with e-commerce transactions because of trust. Similar finding was reported by a public survey in Saudi Arabia conducted by King Abdul-Aziz City for Science and Technology (2003), which showed that lack of trust in e-vendor was the biggest barrier for Internet shopping in Saudi Arabia. In addition, lack of trust seems to be one of the hindering factors of e-commerce development in Saudi Arabia (Albadr, 2003; Aladwani, 2003). In a similar vein, Aladwani (2003) revealed that issues related to trust were significant

determinants of diffusion of e-commerce in the Arab countries. In addition, Somali et al. (2009) indicated that trust, among other factors, significantly affected online banking adoption. Al-Ghamdi et al. (2012) support this when he revealed that the most crucial barrier to online shopping in Saudi Arabia was related to online trust. On the same note, Al-Qahtani et al. (2012) also found that 40% of Saudi respondents indicated that trust, among other issues, was a crucial aspect in e-commerce adoption in Saudi Arabia.

Empirical studies have tested the direct impact of e-service quality on attitude toward online shopping and they found that there is no direct impact (Alsajjan & Dinnes, 2010; Fassnacht and Köse, 2007). However, it is still debatable whether this is mediated by other variables or not (Alsajjan & Dinnes, 2010; Change et al., 2005). In addition, Baron and Kenny (1986) stated that "Mediator variable serves to clarify the nature of the relationship between IV and DV" (p. 76). Fassnacht and Köse (2007) revealed that future studies should examine the mediating impact of buyer's trust on the buyers' perception-attitude towards online shopping relationship. Koo (2010) suggested studying the gap in service quality mediated by trust. Moreover, Büttner and Göritz (2007) suggested the explicit study of the mediating role of online trust. Gefen et al. (2008) found in their study that antecedents of trust remain little understood. Fassnacht and Kose (2007) stated that most studies in this literature have not given enough attention to explore relation between trusts and perceived service quality in online purchasing behavior. In addition, Alam and Yasin (2010) concluded that no studies have been made on online trust in Malaysia. Moreover, there is no studies tests the mediating role of trust in the e-service quality-attitude towards e-shopping relationship. Ganguly et al. (2010)

stated that the only study to test the mediating role of trust but confined to antecedent factors (i.e. user and website characteristics) was conducted by Sultan et al. (2005).

Several studies have shown that there is a negative impact of perceived risk on trust on the online purchasing behavior of buyers. Harn, Khatibi, and Ismail (2006) revealed that users of online shopping in Malaysia viewed privacy as a critical issue in disclosing information online to retailers as their primary challenge. According to Neilson's (2011) the top most concern for online shoppers in Malaysia is online risk. In the same matter, Alrawi and Sabry (2009) contended that issues affecting e-commerce growth in Saudi Arabia encapsulate confidence in online transactions, e-commerce awareness laws, trust and security issues, websites usability and interactivity and assurance level. Moreover; AlGhamdi, Nguyen, Nguyen, and Drew (2012) revealed that majority of consumers hesitated to use credit cards owing to the privacy, risk, lack of trust and cultural aversion of conducting transactions. In addition, MasterCard (2012) revealed that 42% of shoppers in Saudi Arabia still did not feel secure while shopping online.

Prior studies acknowledged the role risk has in the development of trust (Chen & Dhillon, 2003; Pavlou, 2003); while other researchers showed, that trust affect risk (Bodmer, 2009; Jarvenpaa et al., 2000; Palvia, 2009). In addition, some studies revealed that perceived risk has no effect on trust in online shopping (Sun et al., 2010). Nevertheless, a debate is still going on regarding the link between risk and trust. San Martin and Camarero (2009) found that only a few researches had studied the moderating impact of risk perception in an online shopping environment. In addition,

Baron and Kenny (1986) stated that "A moderator effect may said to occur where the direction of the correlation changes" (p.74). Hence, the moderating role of risk perception related to online shopping is an important topic that has not received enough consideration in the literature.

1.4   Research Questions

The main research questions of the present study are listed below:

1.   Are there significant relationships between cultural different and perceived e-service quality?

2.   Are there significant relationships between e-service quality and consumers' trust?

3.   Does risk moderate the relationship between perceived e-service qualities and consumers' trust?

4.   Are there significant relationships between trust and attitude toward online shopping?

5.   Does trust mediate the relationship between e-service quality perceptions and attitude toward online shopping?

1.5   Research Objectives

The main objective of the study is to contribute to theoretical understanding of the antecedents of consumer attitude toward online shopping. In order to address the gap in literature that exists concerning as to why and how consumers do not purchase from Internet retailers, the purpose of this study is to examine the effect of different cultures on the e-service quality perception and also to test the relationship between e-service quality and perceived trust. More specifically, this study examines the relationship between e-service quality perception and attitude toward online shopping via trust as a mediator and risk as a moderator.

There are five primary objectives to guide the study, as follows:

1.   To identify cultural differences and its effect on e-service quality perception.

2.   To investigate e-service quality and its effect on consumers' perceptions of trust.

3.   To examine the moderating impact of risk on the relationship between e-service quality and trust.

4.   To investigate consumers' trust effect on attitude toward online shopping.

5.   To identify if trust mediates the effect of e-service quality perceptions on attitude toward online shopping.

1.6   Significance of the Study

Only a few investigations have been conducted in developing countries regarding e-commerce implementation (Kshetri, 2008). There has also been very little research

dedicated to the factors accounting for the differences in level of sophistication of e-commerce use in developing countries compared to their counterparts (Molla & Licker, 2005b). Similarly, a limited number of published research exist concerning the antecedents that control the adoption acceptance of e-commerce by customers in developing countries, specifically those in the Middle East (Al-Somali *et al.*, 2009; AlGhamdi *et al.*, 2011; Aleid *et al.*, 2009). In addition, Syed *et al.*, (2008) found that there is still a significant gap among the countries which confines the research results generalization, especially between developed and developing countries, which may differ significantly between countries.

On the other hand, Lee and Lin, (2005) conclude that customer acceptance of online shopping is less than expected and is related to e-service quality. Due to this, the online transactions that have been aborted reached a loss of an estimated USD61 billion in sales revenues during 2006 (Holland, 2006). The importance of electronic service quality lies not only on it being a basic asset but also because of its ability to shape the impression of a website's value and to determine the present future status of shopping online (Barnes & Vidgen, 2006; Yang *et al.*, 2005). The importance of electronic service quality in the e-commerce environment has time and again been hailed by researchers such as Pather *et al.* (2004). Liu and Arnett (2000) surveyed webmasters to investigate the factors that are essential for the success of the website with its customers. They identified e-service quality as the second important factor.

From another point of view, different consumer culture will lead to different perceptions of e-service quality (Tsikriktsis, 2002). Tsikriktisis inspected service quality

in various cultural environments and described it as an interesting research area. Cross-national matters of the e-service quality concept are rare in the earlier literature (Vlachos *et al*., 2008). Woolfinbarger and Gilly (2003) clearly acknowledged this gap and called for more research works in discussing electronic service quality with international populations. A study by Marcus and Gould (2000) provided some perceptions about the effect of cultural differences on website design and features, but the cultural characteristics of users' impact on their perceived e-service quality have not been investigated yet (Sigala & Sakellaridis, 2004). Also, Kim *et al*. (2004) called for more studies that may result in specific service quality dimensions more or less affected by varying cultural features.

Owing to the culture specific element of consumer behavior, according to Ling *et al*. (2010), it is confusing whether the reported findings of the consumer online purchasing purpose in the western countries can be applied to other cultures. Moreover; Al-Safadi and Garcia (2012) highlighted factors determining customers' attitude toward e-commerce and revealed that shopping behavior and requirements of users differ from one culture to another. Empirical evidence shows that attitudinal differences exist because different cultures call for different limitations of the ability of service providers to extend their global operations (Straub *et al*., 2001; Schaupp *et al*., 2005). Acceptance of online shopping also differs between developed and developing nations (Celik, 2011)

On the same vein, trust has been established as the most important factor affecting attitude toward online shopping (Grabner-Krauter & Kaluscha, 2003). Over 63% of online users do not shop online because of they do not trust in online

transactions as affirmed by NECTEC (2006). Koo (2010) suggested studying the gap in service quality mediated by trust. Also, Büttner and Göritz (2007) suggested the explicit study of the mediating role of online trust. Gefen *et al*. (2008) found in their study that antecedents of trust remain little understood. Fassnacht and Kose (2007) stated that most studies in this literature have not given enough attention to explore relation between trusts and perceived service quality in online purchasing behavior. In addition; Alam and Yasin (2010) concluded that no studies have been made on online trust in Malaysia.

Moreover, Meskaran, Ismail, and Shanmugam (2013) reached to the conclusion that online shopping in the context of developing countries is increasingly gaining acceptance among Internet users. Nevertheless, there still exist limitations causing customers to shy away from online purchasing and hence affect consumer attitude towards it, these include security, trust and risk. Studies (Ranganthan & Sanjeev, 2007; Chen & Barnes, 2007; Delafrooz *et al*., 2011) dedicated to studying online purchasing and those related to current issue of trust and security and customer's awareness on the e-commerce limitations are increasing along with the demand for a more secured online environment. Both trust and security are considered as two primary factors affecting online purchase intention based on extant literature, so their antecedents are deemed to be imperative in enhancing online purchase intention (Meskaran, Ismail, & Shanmugam, 2013).

In the light of risk perception, Forsythe and Shi (2003) reported that online shopping is perceived to be riskier than conventional transactions while Pavlou (2003) revealed that perceived risk may impact trust on transaction intention. He advocated for

in-depth research to confirm the interconnection of these constructs. In this matter, Vance, Anthony, and Osborn (2009) stated that future research could examine the moderating effect of risk using experimental manipulations that more substantially induce a sense of risk in an experimental task. Besides, there are only a few models that take both trust and risk into account (Yan *et al*., 2008). Thus, this is a crucial area to study since many consumers are still unwilling to use online shopping due to perceived risk and trust issues (Breward, 2007).

Although all the studies discussed above have made their mark in explaining the changing aspects of online shopping. However; there is still lack of a clear understanding of the impact of important factors upon online shopping attitudes and behavior especially in certain countries and cultures.

1.7   Contributions of the Study

Online shopping channel is now considered to be main stream and this study contributes to the growing body of knowledge regarding consumers' online shopping attitude. However, by addressing the research objectives, this study explores what is important to consumers to increase their attitude toward shopping from e-store. It shows how consumers' e-service quality perception influences their trust, which in turn increases or decreases their attitude toward online shopping. In conclusion, the findings contribute to understanding consumer decision-making behavior as follows:

- Understanding culture rules in e-service quality perception.
- It shows different perception of e-service quality among cultures.

- Study results illustrate how e-vendor can build trust.

- Clarify the rule of e-service quality in building online trust.

- Help vendors to understand how they can boost trust even with consumer having different risk perception.

- Shed light on the perceived risk-trust relationship.

- This study will confirm the trust-attitude relation

- Explains the rule of trust to link e-service quality perception with attitude.

- Confirmed the mediating rule of trust in online shopping.

1.8 Scope of Study

The study was designed to fill the gap in understanding attitudes and the differences in e-service quality perception between two different geographical and cultural countries - Malaysia and Saudi Arabia - regarding online purchasing. Specifically, this study extends previous effort done in online shopping context by providing evidence that attitude toward online shopping depends on perceived trust and in turn, trust in e-shopping is developed on high service quality, with risk perception moderating the impact on consumer's trust.

1.9 Organization of the Study

This chapter has reviewed the history and importance of e-commerce in Saudi Arabia and Malaysia. Chapter one has provided an overview of the problem statement, objectives and significance of the study. The remainder of the dissertation is divided into five chapters. Chapter Two reviews significant prior research and provides the

theoretical underpinnings of the study. The research is primarily based on theory of reasoned action; e-commerce researches adoption models, and online shopping literature. The literature review briefly identifies salient aspects of these research streams.

Chapter Three presents the theoretical model and framework adopted in this study. It also hypothesizes the interactions within the research model. Chapter Four explains the research methodology. A review of the research design, instrument development, sampling and data collection methods are also presented in Chapter Four.

Chapter Five discuss the analysis and reports the findings. Finally in the last chapter, discussions of the results, practical and theoretical implications, research limitations, and future research directions are presented. Concluding remarks are also offered to summarize the key points of this research.

CHAPTER TWO

LITERATURE REVIEW

2.1   Introduction

This chapter describes the theoretical background of the study and investigates relevant literatures on attitude toward online shopping and factors that shape it. This chapter begins with an overview of e-commerce barriers followed by a discussion of attitude studies and theory of reasoned action. It also discusses literatures on the research variables.

This research generally examines what is important to consumers when shopping online, and in particular, the importance of e-service quality attributes. It can be assumed that electronic service quality is not only a prerequisite for generating online interest but provides a basis for increasing revenue; as for thousands of online retailers, earning a profit requires getting the consumer's attention. In more detail, this research provides insight into five key issues. Firstly, it examines the antecedents that drive consumers' attitude toward online shopping. Secondly, it explores what consumers from different cultures expect from e-vendor when using websites for online shopping. Thirdly, it explores why consumers may or may not purchase through a website. Fourthly, it examines website e-service quality attributes as strategies website retailers might use to enhance trust and reduce perceived risk. Finally, it examines the effect of perceived risk on the relation between perceived e- service quality and trust.

2.1.1   Online Retailing Overview

Electronic commerce has been referred to as the attitude of value creation (Benjamin & Wigand, 1995). From customer's point of view, the Web-based market opens a new door to obtaining and collating a significant amount of market information at relatively low prices (Parasuraman & Zinkhan, 2002), providing an effective set of tools for better decision making and less effort (Reibstein, 2002). In a study done by Berry (1996), consumers progressively perceived more level of stress and time shortage in their daily lives and the increasing reluctance to spend time and effort to shop in a conventional way. As a result, there is a prominent variation in their shopping vogue not only in the frequency but also in the number of stores inspected and the time spent in every store (Berry, 1996). As a choice, online shopping is promoted as a more appropriate way of shopping to preserve the consumers' time and efforts (Szymanski *et al.*, 2000). It has turned out to be one of the important applications of the Internet with majority of the Internet users having online shopping as one of their top priorities (Donthu & Garcia, 1999; Forsythe & Shi, 2003).

The Internet has become a big trade channel (Reda, 2002). JPMorgan (2011) in the beginning of year 2011 has released a global report; they stated that e-commerce revenue in the world is expected to hit USD 963 billion in this year. A report issued by the Census Bureau of the Department of Commerce indicated that online retail sales in second quarter of 2013 was $64.8 billion, an increase of 4.9 percent from the first quarter of 2013. In addition, the U.S. retail e-commerce sales for the first quarter of 2012 was USD 53.2 billion, an increase of 3.1% from the fourth quarter of 2011. The

ongoing growth of e-commerce makes it mandatory for firms to study consumers' behavior and develop websites catering to their needs (Zhang *et al*., 2007). A research conducted by Ernst and Young (2001) revealed that online selling has become a business imperative that firms in varying areas of the retail sector have no choice but to jump on the bandwagon. According to the study conducted by Mulpuru, Johnson, McGowan, and Wright (2008), online retail sales transactions would increase from USD175 billion in 2007 to USD335 billion by the end of 2012 in the U.S.

In addition, Mulpuru *et al*. (2008) mentioned that online shoppers via the Internet and e-commerce were the reason for the shifting sales from stores in the U.S. The developments in the World Wide Web have led to the new forms of retail transactions referred to as e-tailing, online shopping, e-shopping or web-shopping. The increasing proliferation of the Internet technology has allowed consumers to buy products or service online and peruse product information via Internet. Even so, online retailers are only able to provide particular sets of products and services to online shoppers such as e-banking services, technology gadgets, cosmetics, garments, and the booking of online tickets (Ling *et al*., 2010). Wolfinbarger and Gilly (2001) noted that web-shopping introduces a unique shopping skill and experience even when the products are the same. In addition, Yang *et al*. (2003) revealed that the Internet can notably improve the service quality and may lead to the advancement of higher standards in the retail business. In a similar vein, Feinberg and Kadam (2002) indicated that e-tailing would continue to upgrade and take a vital position in the retail sector.

With the development in technology, customers become more used to shopping online and e-retailers will continue to leverage their website performance and e-service quality (Greenspan, 2003). Better website performance and marketing strategies can enhance consumers' experiences with visiting online stores, and, in turn, increase store profits. The environment in online retail is becoming increasingly competitive as retailers compete in satisfying ongoing consumer demand and offer functional website, service quality, and comparatively affordable prices (Parasuraman *et al.*, 2005).

Consumers are able to interact with a virtual environment when web shopping via the website interface (Hoffman & Novak, 1996). As such, web shopping is considered to be riskier than conventional shopping and hence risk and trust play important roles in online shopping (Meskaran, Ismail & Shanmugam, 2013). Though online shopping behavior is not similar to a traditional consumer behavior in the bricks-and-mortar retailing environment, marketers using the Internet are encouraged to investigate the causes of customer online purchasing intention. By having good knowledge of online purchasing attitude, online retailers are able to invent varying effective and efficient ways to attract new and potential customers.

On a final note, online retailing is superior to conventional retailing in a way that it fulfills many customer needs in a more effective and efficient way (Monsuwe, Dellaert, & Ruyter, 2004). For one thing, in online retailing, customers can peruse the entire product line in a short amount of time and with minimal effort and for another, they can obtain information regarding firms, brands, and products online and increase their competency in decision making while shopping (Monsuwe, Dellaert, & Ruyter,

2004). Moreover, customers can make comparison of product features and prices in a more efficient and effective way in online shopping in contrast to its conventional counterpart. It provides a greater degree of anonymity when retailing for private products. Finally, online retailing provides a greater degree of convenience for those who do not have enough time to do shopping in a conventional way (Grewal, Iyer, & Levy, 2004).

2.1.2 Overview of E-commerce Barriers

The advent of e-commerce has created unprecedented ideas and systems in the business world since the Internet provides users with fast access to information and the capability to easily compare competitors and prices. These distinctive features of e-commerce have led to growing popularity of online shopping. However, issues related to Internet disadvantages have discouraged many customers not to buy online; instead, they browse online and buy offline.

E-commerce is a challenging field due to some aspects it includes. In some countries, e-commerce adoption is very slow due to some existing barriers. Hence, it is essential for retailers to know what influences online users from different cultures to purchase online. Czarnitzki and Rammer (2003) revealed that culture affects online shopping, as it has an effect on the way the Internet is used for e-commerce purposes. According to Chau *et al.* (2003), "The online behaviors of consumers are subtly different in nature from traditional consumer behaviors, due to the unique characteristics and interplay of technology and culture." (p. 142).

One of the most important factors of the online shopping barriers is service quality. Pather *et al*. (2004) indicated the importance of service quality in the online shopping context environment. The lack of customer acceptance of online shopping is attributed to e-service quality (Lee & Lin, 2005). As a result, the online transactions that had been aborted reached a loss of an estimated USD61 billion in sales revenues during 2006 (Holland, 2006). Liu and Arnett (2000) surveyed webmasters to examine the factors that are essential for the success of the website with its customers, and identified e-service quality as the second important factor. Some researchers found that the preliminary building of trust depends upon several factors including customer's perceptions of service quality (Wakefield, Stocks, & Wilder, 2004).

Even though e-commerce has opened up new business opportunities for sellers and consumers (Burt & Sparks, 2003), the latter is concerned with various transactional factors such as privacy, security and trust related to online shopping or electronic shopping (Chiang & Dholakia, 2003; Drennan, Mort, & Previte, 2006; Trifts & Hubl, 2003). One of the major concerns for consumers in dealing with the electronic environment is trust in online channel. No doubt, trust is significant in the building and maintenance of electronic marketing relation. McCole and Palmer (2001) maintained that online shopping requires customer trust. Similarly, Egger (2006) argued that enough trust is needed to place order online and for the consumers to present their important details and other personal data required for the financial transaction. In a related study, Gefen (2000) found that trust increased consumer's perception toward e-retailers.

It has been shown in the literature that trust beliefs positively affect customer online attitude (Teo & Liu, 2007; Verhagen, Meents, & Tan, 2006). Moreover, Gefen and Straub (2004), and Jarvenpaa and Tractinsky (1999) found that the higher the degree of consumers' trust, the higher the degree of purchase intentions of consumers. Pavlou and Chai (2002) asserted that the significance of trust is greater in online commerce than face-to-face since the buyer and seller are not in the same place in an Internet transaction. Both dealers and consumers are forced to imagine that the information that is being provided is correct and non-fraudulent (Wright, 2001).

2.2   Attitude towards Behavior

The first construct in theory of planned behavior is attitude towards a target behavior. An attitude is defined as the extent to which an individual has a favorable or unfavorable evaluation or appraisal of the behavior in question (Ajzen, 1991; Fishbein & Ajzen, 1975). Theory of planned behavior considers attitude as a function of information or beliefs that are significant to the target behavior. People generally develop perceptions regarding the behavior related to a particular outcome or to some attributes (e.g., the cost to conduct the behavior) that are significant to them. When people believe that behaviors are associated with desirable outcomes, favorable attitudes toward behaviors are developed.

Attitude theory says there is or might be a causal influence of attitude on behavior (attitude → behavior) (Assael, 1992). This is one reason for the popularity of the attitude concept in marketing theory and practice. If this hypothetical causal relation really exists, then it is possible to explain and forecast a person's behavior by analyzing

his/her attitude. Furthermore, it is possible to use this relation to change a person's behavior by changing his/her attitude.

2.2.1 Attitude Intentions Research

The concept attitude is a fundamental construct in social sciences. Social psychologists propose that attitudes guide behavior and often explain it. When attempting to predict and understand human behavior, social psychologists investigate the underlying attitudes as causal indicants of human behavior. As a result, an individual's behavior can be easier understood when their behavior-relevant attitudes are explored.

E-commerce studies have shown a positive effect of attitudes on purchase intentions. Tan and Teo's (2000) online survey indicated that attitudes played an important role in controlling intention to Internet banking adoption. Bodmer (2009), in her doctoral dissertation, found that customers' attitudes significantly impacted their behavioral intention. In addition, Jarvenpaa, Tractinsky, and Vitale's study (2000) demonstrated that favorable attitude to e-commerce significantly impacted the consumers' inclination to buy online products. Likewise Lynch *et al*. (2001) experimental study supported a positive linkage between attitudes toward the websites and intentions to purchase. Their series of experiments in 12 countries showed significant positive effects of attitudes toward online shopping on intentions to purchase.

Information regarding consumer beliefs, opinions and attitudes of a certain object is needed to understand consumer behavior towards the object (Schiffman & Kanuk, 1997). Morris *et al*. (2002) studied the role of attitudes in behavior prediction and

revealed that a positive attitude was an imperative condition for inclination to purchase. Besides, the attitudes of users regarding particular aspects of the Internet determine the cyber-features of the Internet and the cyber-behavior (Hoffman *et al.*, 1999a). According to a study by Kimery and McCord (2002), consumers' attitude towards e-retailer purchasing positively impacted their intention to purchase from that particular e-retailer. Similarly, Li and Zhang (2002) found that consumer's intention to shop online was positively linked with attitude towards Internet buying and their decision to purchase. In addition, the results of a study conducted by Almoawi (2011) revealed that attitude had an important, positive link with e-commerce adoption.

Theory of planned behavior (Ajzen, 1975; Ajzen, 1991) proposes that a person's intention to carry out a behavior increases as his or her attitudes toward the behavior becomes more favorable. Through the process of learning, positive outcomes normally heighten an individual's feelings towards the behavior leading to the outcome achievement. Along the same line, this study posits that customers' favorable attitudes toward shopping online arise from their beliefs about the consequences resulting from shopping with particular websites, and their affective responses to those consequences will increase their intentions to shop with particular web merchants. Theoretical and empirical justifications for the link between attitude and intended behaviors can be found in the works of several researchers (Donthu & Gililand, 1996; Jarvenpaa, Tractinsky, & Vitale, 2000; Lynch *et al.*, 2001; Tan & Teo, 2000).

According to theory of reasoned action, attitudes are created from people's beliefs in an object. In turn, people's beliefs are formed by relations to particular

attributes including attributes with other objects, characteristics or events. As for the attitudes towards a behavior, each perception relates the behavior to a particular outcome, or to some other attributes like the cost entailed to perform the act. Owing to the fact that the attributes related to the act are already valued, either positively or negatively, people naturally and simultaneously pick up the attitude toward the act (Ajzen, 1991). In effect, people learn to be inclined to certain behaviors linked with favorable outcomes and they develop unfavorable attitudes towards those behaviors linked with negative outcomes (Ajzen, 1991).

2.2.2 Theory of Reasoned Action

Theory of reasoned action (TRA) by Icek Ajzen and Martin Fishbein (1975, 1980) was developed from previous research on attitude and behavior. The theory was proposed to address the disadvantages of the traditional attitude-behavior studies, which found weak correlations between attitude toward the object measures and behavior performance (Hale, Householder, & Greene, 2003). The key suggestion following theory of reasoned action is the expectation of behavioral intention.

Fishbein and Ajzen (1975, 1980) utilized Fishbein's attitude measurement method and created Theory of Reasoned Action (TRA) as a widespread, comprehensive, general-purpose theory of volitional human behavior. Whereas the Fishbein methodology was used to evaluate attitudes toward an object, TRA was created to evaluate attitudes toward performing a behavior. TRA (shown in Figure 2.1) is a general model designed to explain virtually all human behavior (Ajzen & Fishbein, 1980). The authors proposed that when attempting to explain a behavior, it is insightful to build a

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profile of the salient behavioral beliefs that form the attitude towards the behavior. This attitude showed to the behavior is forwarded on the basis of the outcome of behavior performance and normative perceptions regarding behavior performance.
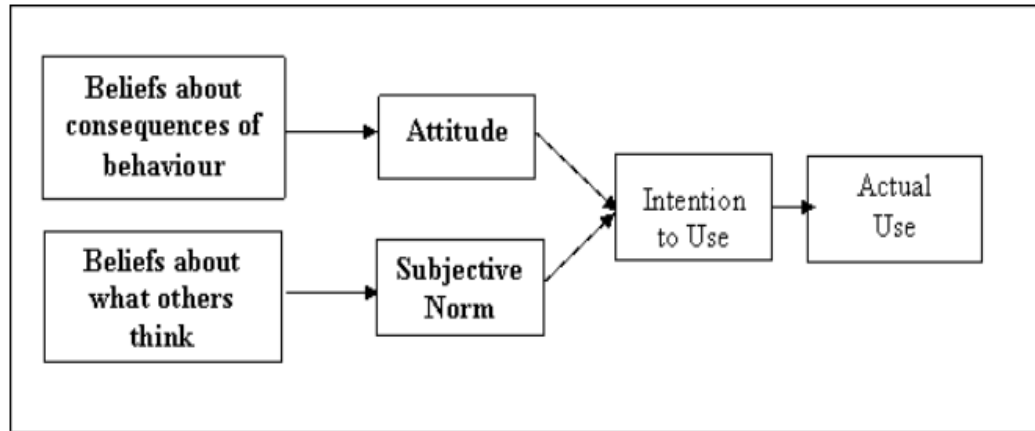
Figure 2.1
Theory of Reasoned Action (TRA)

Theory of reasoned action (TRA) is the most commonly used theory related to attitude research (Sheppard, Hartwick, & Warshaw, 1988). It comprises two parts namely the attitude toward the object encompassing beliefs and the object's evaluation, and the subjective norms influencing consumer's intention. On the basis of TRA, behavior can be predicted from a consumer's intention, which may be impacted by his/her attitude towards the specific object and his/her subjective norms as reactions to the factors prevalent in society. Triandis (1977) proposed a model characterized as multi-attribute to explain the attitude-intention-behavior relation that considers the determination of behavior through intention, habit, and conditions with intentions manipulated by the impact of both cognition and social factors. TRA is commonly

referred to as theory of consumer purchase intention in consumer behavior, and TRA is utilized as the theoretical background model in the present study.

According to Ajzen and Fishbein (1980), there is a possibility to verify the individual's intention and direction to take a specific action by using Theory of Reasoned Action (TRA). By applying this theory to an e-commerce environment, Harrison *et al.* (1997) noted that whenever there are benefits from the adoption and implementation of e-commerce, the individual's attitude was positive towards the use of e-commerce. Moreover, Ajzen and Fishbein took into account that environmental surroundings can affect the individual's decision and intention (for example culture). Therefore, they added the factors that may be influenced by external parties. Consistently, Parker and Castleman (2007) stated that external parties are a significant factor in changing the attitude of decision makers to adopt technology.

There are debates criticizing TRA's postulation that attitudes are mediated by belief or by emotions (Härtel, McColl-Kennedy, & McDonald, 1998). Models of persuasion proposed by researchers (Lutz, 1990; Mitchell & Olson, 1981; Petty & Cacioppo, 1986) postulate that the formation of attitude and change have their basis on the acquisition and recollection of verbal information regarding the products in that individuals form both visual and emotional elements to their behavior.

In e-commerce research, attitude is regarded as an outcome of an individual's beliefs in the perceived characteristics of online shopping. Theory of Reasoned Action has been used to predict attitudes toward using a microcomputer (Yeaman, 1988) and to predict intentions to use a word processing program (Davis, Bagozzi, & Warshaw,

1989). A number of previous studies have adopted Theory of Reasoned Action to find out the intention and attitude of individuals to adopt technology in general and e-commerce in particular (e.g., Brewer, Blake, Rankin, & Douglas, 1999; Davis, Ajzen, Saunders, & Williams, 2002; Davis, Bagozzi, & Warshaw, 1989; Hartwick & Barki, 1994; Lee, Tsai, & Jih, 2006; Mahmood, Bagchi, & Ford, 2004; Pak, 2000; Song & Kim, 2006; Wooley & Eining, 2006; Wu & Liu, 2007; Yoh, Damhorst, Sapp, & Laczniak, 2003; Zhang & Fjermestad, 2008).

2.2.3   Definition of Attitude

Attitude is referred to as a positive or negative evaluation of people, activities, ideas, objects, event, or just about anything in the environment (Zimbardo *et al*., 1999). In the view of Bain (1929), an attitude is the relatively stable over behavior of a person, which affects his/her status. For Lumley (1928), an attitude is a susceptibility to certain kinds of stimuli and readiness to respond repeatedly in a given way, which are possible toward our world and the parts of it, which impinge upon us. North (1932) defined "attitude as the totality of those states that lead to or point toward some particular activity of the organism. The attitude is, therefore, the dynamic element in human behavior, the motive for activity" (p.6). Most attitudes are considered a result of experience or observation from the environment.

Fishbein and Ajzen (1975) provided one of the most well-known definitions of attitude. According to them, attitude is, "a learned predisposition to respond in a consistently favorable or unfavorable manner with respect to a given object" (p.6). From the definition it is evident that the definition stress on the attitude as an affective

dimension. Other similar definitions also exist, for instance, in Ajzen and Fishbein (1980) or Oskamp (1991).

Ajzen (1988) defined attitude as "a disposition to respond favorably or unfavorably to an object, person, institution or event or to any other discriminable aspect of the individual's world" (p.4). According to Ajzen (1989), formal definitions proposed for attitude may vary, but most social psychologists are of the consensus that the characteristic attribute of attitude is its nature of evaluation. This is supported by the fact that the standard attitude scaling methods reveal a score that specifies an individual on an evaluative dimension with the attitude object. It is imperative to keep in mind that based on the theory; attitude is referred to as a function of beliefs that are unique to the individual. It is natural to perceive attitudes from the responses to many kinds of belief statements, but only those beliefs that are unique in the mind of the individual are thought of as having a causal effect on attitudes (Fishbein & Ajzen, 1975).

2.2.4   Dimensions of Attitude

In the past, two important trends have surfaced in the literature dedicated to consumer attitudes. The first being the tripartite concept of attitude, aptly named as it specifies three components of attitude namely cognition, affect, and conation. The first component is comprised of information and perceptions that are found through a combination of experiences with the attitude objects and related information from different sources. The second component covers an individual's feelings regarding the attitude object while the third one deals with the possibility that an individual will show a particular behavior to the attitude object (Schiffman & Kanuk, 2004). Based on a study

by Lutz (1990), the second orientation underlying an attitude's single dimension can be viewed as the evolution of the tripartite concept. Similar three components of the tripartite attitude arise but the conceptual status is modified in a significant way. (Figure 2.2) shows the diagram of Schiffman and Kanuk (2004).
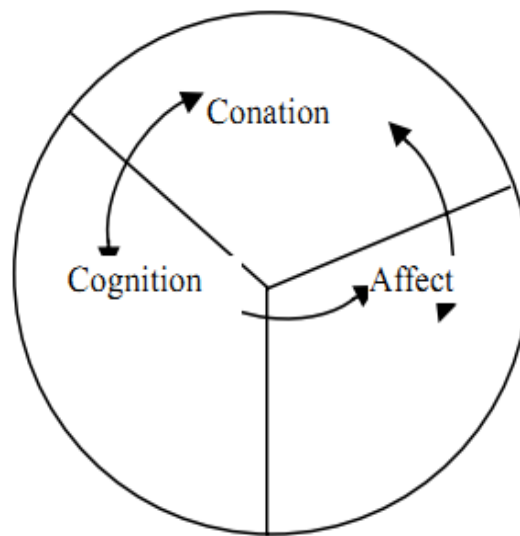
Figure 2.2

Simple Representation of Tri-Component Attitude Model
Source: Schiffman and Kanuk (2007)

Rosenberg and Hovland (1960) argued that for certain types of studies it might be enough to use a single response as the index of an individual's attitude. Thus, when attitudes are studied what are observed are the evoking stimuli on the one hand and the various types of responses on the other. The kinds of responses that are usually utilized as indices of attitudes can be categorized into three: cognitive, affective, and behavioral, and it has been proposed that it is more feasible to measure attitude through many dimensions (Rosenberg & Hovland, 1960). From this perspective, it has been

argued that a single evaluative score that only assesses the affective component well not represent the complexity of the attitude and that attitude should thus be measured via multi-dimensional constructs (Ajzen & Fishbein, 2005). Pike (2008) proposed that measurement of tourist attitudes should comprise cognitive, affective, and conative components. According to Pike, the cognition is the aggregate of what is known or believed regarding a destination and the knowledge related to the destination, which may or may not have been developed from the prior visit and signifies awareness. On the other hand, affect signifies an individual's feelings regarding the object which may or may not be favorable or neutral (Fishbein, 1967), while the component of conation of attitude is the same as the behavior since it is regarded as the intention or action.

Under the view of single dimension, the cognitive and conative components are taken out of attitude where cognition is referred to as beliefs and attitude as intentions and behavior. Therefore, the single dimensional view is that attitude has a single dimension comprising only a single component referred to as affect, which signifies the level of favorability or un-favorability of the attitude object. Other beliefs and behavioral dimensions are not viewed as attitude components but are instead considered as antecedents or outcomes of attitude (Fishbein & Ajzen, 1975). In sum, while the tripartite approach includes the notion of consistency of the components, the single dimension approach postulates a causal flow through the components, and hence, the consistency.

Armitage and Conner (2001) argued that attitude should not be measured using a single evaluative score assessing only the affective component, instead, it should

comprise both cognitive and affective components. Thus, when attitudes are studied various types of responses are observed. The response categories are generally utilized as indices of attitudes and they are cognitive, affective and behavioral and it has been suggested that it is better to measure attitudes with the use of multiple-dimensions (Rosenberg & Hovland, 1960).

In his 1935 review of the general area of attitude theory and research, Allport found that most researchers basically agreed that "attitude is a learned predisposition to respond to an object in a consistently favorable or unfavorable manner"(p.818). Furthermore, he suggested that this bipolarity in the direction of an attitude (i.e., the favorable versus unfavorable) should be viewed as its most distinctive feature. Therefore, he believed that the attitude concept is a simple one-dimensional concept.

A Tri-component Attitude Model proposes that attitude consists of three parts namely cognitive concerning I think/know/believe, affective concerning I believe, and conative concerning I intend to (Katz & Stotland, 1959; Rosenberg & Hovland, 1960; Zanna & Rempel, 1988). The initial component is concerned with the entire evaluations of, and the opinions regarding emotions expended towards the attitude-object while the second one is concerned with knowledge of and experience concerning the attitude-object. Finally, the third component is concerned with self-perception inferences obtained from prior behavior to the attitude-object. The research model encompasses all three components of attitude with each one of them playing significant roles in forming attitudes and they have the potential to impact attitude on an overall level.

In literature, the tripartite theory of attitude and its validity have been advocated by many researchers (Breckler, 1984; Kothandapani, 1971; Ostrom, 1969). Breckler (1984) forwarded strong evidence for the model and for the interconnection between attitude's three components. As with Ladegaard (2003) stated that people's speech (i.e. behavior) is a part of their attitudes. Hence, the study's questionnaire encapsulated all three components of attitude (emotion, cognition and behavior). Even during Wicker's (1969) attitude review, the most widely known attitude concepts included thinking, feeling and doing (Pike, 2008; Woodside & Lysonski, 1989).

Since Ajzen and Fishbein (2005) recommended that attitude should be measured with multi-dimensional constructs and Pike (2008) asserted attitude should comprise cognitive, affective, and conative components, following these suggestions (Pike, 2008; Woodside & Lysonski, 1989), the current study utilizes the multi-dimensional concept of attitude to hopefully better measure it. The first component or dimension comprises perceptions and knowledge of the attitude toward e-vendor generally represented through stereotypes while the second component comprises feelings regarding the e-vendor and the third one deals with questions of response toward the e-vendor.

For the measurement of distinct elements of attitude components, the semantic differential scale developed by Osgood *et al.* (1957) is the most suitable attitude measurement. Semantic differential method is considered to be simple, flexible and economical in terms of obtaining the responses of people to various attitudinal objects (Heise, 1970). The scales of semantic differential are suitable for an extensive assessment of attitude (Ostrom, 1969). In comparison to other scale types, like the ones

developed by Thurstone (1928) and Likert (1932), the semantic differential scale links called measurement with connotative word meaning in an explicit way (Osgood *et al*. 1957). According to Osgood *et al*. (1957), the semantic differential is a general method of obtaining specific information and is a highly generalizable method of measurement. Ever since its inception, it has been widely utilized in the field of attitude assessment and is now considered the most commonly used for such research method. In Heise's (1970, p. 236) statement, the semantic differential measures the reactions of individuals to stimulus words and concepts in terms of ratings on bipolar scales developed with contrasting adjectives at the two ends. The use of semantic differential scales in management studies has further benefits as it enables measurement of the intensity of attitude (McKenzie, 2008). Each scale in semantic differential makes use of a pair of bipolar adjectives (e.g. good/bad) to distinguish the attitudinal intensity of the respondents concerning a certain aspect of the attitude objects. Hence, attitude instrument developed through semantic differential scale is able to measure distinct elements of affective and cognitive components with a set of semantic differential scales that corresponds to the elements.

The semantic differential method is a simple, flexible and economical method to obtain the responses of individuals towards various attitudinal objects (Heise, 1970). Osgood *et al*. (1957) contended that through the factor-analytic procedures, known as the multidimensional semantic space, three general attitude dimensions exist underlying the responses towards majority of attitude objects. Zikmund (2012) stated that "The semantic differential is actually a series of attitude scales. This popular attitude measurement technique consists of getting respondents to react to some concept using a

series of seven-point bipolar rating scales" (p.317). The semantic differential's ability to examine attitude from various dimensions is crucial for the creation of attitude measurement. From the human activity viewpoint of user-system interaction, a user carries out various mediated actions; using interface to key in input, receiving or reading output to obtain processed information, and following steps for system communication. Hence, the preparation and the willingness of users to interact through these actions are related to the direct evaluation as well to the behavioral properties perceptions involved in them. For the sake of content validity, these aspects are covered when each attitude dimension is measured through semantic differential.

2.3   Culture in Online Shopping

In the past decade, a notable significant interest has been shown in the effect of cultural differences on the development and use of information and communication technologies. As different companies are not taking their business outside geographic boundaries, the global activities are opened to a large degree via current communication and information technologies. It is therefore important to understand the impact of cultural differences on the activities (Tractinsky & Jarvenpaa, 1995).

Hofstede (1984) defined culture as, "the collective programming of the mind that distinguishes the members of one group or category of people from another" (p.5). It has been argued that culture affects consumer's acceptance of technology (Steenkamp *et al*., 1999) and information (Doney *et al*., 1998). In addition, Gibbs *et al*. (2003) found that online shopping is an invention that can be mainly adopted by local markets. Therefore, culture shapes attitudes, values and inclinations and plays an important role

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in the encouragement and suppression of diffusion. The differences among countries and regions have been reported to affect differently consumers' perception of electronic commerce and these perceptions lead to adoption intention of electronic commerce (e.g., Robey & Rodriguez-Diaz, 1989; Straub, Keil, & Brenner, 1997; Van Slyke, Belanger, & Sridhar, 2005; Yap, Das, Burbridge, & Cort, 2006).

Using the Internet in e-shopping is increasingly significant. However, many of the companies that depend mainly on the web in marketing their products and trading internationally disregard the cultural and linguistic barriers that may lead to their failure at the end (Chau, 2002). Cultural biases and preferences affect the degree of user intimacy with some web elements, such as, background color, graphics, and spatial orientation. Researchers found that too many countries are experiencing growth in the usage of e-commerce and took into account that culture is an important issue due to its effect on the acceptance or rejection of a new technology (Yoon, 2009).

People coming from different countries generally go about doing their tasks in varying ways owing to the differences in their culture (Degen *et al*., 2005), and hence, it is compulsory to make note of these cultural and psychological differences among different countries in international e-commerce. A critical issue in e-commerce is the way of serving users coming from varying cultures, speaking varying languages, and having varying economic situations. The issue becomes more critical as more and more companies have started to market their services and products all over cultural and national boundaries on their websites that are multilingual. In a study by Ramus and

Nielsen (2005), they found that users hailing from Europe were revealed to use less e-commerce websites than their American counterparts did.

Crotts and Erdmann (2000) found that national cultural differences are one of many forces influencing consumer decision making. Jarvenpaa and Tractinsky (1999) found that culture plays a vital role in international marketing as it impacts motives, attitudes, intentions, and purchases of consumers. If people hailing from varying cultures view Internet trustworthiness in varying levels, it is necessary to understand the impacts of culture on the perceptions of consumers in order to establish how they develop their perception of Internet shopping.

2.3.1 Definition of Culture

An understanding of what culture is, its dimensions, definitions, and conceptualizations is important for research on culture (Straub *et al.*, 2002). Kroeber and Kluckhohn (1952) defined culture as "patterns, explicit and implicit, of and for behavior acquired and transmitted by symbols, constituting the distinctive achievements of human groups, including their embodiments in artifacts" (p.181). Hall (1976) reported that values and beliefs dictate the way people solve problems, behave, think, plan, make decisions and lay out their cities and homes, and even organize their transportation systems, political, and economic. Leung *et al.* (2005) defined culture as "values, beliefs, norms, and behavioral patterns of a group – people in a society for national culture, staff of an organization for organizational culture, specific profession for professional culture etc." (p.361).

Definitions of culture range from the very comprehensive, as defined by Herskovitz (1955) as "the human-made part of the environment", to the highly focused, as defined by Geertz (1973) as "a shared meaning system". Groeschl and Doherty (2000) stated that culture is complex and very difficult to define. They nonetheless defined it as consisting of "several elements of which some are implicit and others are explicit. Most often these elements are explained by terms such as behavior, values, norms, and basic assumptions" (p.14). Culture proposed by some researchers as implicit artifacts or tacit such as basic assumptions, coherent sets of beliefs, ideologies, important understandings, and shared sets of core values (Groeschl & Doherty, 2000). Other researchers maintained that culture includes more explicit noticeable cultural artifacts such as practices and norms (Hofstede, 1998; Jermier *et al*., 1991), symbols (Burchell *et al*., 1980), ideology, language, myths, rituals, and ceremony (Pettigrew, 1979; Karahanna *et al*., 2005).

In 1985, Mead defined culture as shared patterns of behavior. This definition includes at least two propositions. The first one is that culture is a group-level construct, located between the human nature and the personality of individuals that is usual to all of us. Professions, organizations, and societies might be considered to have their own cultures. The second proposition suggests that cultural research includes little more than elaborating behavior and observing (Davison & Martinsons, 2003). Hence, Hofstede, (1991) explained culture as "the collective programming of the mind which distinguishes the members of one group or category of people from another" (p.5). Hofstede (1991) revealed that people in the same culture share a collective national character that shows their cultural mental programming. More specific, this mental

programming shapes beliefs, values, expectations, assumptions, behavior and perceptions (Myers & Tan, 2002). Hofstede studies stressed that culture is same to the collective mental programming of a nation, minority, tribe, or a group.

Triandis (1972) explained culture as "an individual's characteristic way of perceiving the man-made part of one's environment. It involves the perception of rules, norms, roles, and values, which are influenced by various levels of culture such as language, gender, race, religion, place of residence, and occupation, and it influences interpersonal behavior" (p.4). This explanation has at least two suggestions. The first one supposes that by observing individual behavior of a society, a unique identification of the roles, values, rules and norms of that society is not possible. However, it clearly shows the perception of that individual of the shared cultures he/she belongs to. The second suggestion is that individual behavior should be affected by the shared culture, which in turn is affected by different levels of cultures.

2.3.2   Dimensions of Culture

Cultural dimensions are value constructs or psychological dimensions that can be used in describing an exact culture. Culture has many dimensions and many authors have provided different dimensions based on the different definitions of culture. Hofstede (1980, 1991) conducted the most comprehensive cross-cultural study to date in which he developed five cultural dimensions. This cultural dimension shows one of the important frameworks to understand the effect of culture on consumer behavior literature.

Since 1980, the Dutch management researcher, Geert Hofstede claims that people generally have mental programs that are invented and supported through their experience and that these mental programs consist of national culture. Hofstede has attempted to pinpoint the value dimensions 100,000 employees of multinational IBM (International Business Machines) located in 40 countries (Hofstede, 1980, 1983, 1984, 1991, 1997, 2001). Hofstede's dimensions have often been utilized in describing cultures. He identified four dimensions of power distance, uncertainty avoidance, masculinity, and individualism. Hofstede dimension of individualism-collectivism provides a description of cultures ranging from loosely structured to tightly structured cultures. Alternatively, masculinity-femininity dimension gives an explanation about how a culture's dominant values are nurturing or assertive. Power distance is the distribution of impact within the culture. Uncertainty avoidance implies the culture's tolerance of risk and ambiguity acceptance. All these four dimensions have their basis on four principal issues in human societies. Based on Hofstede's (1980) study, the dimensions signify the root elements of common structure in the system of cultures in countries.

Additionally, a fifth dimension along with the four above has been identified by Hofstede and Bond (1988), which is a Confucian dynamism referred to as short-term orientation versus long-term orientation to life. This dimension provides a description of cultures ranging from long-term values with persistence and ordering relations through status to short-term values in light of tradition and reciprocity in social relations. In 2010, the scores for this dimension were extended to 93 by Micheal Minkov who

used the recent World Values Survey (Michael, 2007). This development has led Hofstede to define the sixth dimension: indulgence versus restraint.

Through the analysis of data from over 93 countries, Hofstede showed that the mental programs indicates the presence of six underlying value dimensions on which the countries can be categorized into culture areas (Hofstede, 1984). These dimensions are shown below:

1. Power distance: the degree to which power in equality is distributed among the society's members.

2. Uncertainty avoidance: the degree to which organizational members perceive risks from uncertain situations or future uncertainty.

3. Individualism and collectivism: the explanation of the link between the individual and the collective whole that is revealed in the way people live within the society.

4. Masculinity and femininity: the level of roles division between men and women to which society places different stress on work goals and assertiveness versus personal goals and nurturance.

5. Long-term versus short-term orientation: the long-term orientation dimension can be interpreted as dealing with society's search for virtue. Long-term orientation (LTO) is defined by Bearden *et al.* (2006, p. 457) in their research as "the cultural value of viewing time holistically, valuing both the past and the future rather than deeming actions important only for their effects in the here-

and-now or the short term. Individuals scoring high in LTO value planning, tradition, hard work, and perseverance" (Bearden *et al.*, 2006).

6. Indulgence versus restraint–indulgence stands for a society that allows relatively free gratification of basic and natural human drives related to enjoying life and having fun. Restraint stands for a society that suppresses gratification of needs and regulates it by means of strict social norms (Bearden *et al.*, 2006).

Seen from a conceptual viewpoint, Hofstede's cultural dimension is considered as general values that impact the entire behavioral domain. Nevertheless, as the measure items are used in the context of work, those who are unemployed may have a difficult time relating these items to day-to-day experiences; students, homemakers, independent consultants, self-employed businessmen, unemployed individuals and retirees need a different scale that includes the non-work context. In addition, Erdem, Swait, and Valenzuela (2006) created a 13-item scale of Hofstede's cultural dimensions but it only gauged three dimensions (collectivism, uncertainty avoidance, and power distance).

Moreover, Furrer, Liu and Sudharshan's (2000) work is another exception. They created 20 items in their quest to measure the five dimensions but the scales psychometric properties were revealed to be inefficient as it used Hofstede's survey items directly on individuals. Every dimension's reliability registered at a range of 0.26 to 0.51 (Soares *et al.*, 2007). A more current study was conducted by Sharma (2010) who developed a 40-item scale in an attempt to measure the cultural dimensions proposed by Hofstede at the individual level. Despite the psychometric soundness of the scale, its validity, reliability, and cross-cultural measurement that is at par with the

conceptualization of Hofstede's culture (comprising 10 dimensions of personal cultural orientations), it was not consistent with the original Hofstede's 5-dimensional model of cultural concept and thus it became challenging to measure the original dimensions.

Yoo *et al.* (2011) revealed that culture had been measured by extant studies through two methods: culture-centered and personality-centered. The former makes use of qualitative methods of assessment of culture while the latter makes use of quantitative measures. Both approaches are commonly used in business literature via proxies and values effects (Yoo *et al.*, 2011). Culture dimension at the individual level has been measured by Yoo *et al.* (2011), they proposed the CVSCALE to measure the five cultural dimensions proposed by Hofstede at the individual level for a general context while gathering satisfactory psychometric properties.

The use of national-level measures of culture overlooks the cultural values variability among individuals in the country (Yoo & Donthu, 2002) and the differences in the cultural values between age groups in the same country. Hence, a need arises for the identification of appropriate instruments to measure cultural values at the individual level. In addition, Yoo and Donthu's (2002) psychometric properties of scale are examined. Yoo *et al.* (2011) developed the CVSCALE to measure Hofstede's five dimensions at the individual-level for broader context while obtaining satisfactory psychometric properties. The CVSCALE (Donthu & Yoo, 1998; Yoo & Donthu, 2002; Yoo, Donthu, & Lenartowicz, 2011) is used to examine the cultural values of power distance, uncertainty avoidance, individualism/collectivism, and masculinity/femininity. The other cultural dimension, known as Confucian dynamism, is long-term orientation.

Some researchers choose CVSCALE as others reported to the lack of reliability and validity of Hofstede's scale (e.g. Bearden, Money, & Nevins, 2006; Spector, Cooper, & Sparks, 2001). On the other hand, the CVSCALE has good reliability, validity and cross-cultural invariance (Yoo, Donthu, & Lenartowicz, 2001; Yoo & Donthu, 2002; and Patterson, Cowley, & Prasongsukarn, 2006). Moreover, the items are advantageous over Hofstede's (1980, 1991 and 2001) items as the instrument applies to general consumer situations, as opposed to limited situations.

2.3.3 Research on Culture

Douglas and Craig (1997) examined the critical issues responsible for changing the dynamics of consumer behavior. The main findings of their theoretical study provided an important insight into the changing dynamics of consumer behavior on e-commerce. In addition, they found that culture is one of the most significant variables that influence the use of information systems, including electronic commerce. Kumar *et al*. (1998) noted that information systems and other technologies carry within them the culture of the developing nation and its programmers; it also carries within it the way of doing business in the area where it was developed. Thus, when these technologies are imported into alien cultures, they can fail due to cultural differences.

Park and Jun (2003) investigated the relationship between culture and differences in the behavior of online buying. They carried out a cross-cultural comparison of on-line purchasing behaviors and examined the impacts of using Internet, perceived risks, and innovation on a cross-cultural basis. In their study, they compared the factors affecting online buying behavior of Koreans and Americans. They demonstrated significant

differences in Internet usage and the perceived risks of online shopping between the two cultures.

Ganguly *et al.* (2010) compared samples that consisted of students chosen randomly from various business schools in India, USA, and Canada. The study revealed that culture at the individual level moderated the relation between website design elements and trust, and between trust and intention to purchase online. They also found that in some cases, culture failed to moderate the link between the two variables at the individual level but not at the country level. For example, collectivism lead to differences in the two samples in light of visual design as a trust predictor. However, no moderating effect was found with the inclusion of India. This suggests that culture acted at the individual level but not at the country level and this has a significant implication as it supports the claim that there could be variations in culture.

Regarding different cultures within a country, Alam *et al.* (2008) hypothesized important difference among different races in Malaysia in their online shopping so that suitable promotional strategy for the vendor to sell their online product or services can be suggested. However, they found no important difference in online shopping among different races (Indian, Chinese, Malay, and others) in Malaysia. Based on the result, they recommended that any company wishing to market its product or service online in Malaysia should not develop different marketing strategies based on different races especially with Malaysian consumers.

2.4   Electronic Service Quality

Electronic service quality has a strategic implication for business attempting to deal with customers in the electronic marketplace. Based on the study by Zeithaml, Parasuraman, and Malhotra (2002), service quality delivery online is an important strategy for success. It is even more important than low prices and web presence as online customers are provided with more product or service choices with reduced costs. The service quality includes guarantees (Pennington, Wilcox, & Grover, 2003-2004), customized services and performance of delivery (Doney & Cannon, 1997), warranties (Grazioli & Jarvenpaa, 2000) provided by the company (Gefen, 2002; Kim, Xu, &Koh, 2004). In order to deliver quality service online, companies need to understand the perception of customers regarding the quality of their services and the way the customer evaluate them (Zeithaml, Parasuraman, & Malhotra, 2002).

Electronic service quality is broadly defined as the entire stages of a customer's interactions with Internet website. In other words, it is the level to which Internet website enables effective and efficient purchasing, shopping and delivery (Zeithaml, Parasuraman, & Malhotra, 2002). Santos (2003) studied e-service quality and found that e-service quality is a measurement of the extensive customer judgment and assessment of the delivery of online service in the virtual marketplace. The significance of e-service delivery is acknowledged in the business world and among the reasons for the increase of these services over the Internet is the fact that it is much easier for customers to make a comparison between varying service offerings in contrast to traditional ways (Santos, 2003).

Connolly and Bannister (2007) stated that service quality is one of the most researched topics in the area of marketing. Although researchers showed that service quality had an effect on decisions of purchasing, these findings have recently been applied to electronic commerce (Wolfinbarger, 2003). In addition, customer e-service quality perception is one of the important determinants of the success of electronic commerce (Yang *et al*., 2004), and has a significant role in affecting the purchase intention of online consumers (Delone & McLean, 2003).

According to Kim *et al*. (2009), the e-service quality construct stems from the concept of quality traditional services. E-service quality can be considered as the main factor for the success or failure of online companies. It provides organizations with competitive advantages in the online environment by facilitating customer's feedback and improving customer satisfaction and relationships (Santos, 2003). Thus, although the concept of e-service quality is still novel, it has been increasingly considered as a significant issue recently (Hongxiu & Reima, 2009). On top of this is the fact that many online organizations generally fail owing to poor electronic service quality (Lee & Lin, 2005).

Excellent e-service quality is an important matter for online vendor. It is the factor that will enable them to attract more online customers. Lee and Lin (2005) noted that online customers expect higher levels of electronic service quality than customers in the traditional environment do. Cai and Jun (2003) revealed a positive and strong correlation between online vendors' service quality and their customer satisfaction.

Researchers have called for an in-depth analysis of the links between service quality and its outcomes (Rust & Oliver, 1994), because these links are not simple and direct (Brady, Knight, Cronin, Hult, & Keillor, 2005). A widespread investigation of the complicated interrelationships will be useful for a complete understanding of the process that will result in favorable relational outcomes based upon web-based service quality. Furthermore studies that have validated by trial and error the link between traditional service quality and some outcomes such as customer satisfaction (Cronin *et al.*, 2000), trust (Sharma & Patterson, 1999) were primarily conducted in the context of offline services.

However, even with the increased acknowledgement of online services, issues such as how online services quality is defined, its measurement, and its determinants are still unresolved (Kenova & Jonasson, 2006). The development of e-commerce in both global and regional markets has led to the creation of special interest in the measurement of e-service quality and the examination of the e-service dimensions (Mekovec *et al.*, 2007). Considerable studies have been conducted focusing on the measurement and evaluation of online service quality. Authors have developed different scales to evaluate online service quality.

2.4.1   Definition of e-Service Quality

A growing body of scholarly work has begun to explore e-service quality, and consumer relationship primarily focusing on online shopping. The concept of e-service quality is derived from the service quality construct. Still there are no acceptable models and definitions of electronic service quality and its measurement (Seth *et al.*, 2005). But

expectations regarding e-service quality are not as well formed as those made for traditional service quality (Zeithmal *et al*., 2002). Parasuraman *et al*. (1988) defined service quality as, "the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform" (p.14).

According to Asubonteng *et al*. (1996), e-service quality is, "the difference between customers' expectations for service performance prior to the service encounter and their perceptions of the service received" (p.64) while Bitner *et al*. (1990) defined it as "the consumers' overall impression of the relative inferiority/superiority of the organization and its services" (p.74). These definitions vary from person to person but their essence is similar (Khalil, 2011). Ojo (2010) stated that the definition of service quality differs only in their wording but they generally relate to the determination of whether perceived service delivery leads to the meeting, exceeding, or failure to satisfy customer expectations.

Service quality may be defined as the difference between customers' perceptions of the service received and their expectations about service performance prior to the service offering (Asubonteng *et al*., 1996). If service performance does not meet expectations, people will think that the service quality low. However, when performance goes over expectations, the perception of the service quality is higher (Connolly, 2007). Therefore, customers' expectations are crucial in evaluating service quality. In addition, Asubonteng *et al*. (1996) found that when service quality increases, intentions to use the service or product and satisfaction increase.

Most practitioners as well as researchers use web service quality and e-service quality synonymously. For instance, Zeithaml (2002) defined e-service quality as the level to which a website uses effective and efficient shopping, purchasing, and delivery of goods and services, while Zhang and Prybutok (2005) utilized the same concept to describe quality of website service. Similarly, Santos (2003) defined e-service quality as consumer overall opinions and evaluation regarding the excellent e-service delivery in online market while Colier and Bienstock (2006) provided a description of e-service quality as the user's perceptions of the result of the service delivery as well as their perceptions of service recover in case of service failures.

2.4.2   Dimensions of e-Service Quality

Due to the recent growth in e-service quality in the field of e-commerce, the importance of monitoring and measuring e-service quality has provided value to the virtual world. In addition, e-service quality has turn out to be a significant topic in the field of business research. Onset, a clear difference is revealed between traditional service quality and e-service quality as stated by Lee and Lin (2005):

1. The absence of sales man in e-services wherein there is no actual business communications customers and sales representatives like in the traditional service.
2. The obvious absence of traditional tangible factors as the interaction is conducted in the virtual environment involving some intangible factors.

3. The self-service of customers in e-service wherein customers generally serve themselves on their own in the purchasing interaction and they control the process of business.

There has been ongoing development in the knowledge dealing with quality dimensions of e-service quality (Kim *et al.*, 2006). Most of these studies combined elements of the dimensions of traditional service quality with the dimensions of web-based service quality. According to Gounaris *et al.* (2005), the e-service quality perception is impacted by varying predictors and several studies have attempted to provide a description of e-service quality in the past years, and majority of them have tackled dimensions present in different aspects of customer's interaction in e-shopping. In the present study, some of the important literatures that have succeeded in developing and validating measurement criteria for perceived e-service quality are discussed and the most suitable scale is chosen.

E-service quality measurement in online shopping has been receiving increasing attention currently and as a result, many studies have tried to highlight major dimensions of e-service quality linked with online environment. These research works were conducted in different contexts such as e-service, online travel agency, online banking, online retailing, web portal, online public library and online shopping (see Table 2.1). The table 2.1 summarizes the studies that identified e-service quality dimensions.

The number of e-service quality studies is increasing and they show varying dimensions of e-service quality. A scale known as SITEQUAL, utilized to measure website quality, is proposed by Yoo and Donthu (2001). It is primarily based on four

factors, namely, aesthetic design, processing speed, ease of use, and security. Cox and Dale (2001) stated that traditional dimensions of service quality including courtesy, cleanliness, comfort, and competence are not compatible for online service quality while dimensions like availability, appearance, credibility, communication, understanding, accessibility are important for the online environment.

WebQual is a scale proposed by Loiacono *et al.* (2002) to evaluate website quality. It comprises 12 dimensions, namely, visual appeal, innovativeness, relative advantage, online completeness, emotional appeal, trust, response time, tailored communications, ease of understanding, intuitive operations, consistent image, and informational fit-to-task. The same scale name was developed by Barnes and Vidgen (2002) to measure website quality on the basis of usability, service interaction quality, and information quality. In addition, Madu and Madu (2002) proposed 15 dimensions of online service quality: aesthetics, reliability, performance, system integrity, features, structure, responsiveness, serviceability, security and trust, customization service differentiation, assurance, reputation, web store police, and empathy. In sum, there are many e-service quality dimensions that are purported to have positive effects on online user's perceived quality (Lee & Lin, 2005).

Along similar lines, Wolfinbarger and Gilly (2003) created a 14-item scale consisting of four factors, namely, reliability/fulfillment (related to accurate orders, on-time delivery, and accurate product representation), website design (including some attributes related to product selection, design, and personalization), customer service (willingness to help, prompt answers to inquiries, and willingness to solve problems)

and security/privacy (trust and safety). According to Wolfinbarger and Gilly's scale, the security/privacy and reliability/fulfillment dimensions indicate strong validity. However, website design and customer service dimensions are less internally consistent and distinct.

Rowley (2006) reported that pioneering study in e-service is still in their beginning and more work is required to extract an exact explanation and measure of e-service quality. He attempted to provide a summary of the service quality dimensions from 29 sources dedicated to e-service quality between 1996 and 2006. These dimensions are listed on the basis of frequency of appearance such as site features comprising design, intuitiveness, ease of use, ease of navigation site aesthetics, appearance, visual appeal, structure, interaction, sensation, and ease of ordering (25 sources), security (24), responsiveness (15), reliability (13), accessibility (13), information (10), communication (8), personalization (7), delivery (7), customer support (5), and others (18).

In sum, several authors have provided suggestions of measures of website evaluation but most of them do not provide an extensive evaluation of the service quality perception of websites. The following are some examples of such measures developed:

- WebEqual is a tool to measure the quality of the website interface. It targets the website interface as opposed to providing particular service quality measures from the viewpoint of the customer (Loiacono *et al.*, 2002).
- SiteQual proposed by Yoo and Donthu (2001) surveys the dimensions linked with the evaluation of website service.

- WebQual2 proposed by Barnes and Vidgen (2002) provides a transaction related evaluation as opposed to a detailed evaluation of the service quality offered by the website.

- The e-TailQ Scale is proposed by Wolfinbarger and Gilly (2003). However, this scale was judged with some reservations expressed by other authors (Parasuraman *et al.*, 2005).

The most common measure of traditional service quality SERVQUAL was developed by Parasuraman *et al.* (1985), which has received considerable attention. Yang (2001) argued that the primary value of SERVQUAL lies on its powerful benchmarking, diagnostic and perspective tools. However, the SERVQUAL scale does not best fit the online services and hence many studies have tried to enlarge its conceptualization to the e-commerce context. Although SERVQUAL's five dimensions were developed based on traditional market services, several authors have used the same dimensions in the online environment (Obi, 2009). Zeithaml (2002) supported this approach by stating that some dimensions of SERVQUAL scale are fit to be used in the online environment with the addition of some technical dimensions. Based on Lee and Lin's (2005) study, basic dimensions impacted service quality in online shopping through modifications and these dimensions contained website design, reliability, responsiveness, trust and personalization. Such practice was also evident in some research. For instance, Zeithaml (2000) modified the SERVQUAL scale in his study of the e-service environment and he proceeded to identify 11 dimensions namely ease of navigation, access, flexibility, efficiency, reliability, security/privacy, customization/ personalization, responsiveness, site aesthetics, assurance/trust, and price knowledge.

Zeithaml, Parasuraman, and Malhotra (2000) revealed many website features are based on the perceptual level and separated them into 11 dimensions of e-service quality. These dimensions are described below:

- Reliability–the correct technical functioning of the website and its accurate service offers (delivering of promised stocks, delivering of ordered stock, available items in stock, product information, and billing).

- Responsiveness–the timely response and the recourse for help in case of issues or inquiries.

- Access–the ability to access the site in a timely manner and to reach the company when necessary.

- Flexibility–the varying choices of payment, shipment, buying, searching and return of items.

- Ease of navigation–the site functions that help consumers find what they are searching for with ease. In other words, it refers to the system functionality and the user-friendly features.

- Efficiency–the simple and easy to use feature of the site, its proper structure, and the requirement of minimum information to be entered into by consumers.

- Assurance/trust–the customer's confidence in handling the site and the reputation of the site's services and products, and its clear and truthful information.

- Security/privacy–the extent to which the customer is convinced of the site's safety from intrusion and protection of personal information.

- Price knowledge–the level to which the customer determines the total price, shipping price, and the relative prices when shopping.

- Site aesthetics–site appearance.

- Customization/personalization–the easy tailoring of the site to individual customer's preferences, histories, and method of shopping.

Zeithaml *et al*.'s (2002) model of service quality for e-retailing consists of seven e-service quality features including efficiency, fulfillment, reliability, privacy, responsiveness, compensation, and contact. When compared to the rest of the proposed models, e- SERVQUAL is superior as it is based on the SERVQUAL approach, which has been utilized in the measurement of service quality in many contexts. Although e-SERVQUAL has been repeatedly criticized, it is a tool that is commonly utilized for collecting appraisals by users of the services they received. Furthermore, owing to its suitability to varying sectors to evaluate the quality of service provided, it has become invaluable.

Based on the extensive analysis and synthesis of the literatures relating to e-service quality, Zeithaml, Parasuraman, and Malhotra (2002) categorized the criteria of e-SERVQUAL perceptions into: (a) ease of use or usability, (b) information availability and content, (c) graphic style, (d) privacy/security, and (e) reliability/fulfillment. Many researches have been conducted to examine the different elements of these five criteria. While some have been proposed as being critical, others have been found to be significant empirically. Both availability and information depth were uncovered to be significant as users are able to control the order, content, and duration of product-relevant information, integrate and recall and hence improve the information use (Ariely, 2000). Meanwhile, ease of use is also significant as Internet-based transactions should

not be difficult that they intimidate most consumers. Privacy (personal information protection) and security (protection of users from financial loss and the risk of fraud) have also been uncovered objectively to have an important impact upon attitude toward use of online services (e.g., Montoya-Weiss *et al.*, 2003).

Parasuraman, Zeithmal, and Malhotra (2005) defined e-service quality and proposed a new method for its measurement, which is E-S-QUAL. The measurement consists of four dimensions with 22 items. These dimensions are fulfillment, efficiency, privacy, and system availability. Accompanying this main scale is a subscale referred to as E-RecS-Qual, formulated for customers facing issues while using online services. This subscale comprises three dimensions of responsiveness, compensation and contact, and has 11items. Two scales have undergone reliability and validity tests and shown good psychometric characteristics. Later, Parasuraman *et al.* (2005) tested it in online shopping contexts. The efficiency dimension is concerned with the ease of speed and access, and utilization of the site. It is referred to as the capability of the customers to use the site, find their products of choice and all the associated information with minimal effort. Meanwhile the system availability dimension relates to the technical function of the site and the level to which the site is available and functioning properly. The dimension of fulfillment shows the level to which the site promises item convenience, and order delivery. It also refers to how correct the services promised are, like having products in stock and timely delivery of products. The privacy dimension deals with the level to which the site is safe and protects customer information and the extent to which the customer is convinced that his/her information is not shared and is secure. In e-commerce, it was revealed that efficiency and fulfillment

are the two dimensions that have the greatest effect on the perceived service quality followed by system availability and privacy.

E-S-QUAL is commonly used in online service quality study. Kim *et al.* (2006) made use of it to measure online e-service quality measure to determine the main factors contributing to clients' satisfaction. The E-S-QUAL may be utilized along with E-RecS-QUAL scale, which measures the quality of recovery service offered by the site. The E-RecS-QUAL scale has the dimensions of responsiveness, compensation, and contact to deal with customer issues or inquiries (Mekovec, Bubas, & Vrcek, 2007). This method is the basis of the e- services quality evaluation approaches (Cernea, Sîrbu, & Marginean, 2009).

Table 2.1
Summary of Studies on E-Service Quality Dimensions

Author(s)	Dimensions	Context
Dabholkar (1996)	Control, enjoyment, ease of use, delivery, reliability and website designs.	E-service
Zeithaml *et al.* (2000)	Contact, compensation, responsiveness, privacy, fulfillment, reliability, and efficiency.	Online retailing
Yoo and Douthu (2001)	Security, processing speed, aesthetic design, and Ease of use.	Online retailing
Cox and Dale (2001)	Availability, understanding, credibility, accessibility, communication, and website appearance.	Online retailing
Jun and Cai (2001)	Reliability, responsiveness, courtesy, access, eases of use, information and website design.	Online banking
Yang (2001)	Information, security and website design	Online retailing
Wolfinbarger and Gilly(2002)	Customer service, security, reliability, and website design.	Online shopping sites
Zeithaml *et al.* (2002)	Delivery, responsiveness, security, reliability, and communication.	E-service
Madu and Madu (2002)	Empathy, assurance, reputation, web store police, service differentiation and customization, responsiveness, trust, security and system integrity, serviceability, reliability, aesthetics, structure, features, and performance.	E-service

Table 2.1(*continued*)
Summary of Studies on E-Service Quality Dimensions

Author(s)	Dimensions	Context
Loiacono *et al.* (2002)	Substitutability, business process, integrated communication, innovativeness, flow, intuitiveness, website design, response time, trust, interactivity, and information.	Online retailing
Yang and Jun (2002)	Customization, accessibility, responsiveness, reliability, security, And Website design.	Online retailing
Surjadaja *et al.* (2003)	Customization, delivery, reliability, information, responsiveness, interaction, and security.	E-service
Santos (2003)	Customer support, incentive, security, communication, reliability, efficiency, content, structure, linkage, appearance, ease of use.	E-service
Yang *et al.* (2003)	Aesthetics, security, collaboration, personalization, courtesy, competence, access, communication, convenience, reliability, eases of use, credibility, and responsiveness.	Online retailing
Yang *et al.* (2004)	Portfolio, product, security, eases of use, competence, responsiveness, and reliability	Online shopping sites
Field *et al.* (2004)	Customer service, security, reliability, and website design.	E-service
Kim and Stoel (2004)	Trust, responsiveness, capability, transaction, information, entertainment, and web appearance	Online retailing
Yang and Fang (2004)	website design, responsiveness, information, communication, courtesy, access, competence, credibility, reliability, and responsiveness	E-service
Gounaris *et al.* (2005)	Reputation, responsiveness, trust, information, and website design.	Online retailing
Parasuraman *et al.* (2005)	Contact, compensation, responsiveness, privacy, fulfillment, availability, and efficiency	E-service
Lee and Lin (2005)	Personalization, trust, responsiveness, reliability, and website design	Online retailing
Kim *et al.* (2006)	Graphic style, information, contact, Compensation, responsiveness, privacy, system availability, fulfillment, and efficiency.	Online retailing
Fassnacht and Koese (2006)	Emotional benefit, functional benefit, reliability, technical quality, ease of use, information, attractiveness of selection, layout, and graphic quality	E-service
Cristobal *et al.* (2007)	Order management, assurance, customer service, and website design.	E-service
Sohn and Tadisina (2008)	Functionality, website content, communication, customized, ease of use, reliability, speed of delivery, and trust.	Online finance

2.4.3 Relationship between e-Service Quality and Culture

Starting from 1990s, a number of research works have emerged on the effect of culture and service quality. For instance, Anderson and Fornell (1993) recommended the link between culture and service quality to be examined. Malhotra *et al*. (1994) also conceptually speculated the possible links. Among the first to investigate the effect of culture on service quality are research works by Winsted (1997), Donthu and Yoo (1998), Mattila (1999a, 1999b, 2000), and Furrer *et al*. (2000). In recent years, studies began to elaborate more on the relationship between culture and service quality (e.g., Kueh & Voon, 2007; Ueltschy *et al*., 2009).

However, research concerning electronic service quality has just begun to gain ground and the main issue related to the studies is the factorial structure of the constructs and measurement (e.g., Wolfinbarger & Gilly, 2003). Nevertheless, although research on these issues has shown significant development, their cross-national considerations are few and far between (Vlachos *et al*., 2008). This gap has been acknowledged by some researchers such as Wolfinbarger and Gilly (2003) when they called for more researches to address electronic service quality on a global scale. Furthermore, debates concerning service quality in literature discuss the generalizability of service quality dimensions in various countries. For example, Tsikriktsis (2002) conducted a research of the stability of electronic service quality dimensionality in different countries. It was revealed that every country has its own unique quality dimensions (Zhao *et al*., 2002), which have different degrees of importance (Feinburg *et al*., 1995).

Regardless of the fact that the Internet has assisted in the service globalization, only a few studies tackled the relationship and impact of cultural dimensions and characteristics on online perceived service quality. While the exploratory study carried out by Markus and Gould, (2000) only compared between the features of the website and Internet portals design in different cultures. They also highlighted the effect of the perceptions of cultural differences upon website design and features, but the specific characteristics of users based on their perceived e-service quality are yet to be examined (Sigala & Sakellaridis, 2004).

Sigala *et al*. (2004) found that only three of the cultural dimensions proposed by Hofstede, namely, masculinity, power distance, and long-term orientation, affected the perception of specific WEBQUAL dimensions. Donthu and Yoo (1988) found that cultural elements had the greatest impact on service quality in traditional stores when the service included a high degree of customer-provider interaction, while Tsikriktsis (2002) showed that culture affected website service quality expectations less than it affected traditional service quality.

Vlachos *et al*. (2008) found participants in Japan, Hong Kong, and Korea looked at the construct of service quality in the same way. However, they did not consider the impact of cultural dimensions on electronic service quality perception dimensions. Within the context of this study, countries were considered as cultural characteristics proxies (Kim *et al*., 2004). Though they believed that the mobile e-service quality dimensions are distinct in the three Asian countries discussed, they called

for more research investigations that could definitely link the effect of culture on the service quality dimensions.

Chae *et al*. (2002) found that Japanese people tended to give more importance to the efficiency factor than Koreans, while Koreans gave more importance to the core-product factor. On the other hand, the services most preferred by the Japanese were the utilitarian services (e.g., stock exchange information, reading news, booking train tickets and sending e-mails). These are the services primarily evaluated with factors of reliability and accuracy of the information and not by how they are introduced (Chae *et al*., 2002). In addition, the Japanese tended to give high regard to the factors of usefulness and of ease of use in comparison to Koreans, owing to the Japanese's uncertainty avoidance.

In the context of Malaysia, Khalidah *et al*. (2008) proposed a new service quality dimension that is related to the "Halal" issue. "Halal" is an Arabic word meaning permissible from a religious view and it applies to all food products, food ingredients, meat products, and food contact materials in the grocery stores. Despite of the fact that 60% of the Malaysian populations are Muslims, several stores are run by foreign individuals or by non-Muslim Malaysians. In fact, the Halal dimension was proposed as a dimension that measures customer service quality in Islamic banking (Othman & Owen, 2001) and insurance firms (Tahir & Ismail, 2004).

Even though the concept of service quality has been investigated in the information systems context (Sigala, 2004a), research dealing with the effect of cultural differences upon e-service quality are still few and far between. According to a study

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conducted by Markus and Gould (2000), cultural differences do have an effect on website design and features. However, through Hofstede's (1994) dimensions of culture comprising individualism, power distance, uncertainty avoidance, masculinity, and long-term orientation, many studies reviewed by Furrer *et al.* (2000) supported the impact of five cultural dimensions upon the importance consumers place on and their expectations of service quality.

2.5   Risk in Online Shopping

Perceived risk is defined as the uncertainty consumer's face when they cannot predict the outcome of their decisions to purchase (Schiffman *et al.*, 2007). Perceived risk is considered as the customer's subjective belief regarding the probable negative consequence of their purchase decisions. The risk perceptions of consumers vary from one consumer to another according to factors such as the product category, person, and the shopping situation. Perceived risk is also revealed to affect the consumer's likelihood of buying new services or products.

Perceived risk has proven to be an important construct in many consumer behavior research projects. While it was very popular in the 1960's and 1970's, in recent decades research into this construct has waned. However, with increased interest in researching the new e-commerce market space where buyers and sellers are usually faceless and distant, renewed interest into the perceived risk construct should emerge.

The first measurement of perceived risk was developed by Cunningham (1967) and was based on Cox & Rich's (1964) two components (uncertainty and danger).

Cunningham used two 3-point scales multiplied together to come up with an ordinal scaling of a group of product classes. The two general models of perceived risk involve either the two components of uncertainty and consequences (Cox, 1967), or probability of loss and importance of loss (Bettman, 1973; Peter & Tarpey, 1975). The importance of loss has been viewed as a proxy for negative utility (Peter & Ryan, 1976).

Jacoby and Kaplan (1972) based their items on previous work by Bettman and Cunningham (1967) and successfully used single items to measure each handled risk facet. An item indicative of the format used is "What are the chances [or likelihood] that you stand to lose money if you try an unfamiliar brand of (either because it won't work at all, or because it costs more than it should to keep in good shape)? 1 = low chance of losing money; 9 =high chance of losing money".

Cox (1967) attributed perceived risk in purchasing decisions to the following factors: (1) the uncertainty of the consumers to their buying goals, (2) the uncertainty of the consumers regarding the product category or brand that best matches their goals of buying, and (3) the perception of the consumers of the possible negative outcome of purchasing the product which fails to satisfy their goals of buying.

Being a relatively new way of purchase, consumers naturally feel risk when dealing with the Internet and they consider e-commerce riskier than bricks and mortar commerce. In one of the efforts to classify perceived risks of online purchasing, Tan (1999) revealed that perceived risk was greater when purchasing products via the web than when purchasing products in-store. Consumers also have a choice of whether to go for traditional shopping or online shopping on the basis of their perceptions of

which service or product is purchased from one or another. Services are more related with online shopping mode while tangible products are more related with traditional stores (Rajamma, Paswan, & Ganesh, 2007). In a related study, Vijayasarathy and Jones (2000) found that perceived risk affected attitudes towards online purchasing and intention to shop online. Nevertheless, perceived risk was also found to reduce when the Internet experience increased (Miyazaki & Fernandez, 2001). Likewise, Huang, Schrank, and Dubinsky (2006) found that online shoppers possessed lower perceived risk than their non-shopper counterparts did.

2.5.1 Risk Definitions and Dimensions

Perceived risk has been studied in marketing for over 40 years and appears to be an appropriate construct to understand consumer adoption of e-commerce payment systems. Bauer (1960) proposed the perceived risk concept to the marketing literature following his conceptualization of consumer behavior as risk taking. Bauer reported that, "Consumer behavior involves risk in the sense that any action of a consumer will produce consequences which he cannot anticipate with anything approximating certainty, and some of which are likely to be unpleasant" (p.24). Based on Taylor's (1974) proposition, since the result of the consumption choice may only be revealed in the future, the consumer is faced with uncertainty.

Perceived risk has been defined as "an influence on choice decisions and may be defined as the expectation of losses associated with purchase and acts as an inhibitor to purchase behavior" (Peter & Ryan, 1976, p.185). On the other hand, Bauer (1960) defined perceived risk as "a combination of uncertainty plus seriousness of

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outcome involved-associated with each category of product" (p.391). Perceived risk is also defined as an uncertainty function relating to the outcome of the decision (Jacoby & Kaplan, 1972).

In the context of online shopping, Chellappa (2005) defined perceived risk as "the uncertainty that customers experience when they cannot predict the outcome of their purchase decisions" (p.98). Also Hassan *et al.* (2006) defined perceived risk in online shopping as "the expectations of any loss or any negative consequences as a result of online shopping" (p.139). Because the Internet is described as a global and a virtual channel of selling and buying product and services, the seller cannot be felt in a physical sense and this creates an uncertainty perception in online transactions and therefore, perceived risk is important in online purchasing. Based on Jarvenpaa and Tractinsky (1999), there is no assurance that the consumer will obtain the goods that he/she sees in the Internet. In case of technical problems in the process of transaction, the seller is not the one to bear the cost.

Pavlou (2003) defined perceived risk as "the distant and impersonal nature of the online environment and the implicit uncertainty of using a global open infrastructure for transactions have rendered risk an inevitable element of e-commerce" (p.109). It is complicated to measure it as an objective fact. Hence, most literature emphasizes the concept of individually perceived risk, and defined it as consumers' subjective belief in which a loss was caused by the outcome they pursued (Jarvenpaa *et al.*, 2000; Pavlou & Gefen, 2004). In a study done by Forsythe and Shi (2003), they indicated that perceived risk of online shopping mainly came from the loss that consumers expected to have in

the process of an electronic transaction. Generally, consumers thought that the perceived risk was caused by the perception that the Internet was not a secure territory or the degree of negative influence possibly resulted from a result (Grazioli & Jarvenpaa, 2000).

2.5.2   Online Risk Studies

Purchasing   is considered a   risky business   specifically in   the   online   purchasing environment. Following the background of perceived risk in the literature of consumer behavior, many studies have tried to define the perceived risk concept and how it affects consumer behavior. Several research works claim that perceived risk in electronic commerce has a significant impact on attitude towards online shopping (Jarvenpaa, & Todd, 1997; Shih, 2004), intention to shop through the Internet (Gefen, 2003; Pavlou, 2003), and Internet purchasing behavior (Bodmer, 2009).

The main issues of online purchasing are privacy of personal information and safety of online payments (Cunningham *et al*., 2005; Park & Kim, 2003). Privacy problem has been shown to have a negative relation with online shopping behavior and it denies customers from shopping online (Doolin *et al*., 2005).   But lower degrees of privacy risk do not necessarily translate to a great inclination to shop online (Amoroso & Hunsinger, 2008), as this also has something to do with lack of social interaction in online shopping experience (Doolin *et al*., 2005) and the lack of opportunity to inspect and see the products; both of these aspects makes the shopper vulnerable to fraud compared to a physical merchant in a store. Customers also revealed their wariness over return of products and delivery they had purchased via the

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Internet (Jarvenpaa & Todd, 1997). Another risk is phishing where customers are fraudulently made to think they are interacting with an honest dealer when in actuality, they are being fooled to providing their private information to a corrupt party.

Kim and Lim (2001) investigated effects of perceived risk on purchasing decision in online shopping. The author also examined various strategies to reduce perceived risk. The results indicated that perceived risk in online shopping was greater than the perceived risk in in-store shopping. In addition, positive online shopping experience reduced consumers' perceived risk. Kim found that higher perceived risk negatively affected online purchasing intentions. The results also indicated that relationships between perceived risk and purchasing intentions that existed in mail-order shopping and in-store shopping existed in online shopping.

Chang's (2003) study examined the mediating role of perceived risk that affects the link between trust and purchasing intentions. The findings showed that perceived risk completely mediated the impact of trust and partially mediated the impact of risk inclination on purchasing intentions.

Park *et al*. (2005) studied the effects of online product consumers' mood, presentation, and purchase intentions on perceived risk. The results indicated that purchase intentions and perceived risk were negatively related. Regarding the impacts of online product presentation on perceived risk, utilization of product rotation on a web page reduced perceived risk. The findings revealed that perceived risk mediated the relationship between mood and purchase intention and showed a negative relation between positive mood and perceived risk.

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2.6 Trust

Several researchers have carried out empirical studies concerning trust in the context of e-commerce. Some of them generally considered trust as trusting the other party (Gefen, 2000; Hosmer, 1995; Moorman, Zaltman, & Deshpande, 1992). Among the well-known studies is the one carried out by Mayer, Davis, and Schoorman (1995) who defined trust as the trustor's intention to take risk and suggested the main predictors of trust as the trustor's perceptions regarding the trustee's characteristics. Another well-known study was conducted by McKnight, Cummings, and Chervany (1998). In their model, trust was considered as comprising trust intention and trusting beliefs specifically in risky and uncertain cases. Pavlou and Gefen (2004) described trust as the perception of the buyer of the suitable situations in place to bring about the process of transaction with online sellers. Sonja (2002), on the other hand, found that trust had a significant role in the increase of electronic business, and suggested that some of its serious factors should be examined.

Recent researches have shown that a fundamental lack of trust between most online consumers and businesses is the main reason why many consumers have yet to buy products online or even provide information to web providers (Metehan & Yasemin, 2011). Ku *et al*. (2002) study, for example, showed that consumers were afraid to engage in financial transaction or personal information exchanges with web merchants simply because they did not trust or had faith in most web providers. Based on Yoon's (2002) study, online trust is not similar to offline trust in three ways. First, there is a substantial distance between the buyer and seller; second, there is no presence of a

sales person in online trust, and third, the buyer does not have physical contact with the product.

Trust is significant for the success of online consumer purchasing (Jarvenpaa & Tractinsky, 1999). In addition, it was revealed that trusting beliefs affect positively online shopping intentions (Jarvenpaa *et al.*, 2000; McKnight *et al.*, 2002; Verhagen *et al.*, 2006). Several scholars maintained that minimal consumer's trust in online vendors is an important hindrance to long-term electronic commerce (Hoffman *et al.*, 1999; Crowell, 2001). The trustworthiness perception of online vendors is specifically important in the facilitation of electronic commerce adoption especially when consumers perceive online shopping as riskier than traditional shopping (Grabner-Kraeuter, 2002; Metzger, 2006). Several studies (Aljifri *et al.*, 2003; Doolin *et al.*, 2005; McCole, 2002; Tan & Sutherland, 2004) indicated that costumer's trust in online purchasing is a critical element that facilitates online businesses success.

2.6.1   Definitions of Trust

Trust is a relatively old concept in the view of business practitioners. It is a critical construct in buyer-seller relation (e.g., Morgan & Hunt 1994). Trust is also an important construct in the context of marketing. As stated by Berry and Parasuraman (1991), customers generally buy products after experiencing trust.

The trust concept differs across varying disciplines. Trust is generally defined as (1) a show of confidence between the parties to the exchange or to the relationship (Bateson, 1988; Garbarino & Johnson, 1999); (2) the confidence that no partner to the

relation will make use of the other's vulnerability (Dwyer & Oh, 1987); (3) the confidence on depending on the other party (Moorman, Deshpande, & Zaltman, 1993); or (4) viewing another party's motives on a positive light in cases involving risky situations (Das & Teng, 1998). Mayer, Davis, and Schoorman (1995, p.712) defined trust as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (p.712). On the basis of the above conceptualizations, trust can be considered as a trustor's (consumer) inclination to depend on the trustee and to decide on taking an action in a risk laden situation whereby the trustor becomes vulnerable to the trustee (online seller), in the hope of a positive outcome. It is a positive expectation consumers have about online merchants based on their beliefs in the perceived reliability, dependability, and confidence in salespersons, information provided on the website, or buying processes (such as credit card transactions) (Fogg & Hsiang, 1999), and are willing to rely on the online merchant. In other words, trust can be regarded as a means to reduce consumers' risks and diminish perceived complexities when engaging in an online transaction. Trust helps consumers to feel secure when engaging in an online business by reducing information complexity as well as lowering the perceived risk of a transaction (Hoffman, Novak, & Peralta, 1999).

2.6.2 Dimensions of Trust

There have been several attempts to examine the dimensional nature of the concept of trust (Altman & Taylor, 1973; Dwyer & LaGace, 1986; Larzelere & Huston, 1980;

Rotter, 1971). Literature in marketing indicates varying measures and conceptualizations of trust that are one-dimensional (Morgan & Hunt, 1994), two-dimensional (Doney & Cannon, 1997; Ganesan, 1994; Kumar *et al.*, 1995) or three-dimensional (Hess, 1995; Mayer *et al.*, 1995).

Other researchers have conceptualized trust in a global way and considered its many dimensions as its antecedents. For instance, Doney and Cannon's (1997) study initially proposed that trust had a two-dimensional composition (credibility and benevolence). However, their results later showed that trust emerged as one-dimensional, global concept. By treating trust as a one-dimensional construct, confirmatory factory analysis (CFA) procedures indicated that a single dimension measuring supplier firm trust (a= .94) and salesperson trust (a= .90) exhibited high reliability.

Another study supporting the unidimensionality perspective of trust was conducted by Joshi and Stump (1999). In their study of joint action in manufacturer-supplier relationships, supplier trust was treated as a one-dimensional concept. They compare the results of measurement models with a series of 10 different alternative measurement models using multi-dimensional trust components, the single-dimension trust scale used in their research had the best measurement properties.

But some researchers defined trust as multidimensional construct i.e. ''a buyer's intentions to accept vulnerability based on his /her beliefs that transactions with a seller will meet his /her confident transaction expectations due to the seller's competence, integrity, and benevolence'' (Mayer, Davis, & Schoorman, 1995).

The online trust concept has been studied from various angles and perspectives employing the dimensional concepts (Pavlou, Liang, & Xue, 2007). Various models (Belanger *et al.*, 2002; Corbitt *et al.*, 2003;Cardholm *et al.*, 2000; Cheung & Lee, 2001; Dekleva, 2000; Gefen, 2002;Kim *et al.*, 2004; Lee & Turban, 2001; Lopez, 2006; McKnight & Chervany, 2002; Salam *et al.*, 2005; Sulaiman *et al.*, 2005; Yoon, 2002) have been drawn from extensive research in trust.

In the literature, trust is proposed to have two dimensions: credibility (competence, ability, integrity, honesty, or reliability) and benevolence (good will trust) (Doney & Cannon, 1997; Ganesan, 1994; Pavlou, 2002). Pavlou (2002) revealed that the two different determinants of trust namely credibility and benevolence had different relations with other variables. The concept of credibility comprises both integrity and ability, which describes consumers' expectations of the vendor's behavior during the transaction while benevolence is the former's confidence in the latter's intentions and goodwill of caring (Ring & Van de Ven, 1992). Hwang and Kim (2007) revealed that benevolence is a more complex dimension of online trust and is directly affected by web quality perception and service contents instead of being mediated by affective negative reactions (e.g. anxiety).

2.6.3 Research on Trust

Consumers' lack of trust in Internet shopping is one of the critical reasons for their not purchasing online (Hassan & Kasiran, 2008; Metehan & Yasemin, 2011). Online shoppers who have a high level of trust for the site are more likely to complete an electronic transaction (Metehan *et al.*, 2011). Garbarino and Johnson (1999)

studied the role of trust in consumer relationships with nonprofit repertory theaters. They showed that trust mediated between attitudes and future intentions to interact with the firms.

Gefen (2002) conducted an empirical study to examine the effects of overall online customer trust in the web vendor on shopping intentions among online customers. Trust in his study was referred to as perceptions regarding the ability, integrity and benevolence of the party being trusted. Results showed that the overall trust consumers had on the online vendor maximized their inclination to purchase from the seller online. In a different study, Lynch, Robert, Kent, and Srinivasan (2001) investigated the key predictors of consumers' intention to shop online. Results from the experiment showed that trust had a positive effect on buying intention. The results suggested that trust positively led to purchase intention for the case of T-shirts. Alternatively, Hoffman, Novak, and Peralta (1999) demonstrated that a low degree of trust generated high purchased risk, high disagreement, high defection vulnerability, less cooperation, and less constructive conflict.

2.6.4 Relationship between Trust and e-Service Quality

Trust has been considered as a determinant in e-commerce research (Grabner & Kaluscha, 2003). However, a few have actually linked trust with electronic service quality (Sahadev *et al.*, 2008). On the basis of Zeithaml, Parasuraman and Malhotra's (2002) study, service quality in online shopping is a significant strategy to achieve success, even more than low prices and web presence. Alsajjan and Dinnes (2006) found that e-service quality is a prominent variable in literature dedicated to trust (Alsajjan &

Dinnes, 2006). Harris and Goode (2004) revealed a correlation between e-service quality and determinants of trust. Service quality reflects the idea of customers comparing their expectations concerning the performance of service (Gronroos, 1984).

Harris and Goode (2004) revealed that there is a link between electronic service quality and trust. They indicated that customer's judgment was mainly based on the perception of the retailer's performance (trust, reputation, size, service quality) and the website interaction quality (graphic style, navigation, ease of use, and informativeness). Xi Zhang and Tang (2006) also showed that trust was a crucial dimension of the e-service quality perception in web transactions.

Based on social exchange theory, trust is developed when the trustee acts in an acceptable manner that is consistent with what the trustor expects (Blau, 1964). Service quality is primarily accepted by customers through the transactions with the vendor, and thus it was proposed that high quality of service is an antecedent of online customer's trust in the online vendor (Gefen, 2002). Gefen (2002) revealed that the combination of factors of service quality has an important link with trust.

The theoretical relationship between service quality and trust has been advocated by several research studies in different ways, for example: Chuang and Fan (2011) reported that service quality determines trust and that a service quality delivered by e-retailer that satisfies customer's expectations encourages trust belief. Zhou, Zhang and Ji (2010) also revealed that service quality significantly impacts trust. Moreover, Wakefield, Stocks and Wilder (2004) stated that Quality of service can develop the initial trust of the consumer, but the absence of service quality may prevent the

consumers from being satisfied and from trusting the service provider. In another study conducted by Martín and Camarero (2008), they found that service quality also influences trust; it only does so indirectly through satisfaction.

The significance of online service quality is reflected by studies linking service quality with trust. Many attempts have been made to incorporate measure of trust perceptions into the overall e-service quality (e.g., Zeithaml, Parasuraman, & Malhotra, 2000a). Previous researches have shown a direct relation between quality and trust (e.g., Chen *et al*., 2002; Sultan & Mooraj, 2001). Accordingly, Hennig-Thurau and Klee (1997) reported that a perception of quality at all levels produced online trust. Service quality was found to have a positive impact on trust in Internet stores (Gefen, 2002; McKnight *et al*., 2002). On the contrary, Chen *et al*. (2002) did not find service quality to be linked with trust on online transactions.

Customer perception of the quality of a company's service affects trust in online purchasing (Daignault, 2001; Kim & Tadisina, 2007). Such perception is postulated to be the most important factor in the continuance of trust and in building a strong relationship between e-retailer and customer (Mao, 2010). This is supported by Anderson and Fornell's (1994) study where they revealed that greater levels of quality of service might lead to greater levels of satisfaction, which will in turn result in the consumer's understanding of the company and the positive experience. Moreover, perceived service quality was found to play the main role in the determination of customer trust in online shopping (McKnight, Choudhury, & Kacmar, 2002; Kim, Xu, & Koh, 2004). Websites that are considered good quality and easy to

use have more possibility of building great levels of consumer trust (Wakefield, Stocks, & Wilder, 2004).

Findings regarding relational benefits revealed that perceptions of service quality had a positive effect on relational outcomes including trust (Yen & Gwinner, 2003). Hence, it is imperative for businesses to take into account that e-service quality is an important factor in developing customer trust and relationship (Lee & Lin, 2005; Zeithmal *et al.*, 2002). Reichheld and Schefter (2000) proposed that positive experiences of service quality boosts trust and therefore a positive direct effect of quality on trust could be predicted.

Service quality elements are predicted to influence electronic trust directly (Gronroos *et al.*, 2000) as they represent elements of trust that relay the system to customers and the trustworthiness of the site (Corritore *et al.*, 2003). After reviewing research on online trust, Grabner-Krauter and Kalusha (2003) proposed electronic service quality constructs to include repurchase intentions as trusting intentions and trusting beliefs. Furthermore, Corritore *et al.* (2003) proposed that websites as objects to be trusted and claimed that design elements and the navigational architecture impact trust directly. Similarly, in the research done by Davis *et al.* (2000) on e-service quality retailing products, they revealed that trust on e-vendors was imperative.

Phung *et al.* (2009) revealed that electronic service quality had a positive and significant impact on consumer's trust in an online company. Phung *et al.* utilized four independent variables namely information quality, system quality, service quality, and perceived size to explain customer trust; the most important of which was revealed to be

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service quality. Hee-Woong *et al*. (2004), however, revealed that only a single dimension of service quality had a significant relation with customer trust namely service level with the exclusion of empathy. Their result was supported by Gefen (2002) who revealed the same findings. Moreover, in their study on 184 university students who experienced online books and CD store's services, Sahadev and Purani, (2008) found the dimension of assurance in the e-SERVQUAL measure to be linked with online trust.

A positive and direct relation between trust and service quality was found by two studies conducted by Harris, Mark, and Goode (2004). In their first study on book.com, service quality was revealed to be an important antecedent of trust. In the second study on airlines.com, the link between service quality and trust was not as strong as in the first study despite being significant. Using linear structural relations (LISREL), Shrout and Bolger (2002) found that e-service quality did not have a significant direct effect on online trust; rather the link was indirect via perceived value and customer satisfaction.

Alsajjan and Dennis (2010) examine trust conceptualization construct by employing a revised model to examine customer's acceptance of e-banking. Data was gathered from the U.K. and Saudi Arabia. The results conclude that e-service quality did not influence attitude in direct way for both groups. In addition, trust is a full mediator of the effect of service quality on behavioral intention. Moreover, e-service quality effect was completely mediated by trust for the two groups indicating that service quality is a trust developer.

Tao Zhou, (2011) Follow Baron and Kenny (1986) procedure and they carried out a study to investigate the mediating impacts of trust upon satisfaction. They added

direct paths from service quality towards satisfaction in the model. The results showed that the path is insignificant. This shows that trust completely mediates the impact of service quality upon satisfaction.

Shu-Chiung *et al*. (2011) studied e-service quality in Malaysia and Taiwan; they found that in the context of Taiwan, e-service quality has significant impacts on satisfaction and trust. While on the other hand, e-service quality of Malaysia model has significant effects on satisfaction but not for trust. In another hand, Chen (2006) reviled that service quality and overall satisfaction significantly influence a consumer's overall trust in a website. In addition, on the basis of Gronouis and Venetis's (2002) study, quality of service was expected to affect customers' trust in cases where the service provider has been associated with the customer for a significant time. However, they revealed that not all service quality dimensions reflected the same contribution to trust.

Fassnacht and Köse (2007) Found different results regarding e-service quality-trust relationship, in their study the link Web-based service quality to customer satisfaction, trust and loyalty. The study findings showed the key mediating role of trust. They also found contrasting results from previous studies when they revealed no significant direct effect of e-service on trust. They stated that there are significant indirect effects, which indicate that a considerable level of impact is mediated by variables.

2.6.5 Relationship between Trust and Risk

In the present section, the relation between trust and risk is discussed. Trust is defined as the willingness to expose one's self to the actions of the third party on the basis of the expectation that the other party will behave in a manner predetermined (Lowry *et al*. 2008). Risk, on the other hand, is the doubt that customers often experience when they fail to predict the outcome of their purchase decisions (Chellappa, 2005).

It is believed that electronic dealings are offered to customers with a lot of uncertainty (Grabner-Krauter & Kalusha, 2003). Purchasing online for example is considered a risky process because of the lack of contact between customers and firms, i.e. through physical store or the sales representatives (Reichheld & Schefter, 2000). Besides, customers have to send important information about them such as the number of their credit card in order to complete the electronic transaction. The absence of face-to-face interaction also implicates that online trust is important and based on capabilities of the retailer and customers' judgments of reliability (McAllister, 1995).

Kehoe (2002) examined the impact of risk and trust on the behavior of online and offline shoppers. Results indicated that perceived risk in online shopping was significantly higher than perceived risk in a traditional shopping or other remote types of shopping such as mail-order, telephone, etc. In addition, consumers' knowledge of Internet security-related technologies was negatively related with perceived risk in online shopping.

Trust is critical for the success of online shopping (Jarvenpaa & Tractinsky, 1999). It has been demonstrated that trusting beliefs positively influence online consumers' purchase intentions (Jarvenpaa *et al.*, 2000; Lim *et al.*, 2001; McKnight *et al.*, 2002; Verhagen *et al.*, 2004, 2006). Moreover, lack of consumer's trust in online vendors has been highlighted by a number of researchers as a serious barrier to the long-term diffusion of electronic commerce (Crowell, 2001; Hoffman *et al.*, 1999). Perceived trustworthiness of online stores is relevant as an enabler of electronic commerce adoption because consumers continue to perceive online purchasing as riskier than traditional shopping (Grabner-Kraeuter, 2002; Metzger, 2006). Several researchers (e.g., Aljifri *et al.*, 2003; Doolin *et al.*, 2005; McCole, 2002; Papadopoulos *et al.*, 2001; Tan & Sutherland, 2004) suggested that consumer's trust in Internet shopping is a vital ingredient that contributes to the successful online businesses.

Nevertheless, perceptions of trust can be overcome by perceived risk in online vendor. This knowledge is important specifically when dealing with a relatively unknown website with which users do not have stable relationships (McKnight *et al.*, 2002). Consequently, it is clear that trust in an e-vendor affects the intention to re-use website (Gefen & Karahanna, 2003) and other trust-related behaviors (McKnight, Choudhury, & Kacmar, 2002). In electronic commerce where the element of risk is often higher than in face-to-face shopping, trust becomes more imperative (Grabner & Kaluscha, 2003).

People frequently have a general perception that performing economic transactions over the Internet and with specific online entities is somewhat risky (Gefen

et al., 2003d; Jarvenpaa *et al.*, 1999; Lowry *et al.*, 2008). This risk perception necessitates the establishment of trust so that buyers will engage in online transactions. Moreover, risk perception has been cited as one of the largest impediments to realizing the full economic potential of the Internet (Lim *et al.*, 2006b; Pavlou *et al.*, 2006). Risk, or the probability of adverse outcomes, is the antithesis of trust, the willingness to accept negative outcomes. Thus, perceived risk is reduced when the online vendor is perceived to be trustworthy (McKnight *et al.*, 1998). This adverse relationship between risk and trust in the online context is supported by many other studies. For example, Jarvenpaa and Tractinksy (1999) were the first to report that trust and perceived risk are negatively related in e- commerce transactions. Similar findings were also reported elsewhere (e.g., Gefen, 2000b; Gefen, 2002a; Malhotra *et al.*, 2004b).

Studies conducted by Xi Zhang and Tang (2006) showed that trusting beliefs of customers have an influence on their attitudes towards the retailer and their risk perceptions. Consumers' attitudes towards the retailer and their perceived risk, in turn, affect their willingness to purchase online. According to Chellappa (2001), consumer's trust in e-commerce is influenced by a consumer's perception of risk to the privacy and security.

McKnight *et al.* (2003) created a model that proposes that trust concepts primarily have greater impact on low risk perceptions while distrust concepts have a greater impact on high risk perceptions. Testing of the model supported the authors' hypotheses as the findings revealed that disposition of distrust had a higher potential of predicting high-risk outcome constructs in the context of e-commerce. The authors also

suggested that additional research efforts would need to focus on the disposition to distrust instead of traditionally focusing on the disposition to trust. An interesting suggestion of this experimental research is the directionality of the causal link between trust and perceived risk. While risk and trust are linked constructs (Mayer, 1995), the directionality of the causal link is not obvious. For trust to have a significant impact, a particular degree of risk must exist (Chellappa, 2001) since the higher the degree of risk perception is, the higher the trust needed to complete online shopping.

Study conducted by Pavlou (2003) found that the impact of risk perception on trust in e-commerce was not significant; implicating that risk may not be a causal antecedent of trust. Instead, trust is an important predictor of risk perception, suggesting that the directionality of the causal link starts from trust to risk perception. Drawing upon the practical results for trust and risk relationship, it may be concluded that trust in online shopping also acts indirectly on intention to purchase online via the mediating impact of risk perception, on which it has a direct impact. Pavlou also stressed that future study should examine the complicated relationship between trust and perceived risk to reach clearer conclusions.

Gefen, Rao, and Tractinsky (2003b) identified three different approaches (moderating link, threshold model, and mediating link) to define the link between trust and risk constructs. The mediating link is present when, "the existence of trust decreases the perception of risk" (Gefen *et al*., 2003b, p.76). For instance, Chang and Chen (2008) supported this idea when they suggested that trust would decrease a trustor's risks, which are linked to the partner of the trustor's. Furthermore, some experimental

evidence supporting the mediating link relationship was found. In addition, Morgan and Hunt (1994) revealed that commitment-trust theory infers that trust decreases uncertainty. They proposed that trust has a direct impact on risk and lessen the partner's decision-making doubt because the trustor has confidence in the trustee's honesty. Experimental testing of their model justified the mediating link between trust and risk in online shopping context. Moreover, Nicolaou and McKnight (2006) confirmed that the mediating link between the two constructs was also applicable in electronic commerce context.

The moderating link between trust and risk perception indicates that "trust on behavior is different when the level of risk is low versus when the level of risk is high" (Gefen *et al.*, 2003b). When the risk is high, trust is triggered. On the contrary, when the risk is low, trust in turn does not emerge. Das and Teng (2001, 2004) revealed similar result. They found the moderating link between these constructs. They reported that perceived risk and the trustor's tendency to trust are mirror images. As a result, high perceived risk includes low trust and vice versa. Grazioli and Wang (2001) examined the moderating link in an electronic trust setting. However, they found different results and their data did not support it.

Threshold model proposes that "if the level of trust exceeds the threshold of perceived risks, then the trustor will involve in a risky relationship" (Gefen *et al.*, 2003b, p.76). This proposition is based on Mayer *et al.*'s (1995) model. Mayer *et al.* stated that "one does not need to risk anything in order to trust; however, one must take a risk in

order to engage in trusting action" (p.724). They stressed that willingness is to assume risk, whereas trusting behavior is assuming risk. As a result, trust will lead to risk taking.

San Martín and Camarero (2009) found that only a few researches had studied the moderating impact of risk perception in an online shopping environment. Hence, the moderating role of risk perception related to online shopping is an important topic that has not received enough consideration in the literature. Some researchers have studied the moderating effect of risk perception on the link between trust and shopping behavior or intention (Büttner & Göritz, 2008), on the effect of brand image or reputation on the evaluation of a supplier or a product (Gürhan & Batra, 2004; Ruyter *et al*., 2001), on the impact of satisfaction on online trust (San Martín, & Camarero, 2009), on the predictor of trust (Martín & Camarero, 2009), or on some links of the TAM (Technology Acceptance Model) (Featherman & Fuller, 2002). San Martín and Camarero (2009) reported that "Since the results partly corroborate the theoretical assumptions, it is necessary to keep working in this line and increase the number of papers using perceived risk as a moderating variable" (p.644).

Different results were found by Buttner and Goritz (2008). They examined the moderating impact of risk perception on the link between perceived trustworthiness and intention to shop online. The moderation effect was tested by employing the moderation procedure suggested by Baron and Kenny (1986). They revealed no significant impact of the perceived honesty and risks perception interaction. Hence, risks perception had no moderating impact on the link between perceived honesty and intention.

2.6.6 Relationship between Trust and Attitude

Nunkoo, Juwaheer, and Rambhunjun (2013) studied online purchase behavior of online travelers. They showed that trust had direct and positive effect on attitude. They explained that trust in a travel website and tourism enables favorable attitude toward buying from these sites since the website is perceived to be reliable and that no harmful consequences will happen if customers carry out online purchasing of travel services and products.

Trust and attitude model has been developed in an attempt to explore acceptance of online shopping (Gefen *et al.*, 2003). The model integrates use of online system with both ease of use and usefulness, and trust in e-vendors. Findings revealed that these variables were effective predictors of behavior intention to use online shopping (Gefen *et al.*, 2003).

Other studies dedicated to online shopping and e-commerce in light of trust revealed that trust had varying impacts on customer intention to shop online via websites, perceived usefulness, or intention to return. For instance, Chiu *et al.* (2009) found that trust significantly impacted perceived usefulness and repurchase intention of shopping online. In addition, Wu and Chen (2005), found that trust significantly impacts subjective norm, perceived behavioral control, and attitude in a way that perceived ease of use, perceived usefulness, and trust had a significant impact on attitude. Similarly, Bodmer (2009) examined the relationship between trust and attitude toward online shopping. He found that trust was a significant antecedent of attitude toward shopping online.

Majority of studies revealed that trust plays a key role in the determination of customers' actions. Based on empirical research, trust increases a customer's attitude to purchase product from a company (Jarvenpaa *et al.*, 2000; Nunkoo, Juwaheer, & Rambhunjun, 2013), and a customer's return intention to the company (Doney & Cannon, 1997). Karjaluoto, Mattila, and Pento (2002) showed a positive relationship between trust in online store, perceived usefulness, perceived ease of use, and attitude toward online shopping. They also found a negative relationship between perceived risk and attitude towards shopping online. The relation between trust and online consumer attitudes is also supported by Hassanein and Head (2007).

2.7 Summary of the Chapter

Chapter Two has reviewed the existing literature on culture, service quality, risk, trust, and attitude toward online shopping. It has also reviewed theories related to innovation adoption, such as, theory of reasoned action (TRA). In addition, it provides a research model for relating new findings comparing to previous findings in the variables relations section in this chapter. Without establishing the state of the literature, it is impossible to establish and understand how the new research advances the previous literature. Electronic commerce adoption literature provides an understanding of the relationship that exists between these contexts. In addition, the reviews are also useful to develop the hypotheses and theoretical framework, which will be discussed in detail in the next chapter.

The literature in this chapter has helped by distinguishing what has been done from what needs to be done, studying and analyzing the most important variables

relevant to this research, differentiating relationships between research's variables and practices, understanding the structure of the research's subject, linking theory and ideas to applications. Finally, identifying research's techniques and methodologies used in previous studies. As a result, researcher concludes based on previous literature the following:

- The culture - service quality association in the context of traditional business is examined by studies including those conducted by Donthu and Yoo (1998), Furrer et al. (2000), Mattila (1999), and Winsted (1997), Donthu and Yoo (1998), Kueh and Voon (2007) and Tsoukatos and Rand (2007), which found the impact of culture on service quality evaluations in traditional context. However, still there is a lack of studies in online context regarding e- service quality perception among different cultures (Patterson & Mattila, 2008).

- Empirical studies have tested the direct impact of e-service quality on attitude toward online shopping and they found that there is no direct impact (Alsajjan & Dinnes, 2010). However, it is still debatable whether this is mediated by other variables or not (Change et al., 2005). Fassnacht and Köse (2007) revealed that future studies should examine the mediating impact of buyer's trust on the buyers' perception-attitude towards online shopping relationship. Koo (2010) suggested studying the gap in service quality mediated by trust. Moreover, Büttner and Göritz (2007) suggested the explicit study of the mediating role of online trust. Moreover, there is no studies test the mediating role of trust in the e-service quality-attitude towards e-shopping relationship.

- Prior studies acknowledged the role risk has in the development of trust (Chen & Dhillon, 2003; Pavlou, 2003); while other researchers showed, that trust affect risk (Bodmer, 2009; Jarvenpaa et al., 2000; Palvia, 2009). In addition, some studies revealed that perceived risk has no effect on trust in online shopping (Sun et al., 2010). Nevertheless, a debate is still going on regarding the link between risk and trust. San Martin and Camarero (2009) found that only a few researches had studied the moderating impact of risk perception in an online shopping environment. In addition, there are no studies conducted on the moderating role of risk in the e-service quality-trust relationship. Hence, the moderating role of risk perception related to online shopping is an important topic that has not received enough consideration in the literature.

Finally, the review of literature in this study has helped to identify some important gaps in previous literature that this study is aiming to bridge, as a result this going to guide the framework in the Chapter Three. Here are a summery for these gaps:

- There is a need for empirical cultural research into the perception of e-service quality to clarify the e-service quality perception among different cultures.
- Exploratory researches on e-service quality perception and its direct effects on attitude toward online shopping has failed to find significant.
- There is a shortage in studies considering relation between risk in online shopping and its effect on trust perception. However, many researchers argue that there may be an indirect relationship between risk and trust, which needs to be studied in details.

- Testing the effect of e-service quality on trust perception, little researches studied the influence of this relation in building online trust and some of these researches failed to confirm this relationship.

CHAPTER THREE

CONCEPTUAL FRAMEWORK

3.1   Introduction

This chapter highlights the conceptual gaps present in the literature. This chapter reviews the five research objectives identified in Chapter One. In the following sections, five hypotheses are proposed and a theoretical research model is developed.

3.2   Underpinning Theory

A theory has an important role in empirical literature. A theory is defined in the Merriam-Webster dictionary as a possible or scientific general principle or a set of principles that explains a phenomenon. Theory also has a role in deductive analysis as a research hypothesis is developed through a suitable theory and is then tested. As such, there exists a connection between theory and empirical analysis and they influence each other; the theory drives empirical observations to improve the theory.

With the passing of time, the association between theory and analysis is enhanced by the understanding of the situation under focus. In the context of scientific studies, after the subjects of interest are determined, the theory affects the research through the chosen explanatory variables, development of hypothesis, and interpretation of outcome.

The present research contends that many theories have been explicitly/implicitly used in studies dedicated to e-shopping behavior such as theory of reasoned action, theory of planned behavior, technology acceptance model, transaction cost theory, and innovation diffusion theory. In this section, e-shopping research is discussed in light of Theory of Resound Action and its applications.

3.2.1 Theory of Reasoned Action (TRA)

Theory of Reasoned Action (Figure 3.1) provides an explanation of the psychological process of the conscious human behavior and it attempts to clarify determinants of behavior (Ajzen & Fishbein, 1980). Based on this theory, the intention behind an individual's behavior affect the actual performance of the behavior and attitudes towards the subjective norms, in which behavioral intention is the measurement of the extent of people's inclination to exert effort, or their plan to exert effort for the performance of behavior (Ajzen, 1991). An individual's behavioral intention generally has a positive effect on the intended behavior performance. The attitude of an individual towards behavior consists of the evaluation of his/her beliefs while his/her subjective norms are reflected through the normative beliefs concerning the behavior's feasibility evaluated by the referent people and the individual's inclination to follow the beliefs. Moreover, Theory of Reasoned Action postulates that external factors such as the characteristics of the individual indirectly affect his/her behavior through the impact of both attitudes and subjective norms.

According to Vijayasarathy (2002), there exist four types of salient beliefs that can collectively be used to highlight a person's attitude toward e-shopping, namely,

product perception, shopping experience, customer service, and consumer risk. Theory

of Reasoned Action was adapted in the study conducted by Cho (2004), and Verhoef and

Langerak (2001) in an attempt to examine e-shopping behavior. Specifically, Cho

(2004) contended that attitude toward e-shopping can be shown through the following

factors: perceived outcome of e-shopping, previous behavior, and attitude toward

channels of shopping. The possibility of backing down of any online transaction planned

is determined through the aggregate dimensions coupled with the attitude toward e-

shopping. On the other hand, Verhoef and Langerak (2001) considered the innovation

diffusion theory constructs and hypothesized that an individual's intention to e-shopping

is reflected through his/her perceptions of the following: the relative advantage of e-

shopping and e-shopping compatibility and complexity. In these studies, subjective

norms were not included as determinants of behavioral intention (Fishbein & Ajzen,

1975).
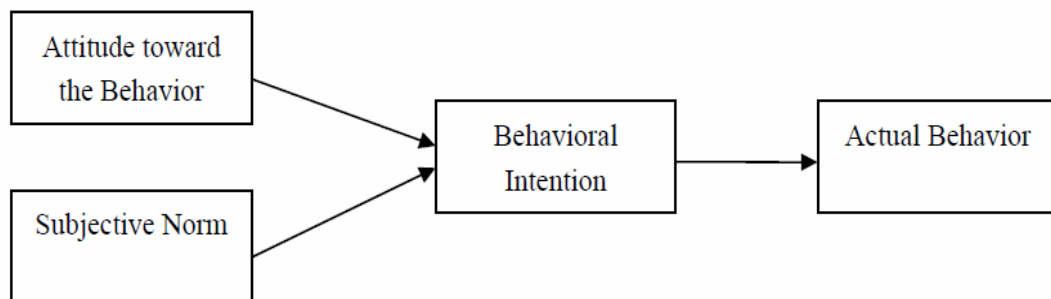
Figure 3.1
Theory of Reasoned Action
Source (Davis *et al.*, 1989)

Theory of Reasoned Action (TRA) proposed by Ajzen and Fishbein (1975, 1980) is a commonly employed theory in marketing studies. It advocates that a person's behavior is reflected through his/her intentions, which can be predicted from his/her attitudes concerning the behavior and subjective norms. Based on the line of predictions, the attitudes of an individual may be predicted through his/her beliefs concerning the outcome of the behavior. Theory of Reasoned Action is a broad theory and it does not pinpoint particular beliefs that may be important in specific situations. It is utilized for the prediction of different behaviors including finance, marketing, health etc. Therefore, Theory of Resound Action is suitable to be used in the context of online shopping studies via a specific web vendor. Based on the discussion above, researcher used Theory of Reasoned Action as a base theory for the present study.

3.2.2 Attitude-Behavior Relation

Different facets of the e-shopping behavior of consumers have been investigated in previous literature. These facets can generally be divided into three namely, behavioral intention, actual behavior, and attitude toward behavior. Some studies dedicated to the topic consider intention to e-shop as a dependent variable (e.g., Choi & Geitsfeld, 2004), while other studies chose actual e-shopping behavior as the dependent variable (e.g., Eastin, 2002). Some other studies examined the multiple dependent variable determinants with the inclusion of both behavioral intention and actual behavior (e.g., Graziola & Jarvenpaa, 2000; Liang & Lai, 2002). Additionally, as attitude results in behavior, some studies viewed attitude towards e-shopping as a dependent variable (e.g., Childers *et al.*, 2001; Vijayasarathy & Jones, 2000).

Fishbein (1963) asserted that judgments would consequently transform into consumer attitudes toward the object and lead to consumer's purchase behavior. Similarly, Hassenein and Head (2007) stated that attitude is interlinked with behavioral intention during voluntary technology adoption. Chang *et al*. (2005) reviewed many studies regarding online attitudes and intention. They found that in all studies there were significant positive impacts between attitude and intention. It is predicted that consumer attitudes will impact e-shopping intention and result in transaction or the lack thereof (Li & Zhang, 2002).

Li and Zhang (2002) conducted a review of online shopping attitude studies and found that studies on the topic have contributed significantly to the explanation of online shopping. Nevertheless, there is still lack of clear understanding of the effects of significant factors on online attitudes and unclear determination of dependent as well as independent variables that limit comparison across studies and lead to elusive synthesis and integration of the empirical literatures.

Finally, Cheung, Zhu, and Kwong (2003) highlighted the theories used by researchers in 351 papers included in the survey of online consumer behavior research studies. Their findings revealed that Theory of Reasoned Action (TRA) and its related theories with the inclusion of the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) dominated the rest of the theories in the field. Based on the discussion above in this study, researcher considered attitude toward shopping online as the dependent variable.

3.3 Conceptual Framework

A framework refers to a conceptual model of the way the relationships among several factors, identified as important to the issue, are theorized (Sekaran, 2003). The present study develops a conceptual study based on a thorough review of literature, as indicated in the previous chapter (Figure 3.2). The research model suggests that consumers' decisions to shop via the Internet are affected by their perception of quality of e-service. Additionally, the conceptual framework suggests perceived trust as a mediating variable, to show how e-service quality can increase consumers' trust while risk works as a moderator that affects this relation. Finally, the dependent variable is attitude towards online shopping. The researcher included culture construct into the conceptual framework as an antecedent variable to prove that consumers' perceptions of e-service quality are influenced by various cultures. The researcher came up with a combination of various variables from many studies to develop the modified conceptual framework, which would be studied and analyzed.
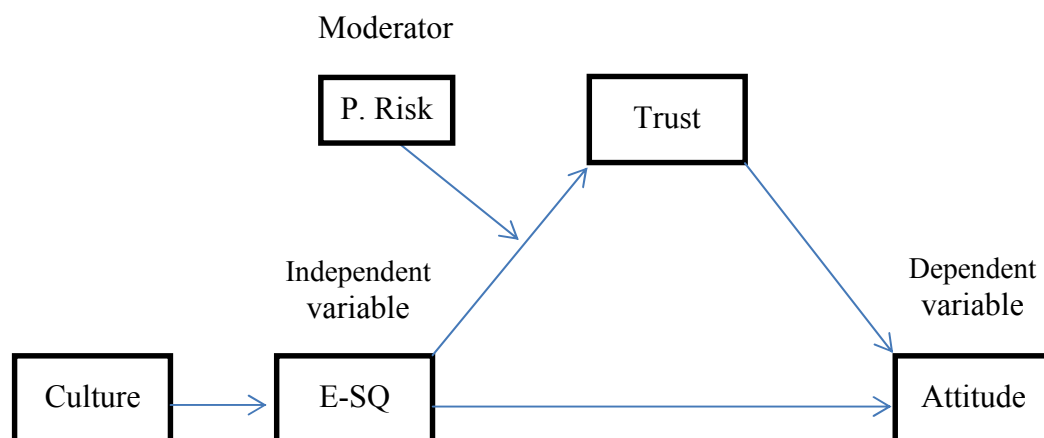
Figure 3.2
Conceptual framework

According to social exchange theory (Blau, 1964), trust is developed only when the trustee's manner is acceptable and in line with the trustor's expectations. In addition, empirical findings revealed that trust increased with the increase in the customer's attitude to buy a product from the firm (Jarvenpaa *et al*., 2000). Based on Grabner-Krauter and Kaluscha's (2003) study, lack of trust was the reason that prevented online shopping. Hence, the establishment of trust in online shopping is considered among the primary factors that enable successful online businesses.

Since service quality is generally required by customers in their dealings with the vendor, it is a criterion to attain a customer's trusts online (Gefen, 2002). Thus, service quality by the e-retailer that is delivered in line with the customer's expectations facilitates the development of trust. It is imperative for the online retailer to concentrate on the needs of the customer by offering customer support through follow-up services, and fulfilling promises in an efficient way, which in turn lead to increased trust belief of the customer and promotion of online purchase attitude. Researchers stress the significance of service quality and the manner it encourages trust in e-shopping. Previous research conducted by Cyr (2008) or Yoon (2002) revealed that service quality factors helped build trust in the context of B2C e-commerce.

Many prior studies considered trust in the form of belief (Ganesan, 1994; Gefen & Silver, 1999; Gefen *et al*., 2003). Similarly, Kim *et al*. (2008) defined perceived risk as a consumer's belief regarding the potential uncertainty of the online transaction outcome. Even though trust and perceived risk are considered, as critical beliefs in the presence of online uncertainty (Mayer, Davis, & Schoorman, 1995), there seems to be

disagreement in terms of which influences what. While some authors viewed trust to influence perceived risk (Kimery & McCord, 2002), others claimed that perceived risk influences trust (Wakefield & Whitten, 2006). However, this study conceptualized risk as an antecedent rather than a consequent, which is consistent with the existing literature on trust. Recall that Mayer *et al.*'s (1995) definition of trust reveals that willingness to be vulnerable (to take a risk) is an essential part of the trust-risk relationship. Hence, there is no question that users of an online shopping are making themselves vulnerable to the vendors offering the product or service; and that online consumers are often entrusting sensitive financial details to these vendors.

According to Singh *et al.* (2005a, 2006), customers of various backgrounds stressed on different elements of a website. These studies further noted that none of the studies concerning the topic have provided a comprehensive examination of the cultural effect on perceived e-service quality particularly in developing countries. Furthermore, even though the studies mentioned in the previous chapter contributed significantly to the understanding of the importance of culture, quality of e-service, risk, and trust on the adoption of e-commerce and the attitude toward online shopping, they failed to tackle the impact of e-service quality on trust and the impact of trust on attitude towards online shopping, and the effect of e-service quality in building trust and reducing perceived risk.

In the present study, all the above issues are addressed. Moreover, none of the studies conducted tests on the mediating role of trust and the moderating role of risk in the e-service quality-attitude towards e-shopping relationship. Ganguly *et al.* (2010)

stated that the only study to test the mediating role of trust but confined to antecedent factors (i.e. user and website characteristics) was conducted by Sultan *et al*. (2005).

3.4 Formulation of Hypotheses

3.4.1 First Research Hypotheses

Despite the many studies dedicated to examining the impact of culture on consumer's decision-making processes, the effect of cultural variables on consumers' perceptions to develop expectations has largely been ignored by researchers particularly in the context of online shopping (Reid, 2011). Consumers coming from different cultures may possess different mental models of the same thing, and they may utilize different evaluation criteria and relate e-vendors characteristics with different weights of importance. They may also conduct business transactions in different ways and be inclined to follow certain communication patterns (McCort & Malhotra, 1993). The above differences are evidenced by the fact that global e-commerce is more than a transformation of a website from one language to the next, or the adaptation of local systems of transaction. It requires the accommodation of culture differences in information selection through the employment of varying marketing communication strategies and the provision of service quality that is compatible with the consumers' varying cultural backgrounds and viewpoints (Frascara, 2000). Only recently, several research initiatives were presented in light of cultural e-service quality (Liao, 2008).

Culture influences people's perceptions (Jandt, 1998), attitudes, preferences, and responses (Zhou *et al*., 2008), and may influence consumer trust antecedents (Jarvenpaa

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& Tractinsky, 1999). According to Sun (2001), people who come from nations characterized as having collectivist cultures like China strongly prefer visuals while users who come from individualistic cultures are more inclined to logical and page layouts that are structured. Cyr (2008) empirically revealed that visual design often leads to trust for Chinese users who have a collectivistic culture but not for German or Canadian users who have individualistic cultures. In addition, customers who are individualistic keep away from being members of the group and an information flow that is more logical will enable them to conduct their transaction on their own without help.

Jarvenpaa and Tractinsky (1999) noted that culture has a significant role in global marketing as it impacts consumers' motives, their attitudes, intentions as well as purchases. If people hailing from varying cultures vary in expectations of what makes an Internet merchant trustworthy, it is necessary to understand the impacts of culture on the perceptions of consumers in order to establish how they develop their perception in Internet shopping.

People coming from different countries often carry out similar tasks in varying ways owing to the differences among cultures (e.g., Honold, 1999; Degen *et al*., 2005). This issue is becoming more and more critical as companies begin to market products/services in national as well as cultural boundaries on their websites with multiple languages. The difference between users having different backgrounds is evidenced by Nielsen's (2005) study concerning international usability whereby it was revealed that European users rated the usability of 20 US e-commerce websites lower than their American counterparts.

Consumers make use of different cues and information sources to develop their expectations of the service interaction (Coye, 2004) and this has significant implications to their evaluations of their e-service quality and other results (Kim & Moon, 2009). Hence, if consumers search for and obtain relevant information, the cues they employ in decision making and the expectations' antecedents are critical areas of research (Cronin, 2003). From the point of view of a practitioner, comparative studies concerning markets and consumers are frequently needed prior to the transference of marketing strategies abroad. These points are critical because when a marketer decides to go abroad, he/she should not assume that foreign market is similar to home, and that the effective sources in one market can be employed just as effectively in other markets.

Li *et al.* (2011) examined the link between cultural dimensions of individualism, masculinity, power distance, and uncertainty avoidance and e-service quality, namely, ease of use, availability of system, responsiveness, and reliability. They viewed the dimensions of culture as moderators of the dimensions of e-service quality and the dependent variable namely perceived e-service quality. Their findings revealed that all four cultural dimensions had a significant relation with the dimensions of e-service quality. Stated that e-service quality was found to be affected by culture.

The culture-service quality association in the context of traditional business is examined by studies including those conducted by Donthu and Yoo (1998), Furrer *et al.* (2000), Mattila (1999), and Winsted (1997). Specifically, Winsted (1997) investigated consumers' evaluation of service experiences in the U.S. and Japan and her findings revealed different dimensions of service experience in the two countries under study.

She also highlighted the critical difference between the two cultures through the dimensions. In a related study, Donthu and Yoo (1998) investigated the association between cultural background of customers and service expectations through the use of Hofstede's cultural dimensions and SERVQUAL. Results of their study show that consumers low on power distance have high overall expectations of service quality and expect reliable and responsive service. Individualistic consumers have high overall expectations of service quality and expect assurance and empathy from the service provider. Consumers high on short term-oriented and uncertainty avoidance consumers have high overall expectations of service quality.

In addition, Furrer *et al.* (2000) examined the way perceptions of service quality differ in different cultural groups based on Hofstede's dimensions. They investigated the association between service quality perceptions and the cultural dimensions and determined the significance of international service market segmentation. Their findings showed that the dimensions of SERVQUAL were interlinked with the cultural dimensions proposed by Hofstede. They utilized the correlation coefficients to determine a Cultural Service Quality Index that could be useful to international service markets segmentation and distribution of resources across segments. All the five cultural dimensions were found to impact service quality. In a related study, Tsikriktsis (2002) observed that culture affects website service quality expectations less than it affects traditional service quality.

Sigala and Sakellaridis (2004) conclude that users' characteristics on their e- SQ expectations were left unexamined. Through the use of Hofstede's (1994) cultural

dimensions which are power distance, individualism, masculinity, uncertainty avoidance and long-term orientation, many studies included in Furrer *et al.*'s (2000) literature review, revealed their impact on expectations in service quality features. In a recent study, Sabiote, Frías and Castañeda (2012) showed that differences in national culture dimensions might explain the differences in information technology perceptions and eventually adoption.

As a result, it is significant to keep cultural and psychological differences among cultures into consideration when studying perceived e-service quality in the context of online shopping studies. An important issue in e-commerce is the manner in which better service to users from various cultures can be provided. In this study, researcher extended the previous studies of Ferrer *et al.* (2000), Kueh and Voon (2007), Tsoukatos and Rand (2007). However, this study is different from those studies since it considers e-service quality based on two scales suggested by Parasuraman (2005). These scales are E-S-Qual and E-RecS-QUAL. In the present study, the researcher attempts to discover the cultural differences in two developing countries, while previous studies looked at developed countries only. Therefore, the first hypothesis proposed is as follows:

H_1: *Cultural difference will lead to different e-service quality perceptions.*

3.4.2 Second Research Hypotheses

E-service quality is important not only owing to its consideration as a basic asset that e-customers keep in mind but also because it develops their perceptions of the value of the website and highlights their continuation or discontinuation of present and future online

shopping (Barnes & Vidgen, 2006; Than & Grandon, 2002; Yang *et al.*, 2005). It is important for management to maintain trust. If online sellers are desirous of having trust on a regular basis, they must provide service quality in the same way. Consequently, trust rooted in service quality is the most suitable environment for the company's survival and success.

According to many researchers, e-service quality is the primary determinant of trust. For instance, Alsajjan and Dinnes (2010) revealed that the quality of service developed trust in online shopping context. In addition, Chen (2006) found that the quality of service considerably affected the consumer's overall trust. He revealed that the higher a consumer perceives the quality of a website's service to be, the higher the consumer's trust in this website. The e-vendor's service quality that satisfies the expectations of customers will develop their trust belief. Therefore, online vendors should concentrate on satisfying customers' need by providing follow-up services and fulfilling their promise in an efficient way that will maximize the trust belief of the customers and eventually sustain positive online purchase behavior. However, some studies showed no relation between e-service quality and trust (Chen *et al.*, 2002; Jarvenpaa & Todd, 1996).

Perceived service quality is related to earning a consumer's trust and maintaining long-term customer relations through the provision of good quality services (Gefen, 2002; Kim, Xu, & Koh, 2004), including the provision of guarantees (Gefen, Karahanna, & Straub, 2003), provision of warranties (Grazioli & Jarvenpaa, 2000; Pennington, Wilcox, & Grover, 2003), and customized services (Doney & Cannon, 1997). Customers

characterized by their high levels of perceived service quality trust the Internet vendor more and they develop commitment to their relation with the company (Mao, 2010). Similarly, in the traditional way of shopping, Gummesson (1979) revealed that service quality was significantly linked to individual's perception and trust.

Along the same line of research, Jarvenpaa, Tractinsky, and Vitale (2000) defined customer's trust in an Internet store as the customer's believe that the seller has the ability and the motivation to deliver goods/services reliably in a manner of quality the customer expects. Therefore, trust is perceived when consumers think that online stores' performance would meet their expectation (Pavlou & Gefen, 2004). According to Bart *et al.* (2005), both navigability and graphical presentation are critical drivers in developing consumer trust in online transactions and urge managers to stress less on privacy and security and concentrate on factors including navigation and presentation. Bart *et al.* also revealed that both constructs were important to consumer trust predictors in online markets rather than privacy and security features.

Consistent with the above discussion, researcher hypothesized that service quality will impact trust directly in the context of online shopping. McKnight stated that trust in technology is created similar to how trust in people is created. Users who first experience technology consider user interfaces and vendor service quality in their building of trust. However, Mao (2010) studied many factors affecting trust and one of these factors was perceived service quality. Therefore, the second hypothesis proposed is as follows:

H$_2$: *Perceived service quality positively affects consumer's trust in online shopping.*

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3.4.3 Third Research Hypotheses

Perceived risk is considered as the doubt perceptions of consumers in buying a product or services online and their perceptions of its negative outcomes (Littler & Melanthiou, 2006). Prior online studies advocated for the incorporation of perceived risk because of its significance in influencing online consumer behavior (Cunningham *et al*., 2005; Pavlou, 2003; Salam *et al*., 2003; Schlosser *et al*., 2006). Trust and risk interlink with each other as indicated in the literature and it is acknowledged that risk requires trust during interaction (Chen & Dhillon, 2003; Yousafzai, 2003). The link between risk and trust is not a simple one. According to Mayer *et al*. (1995), it is still unclear whether or not risk is an antecedent of trust, or it is the result of trust. Many studies seemed to also point to the understanding that there is no consensus as to an ideal model for trust and risk relation.

Previous studies varied greatly in their dependent variables and differed in their conceptualizations of trust and type of relation between trust and risk. For example, some studies of trust-building cues used risk as the dependent variable and avoided a direct examination of trust (LaRose & Rifon, 2007; Salam *et al*., 2003), while others examined risk as an outcome of trust (Bodmer, 2009) as an antecedent (Dinev & Hart, 2006), and as a concurrent phenomenon (Pavlou & Gefen, 2004). Further, the utilization of trust in previous research varied drastically. While many studies focused on trusting intentions (McKnight *et al*., 2002), others concentrated on trust on a vendor or individual (Stewart, 2006), or even a generalized trust (Gefen, 2002).

Prior studies acknowledged the role risk has in the development of trust (Chen & Dhillon, 2003; Pavlou, 2003); while other researchers showed, that trust affect risk (Bodmer, 2009; Jarvenpaa *et al*., 2000; Palvia, 2009). In addition, some studies revealed that perceived risk has no effect on trust in online shopping (Sun *et al*., 2010). Trust has been revealed to impact risk perceptions, and to have a mediating impact through risk (Pavlou, 2003). Nevertheless, a debate is still going on regarding the link between risk and trust particularly regarding perceived risk that consumers have while transacting online.

As each theory in previous research has different assumptions about trust, it is difficult to compare results across studies as different antecedents and dependent variables were utilized in different studies along with the location of a trust-related construct in the theoretical model, as demonstrated by the different relationships of risk and trust. The dissimilarity in the effects of trust hinders a meaningful comparison of past risk-trust research studies. To address these problems, the present study considered risk-trust relation in a different way.

The evaluation of trust answers the question of "who can I trust?" while risk assessment answers, "How much risk may I take?" According to Li *et al*. (2008), trust or risk cannot work accurately on their own because with the lack of risk, the value of trust is overlooked. Individuals have no idea what to do with just trust. Only with risk, the individual may lose trust on transactions and not participate in transactions online. Developing a framework that combines trust and risk will clarify the relationship between the two. While risk is a condition of trust, the extent of trust appears to hinge on

the risk involved. A recent study by Beatty *et al*. (2011) showed that risk affects trust. He stated, "The only relationship that is supported in the field of study is the fact that risk impacts trust" (p.46).

San Martín and Camarero (2009) found limited studies on the moderating impact of risk perception in online shopping environment. Hence, the moderating role of risk perception related to online shopping is an important topic that has not received enough consideration in recent literature. But there are studies that examined the moderating effect of risk perception on the link between trust and shopping behavior or intention (Büttner & Göritz, 2008), on the effect of brand image or reputation on the evaluation of a supplier or a product (Gürhan & Batra, 2004; Ruyter *et al*., 2001), on the impact of satisfaction on online trust (San Martín & Camarero, 2009),on the predictor of trust (Martín & Camarero,2009), or on some links of the Technology Acceptance Model (Featherman & Fuller, 2002). San Martín and Camarero reported that "Since the results partly corroborate the theoretical assumptions, it is necessary to keep working in this line and increase the number of papers using perceived risk as a moderating variable" (p.639).

San Martín and Camarero (2009) contended that the lower the perceived risk is in online shopping, the greater will be the level of satisfaction impact on trust. According to them, only a few studies have examined the moderating impact of perceived risk in the context of B2C environment. In a different study, Fassnacht and Köse (2007) revealed different empirical results from prior literature. They found no

significant direct impact of e-service quality on trust and assumed an indirect relationship between the two variables.

As mentioned in Chapter Two, only a few empirical research works were dedicated to examine the moderating impact of risk in e-commerce context. In this background, Pavlou (2003) stated that the effect of trust on a transaction may be moderated by perceived risk but more research is required to explain the complex interrelationships between the constructs. This study is different from other studies as it tries to make risk-trust relation clearer by assuming risk as a moderator and will affect trust-service quality relation. It will clarify rule of e-service quality in enhancing trust with both consumers' with high or low risk perception, if risk is high, trust will be low thus e-vendor needs to increase e-service quality to increase trust perception; even with the absence of risk in a transaction (in case of repeat customers), e-service quality is still needed to build trust. Through this examination of risk and trust, e-vendors can discern the ways to guarantee that the trust in which their services are built on will surely impact the customer's attitude toward online shopping. Therefore, the third hypothesis proposed is as follows:

H₃: *Perceived risk has a moderating impact on the e-service quality-trust relationship.*

3.4.4   Fourth Research Hypotheses

For Lee and Turban (2001), trust is a consumers' inclination to leave him/herself vulnerable to the Internet vendor's actions in online shopping transactions. It forms the basis of the participation of the customer in e-commerce. Based on theory of planed

behavior (Ajzen, 1991), trust beliefs allow positive intentions towards the online vendor and enhance the customer's attitude to buy the vendor's products. On the other hand, absence or lack of trust prevents buyers from taking part in online shopping with e-vendors as they may have misgivings with transacting with the e-vendor who they do not have trust in, fearing his opportunistic intentions (Hoffman *et al.*, 1999). Based on Gefen *et al.*'s (2003) study, online customers will generally stop themselves from buying from the online vendor owing to lack of trust and perceptions of unethical actions and social misbehavior.

One of the primary reasons for customer's wariness of online purchasing is lack of trust (Bodmar, 2009). Given the nature of transactions that occur among entities that have never met before and the difficulty for customers to assess product quality prior to purchase (Fung & Lee, 1999), trust is considered crucial in the online transaction process. While most research investigated the role of trust in varying ways (e.g., Morgan & Hunt, 1994), the role of trust on purchase attitude for transactions between online customers and online companies remains relatively unexplored (Sukpanich, 2004). Nonetheless, the few studies conducted revealed the important role of trust in convincing a customer to form an attitude to purchase online (Bodmer, 2009; Jarvenpaa *et al.*, 2000; Palvia, 2009). Another point of view considers trust as a mediator as well as a moderator of pre- and post-purchase processes (Singh & Sirdeshmukh, 2000).

Hassanein and Head (2004) revealed that trust was among the most critical factors in developing a customer's positive attitude towards shopping online. Similarly, Palvia (2009) found that trust significantly impacted attitude. The attitude of customers

was crucial for e-commerce; therefore e-commerce could succeed only when consumers had trust in online stores (Kim & Benbasat, 2003; Lee, Ahn, & Han, 2006; Salo & Karjaluoto, 2007). In the study conducted by Zhu (2009), he attempted to comprehend whether or not a consumer's perception of trust and risk can be studied in light of consumers' attitude and purchase intention. Empirical findings supported the proposed hypotheses of the research. The findings revealed that belief of trust formed attitude in a direct way. Therefore, developing trust is particularly imperative for e-vendors to improve both consumer's attitude and purchase intention (Bodmer, 2009). However, the literature has not fully exposed the trust construct in the field of e-marketing studies (Ha, 2009). Hence, the present study examined the relationship between e-consumer trust and attitudes. In this case, the unique element of the trust-attitude relation in this study is related to the trust building process discussed before. Consequently, the model in this study offers the following hypothesis:

H_4: *Increased perceptions of trust by customers will lead to more favorable attitudes toward online shopping.*

3.4.5 Fifth Research Hypotheses

We stressed that the trust issue is among the key hindrances in online transactions and for successful online shopping an in-depth understanding of the development of trust and its impact upon attitude toward online shopping is imperative. In the present study, a thorough literature review and empirical studies revealed the trust drivers that affect attitude towards online transactions. This study provided empirical evidence that trust

reflects a general mechanism through which e-service quality can maximize attitude toward online shopping.

Different cues are utilized by consumers to develop their trust perceptions. It was argued by Jarvenpaa (2000) that trust is brought about by the site's reputation while Ganguly *et al*. (2009), Zeithaml *et al*. (2000), and Zhou (2011) contended that it comes from the information provided to the customer website design quality and the information design, privacy, security and communication, respectively. Others contended that trust is brought about by seals of approval (Urban *et al*., 2000), the company's background information (Kaynama & Black, 2000), quality of service (Chuang & Fan, 2011), user interface design (Roy *et al*., 2001), and reputation and company size (Jarvenpaa *et al*., 2000). It should be kept in mind that consumers are unable to make use of these cues for current and exclusive vendors. In this case, they would rather develop trust on the basis of prior experiences such as service quality. This underlies the issue of trust conceptualization.

Despite the empirical evidence provided by prior studies concerning several factors including privacy, security, and website design (Jun & Jaafar, 2011), and the direct development of attitude toward online shopping, there were some studies (e.g., Chen & Barns, 2007; Dash & Saji, 2006; Yoon, 2002) that highlighted antecedent factors of trust and, in turn, attitude toward online shopping. According to Baron and Kenny (1986), a mediator is a variable representing the generic mechanism through which the independent variables are enabled to positively impact the outcome variable.

In prior research dedicated to traditional service quality (e.g. Parasuraman *et al.*, 1988), consumer trust was conceptualized as among the dimensions of service quality. In addition, research on e-service quality showed that trust is one of the e-service quality dimensions (Sohn & Tadisina, 2008). Other studies found trust to mediate in different situations. For example, Zhou (2011) showed that trust is fully mediated the effects of service quality upon satisfaction. In a related study, Zhou *et al.* (2010) presented the mediating effect of trust upon the impact of service quality on satisfaction and it mediated the effect of service quality on continuance usage. They also showed trust is mediating impact upon the effect of service quality on behavioral intention.

Moreover, in Sultan *et al.*'s (2002) empirical study, the mediating trust in online context was established. They considered trust as a mediator between the focal independent variables (website characteristics and consumer characteristics). In addition, Gummerus *et al.* (2004) established that trust mediated the service quality-satisfaction association. Chuang and Fan (2011) revealed that service quality played a key role in trust, which in turn, mediated between service quality and intention to shop online. In other words, the online service quality of the retailer could improve the customer's beliefs of e-retailer's trust and eventually attitude towards e-shopping.

Along the same line of argument, Mao (2010) maintained that trust development hinges upon the quality of service provided by online retailer and that customers create trusting beliefs on the basis of perceived service quality. Trust reflects the beliefs of the customer in obtaining a promised service (Morgan & Hunt, 1994). There should be a certain level of trust perceived by the consumers in the e-vendor in order to perform the

desired transaction (Doney & Cannon, 1997). The evolution of trust is gradual throughout the relationship (Sheaves & Barnes, 1996) as customers' experience increases and find that promises are fulfilled and expectations are satisfied throughout the experience (Urban *et al.*, 2000).

Empirical studies have tested the direct impact of e-service quality on attitude toward online shopping (Carlson & O'Cass, 2010). However it is still debatable whether this is mediated by other variables or not (Alsajjan & Dinnes, 2010; Change et al., 2005). In addition, Chang, Cheung, and Lai (2004) found that e-service quality had no significant relationship with attitude towards e-shopping. Fassnacht and Köse (2007) revealed that future studies should examine the mediating impact of buyer's trust on the buyers' perception-attitude towards online shopping relationship. The mediating issue is critical because the lack of trust mediation may lead management to concentrate on enhancing trust through the manipulation of trust drivers prior to influencing consumers. On the other hand, if trust's mediating role is overlooked, management may concentrate directly on the website and the characteristics of consumers, which may lead to favorite attitude.

In contrast to the above discussed studies, in the present study to clarify different results in previous studies, trust is conceptualized as a mediator between e-service quality and customer's attitude toward online shopping. This is consistent with the contention of Sharma and Patterson (1999) that trust is developed when customers experience high levels of process and outcome quality continuously. In addition, Morgan and Hunt (1994) clearly stated that trust is a main mediating variable in relationship

marketing. In the same context, Geyskens *et al*. (1998) found support for a key mediating role of trust. Therefore, researcher proposes that:

H₅: *Trust mediates the effect of service quality upon attitude toward online shopping.*

3.5   Summary

The present chapter has provided a theoretical basis of the study and the construct development. Based on the literature review, a conceptual model was introduced and hypotheses were presented. The following chapter discusses the research design and methodology.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1   Introduction

The prior chapter has presented the conceptual model, theoretical framework, and hypotheses of the study. This chapter presents the research methodology used in the present study. Methodology is defined as the steps adopted to derive reliable and valid answers to the research questions and it defines the suitability of a specific research tool (Ellis & Levy, 2008).

This chapter begins with a summary of the steps involved in implementing the research. The initial steps of the research design along with the development of measurement for the constructs are presented in Figure 4.1. It also presents the identification of potential respondents and selection of the method of data collection. Based on the purpose of the study, a survey was carried out. The justification behind the employed steps and the connection between them are discussed. Various alternatives are discussed at each stage and the logic behind the selected options is justified in relation to the nature and purpose of the study purpose.

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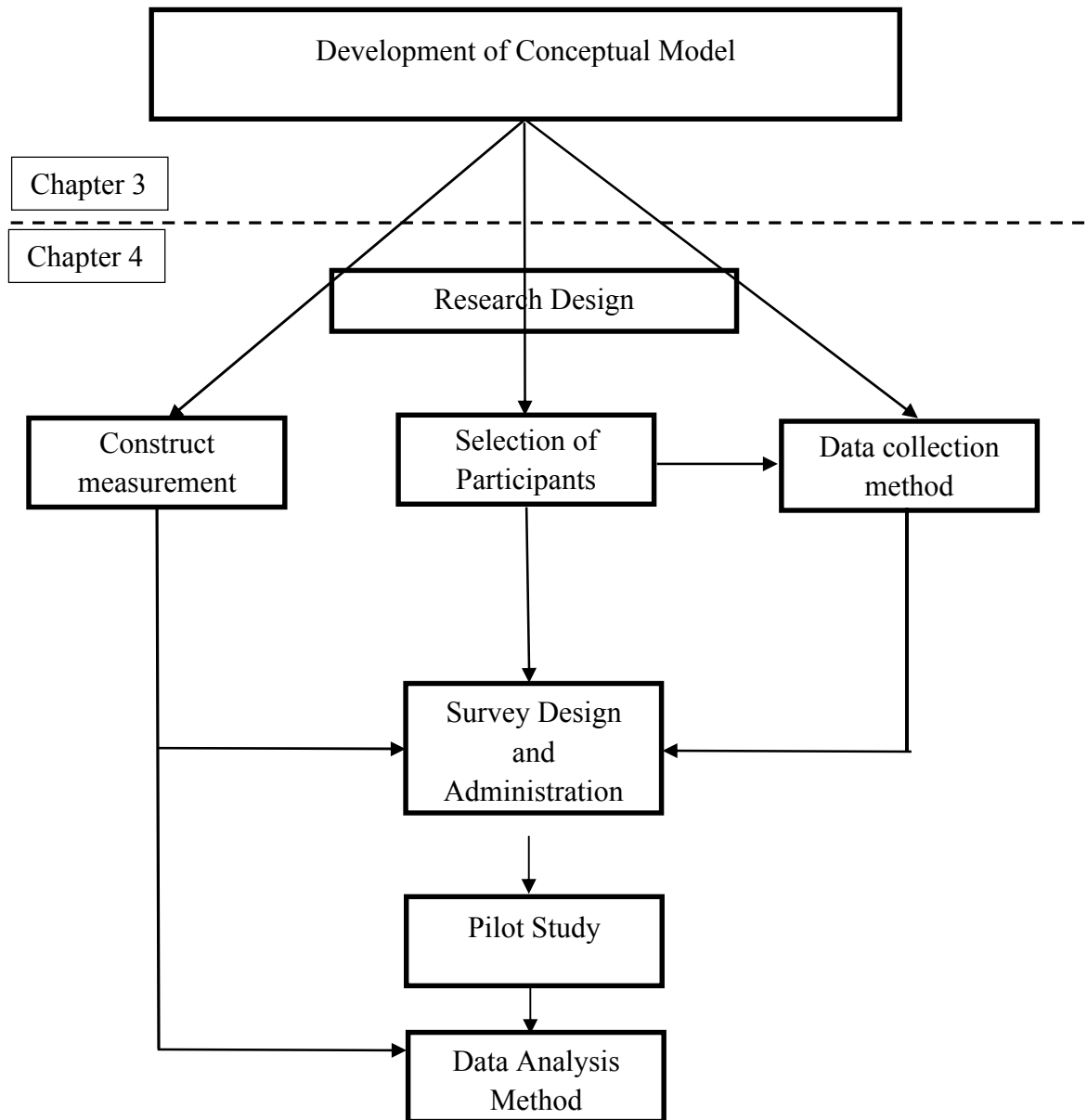
Figure 4.1
Methodological Framework.

4.2   Research Design

A research strategy or design is selected based on the research questions in a specific

situation (Yin, 1994). For every strategy, there are both advantages and disadvantages

owing to its specific method of collecting and analyzing empirical data. A research

design is described as a set of initial decisions to develop a master plan and detail approaches and procedures for the purpose of data collection and analysis (Burns & Bush, 2002). A suitable research design is important as it justifies the data type, data collection, method of sampling, schedule, and budget determination (Hair *et al*., 2003). It basically assists in aligning the proposed methodology with the research issues (Churchill & Iacobucci, 2004; Malhotra, 1999). There are several research design frameworks and they can be divided into three categories, which are exploratory, descriptive, and causal (Aaker *et al*., 2000; Burns & Bush, 2002; Churchill & Iacobucci, 2004; Hair *et al*., 2003; Malhotra, 1999).

The present study employs a descriptive correlational method to fulfill the research objectives. The aim of a correlational research is to examine the existence, type and level of relationship among two or more quantitative variables. If two or more variables are highly correlated, the first variable scores could be utilized for the prediction of the second variable (Robson, 1993). The present study examined the association between culture, e-service quality, trust, risk and attitude toward e-shopping. For instance, the question "whether trust impact attitude toward online shopping" has to be tackled. Therefore, a correlational relation was suitable to develop the kind of relations between the variables of the study.

The quantitative approach along with the survey questionnaire method was appropriate for a study in which a significant population number was examined after which general conclusions would be made for the whole population. For the collection

of data, the survey method was used and statistical techniques were utilized for data analysis.

A descriptive study is characterized by its rigidity, pre-planned element and its structure along with the fact that it is generally catered to a large sample (Churchill & Iacobucci, 2004; Hair *et al*., 2003; Malhotra, 1999). This descriptive research aims to provide a description of specific features of the existing Internet shopping phenomenon. Moreover, it assists in providing data that enables the identification of relationship existing between two variables (Aaker *et al*., 2000).

Several researchers stated that descriptive research designs are mainly quantitative in nature (Burns & Bush, 2002; Churchill & Iacobucci, 2004; Hair *et al*., 2003; Parasuraman, 1991). A quantitative approach is based on hypothesis and theory development, which can be generalized across settings. This type of investigation is mainly used to determine the measurement of frequency and quantity and allows the generalization of conclusions and the flexibility of data treatment in light of comparative analysis, statistical analysis and repetitive data collection to verify reliability (Amaratunga *et al*., 2002). Keeping in mind the description of quantitative method and its enabling of statistical analysis on data, the researcher selected the approach in the present study for the purpose of data collection.

Descriptive research is carried out through two main methods, namely, cross sectional and longitudinal. The former collects information from a sample population at one point in time while the latter gathers the same sample population units over a period of time (Burns & Bush, 2002; Malhotra, 1999). Additionally, the cross-sectional design

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also refers to a sample survey where individuals selected are asked to respond to a set of standardized and structured questions concerning the way they think and what they feel and do (Hair *et al*., 2003). A cross-sectional study rather than a longitudinal one was suitable to be utilized in the present study because of the time limitations.

4.3   Population and Sampling

Sampling explains that through the selection of specific elements in a given target population, a conclusion can be drawn regarding the entire population (Hair *et al*., 2000). The four stages of sampling procedure adapted from Cooper and Schindler (2006) are presented in Figure 4.2. First, the process required identifying a defined target-population for investigation. Then, the sampling frame that lists all eligible elements of the population from which the sample is drawn. Third, the sampling methods will determine whether to utilize a probability or non-probability sampling method. Lastly, the appropriate sample size is determined.
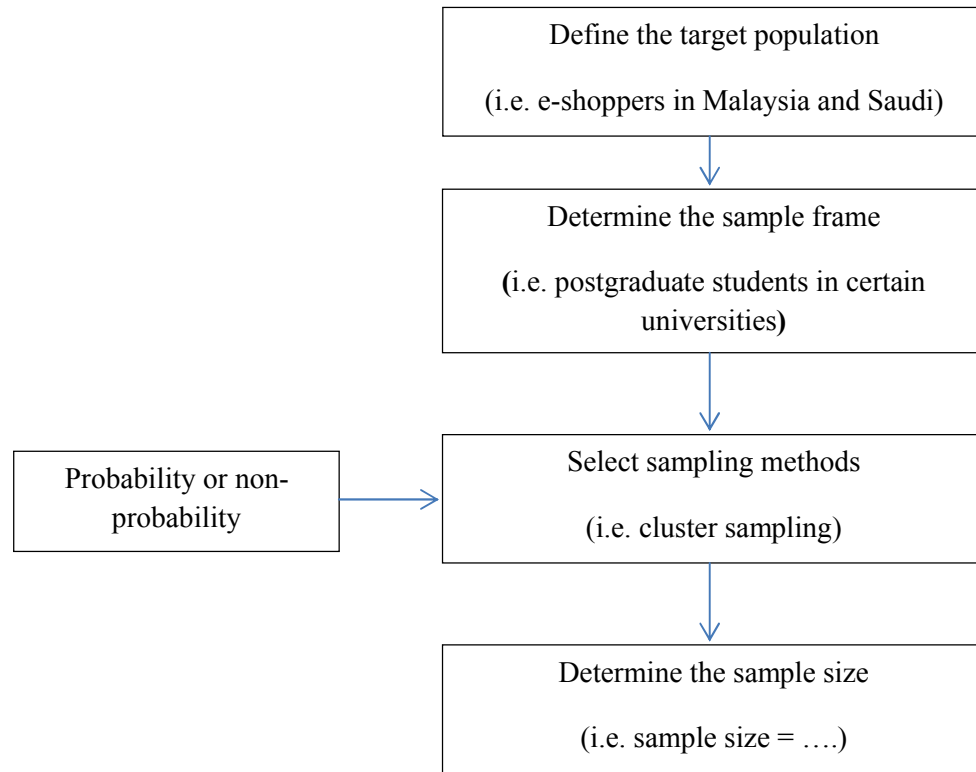
Figure 4.2
Sampling Design Process (Cooper & Schindler, 2006)

4.3.1   Defining the Target Population

A population is described as a group of individuals, objects or items from which samples are chosen for measurement (Coldwell & Herbst, 2004). In any study, it is imperative to determine the target population prior to the sampling method as this helps guarantee that the data collected came from an information source that contributes to the research objectives.

Postgraduate students of public universities in Malaysia and Saudi Arabia with sufficient online shopping experience were requested to participate in the research. Some studies are doubtful of the suitability of using student subjects in light of external validity and generalizability issues (Gordon *et al.*, 1986). Nevertheless, for this research type, subjects would not influence the validity of the findings (Jupiter, 2006), as

postgraduate students as adults are reported to be the most active online users, and they use entertainment and media more and carry out significant business interaction compared to the overall web users (McKnight *et al.*, 2002).

Furthermore, Brown and Buys (2005) claimed that university students satisfy the criteria of a basic e-commerce user in terms of age, education and income as online shoppers constitute a specific group of consumers. On the basis of Center's WWW User Surveys GVU (1998) and as contended by Ratchford *et al.* (2001), online shoppers are mostly young males with college degrees and have a fine knowledge about computer usage. Based on a study conducted in Saudi Arabia about Saudi Internet consumers by El-Tayeb *et al.* (2007), they found that online shopping was significantly associated with university degree holders. Consequently, making use of a homogenous population such as postgraduate students may lead to the decrease of the impact of variance when sheltered from the entire factors like structure, roles and responsibilities existing in the real world environment (Greenberg, 1987; Legris *et al.*, 2003).

In this study, the researcher limited the sample to postgraduate students for many reasons. Firstly, postgraduate students are financially better than their undergraduate counterparts and are able to shop online. Secondly, it is suggested that they normally make superior decisions to undergraduate students (Remus, 1989). Thirdly, postgraduate students are inclined to possess varying educational backgrounds and, therefore, they represent the whole population more accurately as they have a higher tendency to make use of e-commerce. Lee and Lin (2005) stated that online customers are characterized as young and better educated than conventional customers, indicating that a sample

comprising of students with high education are similar to the customer population. Fourthly, according to Sorenson *et al*. (2001), undergraduate student subjects might act in the way that their teachers expect them to respond.

The present research target population comprised various types of buyers of consumer products/services sold over the Internet. Specifically, the sample used in this study represented the population of interest (Aaker, Kumar, & Day, 2001; Saunders, Lewis, & Thornhill, 2003) which was postgraduate students in Malaysia and Saudi Arabia.

4.3.2   Selection of Sampling Frame

A sampling frame comprises a list of the entire elements in a population (Sekaran, 2003). Zikmund (2000) took note that in majority of research contexts, it is often impossible to draw up a list of potential respondents that includes the entire population. In cases like this, the sampling frame that identifies a group of potential participants who are deemed operational should be specified (Zikmund, 2000). In this study, the target was online shoppers comprising a large and diverse population with the exclusion of individuals who browse the web for the sole purpose of collecting information concerning product availability along with prices without buying over the Internet.

A sampling frame is a complete set of sample units, a sub-set of the target population, from which the future selected sample is derived (Burns *et al*., 2008). In addition, Neuman (2006) defined a sample frame as a list of cases within a population or the optimum approximation of a specific population. A sampling frame is also referred

to as the working population as these units will consequently provide units for the analysis. The sampling frame comprises an actual list of people in the population (Nesbary, 2000).

As this study was open to both male and female postgraduate students, the sample frame in this study consisted of all postgraduate students registered in chosen universities in the first semester of the 2012-2013 academic year, which were defined from the postgraduate students' registration office. The sample frame excluded postgraduate students who did not purchase via Internet during the last 12 months by using filter hint in the first page in questionnaire.

4.3.3 Sampling Technique Selection

Sampling is described as the selection process of a number of appropriate elements taken from the population so that a study of these elements and an understanding of their properties/characteristics would enable the generalization to the whole population (Sekaran & Bougie, 2010). According to Saunders *et al*. (2000), sampling techniques are divided into two kinds, which are probability sampling or non-probability sampling/judgmental sampling.

Owing to the current study's need to generalize the results, the researcher decided that probability sampling method was more appropriate as opposed to the non-probability sampling. Aker *et al*. (2004) enumerated several advantages of probability sampling over its counterpart. For example, it enables the demonstration of the representativeness of the sample and the explicit statements as to the degree of variation

presented because a sample rather than a census of the population is used and this allows explicit identification of possible biases that may arise. Additionally, probability sampling has often been employed in previous studies that are similar to the present study's context. This focus on probability sampling feasibility was also stressed by Babbie (2004), who stated that probability sampling is the main method of selecting large, representative samples in social research. Therefore, probability sampling was employed in the present study.

Probability sampling is a method that makes use of random selection. For this method, some procedure is established to make sure that the various units in the population have equal possibilities to be selected. Four main kinds of methods are primarily utilized to carry out probability samples and they are simple random, stratified, cluster and systematic sampling. The complex sampling methods are all based on simple random sampling. In probability sampling, the sampling units are selected through chance. It is mostly attributed to survey-based research and it is the type of sampling where inferences or projections can be made concerning the target population from which the sample is selected.

4.3.4   Sampling Methods

As discussed before, cluster sampling is one of probability sampling types and it is often utilized when the researcher is not able to prepare a list of all the elements in the target population. This type of sampling is similar to stratified sampling in a sense that the population sampled is sub-categorized into related distinct sets. The difference is, in cluster sampling, the groups are set up to promote the population heterogeneity.

Furthermore, the primary objective of cluster sampling is the reduction of costs through the maximization of sampling efficiency. In cluster sampling, the researcher develops clusters that are representative of the entire population. In reality, this is a challenging task. Following the development of clusters, simple random sampling of the clusters is conducted and the members were sampled.

The working population of present study includes postgraduate students who were actively engaged in Malaysian and Saudi Arabian universities. The researcher decided to choose a simple cluster random sampling. As such, the total population was divided into clusters and a random sample of the students within the clusters was randomly selected. Questionnaires were distributed to each chosen group. The cluster sample is a different version of the simple random sample that is suitable with infinite population of interest when a list of members does not exist or when the individuals' geographic distribution is scattered (Best & Khan, 2005).

The working population of present study in details as following: A two-staged sample design was utilized to develop a representative sample of postgraduate students in public universities in both countries. The two-staged sample design comprised a sampling frame involving two steps: (i) selection of first-stage or primary units which is the probability of universities being selected (cluster sample by area, including all public universities which have postgraduate students in selected area), and (ii) selection of elementary sampling units within the primary units in which postgraduate students within the selected universities were randomly selected. All postgraduate students in selected universities had purchased at least one time via the Internet during the last 12

months; this has been filtered by questionnaire's first page hint. Such criterion had been used to ensure that the respondents had an experience in online shopping (Kau, Tang, & Ghose, 2003, p139).

Regarding the administration of the sampling method, at first, the researcher prepared a list of regions in both countries (clusters here were based on regions). Then the researcher chose universities in north Malaysia and central region of Saudi Arabia. Two criteria were used to choose the universities within the area. Firstly, the universities have to have postgraduate programs, and secondly, the universities are public universities to avoid different in students' income (Nechyba, 2003), besides; all universities with postgraduate study in Saudi Arabia are public universities. Next, the researcher chose all the universities that met the criteria from the list of universities in both regions. The clusters in Saudi Arabia were in the central region. They were Qassim University, King Saud University, Prince Naif University, and Princess Nora bent Abdulrahman University. The clusters in Malaysia constituted all universities that have postgraduate students in the northern region of Malaysia. They were Universiti Utara Malaysia, Universiti Malaysia Perlis, and Universiti Sains Malaysia.

The reason for choosing northern region of Malaysia as a cluster sample is because those universities in northern region vary in size and specialization and have many students from different part in Malaysia, in addition, these universities have postgraduate studies, which meets this study's criteria. Omar *et al*. (2009) stated about university in north Malaysia that "students from these universities come from all over the country; hence, the sample is representative of young adult Malays in Malaysia" (p.

28). On the other hand, the reason for choosing central region of Saudi Arabia as a cluster sample for this study is that most postgraduate studies are located in large cities, such as Riyadh, Jeddah and Dammam. Since Riyadh is the capital city and the largest city regarding population, Riyadh (is one of central area cities) has most postgraduate students, also universities in Riyadh usually attract students from different parts of Saudi Arabia. Moreover, central area has most government university in Saudi Arabia based on Ministry of Higher Education official website there are, now, 25 universities, geographically distributed in the Kingdom regions, 10 of these universities located in central region (Ministry of Higher Education, 2013), even though, not all these universities have postgraduate studies.

Finally, the researcher chose randomly postgraduate students from a sample frame that listed all postgraduate students registered in the first semester of the 2012-2013 academic sessions in each university. The list of students and their contacts was obtained with the assistance of the heads of the registration office in each university in Saudi Arabia, while in Malaysia researcher and assistant contacted student affair department in each university and got list of postgraduate students with their contacts information also with support of researcher's supervisor. To increase the diversity of the survey respondents, students were randomly selected from different colleges and schools at chosen Universities in both countries. Student were chosen based on random numbers selected using the Random Integer Generator software (Random.org, Dublin, Ireland, http://www.random.org/integers), this web site has been used in many researches to generate random samples (Guyenet *et al*., 2013; Abboud *et al*., 2013; Ketchum *et al*.,

2009) In a nutshell, cluster sampling was used to identify the area while random sampling was used to select the respondents.

4.3.5   Sample Size

Sample size is defined as the number of respondents that are included in the study (Malhotra & Birks, 1999). The determination of sample size plays an important role in a research because a sample that is too small might provide data that may not be necessarily representative. Scholfield (1996) explained that the relation between sample size and the population size is misunderstood. In addition, Kline (2005) further suggested that there are no absolute standards in the literature about the relationship between sample size and path model complexity. Therefore, determining sample size is considered one of the more controversial elements in a research design and sampling procedures in the majority of studies. This is because drawing a large sample may waste time, resources and money. On the other hand, a small sample may not give accurate results, which will in turn affect the research validity and reliability.

In this study the sample contained of two clusters sample in two countries, the cluster in Saudi Arabia were in universities with postgraduate studies in central region. They were Qassim University, King Saud University, Prince Naif University, and Princess Nora bent Abdulrahman University, with postgraduate students 1047, 8107, 1377, 175 respectively, total population (students) for this cluster is 10706 students. The clusters in Malaysia constituted all universities that have postgraduate students in the northern region of Malaysia. They were Universiti Utara Malaysia, Universiti Malaysia Perlis, and Universiti Sains Malaysia, with postgraduate students 2279, 415, 6639

respectively; total population (students) for this cluster was 9333. As a result, the population in this study is consisting of 20039 cases.

Adopting the Krejcie and Morgan (1970) table (Sarantakos, 2005, p.173; Sekaran, 2003, p.293-294), the corresponding sample size for a given population based on the table is 377 cases was appropriate for this population. However; since the respondents must have online shopping experience during last 12-month, researcher expects low response rate, so researcher has chosen 600 as a sample size, with different distribution rate on each universities based on the number of students on each universities. As a result, total of 414 completed and valid surveys were submitted by participants, producing a return rate of 69%.

For high validity of results, an estimated sample size of 377 participants for Saudi Arabia and Malaysia was utilized. The sample size estimated was partially based on the suggestions by Ozok (2009), who recommended that a sample size should always be larger than the number of survey questions, and that for measuring general topics or opinions a sample size of at least double the number of survey questions should be used. In addition, this sample size based on Hair, Tatham, Anderson, and Black's (1998) suggestion. They suggested that the minimum sample size of 100 to 150 ensures suitable use of likelihood estimation in structural equation modeling. Moreover, this sample met Kline's (2002) suggestion that the least sample size for path analysis is set at 100 with the cases 10 times the number of parameters.

Many authors recommended different ways to determine sample size. Noorzai (2005) enquired into the optimal sample size that could represent a population and

provided a level of confidence. Comfrey and Lee (1992), for instance, recommended unstructured guidelines to determine sufficient sample size: 50 representing very poor, 100 representing poor, 200 representing fair, 300 representing good, 500 representing very good, and, finally, 1000 or more representing excellent. However, others, such as Nunnally and Bernstein (1978) suggested the rule of thumb ratio, by which the number of subjects-to item ratio should be at least 10:1, and Gorsuch (1983), Hatcher and George (2004) recommended a 5:1 ratio. Harlow (1995) suggested that a dataset with a sample size of 100 - 400 could be analyzed by Maximum Likelihood Estimation. Noorzai (2005) maintained that researchers are recommended to use as large a sample as possible within the economic constraints of the research. Finally, in Parasuraman et al.'s (1988) study, the sample comprised of 200 adults aged 25 years and over in an attempt to measure consumer perceptions of service quality.

Sample must represents the population. Sekaran (2003) stated a rule that "the sample size should be several times (preferably 10 times or more) as large as the number of variables in the study" (p. 296). Therefore, the sample size was determined keeping in view the number of variables, which are five variables. Also, the sample size larger than 30 and less than 500 is appropriate for most research (Roscoe, 1975). Moreover, Thomas (2004) recommends that a sample size of around 200 cases usually is adequate to do analysis. In addition, Roscoe (1975) proposed a rule of thumb for the sample size determination where he stated that: "if the sample size is larger than 30 and less than 500, it is therefore appropriate for most research".

4.4 Data Collection Method

A survey approach has been widely used in marketing research to obtain raw data from large groups of people (Cooper & Schindler, 2006). Babbie (2004) found that a survey is the tool most often used as a strategy in business and social researches. The major advantages of employing a survey include: the ability to collect data from large sample sizes at relatively low costs; the capability to identify factors related to the context of issue; and to measure perception and behavior by using relevant instruments (e.g., Likert scale) (Hair *et al*., 2000). A survey also allows collection of standardized common data as respondents give answers to the same fixed-response questions that allow direct comparisons between responses (Saunders *et al*., 2003). This fixed-pattern of responses can facilitate the use of statistical analyses. Thus, a survey is considered the most appropriate data collection method for this study.

Hair *et al*. (2000) suggested that the choice of survey methods tends to vary according to several factors, which are usually based on the type of data required (e.g., quantitative, qualitative), the budget of available resources, the completion time frame, and the requirement of quality data (e.g., generalization). As this study aims to make predictions about consumers' attitude and given the context of this study, quantitative data collected via survey seemed to be the most optimum and suitable method to use.

4.5 Instrument Development

The primary goal in qualitative research is to ensure that an effective questionnaire design has been created and employed to achieve the aims of the research

(Bartholomew, 1963). This is impossible without expending effort into creating different stages of the survey instrument in a proper manner to attract the interests of the respondents so that they can complete the survey. The researcher took pains in going through many recommendations regarding a well-designed questionnaire. A specific questionnaire was then developed for the purpose of achieving the objectives of the study.

To guarantee that a comprehensive list of items was covered, an extensive literature review was first carried out and for reliability the items that had been validated in prior studies were chosen. The survey was made up of two main sections. The first section contained demographic questions of the respondents (such as marital status, age group, level of education, household income, credit cards etc.) and the individual respondent experience (e.g., online shopping frequency, payment methods among others). The next section of the survey concentrated on the five instruments that sought to measure the factors that influence on-line purchasing attitude. These measures included attitude, culture different, quality of e-service, perceived risk, and trust.

Based on the indicators identified, a questionnaire was developed covering 86 items (see Appendix A) whose psychometric properties had been established by prior studies and are relevant to the present research. Due to the considerable length of the survey, it was divided into separate sections to minimize the lengthy appearance. This enabled the respondents to develop expectations of the questions in every section making their completion of the survey convenient and obtaining their voluntary cooperation.

Every question was examined to ensure their goodness of fit with the research context (i.e., online shopping), and their clarity and conciseness that would decrease the amount of time and effort to complete the entire questionnaire. Similar questions concerning similar aspects were confined to one group of questions to prevent disruptions of the participants' line of thought. In this study, there were two types of summated ratings scales used: the semantic differential scale and the Likert-type scale. The Likert-type scale is more commonly used, however, semantic differential scale was used to measure attitude toward online shopping while Likert-type scale was used with other constructs.

According to Osgood *et al*. (1957), extensive experimenting revealed that seven-step scales generated the optimum outcome when it comes to the equal use of alternatives by the respondents and to providing enough alternatives to choose from. Evidently, as Garrett (2007) stated, seven appears to be the number people can handle. There are two versions of scale numbering in use; some authors make use of the model proposed by Osgood *et al*. where the scale positions are numbered from 1-7 (with 4 as average), while others appoint the average as 0 while the range is from -3 to -1 on one side and 1-3 on the other side of the average. The second model is more advanced and can be read easily particularly in studies mapping out attitudes towards a particular entity. Nevertheless, both models produce the same results with the only difference lying in their calculation and presentation Fassnacht and Kose (2007).

The pioneering author to suggest that reliability is optimized through seven response categories is Symonds (1924) and this is supported by earlier contentions (see

Ghiselli, 1955 for an extensive review of earlier literature). In Miller's (1956) influential review article, he stated that the human mind has a span of absolute judgment that can differentiate seven distinct categories and a span of memory that can accommodate seven items and an attention span encompassing six objects at one time. This indicates that an increase in the number of response categories over six or seven may be useless. Moreover, odd numbers used in response categories have basically been the preference over even numbers as they enable the middle category to be deemed as neutral, and more relatively in recent research authors have a tendency to support the general preference for 5-point or 7-point scales (e.g., Green & Rao, 1970; Neumann & Neumann, 1981). Over the 7-point Likert scale, reliability measure became insubstantial (Cicchetti, Showalter, & Tyler, 1985).

Cicchetti *et al.*'s (1985) study stood out from the rest of the studies dedicated to Likert scale and reliability. Their study presented how inter-rater reliability measures were influenced by Likert-scale number. An increase up to seven enhanced the reliability ratings but over seven, no significant increase and improvement was noted in the reliability coefficient. An extensive review of prior studies on the impact of categorization on reliability measures of scores and Pearson correlation was conducted by Krieg (1999), beginning with Symond's (1924) study on the number of reliability scale points. The Symond study revealed that a 7-point Likert scale was the most appropriate as the relative gain in more scale points beyond this number was useless. In addition, Diefenbach *et al.* (1993) revealed that the 7-point scale was more sensitive than its 5-point scale counterpart.

Since data were collected in Malaysia and Saudi Arabia for a cross-cultural comparison, an English version of the questionnaire was drawn up first followed by the Bahasa Malaysia and Arabic translation. In cross-cultural research, translation is an issue as producing a valid translation is not simply translating from one language to another (Su & Parham, 2002). A recurring difficulty in the process of translation is that the words in the original language have no equal words in the target language (Brislin *et al*., 1973).

Although many researchers used the simple method of translating the text from a language into another, most of them used the process of back-to-back translation as with the case in Brislin *et al*. (1973) and Werner and Campbell (1970). This means that if the text was translated from A to B, the text also was translated back from B to A. In this study back-to-back translation was done by translators who were bilingual and familiar with the source and the target languages. The Malay version was translated by the UUM language center and the Arabic version was translated in King Saud University, College of Arts, and Language Center.

4.6   Selection of Measurements Instruments

Consistent with the literature review, the dependent variable and independent variable constructs (e.g., attitude toward online shopping and e-service quality) were hypothesized to be multi-dimensional. A multi-scale item was proposed by Hair *et al*. (1995) to measure the research constructs rather than a single-item scale as it leads to more reliable and accurate results. In addition, every indicator within the same set is able to gauge different aspects of the construct and thus improving the validity (Klein, 1998).

4.6.1 General Demographics

In this study, the researcher included individual demographic characteristics like age, gender and education, which were related to the attitude of consumer towards online purchasing (Wood, 2002). In addition, question related to internet environment and online shopping like, primary use of internet and online shopping experience also number of credit card and type of payment in internet has been included.

4.6.2 Attitude Measurement Instrument

There are different attitude models; each one of them describes one or the other component of attitude. Not a single model can be the right model or the absolute model for all research works as each model has its own strengths and weaknesses. They do not provide answers but insights although these models can assist in describing attitudes so that marketers are in a convenient position to clarify and provide predictions regarding the target customers' attitudes and eventually their purchase behavior.

Attitude has been described as a construct that is complex and multi-dimensional that consists of cognitive, affective and conative elements (Krech, Crutchfield, & Ballachey, 1962; McGuire, 1969; Rosenberg & Hovland, 1960). On the basis of this point of view, it is evident that a single evaluative score is insufficient to present the complexity of the attitude construct. Behavior inconsistencies are ready justification for observed attitude; it has been argued that the acquired attitude measures only conducted an assessment of one of the three elements namely cognitive, affective and behavioral (Ostrom, 1969).

Another notable issue is that most attitude measure approaches lead to one score representing the entire positive/negative reaction of the respondent to the attitude object. Many theorists revealed that this perspective on a single, evaluative dimension does not provide a complete view of the attitude construct's complexity (Allport, 1935; Ajzen & Fishbein, 2005). Bentler and Speckart (1979). Shimp and Kavas (1984) further suggested that attitude should be separated into cognitive, conative and affective components. The current study utilizes the tri-component attitude model from the field of e-shopping to hopefully better measure attitude by including the three components. In addition, the current study attempts to contribute to literature by studying the many dimensions of attitude towards online shopping.

For the measurement of distinct elements of attitude components, the semantic differential scale developed by Osgood *et al*. (1957) is the most suitable attitude measurement. Semantic differential method is considered to be simple, flexible and economical in terms of obtaining the responses of people to various attitudinal objects (Heise, 1970). Hence, attitude instrument developed through semantic differential scale is able to measure distinct elements of three components with a set of semantic differential scales that corresponds to the elements.

In this study, items were adapted from Sun *et al*. (2011) who measured attitude toward varying online security measures. Table 4.1 shows the dimensions and reliability of the attitude as stated by Sun *et al*. (2011) while Table 4.2 shows attitude dimensions and items used by Sun et al. originally proposed instrument to encapsulate the three attitudes dimensions to various concepts comprising 14 semantic differential items, each

with its pair of bi-polar adjectives. Attitude measurement is carried out with the help of a seven-point scale, requesting the respondent to rate the possibility of each outcome (Ajzen & Fishbein, 1980). Respondents are requested to pick the place indicating the nearest suitable adjective. For scoring purposes, a numerical score is assigned to each position on the rating scale. Traditionally, score ranges such as 1, 2, 3, 4, 5, 6, 7 or –3, –2, –1, 0, +1, +2, +3 are used, in this study scale ranges from -3 to +3 has been used. The average score is computed for every respondent to measure the overall attitude toward the object. This process is chosen as it produces reliable and valid attitude estimation (Heise, 1970; Smith & Swinyard, 1983).

Table 4.1
Attitude Measurements

Construct	Authors	Dimensions	Coefficient alpha	No. of items
Attitude	Sun, Ahluwalia, and Koong (2011)	Behavioral	0.826	2
		Affective	0.826	6
		Cognitive	0.923	6

Table 4.2
Items in Attitude Measurements

Behavioral

1	I am ___ to shop online:	Inclined-------------------Disinclined
2	I am ___ to shop online:	Eager-------------------------Hesitant

Affective

4	I feel ___ toward online shopping:	Like-----------------------------Dislike
5	I feel like ___ toward online shopping:	Accepting---------------------Rejecting
6	I feel ___ while using online shopping:	Relaxed-------------------------Tensed
7	I feel ___ while using online shopping:	Excited----------------------------Bored
8	I feel ___ with the online shopping security:	Content-----------------------Annoyed
9	I feel ___ with the online shopping security:	Happy----------------------------------Sad

Cognitive

10	I believe that online shopping is____:	Useful--------------------------Useless
11	I believe that online shopping is____:	Perfect----------------------Imperfect
12	I believe that it is ___ to shop online:	Easy-------------------------Difficult
13	I believe that it is ___ to shop online:	Safe------------------------------Unsafe
14	I believe that adopting online shopping is____:	Wise---------------------------Foolish
15	I believe that adopting online shopping is___:	Beneficial---------------------Harmful

4.6.3 E-SQ Measurement Instrument

The dominating and most widely utilized scale for the assessment of service quality is SERVQUAL (Hongxiu & Reima, 2009), developed by Parasuraman, Berry, and Zeithmal (1985). It has 97 items in a total of 10 dimensions of service quality (Parasuraman *et al.*, 1985). In 1988, the authors brought down the dimensions from 10 to 5 and the items from 97 to 22. The dimensions comprise tangibles that include physical facilities, functional appeal, and employee appearance; reliability that includes the ability to conduct promised service in an accurate manner and in a trustworthy way; assurance including personnel recognition that encourages user confidence and trust; and, lastly, empathy that includes care provision, and paying individual attention to customers. From that time, the five service quality dimensions have become the basis for universal service quality measurement (Yang & Jun, 2002).

Nevertheless, like other measures, SERVQUAL has its disadvantages. It does not seem to be suitable to be used to evaluate e-service quality, as this is quite distinct from the traditional form of service on the basis of three aspects: the lack of employee, the lack of traditional tangible elements, and the element of self-service. It is thus evident that SERVQUAL is not appropriate to be used to measure e-service quality and a new instrument has to be proposed for the same.

In e-commerce, e-service quality has been increasingly receiving attention recently. E-service quality is defined as, "The extent to which a website facilitates efficient and effective shopping, purchasing, and delivery" (Parasuraman *et al.*, 2005). As a result, there were many studies in varying contexts that had tried to identify the

major e-service quality dimensions linked with the online environment and these studies were dedicated to e-service, online banking, online travel agency, online public library, online retailing, web portal and online shopping (Alenezi, Kamil, & Basri, 2010).

A scale that has achieved success in measuring e-service quality in studies is the E-S-QUAL (e.g., Kim, Kim, & Lennon, 2006; Nomdoe & Pather, 2007). Nomdoe and Pather (2007) revealed that the scale has been increasingly cited and tested and adopted in differing contexts. This is supported by Mekovec, Bubas, and Vrcek (2007) who stated that it had served as the basis of different adaptations and extensions into varying other models that were used in the e-service quality creation and related measures. Additionally, Kim *et al*. (2006) found E-S-Qual to be one of the most comprehensive models that measures based on its representation of information.

Furthermore, Boshoff (2007) conducted an assessment of the psychometric nature of E-S-QUAL and reported it to be an instrument that is valid and reliable. It appears to be the most effective scale created to gauge e-service quality in the current times. On the basis of the above discussion, the researcher adopted Parasuraman *et al*.'s (2005) E-S-QUAL four dimensions and E-RecS-QUAL three dimensions. Table 4.3 shows the dimensions and reliability of each dimension as stated by Parasuraman *et al*. Moreover, Table 4.4 shows e-service quality dimensions and items used by Parasuraman *et al*. (2005). The general E-S-QUAL scale consists of 22 items with four dimensions, which are efficiency, fulfillment, system availability, and privacy. The second scale is appropriate for customers who do not frequently avail of the sites' services and it

consists of 11 items with three dimensions, which are responsiveness, compensation, and contact.

Table 4.3
E-service Quality Measurements

Construct	Authors	Dimensions	Coefficient Alpha	No. of Items
e-service quality (E-S-QUAL Scale)	Parasuraman *et al*. (2005)	Efficiency	0.94	8
		System availability	0.83	4
		Fulfillment	0.89	7
		Privacy	0.83	3
e-service quality (E-RecS-QUAL Scale)		Responsiveness	0.88	5
		Compensation	0.77	3
		Contact	0.81	3

Table 4.4
E-service Quality Items

Efficiency

1	The e-retailer website makes it easy to find what I need.
2	It makes it easy to get anywhere on the e-retailer website.
3	It enables me to complete a transaction quickly on the e-retailer website.
4	Information at the e-retailer website is well organized.
5	It loads its pages fast.
6	The e-retailer website is simple to use
7	The e-retailer website enables me to get on to it quickly.
8	This site is well organized.

System availability

9	The e-retailer website is always available for business.
10	The e-retailer website launches and runs right away.
11	The e-retailer website does not crash.
12	Pages at this site do not freeze after I enter my order information.

Fulfillment

13	E-retailer website delivers orders when promised.
14	E-retailer website makes items available for delivery within a suitable time frame.
15	E-retailer website quickly delivers what I order.
16	E-retailer website sends out the items ordered.
17	E-retailer website has in stock the items the company claims to have.
18	E-retailer website is truthful about its offerings.
19	E-retailer website makes accurate promises about delivery of products.

Privacy

20	E-retailer website protects information about my Web-shopping behavior.
21	E-retailer website does not share my personal information with other websites.
22	E-retailer website protects information about my credit card.

Responsiveness

23	E-retailer website provides me with convenient options for returning items.
24	E-retailer website handles product returns well.
25	E-retailer website offers a meaningful guarantee.
26	E-retailer website tells me what to do if my transaction is not processed.
27	E-retailer website takes care of problems promptly.

Compensation

28	E-retailer website compensates me for problems it creates.
29	E-retailer website compensates me when what I ordered doesn't arrive on time.
30	E-retailer website picks up items I want to return from my home or business.

Contact

31	E-retailer website provides a telephone number to reach the company.
32	E-retailer website has customer service representatives available online.
33	E-retailer website offers the ability to speak to a live person if there is a problem.

E-service quality is measured in this study by a Likert-scaled instrument. A seven-point Likert scale is often utilized to examine e-service quality which is selected based on its benefit of enabling intercultural questioning while avoiding systematic errors (Lee & Turban, 2001).

4.6.4   Culture Measurement Instrument

Kluckhohn and Kelly (1945) described culture as created designs in history for human living while Hofstede (1980) defined culture as the set of human mind programming that differentiates the members of one human group from the members of another. The culture metric proposed by Hofstede has a widespread popularity. Hofstede (1980) succeeded in identifying cultural dimensions following the involvement of 100,000 IBM employees hailing from 66 countries.

On top of this, researchers focusing on a single cultural dimension and identifying multi-sub-dimensions generally result in significant number of items. For instance, in Hui (1984) and Triandis (1995), INDCOL is a 32 item with eight subscale instrument measuring individualism and collectivism whereas LTO is an eight-item, two-subscale measure of long-term orientation (Bearden *et al*., 2006). Therefore, it is evident that while this kind of scale satisfies the conceptual depth it disregards the measurement parsimony.

Among the many challenges faced by researchers is the measurement of cultural values. Undoubtedly, Hofstede's (2001) cultural dimensions have been widely used in many studies dedicated to culture with most of them quoting country-level measurements of natural culture adopted from Hofstede's work without updating the cultural values measurements. The differences in our results with Hofstede's is expected as Hofstede's data were gathered from 1967-1973 and had its basis on the IBM employees sample while the sample in the present research comprised postgraduate student consumers in the year of 2013. Differences were also noted by Fam and

Merrilees (1998) between Hofstede's (1970) data and their data regarding collectivism, which they gathered from Australia and Hong Kong in 1995. They compared their scores with that of Hofstede's and reported that Australia is becoming collectivistic and Hong Kong is becoming individualistic.

In a similar study, Tsoukatos and Rand (2007) also revealed differences between measurements in their study of individual level cultural values and Hofstede's scores. Because country scores may differ owing to the specific segment in society (Kale, 1991). Prasongsukarn (2009) validate Cultural Values Scale (CVSCALE) in Thailand the results of his study showed that the culture value scale had exhibited good reliability (i.e., high internal consistency) also validity (i.e., face, convergent, and discriminant) Prasongsukarn stress that CVSCALE is applicable in Thailand for the purpose of assessment cultural value of the respondents at the individual level.

The present study collected contemporary data on cultural values of individuals. Culture dimension at the individual level was measured by Yoo *et al*. (2001). The use of scale that is newly developed runs the risk of producing date with invalid results, the reason for that because of its limited validation procedures. On the other hand, Soares (2005) stated that it is recommended to use different methods to assess cultural value, even though there is a lack of instruments validation to measure cultural values. As a result, in the absence of better (validated) alternatives, CVSCALE selection for this study is judged acceptable.

Yoo *et al*. (2011) proposed the CVSCALE to measure the five cultural dimensions proposed by Hofstede at the individual level for a general context while

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gathering satisfactory psychometric properties. They argued that such measurement is imperative because the use of national-level measures of culture overlooks the cultural values variability among individuals in the country (Yoo & Donthu, 2002) and the differences in the cultural values between age groups in the same country. Hence, a need arises to identify the appropriate instruments to measure cultural values at the individual level. Table 4.5 shows the cultural dimensions and reliability of each dimension as stated by Yoo *et al*. (2011). The CVSCALE (Donthu & Yoo, 1998; Yoo & Donthu, 2002; Yoo, Donthu, & Lenartowicz, 2001) was used to examine the cultural values of power distance, uncertainty avoidance, individualism/collectivism, and masculinity/femininity. The other cultural dimension, known as Confucian dynamism, is long-term orientation. The majority of the 26 CVSCALE's items are modified versions of Hofstede's original scale items that reflect non-work related situations (Sobol, 2008).

The researcher chose CVSCALE as some researchers reported the lack of reliability and validity of Hofstede's scale (e.g. Bearden, Money, & Nevins, 2006; Spector, Cooper, & Sparks, 2001). On the other hand, the CVSCALE has good reliability, validity and cross-cultural invariance (Yoo, Donthu, & Lenartowicz, 2001; Patterson, Cowley, & Prasongsukarn, 2006; Yoo & Donthu, 2002). Moreover, the items are advantageous over Hofstede's (1980, 1991, 2001) items as the instrument applies to general consumer situations, as opposed to limited situations. The cultural values at the individual level were operationalized by Yoo and Donthu's (2002) 26-item scale adapted from Hofstede's work-oriented items of national culture. The dimensions and items utilized in this study are presented in Table 4.6. These items were adopted in the present study in an attempt to measure culture at the individual level. Responses were scored

along a seven-point Likert scale, where SD indicated that respondents strongly disagreed with the statement, and SA indicated that they strongly agreed with the statement.

Yoo and Donthu's (2002) instrument measured the cultural values items for power distance, collectivism, masculinity, uncertainty avoidance, and long-term orientation on a seven-point Likert scale with the following anchors: (strongly agree, agree, partially agree, neutral, disagree, partially disagree, strongly disagree). A basic Likert-type scale asks respondents to choose their level of agreement with the provided statements (DeVellis, 2003; Gay & Airasian, 2000). A seven-point Likert scale was selected in order to offer respondents with appropriate granularity to express their opinions accurately. In addition, an odd-numbered Likert scale is crucial to provide the same with the option of neutral response (Ozok, 2009).

Table 4.5
Culture Measurements

Construct	Authors	Dimensions	Coefficient Alpha	No. of Items
Culture	Yoo, Donthu, and Lenartowicz (2011)	Power distance	0.91	5
		Uncertainty avoidance	0.88	5
		Collectivism	0.85	6
		Masculinity	0.84	4
		Long-term orientation	0.79	6

Table 4.6
Culture Measurements Items

Uncertainty

1	It is important to have instructions in e-retailer website spelled out in detail so that I always know what I'm expected to do.
2	It is important to closely follow instructions and procedures in e-retailer website.
3	Rules and regulations in e-retailer website are important because they inform me of what is expected of me.
4	Standardized procedures in e-retailer website are helpful.
5	Instructions in e-retailer website are important.

Power Distance

6	People in higher positions should make most decisions without consulting people in lower positions.
7	People in higher positions shouldn't ask the opinions of people in lower positions.
8	People in higher positions should avoid social interaction with people in lower positions.
9	People in lower positions should not disagree with decisions by people in higher positions.
10	People in higher positions should not delegate important tasks to people in lower positions.

Collectivism

11	Individuals should sacrifice self-interest for the group (either at school or the work place).
12	Individuals should stick with the group even through difficulties.
13	Group welfare is more important than individual rewards.
14	Group success is more important than individual success.
15	Individuals should only pursue their goals after considering the welfare of the group.
16	Group loyalty should be encouraged even if individual goals suffer.

Masculinity

17	It is more important for men to have a professional career than it is for women.
18	Men usually solve problems with logical analysis. Women usually solve problems with intuition.
19	Solving difficult problems usually requires an active, forceful approach, which is typical of men
20	There are some jobs that a man can always do better than a woman.

Long-Term Orientation

1	Careful management of money (thrift).
2	Going on resolutely in spite of opposition (persistence).
3	Personal steadiness and stability.
4	Long term planning.
5	Giving up today's fun for success in the future.
6	Working hard for success in the future.

4.6.5   Trust Measurement Instrument

Researchers have defined trust in varying ways. Most of the time their definitions hinge on the context in which it surfaces. It has been acknowledged that trust is challenging to define and to measure (Corritore, Kracher, & Wiedenbeck, 2003). Jervanpaa (2000) defined trust in Internet businesses as the willingness of the consumer to rely on the seller and interact in situations where action makes the consumer exposed to the seller's

machinations. Trust exists in risky and doubtful situations (Mayer, Davis, & Schoorman, 1995). Some of the recommended definitions targeted the element of risk existence (Johnson-George & Swap, 1982) while others concentrated on one of the parties' vulnerability (Boss, 1978). Others targeted the existence of clear motivation (Kee & Knox, 1970). In online shopping context McKnight and Chervany (2001) described trust as a belief about online merchant they defined trust as "the belief that the Internet shopper has in an Internet merchant and is willing to engage in an Internet shopping transaction, even with the possibility of loss, based on the expectation that the merchant will engage in generally acceptable practices, and will be able to deliver the promised products or services". The view taken up in the present research is the online store through website wherein trust is required to be encouraged between suppliers and consumers if commerce over the web is to continue thriving (Sivasailam, Kim, & Rao, 2002).

In the present study, the trust measure was employed from Harris and Goode (2004) with acceptable reliability as shown in Table 4.7. Harris and Goode based their study on Hess (1995) who was the first to determine customer's trust in car sales in traditional commerce. Table 4.8 shows items used by Harris and Goode used in this study to measure trust in online shopping. They argued that the Hess's (1995) measure of perceived brand trust is a trust measure that is easily transferable and adaptable to online situations. In addition, this scale was used to measure e-trust in previous studies (e.g., Everard & Galletta, 2005; Rocereto & Mosca, 2012; Sahadev, 2008). Responses were scored along a seven-point Likert scale, where -3 indicated that respondents strongly disagreed while +3 presenting that they strongly agreed with it.

Table 4.7
Trust Measurements

Construct	Authors	Dimensions	Coefficient Alpha	No. of Items
Trust	Harris and Goode (2004)	One-dimensional	0.814	8

Table 4.8
Trust Items

No	Items
1.	E-retailer is interested in more than just selling me goods and making a profit. In other word, e-retailer tries to make me happy.
2.	There are no limits to how far e-retailer will go to solve a service problem I may have.
3.	E-retailer is genuinely committed to my satisfaction.
4.	Most of what e-retailer says about its products is true.
5.	I think some of e- retailer's claims about its service are exaggerated.
6.	If e- retailer makes a claim or promise about its product, it's probably true.
7.	In my experience e- retailer is very reliable.
8.	I feel I know what to expect from e-retailer.

4.6.6   Risk Perception Measurement Instrument

Perceived risk is considered to be similar to uncertainty and a negative consequence resulting from the general risk towards online purchasing. Mayer *et al*. (1995) defined risk perception as the belief of an individual regarding the possibility of gains or losses associated with goods and services purchased online. Many studies applied this definition to online purchases context (Jarvenpaa & Tractinsky, 1999; Kim & Kim, 2005).

In this study, perceived risk was gauged in light of perceived risk towards online purchasing that affect decision making. A three-item scale suggested by Jarvenpaa *et al*. (1999) with reliability shown in Table 4.9 was adopted, which was originally employed in off-line context by Sitkin and Weingart (1995) after omitting one item since it is not applicable to online shopping context (Everard & Galletta, 2006). Table 4.10 shows the items used by Jarvenpaa *et al*. risk items asked students to characterize the decision to

buy at the e-store. This scale was also used by Bodmar (2009), El Said (2005), Everard and Galletta (2005), and Slyke, Shim, and Johnson (2006). Responses were scored along a seven-point semantic differentials scale, where -3 indicated that respondents disagreed strongly with the statement and +3 indicated that they agreed strongly with it. The semantic differential was chosen as it was reported to be the most common scaling device in measuring consumer perceived risk (Dickson & Albaum, 1977), and the overall meaning of the concept (Mindak, 1961). This method can be applied to any area of content (Dickson & Albaum, 1977; Osgood *et al.*, 1967).

Table 4.9
Perceived Risk Measurements

Construct	Author	Dimensions	Alpha	No. of Items
Perceived risk	Sitkin and Weingart (1995)	One-dimensional	0.75	3

Table 4.10
Perceived Risk Items

No.	Items	Scale
1.	How would you characterize the decision of whether to buy a product from the Web retailer?	Significant risk -------------- Significant opportunity
2.	How would you characterize the decision of whether to buy a product from the Web retailer?	High potential for loss -------- High potential for gain
3.	How would you characterize the decision of whether to buy a product from the Web retailer?	Very negative situation ------- Very positive situation

4.7   Pilot Test

The justification of the questionnaire prior to data collection can be ensured through a pilot test to reduce errors. A pilot test is an instrument that predetermines the condition of the questionnaire and to guarantee that the questions are clear to the respondents in

light of how it is worded and its measurement (Sekaran, 2003). It is advisable to resolve issues including bias prior to the administration of the questionnaire to the actual respondents.

The population of the pilot study comprised 34 postgraduate students from Qassim University who were requested to complete the questionnaire. Two of the questionnaires had to be dropped as the respondents left them incomplete. Initially, 67 students were randomly chosen to participate in the pilot study. While 39 began filling up the survey, only 32 completed it. Although the response rate came to less than 50% of the total number of target respondents, it is within the reasonable sample size for pilot studies (Johanson & Brooks, 2010).

4.7.1   Instrument Reliability and Validity

The research instrument's reliability and validity are imperative when carrying out any research. According to Edwards and Talbot (1994), the validity information has its basis on the level to which the method chosen collect information the way it was originally expected. Validity refers to the degree to which a study is not controlled by any interference, ambiguity, control or variable manipulation (Sarantakos, 1997). The instrument's reliability is defined as the level to which the instrument produces the same outcome every time the trial is repeated (Carmines & Zeller, 1979).

The reliability and validity of the instruments are ensured through various ways. Among these ways is the development of suitable data collection and analysis methods. A pilot study entails the involvement of a small number of individuals and the aim

behind it is to develop, adapt and ensure that the selected methods are feasible. In this research, the pilot study comprised 32 postgraduate students of Qassim University. The quality of the instruments and the questionnaire translation were ensured in light of the questions' precision, content and suitability. According to Frakel and Wallen (2000), the quality of the instrument utilized in any study is imperative as the data acquired through them are used to draw conclusions. When the researcher knows of any potential errors through a pilot study, a solution can be employed instead of wasting any resources by conducting data collection characterized by lack of reliability and validity.

A data collection instrument is deemed dependable when it provides the same results consistently when used in the same sample or different samples of similar size selected from the same population (Tull & Albaum, 1973). In addition based on Franke and Wallen (2000), an instrument is considered reliable if it provides similar results. Reliability is described as the precision of the measurement. In the present study, the questionnaire's reliability was tested through Cronbach's alpha commonly known as alpha coefficient to determine the instrument's internal consistency. Based on Sekaran (2003), reliability coefficient is better if it is closer to 1.00. Generally, the acceptable alpha coefficient should be higher than 0.7. She added that a Cronbach's alpha of 0.6 is low but it is still considered acceptable.

A pilot study was conducted to confirm the reliability of the measurement. The result of the reliability analysis is depicted in Table 4.11. The table lists the Cronbach's alpha value for every dimension under study. The minimum values of alpha for attitude, trust, risk, electronic service quality and culture came out to be 0.727, 0.797, 0.815,

0.608, and 0.534, respectively, implying that all variables showed reliability and were suitable for further analysis.

Table 4.11
Cronbach's Alpha Values for Each Dimension Result from Pilot Test

Construct	Instrument	Dimensions	Original Alpha	Alpha (pilot test)	No. of Items
Attitude	Sun, Ahluwalia and Koong (2011)	Behavioral	0.826	0.837	2
		Affective	0.826	0.811	6
		Cognitive	0.923	0.727	6
Culture	Yoo, Donthu, and Lenartowicz (2011)	Power distance	0.91	0.534	5
		Uncertainty avoidance	0.88	0.841	5
		Individualism	0.85	0.828	6
		Long-term orientation	0.79	0.888	6
		Masculinity	0.84	0.709	4
Perceived risk	Sitkin *et al.* (1995)	One-dimensional	0.75	0.815	3
e-service quality (E-S-QUAL Scale) e-service quality (E-RecS-QUAL Scale)	Parasuraman *et al*. (2005)	Efficiency	0.94	0.852	8
		System availability	0.83	0.608	4
		Fulfillment	0.89	0.713	7
		Privacy	0.83	0.874	3
		Responsiveness	0.88	0.890	5
		Compensation	0.77	0.796	3
		Contact	0.81	0.903	3
Trust	Harris and Goode (2004)	One-dimensional	0.814	0.797	3

As stated before, validity test ensures that the instrument measures what it is meant to measure. In the present study, validity tests were conducted in the form of face validity. For face validity, the questionnaire was checked by an expert in the marketing field to confirm the items' ability to measure the variables.

The pilot study also revealed several insights to the researcher. During the pilot study, many insights into the web information-seeking attitude were obtained by the researcher. In addition, the reactions of the respondents towards the pilot study helped in many ways; for instance, students' reactions to it showed their misunderstanding of the

terms "people in high level" and "people in low level". Hence, the clarification of concepts was made prior to distributing the final questionnaires to the respondents. Observations such as this one resulted in the final questionnaires' revision.

Overall, the researcher was successful in restructuring the questionnaire and devising better ways to connect with the target population. Testing the research instrument beforehand pinpointed the weaknesses of the instrument and resolved the problems of respondents being unaware of the instructions written on the questionnaire. According to Bechhofer and Patterson (2000), an effective research design is one that provides the researcher confidence in the authenticity of the conclusion obtained from the data. To achieve this, a great deal of control is required. This invaluable consideration is highlighted through the adoption of an extensive sampling method ensuring full representation of demographics. The present study employed a comprehensive sample to counteract the lack of in-depth knowledge concerning the study population.

4.8 Data Analysis

4.8.1 Sample Characteristics

The first part of the survey questionnaire gathered information about respondents' demographics, which included age, gender, marital status, monthly income and online shopping experience. Results are shown in Table 4.12.

Table 4.12
Demographic Profile of Respondents in Pilot Study

Demographic Factors	Items	Frequency	%
	21 - 25 yrs. old	11	34.4
	26 - 30 yrs. old	6	18.8
Age	31 - 35 yrs. old	8	25.0
	35 yrs. +	7	21.9
	Male	28	87.5
Gender	Female	4	12.5
	Married	17	53.1
Marital status	Single	15	46.9
	No income	2	6.3
	SR 1- SR 2000	7	21.9
Monthly income	SR 2001 - SR 5000	2	6.3
	SR 5001- SR 10000	4	12.5
	SR 10000 +	17	53.1
Have you ever visited any online shopping website?	Yes	32	100
	No	0	0
How many credit card(s) do you use?	1 – 2	29	90.6
	3 – 4	3	9.4
Total		32	100.0

4.8.2   Selection of Data Analysis Strategy

The major stage in the data analysis procedure is the determination of a suitable statistical analysis method. For this, research elements like research problem, objectives, data characteristics and underlying properties of the statistical methods were considered (Malhotra, 1999). In order to achieve the study aims, both descriptive and inferential analyses were carried out.

4.8.3 Descriptive Analysis

Descriptive analysis refers to the basic data transformation into information describing a set of factors in a situation that makes them coherent and easily interpretable (Kassim, 2001; Sekaran, 2000; Zikmund, 2000). This analysis sheds light on the meaning of data through frequency distribution, mean, and standard deviation, which are considered useful in identifying differences among groups.

4.8.4 Item Correlation

In Pearson correlation analysis, the numbers between -1 and +1 reflect the level of relation between two or more variables (Cavana, 2001). This analysis is conducted to shed light on the mutual effect among variables (Sekaran, 2010). According to Coakes (2005), the correlation analysis is the determination of the relations between two variables in a linear way. Based on Hair, Money, Samouel and Page's (2007) study, a correlation coefficient presents the level of variation between variables. There is a need to determine whether or not the correlation coefficient is statistically significant.

The researcher employed the Pearson correlation coefficient to measure the strength, direction and significance of correlation between e-service quality and attitude toward online shopping with the former considered the independent variable while the latter is considered the dependent variable. The results revealed a significant and positive association between variable, for example attitude towards e-shopping and trust (r=0.630, p<0.01). The results of the pilot study cannot be however considered

conclusive unless the questionnaire was employed on the right sample size and respondents since most of the tests carried out did not confirm the differences as real.

4.9   Ethical Considerations

In the study, every respondent volunteered to complete the survey. Their participation was also voluntary in that they were informed their rights not to participate and to drop the survey whenever they felt like it (Sallant & Dillman, 1994; Wong, 1999; Kassim, 2001). The respondents were also provided an overview of the study's purpose and their method of being chosen. Hence, they were requested to be honest in their answers. They were guaranteed anonymity and their responses were kept confidential.

4.10   Conclusion

The chapter has presented the research design, the process conducted in the administration of questionnaire, and data analysis. The ethical considerations concerning data collection have also been discussed. In the next chapter, the real sample will be explained and the results of data analysis will be presented.

CHAPTER FIVE

ANALYSIS AND PRESENTATION OF FINDINGS

5.1 Chapter Overview

The previous chapter has discussed the research methodology and then data collection. In this chapter, results of the data analysis are presented. In the first part of the chapter, the researcher reports the characteristics of the sample. In the second step, a sample description is presented in preparation for quantitative analyses, which is followed by pre-analysis data screening and cleaning. After that, the researcher performed a reliability test on individual measurement scales to confirm the acceptable reliability level. This was followed by subjecting each multi-indicator measurement scale to exploratory factor analysis in an attempt to identify their dimensions.

Finally, correlation and regression were used to test the five hypotheses to address the associations between the constructs as proposed in the conceptual model. These analyses included t-test to show the differences of perception of e-service quality in the two countries. The results of the hypothesis testing are then provided. In addition, qualitative analysis was conducted to analyze open-ended questions. The present chapter concludes with a summary of the significant findings.

5.2   The Sample

5.2.1   Characteristics of the Sample

The sampled participants were selected randomly from a pool of postgraduate students from different universities in Malaysia and Saudi Arabia.

Before data collection was initiated, officials at the targeted universities granted permission to use the respective premises to conduct the survey. The surveys were collected directly from the participants after their names and contacts were randomly obtained from the university's registration department. To serve the purpose of the study and investigate the antecedent of attitude toward online shopping, the participants should have had experience in shopping online. This was obtained by using a filter question. To further avoid biased answers, the research targeted participants with actual experience in online shopping during last 12 months.

In addition, the participants were chosen from various demographical backgrounds to reduce bias to a certain age group, or a certain financial income category. The purpose of using this criterion to qualify individuals for participation was to increase the chance of selecting individuals with (a) purchasing power, (b) an enhanced probability of real life experience, (c) access to the Internet, and (d) the desire to collaborate as participants in the research. Participants with these qualifications would most likely have had an online purchasing experience. The participants solicited for participation in the surveys shared the following characteristics: (a) experience with the

Internet, (b) active participation in online purchasing activities, and (c) likelihood of understanding and appreciating the concept of online shopping.

Based on these conditions, the researcher received 199 valid questionnaires from Saudi Arabia and 215 valid questionnaires from Malaysia. Overall, 414 valid questionnaires were received from both countries.

5.2.2   Response Rate

Two major participant groups were surveyed. One group was postgraduate students from four universities located in the central region in Saudi Arabia: Qassim University, King Saud University, Prince Naif University, and Princess Nora bent Abdulrahman University. The central region was randomly selected using the cluster sampling technique. The other group was postgraduate students from three universities in Malaysia. The northern region was identified as the cluster to be randomly selected. The universities were Universiti Utara Malaysia, Universiti Malaysia Perlis, and Universiti Sains Malaysia.

A total of 414 completed surveys were submitted by participants, producing a return rate of 69%. Of these, 199 were received from the Saudi universities, and 215 from the Malaysian universities. The Saudi participants made up 44.6% of all the sampled subjects, while 55.4% of the sample subjects were Malaysians. The total number of questionnaires distributed and the return rate achieved was sufficient to run the main statistical tests (Cohen, 1969; Dean, Sullivan, & Soe, 2009; Krejcie & Morgan, 1970; McMillan, 2004).

A total of 29 unusable questionnaires in both groups were removed for the following reasons: Either the questionnaire was not completed. The questionnaire had missing data, some principal data considered essential for the analysis was missing, or the survey was completed by participants with no past experience with Internet shopping.

To maximize the response rate, many sequential steps were followed, as recommended by Kalman (1988). Participants were briefed about the research objectives and aims, and they were informed that ethical considerations regarding privacy and confidentiality in data collection, analysis, and publication would be taken into account.

Response rate is calculated by dividing the total number of questionnaires sent out with the number of completed and returned questionnaires (Rada, 2005).According to McMillan (2004), the rate of return of distributed questionnaire should be at least 60% of the total questionnaires. Response rate is considered one of the main survey elements of concern to researchers; it is vital that they receive a suitable number of responses to fit the both sample size and analysis methods.

5.3   Data Analyses

This section is mainly divided into four parts: demographic profile of participants, sample description, quantitative data analysis, and finally, qualitative analysis on the open-ended questions.

5.3.1 Demographic Profile of Participants

The demographic profile of the Saudi and Malaysian participants with regard to their gender, marital status, age, level of income frequency of online shopping, primary Internet use, number of credit cards, and online payment method, is presented in Table 5.1.

Table 5.1
Demographic Profile of Saudi and Malaysian Participants

Variables	Items	Saudi	Malaysian
Gender	Male	122 (61%)	120 (56%)
	Female	77 (39%)	95 (44%)
Marital status	Married	142 (71%)	56 (26%)
	Single	57 (29%)	156 (73%)
Age	21 - 25 years old	86 (43%)	74 (43%)
	26 - 30 years old	51 (25%)	55 (26%)
	31 - 35 years old	40 (20%)	41 (19%)
	35 years +	45 (11%)	44 (21%)
Monthly income	No income	25 (13%)	
	SR 1- SR 2000	18 (9%)	
	SR 2001 - SR 5000	28 (14%)	
	SR 5001- SR 10000	83 (42%)	
	SR 10000 +	45 (23%)	
	No income		23 (11%)
	RM 1- RM 500		65 (30%)
	RM 501 - RM 1000		33 (15%)
	RM 1001- RM 1500		27 (13%)
	RM 1500 +		67 (31%)
Frequency of online shopping (i.e. buying products online on average)	Once a week	12 (6%)	10 (5%)
	Once a month.	53 (26%)	33 (15%)
	2-3 times a year	77 (38%)	65 (30%)
	Once a year	33 (16%)	61 (28%)
	Less than once a year	24 (12%)	46 (22%)
Primary personal use of Internet	Information and product search	77 (38%)	91 (35%)
	Purchasing	8 (4%)	8 (3%)
	E-mail/E-card/other communication	44 (38%)	45 (20%)

Table 5.1(*continued)*
 Demographic Profile of Saudi and Malaysian

Variables	Items	Saudi	Malaysian
	(i.e., chatting)		
	Game/music/ downloading/entertainment	22 (11%)	21 (10%)
	On-line banking/paying bills	48(24%)	50 (22%)
No. of credit cards	None	40 (20%)	99 (47%)
	1 – 2	142 (71%)	106 (49%)
	3 – 4	13 (7%)	9 (4%)
	More than 4	4 (2%)	1 (.5%)
Online payment method	Credit/ debit card	134 (67%)	100 (47%)
	Bank transfer	40 (20%)	99 (46%)
	PayPal	24 (13%)	13 (6%)
Online shopping experience (Have you visited any online shopping website?)	Yes	199(100%)	214(100%)
	No	0(0%)	0(0%)

As shown in Table 5.1, of the 199 Saudis responses, 122 (61%) were male and 77 (38%) were female. On the other hand, of the 215 Malaysian responses, 120 (56%) were male and 95 (44%) were female. With regards to marital status, for the Saudi sample, 142 (71%) were married while 57 (28%) were single. For the Malaysian sample, 56 (26%) were married, and 156 (73%) were single. In terms of age, Saudi sample consisted of 86 participants (43%) who were in the 21 - 25 age group, 51 (25%) in the 26 - 30 age group, 40 (20%) in the 31 - 35 age group, and 22 (11%) were 35 and over. In the same vein, the distribution of age within the Malaysian sample showed that 74 (43%) were in the 21 - 25 age group, 55 (26%) in the 26 - 30 age group, 41 (19%) were in the 31 - 35 age group, and 44 (21%) were 35 and over.

In terms of household income, the Saudi sample consisted of 45 participants (23%) with a monthly household income of 10,000 or above. The second largest income group was the SR 5,001 - 10,000 (83 or 41.7%). The SR 2,001 - 5,000 income group was the third largest (28 [14%]). The smallest number of responses was for the group of SR1-2,000 (83 [42%]). Twenty-five (13%) participants indicated they had no income.

On the other hand, for the Malaysian sample, 67 (31%) indicated that their monthly household income was RM 1500 or above, 65 (30%) were in the RM 1-RM 500 range, 33 (15%) in the RM 501 - RM 1000 income group, 27 (13%) in the RM 1001- RM 1500 range, and 23 (11%) indicated they had no income.

For the question, "Have you ever shopped online?" 199 (95%) Saudi participants affirmed that they had shopped online. Of this number, 12 (6%) indicated that they did so once a week or more often, 53 (26%) once a month, 77 (39%) did so 2-3 times a year, 33 (17%) shopped online once a year, and 24 (12%) less than once a year. On the other hand, for the Malaysian sample, only 5 (3%) did online shopping once a week or more often, 15 (7%) once a month, 44 (20%) 2-3 times a year, 62 (28%) once a year, and 88 (41%) Less than once a year.

For the Saudi sample, the Internet was primarily used for the following purposes: 12 (6%) used the Internet for information and product search, 53 (26%) used it for online shopping, 77 (39%) used it for e-mail, e-card and other communications, 33 (17%) used it to play game, listen to music, download and for entertainment, and 24 (12%) used it for online banking and to pay bills. On another hand, for the Malaysian sample, 91 (35%) used the Internet for information and product search, 8 (3%) used it for online shopping, 45 (20%) used it for e-mail, e-card and other communications, 21 (10%) used it for game, music, downloading and entertainment, and 50 (22%) for online banking and to pay bills.

Most of the Saudi participants indicated that they had between one and two credit cards (142 [71%]), 40 (20%) did not have credit card, 13 (7%) had three to four credit

cards, and 4 (2%) had more than four credit cards. For the Malaysian sample, 106 (49%0 reported to have one to two credit cards, 99 (47%) did not have credit card, 9 (4%) had three to four credit cards, and 1 (0.5%) had more than four credit cards.

On online shopping payment method, three options were given to participants: debit/credit card, bank transfer, and PayPal. For Saudi participants, many used debit/credit card (57%) as the online payment method, and 15% used bank transfer. A few participants used PayPal (7%). For Malaysian participants, debit/credit card (47%) was the main option, followed closely by bank transfer (46%), and PayPal (6%).

When asked whether they had had online shopping experience before, all of them affirmed to the question. This question was asked to verify that all participants had had experience online shopping. A negative response to such answer disqualified the survey from being used in the study.

5.3.2   Survey Pre-tests and Validation

Among the fundamental steps in any study is to assess the study items prior to evaluating their effects on the study phenomenon. This section illustrates the processes from collection of data to preparation of data for the proposed model testing. Before data was analyzed, it was screened in terms of sample size, missing data, normality, linearity, outliers, validity, reliability, and factorability of the constructs. These are the primary assessment methods utilized in the field of social sciences to gauge data accuracy in quantitative research. Prior to data analysis and results interpretation, it is important to provide conceptual ideas concerning the measures to be used in the study.

5.3.3 Adequacy of Sample Size

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy (MSA) index ranges from 0-1.0, and reaches 1.0 when every variable is accurately predicted without error by the rest of the variables (Hair *et al*., 2010). Kaiser-Meyer-Olkin (KMO) measures of sampling adequacy should be greater than 0.60 (Coakes & Steed, 2003; Hair *et al*., 1998; Pallant, 2005). The following calibration of MSA was proposed by Kaiser and Rice (1974): 0.90+ as marvelous, 0.80+ as meritorious, 0.70+ as middling, 0.60+ as mediocre, 0.50+ as miserable, and 0.50 as unacceptable. In the present study, the test result for sample was more than 0.8 for all variables. On the other hand, the sample size allowed in factor analysis should be at least 100 or more (Hair *et al*., 2010), while in this study sample size is 414 which indicate that there is no problem with factor analysis.

5.3.4 Missing Values

Many descriptive analyses begin by defining missing data, which is one of the main analytical issues in management studies that need to be dealt with. To deal with missing values missing value calculation module in SPSS was used. Missing data occurs when participants fail to answer any question, either by accident or because they do not want to answer such questions (Bryman & Bell, 2007). In the present study, all missing values were checked against the frequencies of each question within each construct. Responses that had missing values were removed from data analysis. Overall, missing values were not a major threat to the accuracy of the study because missing values were few.

5.3.5 Normality

Normality is the most fundamental assumption in multivariate analysis (Hair *et al.*, 2010). It measures whether differences revealed between the obtained and predicted scores of dependent variables (Stewart, 1981). The study sample was taken from the population, it is crucial to compare the sample normal distribution to one of the basic social science measurements, namely, the normal distribution of the population. According to Bhisham *et al.* (2005), normal distribution is the most commonly utilized probability in social science. The normal density function is described as a bell-shaped distribution that is symmetric to the values surrounding the mean.

To check for normality, four measures were used in this study to measure and assess the spread of data distribution: standard deviation, mean, skewness and kurtosis. Standard deviation is described as a measure of the way the data are spread; it is the average distance of the data distribution from the mean. It presents the degree of variation from the mean, with a low standard deviation indicating data that is close to the mean and high standard deviation indicating the data's distribution over a range of values. It is a common measure used to test and appraise the data dispersion by calculating the square root of the variance (Bell & Bryman, 2003). Dancey and Reidy (2008) indicated that the degree of variability can be utilized to delineate the boundaries of normal distribution. Thus, it is important to assess the standard deviation because it explains some statistical rules for the normal distribution. For instance, 68% probability score will be within -1 standard deviation, and +1 deviation of the mean. The area on the curve between -1 and +1 deviation of the mean is called the normal zone of the curve.

This means that the standard deviation for a score set can be utilized to delineate the boundaries of normal distribution. Between 90% and 95% of cases fall within two standard deviations, and all observations fall within three standard deviations (Burns & Bush, 2008; Sekaran, 2003).

According to Sekaran (2003), a sample mean is "the average central tendency offering a general data picture without the unnecessary inundation of one with each of the data set observations" (p. 396). Additionally, 5% of trimmed mean helps to identify extreme scores. To obtain this value, the top and bottom 5% of the cases are deleted and a new mean value is computed. By comparing the original mean to the achieved new trimmed mean, it is possible to observe whether the extreme scores significantly influence the mean. After deleting the top and bottom 5% of cases and computing the new mean value for all variables in this study, the researcher found that the original mean and the new mean values were very close to each other.

Skewness and kurtosis are two statistical measures that can be used to describe the shape and symmetry of the sample distribution. Skewness, according to Tabachnick and Fidell (2007), can be described as the distribution symmetry and a variable whose mean is not in the middle of the distribution is considered as a skewed variable. A distribution is considered normal when the skewness value is zero (Tabachnick & Fidell, 2007). A positive skewness sample distribution should have a right tail (scores leaning to the left at low values) while a distribution characterized by a negative skewness value should have a left tail (to the right of the graph) (Myers & Well, 2003).

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Kurtosis, on the other hand, relates to the distribution peakedness (Johansson, 2000). It is defined as the measure that shows the extent to which the study observations are clustered around the mean. A normal distribution is said to exist when the kurtosis value is zero (Tabachnick & Fidell, 2007). In addition, kurtosis is said to be positive if the distribution is peaked in the center with long thin tails and it is a negative when the observations cluster less and have shorter tail (too many cases in the extremes). "Kurtosis may lead to the underestimation of variance but the risk is reduced when the samples are large 200+ cases" (Tabachnick & Fidell, 2007, p. 80).

Several authors stated that absolute values of univariate skewness higher than 3.0 indicate extremely skewed data sets (Chou & Bentler, 1995; Hu *et al.*, 1992; West *et al.*, 1995). As for kurtosis, less consensus and conservative compromise appears to be reported concerning absolute values of index higher than 10.0 as problematic and those higher than 20.0 as a serious issue (Hoyle, 1995; Kassim, 2001; Kline, 1998). Hair *et al.* (1998) contended that a critical value of less than -2.58 or greater than +2.58 indicates the rejection on assumption of normality at the 0.01 level of probability. In contrast, a value less than -1.96 or greater than +1.96 indicates the rejection on assumption of normality at the probability level of 0.05.

In the present study, the entire variables were tested for normality where the values of skewness and kurtosis were examined to test the scores of normality. Table 5.2 shows that the overall the values of skewness and kurtosis were within the critical value. Hence, the possibility of issues surrounding non-normal distribution appeared to be insignificant.

Table 5.2
Normality Test Results

	N	Mean	Std. Deviation	Skewness	Kurtosis
Attitude	414	4.78	1.35	-0.50	-0.70
Risk	414	4.72	1.54	-0.50	-0.75
Trust	414	3.50	1.36	0.27	-0.66
E-sq	414	3.52	1.43	0.50	-0.60
Culture	414	3.47	1.09	0.005	-0.24

5.3.6 Linearity

The scatterplot analysis was used to examine non-linearity of certain variables, as recommended by Tabachnick and Fidell (2001). The scatterplot formed between the variables with the most positive and negative is reviewed. From the shape of the scatterplot, it can be inferred that non-linearity was not an issue in the research data.

5.3.7 Outliers

Outliers are observations or measures that are suspicious because they are much smaller or much larger than the vast majority of the observations (Cousineau, 2010). Outliers according to Tabachnick and Fidell (2007) can be defined as cases having standardized residual of higher than or less than 3.3 and -3.3 respectively. Hawkins (1980) described outliers as observation deviating significantly from other observations as to lead to suspicion that it was produced by a different mechanism. Outliers can arise by chance in a distribution based on four reasons. The first one stems from incorrect data entry and the second type is attributed to the inclusion of missing values in calculations. The third type results from sampling error where cases do not represent the intended population. The final type includes observations within the focused population but is extreme in the combination of variables values.

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In the present study, outliers were examined on the observations of each variable, as recommended by Hair *et al*. (1998). Specific observations falling at the outer ranges of the distribution were deemed as outliers. Data values were converted to standard z scores and a record of more than 3.3 or less than -3.3 was pinpointed. Outliers can also be detected from scatterplot. Meyers *et al*. (2006) stated that if total outliers are higher than 1% or 2%, the researcher should contemplate deleting the cases from the research. No outliers were found in our data.

5.3.8 Item Correlations

The correlations among all the items measuring each construct were calculated. In the present study, each item correlated highly with other questions measuring a specific construct compared to those items measuring other constructs (evident through discriminant validity) (Keil *et al*., 2000).

5.3.9 Result of Pre-test

After checking for missing data, normality, linearity and outliers, 29 cases from the completed questionnaires were found to be unusable. A data inspection showed incomplete responses and therefore they were deleted, leaving a total of 414 usable responses. This procedure is referred to as case wise deletion (Malhotra, 1999) and was chosen over other methods of missing response analysis. In this type of deletion, only cases having complete records are considered. All analyses were carried out with the same cases (Kline, 1998) to maintain consistency.

5.4   Description of Constructs

5.4.1   Attitude

Fishbein and Ajzen (1975) provided one of the most well-known definitions of attitude. According to them, attitude is, "a learned predisposition to respond in a consistently favorable or unfavorable manner with respect to a given object" (p. 6). Later, Ajzen (1988) defined attitude as "a disposition to respond favorably or unfavorably to an object, person, institution or event or to any other discriminable aspect of the individual's world". According to Ajzen (1989), formal definitions proposed for attitude may vary, but most social psychologists are of the consensus that the characteristic attribute of attitude is its nature of evaluation. This is supported by the fact that the standard attitude scaling methods reveal a score that specifies an individual on an evaluative dimension with the attitude object. It is imperative to keep in mind that based on the theory, attitude is referred to as a function of beliefs that are unique to the individual. It is natural to perceive attitudes from the responses to many kinds of belief statements, but only those beliefs that are unique in the mind of the individual are thought of as having a causal effect on attitudes (Fishbein & Ajzen, 1975).

Regarding attitude measurement, it has been argued that a single evaluative score that only assesses the affective component does not represent well the complexity of attitude. Hence, it should be measured via multi-dimensional constructs (Ajzen & Fishbein, 2005), with the first being the tripartite concept of attitude, aptly named as it specifies three components of attitude namely cognition, affect, and conation. The first component is comprised of information and perceptions that are found through a

combination of experiences with the attitude objects and related information from different sources. The second component covers an individual's feelings regarding the attitude object while the third one deals with the possibility that an individual will show a particular behavior to the attitude object (Schiffman & Kanuk, 2004).

5.4.2 Trust

Trust is a relatively old concept in the view of business practitioners. It is a critical construct in buyer-seller relation (e.g., Morgan & Hunt, 1994). Trust is also an important construct in the context of marketing. As stated by Berry and Parasuraman (1991), customers generally buy products after experiencing trust. Mayer, Davis, and Schoorman (1995, p. 712) defined trust as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party". On the basis of the above conceptualizations, trust can be considered as a trustor's (consumer) inclination to depend on the trustee and to decide on taking an action in a risk laden situation whereby the trustor becomes vulnerable to the trustee (online seller), in the hope of a positive outcome.

Researchers have conceptualized trust in a global way and considered its many dimensions. For instance, Doney and Cannon's (1997) study initially proposed that trust had a two-dimensional composition (credibility and benevolence). However, their results later showed that trust emerged as one-dimensional global concept. Another study supporting the unidimensionality perspective of trust was conducted by Joshi and Stump (1999). In their study of joint action in manufacturer-supplier relationships, supplier trust

was treated as a one-dimensional concept. By comparing the results of measurement models with a series of 10 different alternative measurement models using multi-dimensional trust components, the single-dimension trust scale used in their research had the best measurement properties.

5.4.3 Risk

In the context of online shopping, Chellappa (2005) defined perceived risk as "the uncertainty that customers experience when they cannot predict the outcome of their purchase decisions" (p.98). Because the Internet is described as a global and a virtual channel of selling and buying product and services, the seller cannot be felt in a physical sense; this creates an uncertainty perception in online transactions, and therefore, perceived risk is important in online purchasing. Based on Jarvenpaa and Tractinsky (1999), there is no assurance that the consumer will obtain the goods he/she sees in the Internet. In case of technical problems in the process of transaction, the seller is not the one to bear the cost.

5.4.4 E-Service Quality

According to Asubonteng *et al*. (1996), e-service quality is, "e difference between customers' expectations for service performance prior to the service encounter and their perceptions of the service received" (p.72). On the other hand, Bitner *et al*. (1990) defined it as "the consumers' overall impression of the relative inferiority/superiority of the organization and its services" (p.74). These definitions vary from person to person but their essence is similar (Khalil, 2011). Ojo (2010) stated that the definition of service

quality differs only in their wording but they generally relate to the determination of whether perceived service delivery leads to the meeting, exceeding, or failure to satisfy customer expectations.

Parasuraman, Zeithmal, and Malhotra (2005) defined e-service quality and proposed a new method for its measurement, which is E-S-QUAL. The measurement consists of four dimensions with 22 items. These dimensions are fulfillment, efficiency, privacy, and system availability. Accompanying this main scale is a subscale referred to as E-RecS-Qual, formulated for customers facing issues while using online services. This subscale comprises three dimensions of responsiveness, compensation, and contract, and has 11 items. Two scales have undergone reliability and validity tests and shown good psychometric characteristics. Later, Parasuraman *et al*. (2005) tested it in online shopping contexts. The efficiency dimension is concerned with the ease of speed and access, and utilization of the site. It is referred to as the capability of the customers to use the site, find their products of choice and all the associated information with minimal effort. Meanwhile the system availability dimension relates to the technical function of the site and is related to the technical functioning and the level to which the site is available and functioning properly. The dimension of fulfillment shows the level to which the site promises item convenience, and order delivery. It also refers to how correct the services promised are, like having products in stock and timely delivery of products. The privacy dimension deals with the level to which the site is safe and protects customer information and the extent to which the customer is convinced that his/her information is not shared and is secure.

E-S-QUAL is commonly used in online service quality studies. Kim *et al*. (2006) made use of it to measure online e-service quality measure to determine the main factors contributing to clients' satisfaction. The E-S-QUAL may be utilized along with E-RecS-QUAL scale, which measures the quality of recovery service offered by the site. The E-RecS-QUAL scale has the dimensions of responsiveness, compensation, and contact to deal with customer issues or inquiries (Mekovec, Bubas, & Vrcek, 2007). This method is the basis of the e- services quality evaluation approaches (Cernea, Sîrbu, & Marginean, 2009).

5.4.5   Culture in Online Shopping

In 1985, Mead defined culture as shared patterns of behavior. This definition includes at least two propositions. The first one is that culture is a group-level construct, located between the human nature and the personality of individuals that is usual to all of us. Professions, organizations, and societies might be considered to have their own cultures. The second proposition suggests that cultural research includes little more than elaborating behavior and observing (Davison & Martinsons, 2003). Hence, Hofstede, (1991) explained culture as "the collective programming of the mind which distinguishes the members of one group or category of people from another" (p. 5). Hofstede (1991) revealed that people in the same culture share a collective national character that shows their cultural mental programming. More specific, this mental programming shapes beliefs, values, expectations, assumptions, behavior and perceptions (Myers & Tan, 2002). Hofstede studies stressed that culture is same to the collective mental programming of a nation, minority, tribe, or a group.

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Culture dimension at the individual level has been measured by Yoo *et al*. (2001). They proposed the CVSCALE to measure the five cultural dimensions proposed by Hofstede at the individual level for a general context while gathering satisfactory psychometric properties. The use of national-level measures of culture overlooks the cultural values variability among individuals in the country (Yoo & Donthu, 2002) and the differences in the cultural values between age groups in the same country. The CVSCALE (Donthu & Yoo, 1998; Yoo & Donthu, 2002; Yoo, Donthu, & Lenartowicz, 2001) is used to examine the cultural values of power distance, uncertainty avoidance, individualism/collectivism, masculinity/femininity and Confucian dynamism or long-term orientation. Below is a short definition for each dimension.

- Power distance: the degree to which power in equality is distributed among the society's members.

- Uncertainty avoidance: the degree to which organizational members perceive risks from uncertain situations or future uncertainty.

- Individualism and collectivism: the explanation of the link between the individual and the collective whole that is revealed in the way people live within the society.

- Masculinity and femininity: the level of roles division between men and women to which society places different stress on work goals and assertiveness versus personal goals and nurturance.

- Long-term versus short-term orientation: the long-term orientation dimension can be interpreted as dealing with society's search for virtue.

5.5   Goodness of Measures

5.5.1 Reliability of Measures

Reliability refers to whether or not the measurement scale is characterized by consistency and stability. A research instrument's reliability is defined as the concerns to the degree to which the instrument produces the same results in repeated cases (Carmines & Zeller, 1979). It presents the level to which the respondent answers the same or similar questions consistently every time (Cronbach, 1951). It is the function that a researcher should consider as a fundamental requirement prior to proceeding with the data analysis and interpretation. Reliability is confirmed as a necessary target that is considered as a validity criterion (Crocker & Algina, 1986).

An instrument of data collection is considered reliable when it provides consistent results every time it is used on the same sample or a different sample from the same target population (Tull & Albaum, 1973). In addition, based on Franke and Wallen (2000), an instrument is deemed reliable if it provides similar results; in other words, it is a measure of precision. Sekaran (2003) stated that reliability coefficient is better if it is closer to 1.00. Generally, while the acceptable alpha coefficient should be higher than 0.7, a coefficient of 0.6 is still considered acceptable (Bagozzi & Yi, 1998). Collis and Hussey (2003, p. 187) suggested the following rule of thumb: a Cronbach's alpha coefficient that is 0.70 or higher denotes a good internal reliability measure, while those ranging between 0.50 and 0.69 denote an acceptable level of reliability and those less than 0.50 are deemed poor. For Trochim (2006c), a value of 0.50 or higher denotes an acceptable level of reliability.

Two measures are used to evaluate reliability namely Cronbach's alpha (α) and item-to-total correlation. Cronbach's alpha, named after Cronbach (1951), is described as a measure that provides an idea as to the internal consistency by presenting the way items are used to measure some constructs of interest by examining the proportion of times variance compared to common known figures. Cronbach's alpha is considered high if the correlation between particular items increases. Items having low correlation values should be eliminated under particular conditions as they might lessen the total relationship value within a single set of items; in other words, low correlation value items are invalid to use.

As for item-to-total correlation, it is a method that is commonly utilized for the measurement of correlation of each single item to the total score of a set of items used to examine and analyze a single study concept. It is utilized to measure the degree to which a group of items are valid to gauge a single or more concepts. If an item/items are not associated to the concept under study and they display a low effect, they should be deleted in order to steer clear of unrelated item effect which may lead to bias in the used measurement. Robinson *et al.* (1991) contended that any correlation value ranging from 0.50 to 0.60 displays satisfactory reliability, while those ranging from 0.60 to 0.70 display an accepted reliability. Finally, those over 0.70 display very good reliability.

Because the measurement scales in the present study consisted of items previously tested in different studies, the scales need to be "purified" prior to conducting any analysis. This purification of scales involved calculating the alpha scores of every scale and deleting indicators having low reliability when they were deemed as not

representing a distinct and significant theoretical dimension (Moorman *et al.*, 1992; Pritchard *et al.*, 1999). In the present study, the reliability of the instruments used was examined using Cronbach's alpha. Generally, the measurement scales showed good performance with Cronbach's alpha values higher than 0.7 for all measurements constructs, However; most of the measurement scales in this study showed excellent performance with Cronbach's alpha values more than 0.9 (Harris & Davison, 1999). Refer to Table 5.3 for the result.

Table 5.3
Reliability for Study's Variables

Construct	Instrument	Dimensions	Original alpha	Alpha (pilot test)	Alpha (main sample)	No. of items
Attitude	Sun, Ahluwalia and Koong (2011)	Behavioral	0.826	0.837	0.821	2
		Affective	0.826	0.811	0.928	6
		Cognitive	0.923	0.727	0.947	6
Culture	Yoo, Donthu, and Lenartowicz (2011)	Power distance	0.91	0.534	0.836	5
		Uncertainty avoidance	0.88	0.841	0.984	5
		Individualism	0.85	0.828	0.914	6
		Long-term orientation	0.79	0.888	0.858	6
		Masculinity	0.84	0.709	0.749	4
Perceived Risk	Sitkin (1995)	One-dimensional	0.75	0.815	0.928	3
e-service quality (E-S-QUAL Scale) e-service quality (E-RecS-QUAL Scale)	Parasuraman *et al.* (2005)	Efficiency	0.94	0.852	0.972	8
		System availability	0.83	0.608	0.886	4
		Fulfillment	0.89	0.713	0.941	7
		Privacy	0.83	0.874	0.941	3
		Responsiveness	0.88	0.890	0.904	5
		Compensation	0.77	0.796	0.796	3
		Contact	0.81	0.903	0.897	3
Trust	Harris and Goode (2004)	One-dimensional	0.814	0.797	0.907	8

5.5.2   Construct Validity

Validity refers to the level to which a set of measures accurately represents the study concept that it is expected to represent. It is the level to which the set of measurement is

free from error whether systematic or non-random. Validity is the most crucial measuring characteristic and construct validity provides evidence that creates the basis for the interpretation of intended score (Krathwohl, 1997, p. 446). Construct validity demonstrates the extent to which the constructs hypothetically relate to one another to measure a concept based on the theories underlying a research (Malhotra, 1999).

Despite the fact that all the research constructs were measured by established scales adopted from literature in the present study, there is still a need to validate them. For the purpose of this research, factor analysis was performed to measure the variable and to identify which items were appropriate for each variable. Then, since this study sought to test the potential relationships among variables factor analysis using SPSS was applied.

In addition, to achieve construct validity, researcher has demonstrated convergent as well as discriminant validity. Convergent validity refers to the items purporting to measure the same construct correlates positively with one another (Malhotra, 1999; Parasuraman, 1991). Moreover, the latter requires that an item does not correlate too highly with other items of different constructs (Hair et al., 2003; Malhotra, 1999). In this study, the correlation coefficient between each variable and its related items was therefore measured (Krathwohl, 1997). Correlation analysis was conducted between the variables and their related items through Pearson correlation coefficient. All variables showed significant associations with their related items.

5.5.3   Factor Analysis

In order to determine the relevant and irrelevant measurement items and validate whether or not the participants perceived different items used to test the various study variables, an exploratory factor analysis with varimax rotation was conducted. This analysis was utilized to determine the items that measure the multiple dimensions of the constructs accurately and which items could be eliminated from the model. Factor analysis was conducted to confirm if the statements used in Section 3, 4, 5 and 6 of the questionnaire fall into their theoretical constructs.

The rotation of the factor matrix enables the researcher to reach simpler and theoretically meaningful factor solutions (Hair *et al*., 2010) and therefore, the rotational method was utilized. Literature is filled with studies using various rotation measures in their attempt to develop the structures employed to service quality and no specific method in literature has achieved accurate results and no specific method of rotation has been utilized by majority of researchers. The present study employed the analysis proposed by Parasuraman *et al*. (1988) and it analyzed the predictive expectations scale through the principal axis rotation method. Specifically, the varimax orthogonal rotation procedure was employed as this method lessens the number of variables having high factor loadings and hence, improving the factors interpretability (Hair *et al*., 2010).

The factors with Eigen values higher than one compared to others with less than one were retained, as the latter could not be interpreted (Carman, 1990). In addition, the cumulative percentage of variance extracted by the factors retained should be at least

60% in order for the factor solution to be considered satisfactory (Malhotra, 1996). This percentage is utilized to guarantee the practical significance of the factors obtained.

Factor loadings of less than 0.30 are considered to be unsatisfactory and these items should be removed from further analyses (Metzger, 2004; Singh & Rhoads, 1991). Hair *et al.* (1992) contended that a minimum loading required to include an item in its respective constructs is equal to 0.30 and variables higher than 0.30 are deemed significant; those more than 0.40 are deemed more important; and those 0.50 or more are deemed to be very significant. In the present study, the items with loading of 0.40 or higher were accepted, whereas those less than 0.40 were eliminated from the analysis. This criterion was selected based on the guidelines to assess the levels at which factor loadings are deemed significant if the sample size is greater than 200 cases (Hair *et al.*, 2010). With regards to cross-loading, a situation where a variable is revealed to have over one significant loading, it is normally recommended that each variable with high cross-loading be examined for potential elimination (Hair *et al.*, 2010) and so variables having similar loadings on over one single factor should be eliminated. However, no items were eliminated in this study due to cross-loading issues. In the present study, researcher found all items had acceptable factor loading with most factor loadings were above 0.5 except two were above 0.4. Alpha coefficients revealed reliable scales with alpha scores of greater than 0.70 for most factors (Doolin *et al.*, 2005; Teo, 2001).

5.5.3.1 Factor Analysis of Attitude toward Online Shopping

Attitude items were run through exploratory factor analysis. The analysis was conducted on attitude items in terms of data sets obtained from the responses, which suggested a

two-factor solution. The two-factor solution explained 75% of the variance. The orthogonal factor dimensions were identified through the use of principal component and varimax rotation procedures. For factor extraction, the latent criterion of 1.0 was used whereas for item inclusion, the factor loadings of 0.40 were used (Hair *et al.*, 1992).

The individual construct composite reliability was investigated to determine the internal consistency of indicators that measure the underlying factors (Fornell & Larcker, 1981). Netemeyer *et al.* (2003) suggested that a factor is reliable when its composite reliability is revealed to be higher than 0.60. The Cronbach's alpha for the two dimensions ranged from acceptable to very good. The first dimension of the Cronbach's alpha coefficient was 0.966, indicating a very good reliability. The second dimension (0. 821) also illustrated very good reliability. The statements' reliability was deemed to be good and can hence produce the same results in repetitive tests. Result is presented in Table 5.4.

Table 5.4
Factor Analysis of Attitude toward Online Shopping

Factor	Factor Loading	Eigen	Variance Explained	Alpha
Dimension One		9.399	67.137	0.966
I believe that adopting online shopping is	0.898			
I believe that adopting online shopping is	0.888			
I believe that online shopping is	0.867			
I feel ___ toward online shopping	0.860			
I feel ___ while using online shopping	0.849			
I believe that online shopping is	0.841			
I feel ___ toward online shopping	0.812			
I believe that it is ___ to shop online	0.809			
I feel ___ while using online shopping	0.800			
I feel ___ with the online shopping security	0.753			
I believe that it is ___ to shop online	0.737			
I feel ___ with the online shopping security.	0.719			
Dimension Two		1.145	8.180	0.821
I am ___ to shop online	0.944			
I am ___ to shop online	0.800			

5.5.3.2 Factor Analysis of Trust in Online Shopping

The trust items concerning online shopping was exposed to exploratory analysis. The analysis conducted on the data set formed by the responses suggested a one-factor solution. The factor solution explained 70% of the variance. Both procedures of principal component and Varimax rotation were employed to determine orthogonal factor dimensions. The latent root criterion of 1.0 was employed for factor extraction while the factor loadings of 0.40 were used for item inclusion, as recommended by Hair *et al.* (1992).

The factor's composite reliability for each construct was examined to test the internal consistency of indicators that measure the underlying factors (Fornell & Larcker, 1981). Netemeyer *et al.* (2003) suggested that a factor is reliable when its composite reliability is revealed to be higher than 0.60. The Cronbach's alpha for trust

was very good at 0.94. The statements' reliability was deemed to be good and can hence produce the same results in repetitive tests. The Cronbach's alpha coefficient for the trust items is displayed in Table 5.5.

Table 5.5
Factor Analysis of Trust in Online Shopping

Factor	Factor Loading	Eigen	Variance Explained	Alpha
Dimension One		5.67	70.876	0.94
E-retailer is genuinely committed to my satisfaction.	0.923			
In my experience e- retailer is very reliable.	0.895			
I feel I know what to expect from e-retailer.	0.889			
There are no limits to how far e-retailer will go to solve a service problem I may have.	0.882			
E-retailer is interested in more than just selling me goods and making a profit. In other word, e-retailer try to make me happy.	0.842			
If e- retailer makes a claim or promise about its product, it is probably true.	0.835			
Most of what e-retailer says about its products is true.	0.831			
I think some of e- retailer's claims about its service are exaggerated.	0.593			

5.5.3.3 Factor Analysis of Risk on Online Shopping

The risk items were exposed to exploratory factor analysis. The analysis of the data set of responses suggested a one-factor solution. The one-factor solution explained 88% of the variance. The procedures of principal component and Varimax rotation were utilized to determine the orthogonal factor dimensions. The factor extraction used the latent criterion of 1.0 while the item inclusion used factor loadings of 0.40 (Hair *et al*., 1992).

The factor's composite reliability of each construct was studied to examine the indicator's internal consistency, which measured the underlying factors (Fornell & Larcker, 1981). Netemeyer *et al*. (2003) suggested that a factor is reliable when its composite reliability is higher than 0.60. The Cronbach's alpha for risk was very good at

0.934. The statements' reliability is deemed to be good and can hence produce the same results even through repetitive tests. The Cronbach's alpha coefficients of risk is presented in Table 5.6.

Table 5.6
Factor Analysis of Risk in Online Shopping

Factor	Factor Loading	Eigenvalue	Variance Explained	Alpha
Dimension One		2.654	88.480	0.934
How would you characterize the decision of whether to buy a product from the Web retailer?	0.956			
How would you characterize the decision of whether to buy a product from the Web retailer?	0.935			
How would you characterize the decision of whether to buy a product from the Web retailer?	0.932			

5.5.3.4 Factor Analysis of E-service Quality on Online Shopping

The e-service quality items were exposed to an explanatory factor analysis. The analysis of the items was carried out on the data set from the responses showed a two-factor solution. The two-factor solution explained 73% of the variance. Procedures of principal component and varimax were utilized to determine the dimensions of orthogonal factor. The latent criterion of 1.0 was used for factor extraction while factor loadings of 0.40 were used for item inclusion (Hair *et al*., 1992).

The factor's composite reliability for each construct was studied to test the indicators internal consistency measuring the underlying factors (Fornell & Larcker, 1981). Netemeyer *et al*. (2003) suggested that a factor is reliable when its composite reliability is higher than 0.60. The Cronbach's alpha for the four dimensions ranged from acceptable to very good. Specifically, the Cronbach's alpha coefficients for the

first dimension and second dimension were 0.984 and 0.941, respectively, were seen to have a very good reliability. The reliability of these statements was regarded as being good and can therefore produce consistent results in repetitive tests. The Cronbach's alpha coefficients for each dimension of e-service quality are depicted Table 5.7.

Table 5.7
Factor Analysis of E-service Quality

Factor	Factor Loading	Eigen	Variance Explained	Alpha
Dimension One		21.74	65.9	0.984
It makes it easy to get anywhere on the e-retailer website	.908			
The e-retailer website makes it easy to find what I need.	.906			
The e-retailer website is simple to use.	.895			
E-retailer website sends out the items ordered.	.885			
The e-retailer website is always available for business.	.883			
It enables me to complete a transaction quickly on the e-retailer website.	.881			
The e-retailer website enables me to get on to it quickly.	.880			
The e-retailer website launches and runs right away.	.874			
Information at the e-retailer website is well organized.	.870			
E-retailer website protects information about my Web-shopping behavior.	.796			
E-retailer website is truthful about its offerings.	.776			
E-retailer website makes items available for delivery within a suitable time frame.	.768			
This site is well organized.	.766			
E-retailer website does not share my personal information with other web sites.	.746			
It loads its pages fast	.744			
E-retailer website makes accurate promises about delivery of products.	.737			
E-retailer website has in stock the items the company claims to have.	.732			
E-retailer website delivers orders when promised.	.729			
e-retailer website quickly delivers what I order	.721			
E-retailer website protects information about my credit card.	.713			
E-retailer website provides a telephone number to reach the company.	.691			
The e-retailer website does not crash.	.689			

Table 5.7(*continued*)
Factor Analysis of E-service Quality

Factor	Factor Loading	Eigen	Variance Explained	Alpha
E-retailer website tells me what to do if my transaction is not processed.	.684			
Pages at this site do not freeze after I enter my order information.	.626			
Dimension Two		2.582	7.6	0.941
E-retailer website picks up items I want to return from my home or business.	.821			
E-retailer website compensates me when what I ordered doesn't arrive on time.	.812			
E-retailer website handles product returns well.	.808			
E-retailer website provides me with convenient options for returning items.	.785			
E-retailer website compensates me for problems it creates.	.785			
E-retailer website offers a meaningful guarantee.	.708			
E-retailer website takes care of problems promptly.	.674			
e-retailer website offers the ability to speak to a live person if there is a problem	.644			
E-retailer website has customer service representatives available online.	.581			

5.5.3.5 Factor Analysis of Culture on Online Shopping

Exploratory factor analysis was conducted on the 33 items of culture, which yielded a four-factor solution, and explained 72% of the variance. In order to identify the orthogonal factor dimensions, both principal component and varimax procedures were utilized. For factor extraction, the latent root criterion of 1.0 was used while for inclusion, factor loadings of 0.40 was used as recommended by Hair *et al*. (1992).

The factor's composite reliability for each construct was investigated to examine the internal consistency of indicators, which measure the underlying factors (Fornell & Larcker, 1981). According to Netemeyer *et al*. (2003), a factor is reliable when its composite reliability is over 0.60. The Cronbach's alpha for the four dimensions ranged from acceptable to very good. Specifically, the Cronbach's alphas for the first

dimension, second dimension and third dimension were 0.949, 0.895, 0.916and 0.862

respectively, were seen to have a very good reliability. The reliability of these statements

was regarded as being good and can therefore produce results that are consistent and are

expected to be the same upon repetition. The Cronbach's alpha coefficients for each

dimension of culture are illustrated in Table 5.8.

Table 5.8
Factor Analysis of Culture

Factor	Factor Loading	Eigen	Variance Explained	Alpha
Dimension One		11.7	45.005	0.949
It is important to closely follow instructions and procedures in e-retailer website	.816			
It is important to have instructions in e-retailer website spelled out in detail so that I always know what I'm expected to do.	.812			
Rules and regulations in e-retailer website are important because they inform me of what is expected of me.	.806			
Instructions in e-retailer website are important.	.797			
Standardized procedures in e-retailer website are helpful.	.789			
Individuals should only pursue their goals after considering the welfare of the group.	.587			
Solving difficult problems usually requires an active, forceful approach, which is typical of men.	.536			
Men usually solve problems with logical analysis. Women usually solve problems with intuition.	.524			
There are some jobs that a man can always do better than a woman.	.448			
Dimension Two		2.9	15.274	0.895
Long term planning	.838			
Giving up today's fun for success in the future	.829			
Personal steadiness and stability	.819			
Working hard for success in the future	.776			
Going on resolutely in spite of opposition (Persistence)	.723			
Careful Management of money (thrift)	.704			
It is more important for men to have a professional career than it is for women.	.419			
Dimension Three		1.8	7.297	0.916
Individuals should sacrifice self-interest for the group (either at school or the work place).	.824			
Group welfare is more important than individual rewards.	.820			
Group success is more important than individual success.	.817			
Group loyalty should be encouraged even if individual	.756			

Table 5.8 (*continued*)
Factor Analysis of Culture

Factor	Factor Loading	Eigen	Variance Explained	Alpha
goals suffer.				
Individuals should stick with the group even through difficulties.	.681			
Dimension Four		1.16	4.486	0.862
People in higher positions should not ask the opinions of people in lower positions too frequently.	.802			
People in lower positions should not disagree with decisions by people in higher positions.	.795			
People in higher positions should not delegate important tasks to people in lower positions.	.761			
People in higher positions should avoid social interaction with people in lower positions.	.742			
People in higher positions should make most decisions without consulting people in lower positions.	.714			

5.6   Hypothesis Testing

Theory of reasoned action was used to measure the overall consumer attitude towards online shopping. This theory has been utilized in different research works to measure attitude in survey studies. Theory of reasoned action is among the most influential and most widely tested theories concerning attitude (Wu, 2003). According to the theory, people's attitudes are developed toward a particular object on their perceptions and beliefs of such objects. In this study five attributes namely, culture, electronic service quality, trust and perceived risk were chosen to measure consumer overall attitude towards online shopping.

Relevant tests were conducted to examine the hypothesized associations among the constructs in the proposed model. There are mainly two types of relationship among the model's variables:

- Direct effects: Direct effects posited in Hypotheses 1, 2 and 4 were examined through correlation and simple linear regression analyses.

- Indirect effects: The indirect effects posited in Hypotheses 3 and 5 were examined through hierarchical multiple regression analyses. Hypothesis 3 assumed to have a moderator effect while Hypothesis 5 assumed to have a mediating effect.

5.6.1 Testing of Hypotheses One

First research objective: To identify cultural differences and their effect on perceived e-service quality.

First research question: Are there significant relationships between cultural differences and perceived e-service quality?

First research hypothesis: Cultural differences will lead to different e-service quality perceptions of Internet shopping.

The two most commonly used univariate procedure for the assessment of group means are one way analysis of variance (ANOVA) and t-test. The latter is utilized for the comparison of dependent variable between two groups (Hair *et al*., 2010). In comparing the mean of more than two groups, ANOVA is the suitable statistical tool to be used as recommended by Zimuk and Babin (2010). A t-test can be used for metric data if there are two samples (Aaker *et al*., 2005). Aaker *et al*. (2005) provided assumptions of a two-sample t-test: the samples are independent and the interest characteristic in each population are normally distributed.

Before testing the first hypothesis, the researcher checked for country-level variations of e-service quality perception. Result is shown in Table 5.9, which indicates a difference in the mean between the two samples (Malaysian and Saudi). Table 5.9 describes the means and standard deviations of each group, Malaysia and Saudi Arabia. The means represent the average e-service quality perception with the overall scores for the groups on a seven-point scale. One can see clearly that the average e-service quality perception score for Malaysia is 2.8984, whereas for Saudis is 4.2001. Still researcher cannot arrive at any conclusions that one country is more significantly perception of e-service quality than another country without examining the statistical significance of the result (t-test information).

Table 5.9
Independent Samples Test

E-Service Quality	N	Mean	Std. Deviation	*t* value
Saudi Arabia	199	4.2001	1.57162	.11141
Malaysia	215	2.8984	.92204	.06288

Table 5.10 describes independent samples t-test information to ascertain whether there is a significant difference between the culture groups in relation to e-service quality perceptions. Before examining the t-test information, by looking at the p-value (sig.) for the Levene's test (.000), it is below .05, which mean that there is different in variances. In addition, sig (2-tailed) results show that $p < .001$. This p-value is related to independent samples t-test and shows that there is a significant difference between the two culture groups in terms of their e-service quality perceptions. Moreover, referring back to Table 5.9 to interpret the nature of this difference. Given the significant result found, researcher can now conclusively argue that Saudis online shopper reported significantly higher levels of e-service quality perceptions than Malaysian shopper.

Hypothesis one investigated the relationship between cultural differences in e-service quality perceptions. It was postulated that significant difference exists in e-service quality perception between Saudi Arabia and Malaysia because of differences in culture. To test this hypothesis an independent samples t-test was conducted to examine whether there was a significant difference between Malaysian and Saudis in relation to their e-service quality perceptions. The test revealed a statistically significant difference between two culture (t = 10.157, df = 314.702, p < .001). Saudis online shopper (M = 4.2, SD = 1.57) reported significantly higher levels of e-service quality perceptions than did Malaysian shopper (M = 2.9, SD= .922).

Table 5.10
Result of Testing of Hypothesis One

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
ESQ	Equal variances assumed	95.770	.000	10.369	412	.000
	Equal variances not assumed			10.175	314.702	.000

5.6.2 Testing of Hypothesis Two

Second research objective: To investigate e-service quality and its effect on consumers' perceptions of trust.

Second research question: Are there significant relationships between e-service quality and consumers' trust?

Second research hypothesis: Perceived service quality has a positive effect on consumers' trust in Internet shopping.

Hypothesis two postulated the association between perceived service quality and consumers' trust in Internet shopping. It stated that a positive relationship exists between the two constructs. Results revealed that the proposed relationship was statistically significant (p = 0.001), as shown in Table 5.11. The correlation and standard regression coefficient for the impact of perceived service quality and the trust of consumers was 0.690, which means that for each unit increase of perceived service quality the corresponding increase of consumer trust in Internet shopping was 0.690. The positive beta coefficient revealed a positive influence of perceived service quality and consumers' trust in Internet shopping as predicted in hypothesis two. According to Keil *et al*. (2000), correlation shows the percentage with which the independent variables reflect the variation in the dependent variable. The positive beta coefficient revealed a positive influence of e-service quality perception on trust. Hence, hypothesis two was supported.

Table 5.11
Result of Testing of Hypothesis Two

Regression path	Unstandardized Coefficients		Standardized Coefficients	Correlations	t	Sig.
	B	Std. Error	Beta			
Service quality → trust	.640	.033	.690	.690	19.3	.000

5.6.3   Testing of Hypothesis Three

Third research objective: To examine the moderating effect of risk on the relationship between e-service quality and trust.

Third research question: Does risk moderate the relationship between perceived e-service quality and consumer trust?

Third research hypothesis: Perceived risk has moderating effect on the relationship between e-service quality and trust.

When the association between two variables depends on a third one, moderation occurs. In this case, the third variable is considered as a moderator variable. Baron and Kenny (1986) described a moderator as a qualitative or quantitative variable that affects the direction or the relationship strength between independent and dependent variable. In other words, the relationship between the two types of variables differs based on the moderator's level.

Hierarchical regression or moderator regression analysis was utilized for testing the moderating effect of perceived risk on the e-service quality-trust relationship. This type of analysis has been suggested by many authors as the appropriate and commonly used technique in identifying moderating effects (Anderson, 1986; Baron & Kenny, 1986; Frazier *et al*., 2004). Also, Hartmann and Moers (1999) and Irwin and McClelland (2001) recommended hierarchical regression with two regressions: one with the main effects only while the other with the main effect and interaction effect. The statistical

significance of the additional variance and the interaction term confirm the significant interaction (Hartmann & Moers, 1999).

A. <u>Direct relationship between electronic service quality and trust in online shopping.</u>

The first stage of employing hierarchical regression was to examine the moderating impact of perceived risk, which involved the evaluation of the direct effect of service quality on trust. Electronic service quality was the independent variable while trust in Internet shopping was the dependent variable (see Figure 5.1).

```
┌─────────────────┐                        ┌─────────────────┐
│   Electronic    │          (+)           │  Trust in online│
│ service quality │ ─────────────────────> │     shopping    │
└─────────────────┘                        └─────────────────┘
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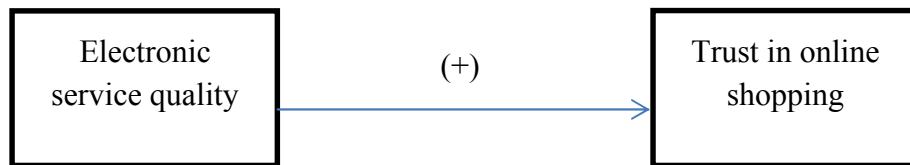
Figure 5.1
Direct Effect of Electronic Service Quality on Trust in Online Shopping

For direct effect; Table 5.12 shows direct effect between consumer e-service quality perception and trust in online vendor, these variable accounted for a significant amount of variance in trust in online vendor $R^2 = .476$, $p < .001$.

Table 5.12
Result of Testing of Hypothesis Three

Regression path	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig. F Change
Service quality → trust	.690	.476	.475	.96187	.476	374.415	.000

B. <u>Moderating effect of risk perception on the relationship between electronic service quality and trust in online shopping:</u>

Through the employment of hierarchical multiple regression, the perceived risk's moderating effect on the e-service quality-trust in online shopping relationship can be tested as recommended by Nunally and Bernstein (1994). This analysis was employed in two steps: first, control variable was included with the independent variable and second, control variable, independent variable and interaction between these two variables were included (see Figure 5.2).
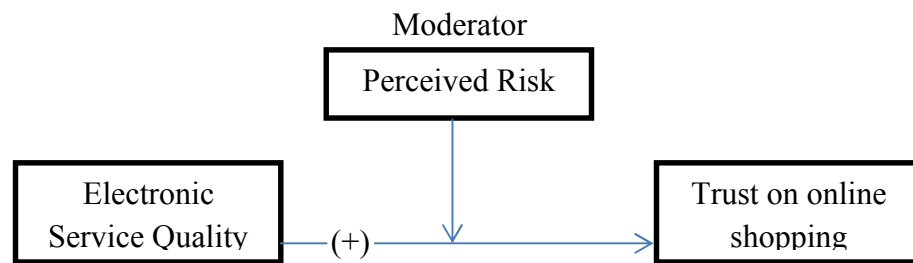
Figure 5.2
Conceptual Model: Moderating Effect of Perceived Risk

For the indirect effects: Table 5.13 reveals that in the first step, two variables were included: consumer e-service quality perception and risk. These variables accounted for a significant amount of variance in trust, $R^2 = .495$, $p < .001$. To avoid potentially problematic high multicollinearity with the interaction term, the variables were centered and an interaction term between e-service quality perception and risk was created.

Next step, the interaction term between e-service quality perception and risk was added to the regression model, which accounted for a significant proportion of the variance in online trust, $\Delta R^2 = .011$, $p < .01$. The interaction between consumer electronic service quality and perceived risk of consumers was also significant (at $p = 0.002$) in explaining the increased at 0.011. Since the regression coefficient of interaction term was significant, it shows that risk modified electronic service quality-trust relation.

Table 5.13
Result of Testing of Hypothesis Three

Regression path	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Sig. F Change
E-sq, risk → trust	.703	.495	.492	.94564	.495	.000
Esq, risk and INTR-Z → trust	.712	.506	.503	.93597	.506	.002

With regard to the relationship between e-service quality and trust at different levels of risk, researcher found that this relationship is constant in case of stable low risk; however, the relation is changed when e-service quality increased. The relation between e-service quality and trust was affected by level of perceived risk when e-service quality increased. People with low risk perception needed lower level of e-service quality to trust e-vendor; on the other hand, people with high-risk perception needed higher level of e-service quality to trust e-vendor. According to online consumptions, consumers having high-risk perceptions are inclined to distrust online vendor while consumers with low risk perception are easier to trust online vendor. Figure 5.3 shows the interaction effect between e-service quality and consumer trust with the presence of consumer's risk perception. The line slopes depicted the impact of

consumer e-service quality on trust under two levels of risk perceptions. In other words, the role of e-service quality in building consumers trust changed based on the level of risk perception.
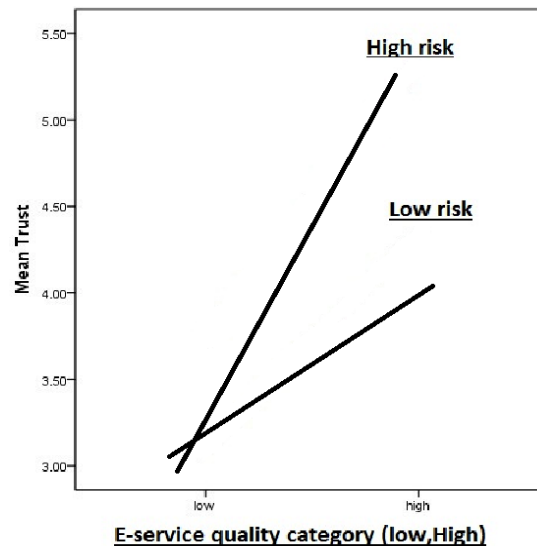
Figure 5.3
The Effect of Different Level of Risk

5.6.4 Testing of Hypothesis Four

Fourth research objective: To investigate consumers' trust and its effect on attitude toward online shopping.

Fourth research question: Are there significant relationships between trust and attitude toward online shopping?

Fourth research hypothesis: Increased perceptions of trust by customers will lead to more favorable attitudes toward online shopping.

The fourth hypothesis postulated that a positive relationship exists between consumer trust and attitudes towards online shopping. Results revealed that the proposed relationship was statistically significant (p = 0.001). Table 5.14 shows that the correlation and standard regression coefficients for the effect of consumer trust and attitudes toward online shopping was 0.224, which means that for each unit increase of trust the corresponding increase of attitudes toward online shopping was 0.224. Keil *et al*. (2000) described correlation as the percentage with which the independent variables explain the dependent variable variation. The positive regression coefficient reveals a positive influence of trust of consumers and their attitudes toward Internet shopping as predicted in hypothesis four. Hence, hypothesis four was supported.

Table 5.14
Result of Testing of Hypothesis Four

Regression path	Unstandardized Coefficients		Standardized Coefficients	Correlations	t	Sig.
	B	Std. Error	Beta			
Trust → attitude	.228	.049	.224	.224	4.7	.000

5.6.5   Testing of Hypothesis Five

Fifth research objective: To identify if trust mediates the effect of perceived e-service quality on attitude toward online shopping.

Fifth research question: Does trust mediate the relationship between perceived e-service quality and attitude toward online shopping?

Fifth research hypothesis: Trust mediates the impact of service quality on attitude toward online shopping.

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As suggested by Hubbard and Mannell (2001), a mediation model, as shown in Figure 5.4, was developed to describe an alternative set of relationships or processes that might exist among constraints, constraint negotiation, and behavioral intentions. A variable is deemed as a mediator if its existence explains the relationship between the predictor and criterion variable. In other words, the mediator acts as the general mechanism through which the predictor variable affects the criterion (Baron & Kenny, 1986, p. 1173). Mediator is different from moderator; the primary distinction between moderator and mediator is that the former specifies when specific effects will occur between variables whereas the latter shows how or why the effects occur.
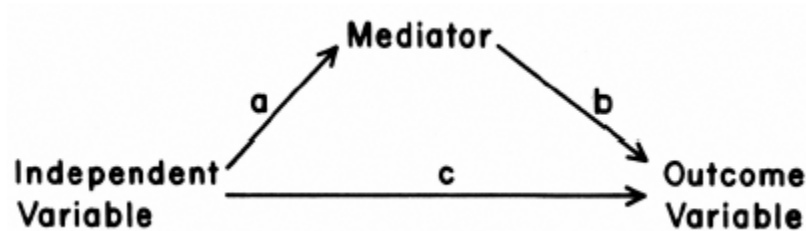
Figure 5.4
Baron and Kenny (1986) Model

Baron and Kenny (1986) stated that a variable is said to be a mediator if it accounts for the relationship between the predictor and the criterion variable. Accordingly, the following criteria must be achieved for mediation:

- Variations in the independent variable levels significantly explain the variations in the presumed mediator (Path A).

- Variations in the mediator variable significantly explain the dependent variable's variations (Path B).

- Upon controlling for the two prior paths, a prior significant relation between independent and dependent variables (Path C) becomes significant. If the residual Path C is not equal to zero, the multiple mediating factors are in operation. If there is partial mediation, the relationship would still be significant between the variables (independent and dependent), but there would be a reduced effect (Baron & Kenny, 1986).

A. Hierarchical Regression Analysis

In order to examine the possible mediation effects of trust on e-service quality-attitude toward online shopping relationship, Baron and Kenny (1986), and Judd and Kenny (1981) recommended hierarchical regression analysis. They suggested four regression equations to satisfy the tests of the associations in the mediation model (see Figure 5.5).
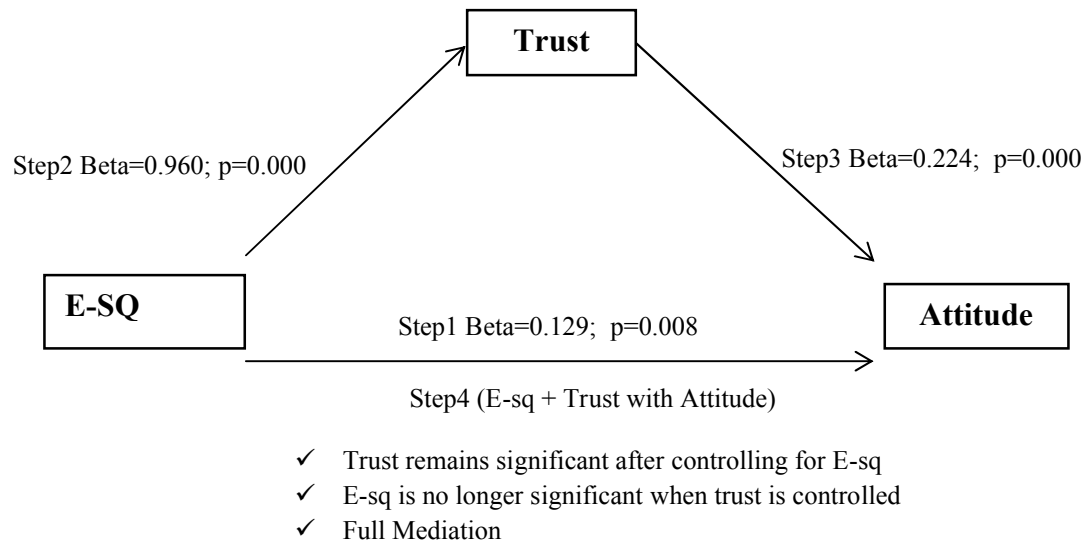
Figure 5.5
A Mediation Model with Hierarchical Regression Results

In the first phase, the researcher tested the direct effect model, in which the predictor variables (i.e. electronic service quality) must affect attitude towards shopping online as the criterion variable while ignoring the mediator. In the second phase, the predictor variables should affect the mediator (i.e. trust). In the third stage, there is a direct effect between mediator variables (i.e. trust) and criterion variable (i.e. attitude toward online shopping). Fourth, the mediator (i.e. trust) should be associated with the criterion variable (attitude) with the predictor variable (i.e. e-service quality) being added to the third equation. Following the application of these steps, researcher found significant relationships among the variables from steps 1 through 3. As shown in Table 5.15, in step four complete mediation was revealed, as the effect of trust was significant even while controlling for e-service quality. In addition, e-service quality was not significant anymore after trust was controlled for, indicating full mediation.

Table 5.15
Result of Hierarchical Regression

Regression paths		R	*R* Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Unstandardized Coefficients B	Sig. F Change
Service quality → attitude		.129	.017	.014	1.33652	.017	.122	.008
E-sq → trust		.690	.476	.475	.96187	.476	.640	.000
Trust → attitude		.224	.050	.048	1.31350	.050	.228	.000
E-sq, trust → attitude	E-sq Trust	.227	.052	.057	1.31425	.052	-.045 0.261	.467 000

5.6.6 Summary of Hypotheses Testing

Table 5.16 presents a summary of the hypotheses results. There were total of five hypotheses tested in this research. Correlations, simple linear regression, and hierarchical multiple regression were utilized to examine the moderating and mediating relationship in this model. The two samples (Malaysian and Saudi) were compared with the help of independent sample t-test in light of the participants' perception of e-service quality.

Table 5.16
Summary of Hypotheses Testing

No.	Research hypotheses	Analysis	*Path coefficient	Result
H1	Cultural difference will lead to different e-service quality perception of Internet shopping.	Mean with Independent t-Test	Saudis=4.2 Malay=2.89	Supported
H2	The perceived service quality has a positive effect on consumers' trust in Internet shopping.	Correlation and simple linear regression analysis	0.690	Supported
H3	Perceived risk has moderating effect on the relationship between e-service quality and trust.	Hierarchical regression analysis		Supported (pure moderator)

Table 5.16 (*continued*)
Summary of Hypotheses Testing

No.	Research hypotheses	Analysis	*Path coefficient	Result
H4	Increased perceptions of trust by customers will lead to more favorable attitudes toward online shopping.	Correlation and simple linear regression analysis	0.712	Supported
H5	Trust mediates the impact of service quality on attitude toward online shopping.	Hierarchical regression analysis	0.227	Supported (full mediator)

Significant at p<0.05

5.7   Qualitative Analysis

The open-ended questions are discussed in this section. The first question asked, "Have you ever purchased a product or service via the Internet? If No, please add any reasons/comments in the line below? Next, the second question asked, "If you have purchased from the Internet a few times and there are reasons for that, please specify these reasons." Even if the answer to first question was "No", qualitative analysis was still carried out even though the data was not included in quantitative analysis. These qualitative questions attempted to determine additional reasons that affect the inclination of the participants to shop online.

5.7.1   Saudi Arabia Participants

A comparably low percentage of participants (23%) answered the open-ended question (46 out of 199, in addition to the 15 that were removed from quantitative analysis). This might be because researcher already chose those who had experience in online shopping and because of the filtering question that stated, "Please do not complete this questionnaire if you did not purchase any products or services via Internet."

The qualitative responses were analyzed using textual analysis method. For the elimination of bias, the responses to the open-ended questions were studied by an independent judge to determine similar patterns in the data and to provide codes to the patterns (Hurd, 2001). The judge was chosen based on Internet familiarity and the ability to professionally analyze and translate responses. Following the coding of participants' answers, words were categorized under primary groups except three answers because they were unique. After analyzing the collected data, a number of factors were identified and classified into seven groups. The textual analysis results shed a light on the following findings:

- Out of 61 cases, 41 (67%) stated that they did not purchase online as they did not trust online shopping (i.e. "I do not trust online shopping").

- Out of 61 cases, 27 (44%) claimed they did not purchase online as they did not expect the ordered goods to be delivered on time or at all, as is a common occurrence in some countries.

- Out of 61 cases, 21 (34%) stated that they refused to make use of the online shopping website as that there is a high extra charge (taxes, shipping, delivery, currency exchange commission) (i.e. "There is a very high extra charge").

- Nineteen (31%) out of 61 cases stated that they refused to buy online as the risk is high in divulging credit-card information over the Internet owing to the high rate of misuse (i.e. "There is a very high risk on using my financial information via Internet").

- 18% of participants (11 out of 61 cases) stated that they were not sure of the website commitment and promises.

- 13% of participants (8 out of 61 cases) mentioned that they would not buy from the Internet because it is unknown and they were not familiar with the internet (i.e. "I don't know how to buy online and I didn't try it before").

- 5% of participants (3 out of 61 cases) stated that they preferred inspecting the items in reality as opposed to virtually inspecting it over the Internet.

In sum, the open-ended questions responses supported the importance of boosting trust in online shopping and decreasing perceived risk with consumers. Primary justifications for not using online shopping provided by the participants are listed in Figure 5.6. It is evident that the participants' unfamiliarity with the site and the strange processes they face while doing online shopping are the top justifications and this result is partially consistent with the quantitative analysis results.
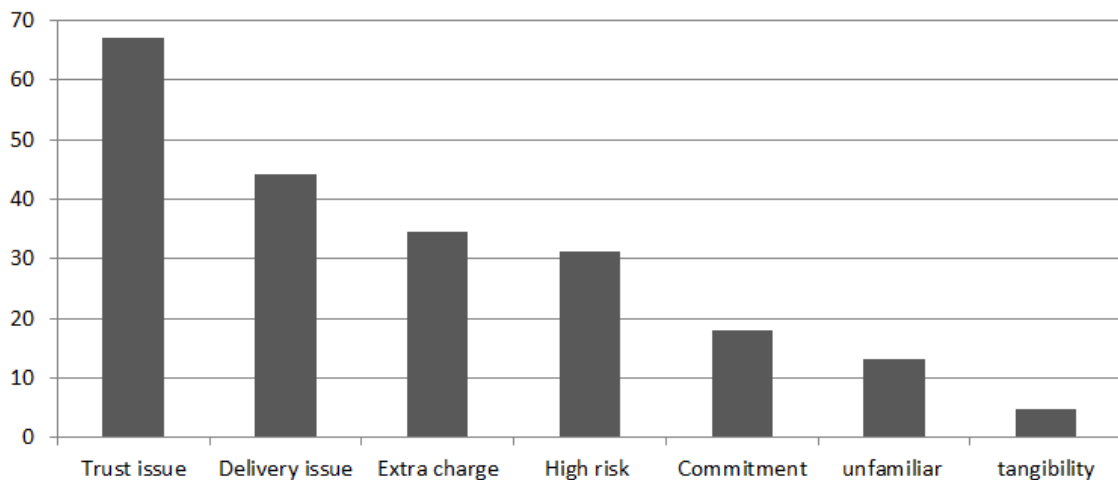
Figure 5.6
Main Reasons Preventing Saudis from Online Shopping

5.7.2 Malaysian Participants

A low percentage of Malaysian participants (48 in total) answered qualitative questions. Following the answer coding, words were categorized under main groups except five answers because they were not related to online shopping. After analyzing the collected data, a number of factors were identified and classified into four groups (se Figure 5.7). The textual analysis highlighted the following findings:

- The most common concern amongst Malaysian participants was the online shopping risk, mentioned by about 78% of the total participants.

- The second concern following online shopping risk was the inconvenience of online shopping. It was mentioned by 52% of the total participants.

- The third concern was lack of trust in the online shop, as it was mentioned by 37%.

- The fourth concern was lack of incentives regarding online transaction, as it as mentioned by 19%.

Out of the main concerns that surround online shopping in general, lack of security was mentioned to be the main concern cited by the participants. The quantitative analysis presented the importance of risk and trust constructs while the qualitative analysis presented concern over risk to be significant and it showed trust concerns. In sum, the open-ended questions responses support the importance of boosting trust in online shopping and decreasing perceived risk with consumers'. The participants' justifications for not shopping online are presented in Figure 5.7. However,

it is beyond the scope of this study to examine in detail the factors affecting consumers'
attitude toward online shopping qualitatively.
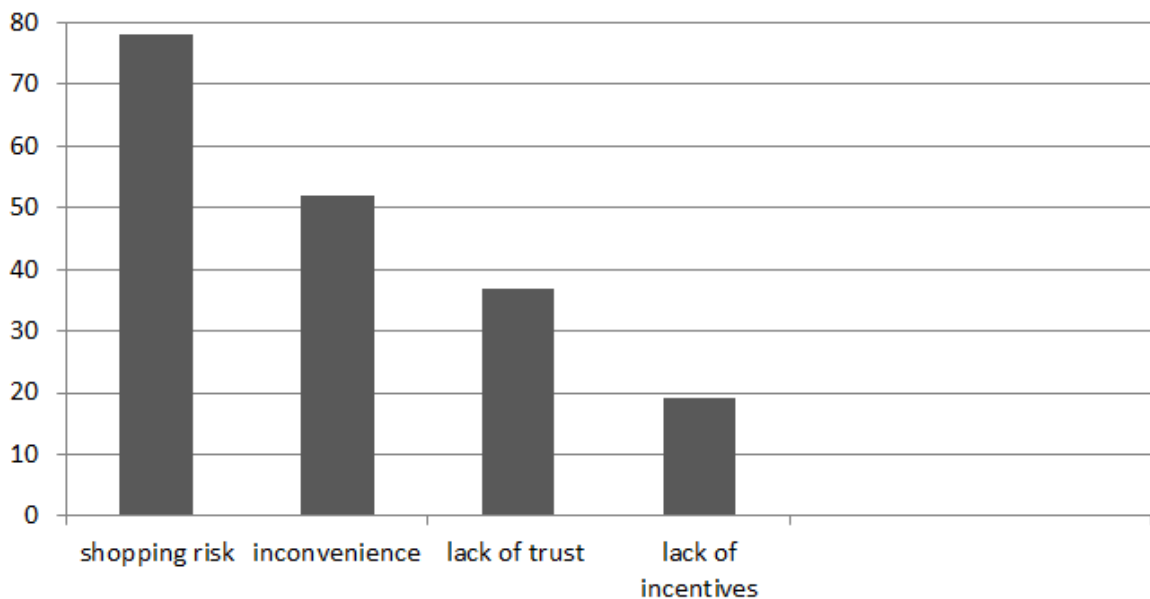
Figure 5.7
Main Reasons Preventing Malaysians from Online Shopping

5.8   Summary

The process of data analysis to test the model was discussed in detail in the present
chapter. The analysis comprised a descriptive analysis process involving data screening
with examination of research data and exploratory factor analysis to validate the
constructs. This is followed by the direct and indirect regression analysis and the
qualitative analysis process. The research model was supported indicating the model
robustness. The two cultural groups' statistical comparison supported the impact of
culture on the model. In addition, the t-test of culture established the significant and
different impacts of culture on e-service quality. Results provided support for all

research hypotheses. Moreover, the qualitative analysis of the open-ended questions supported the research model and highlighted logistics and administration impediments to the employment of e-commerce in both countries (Saudi Arabia and Malaysia).

In sum, the measurement scales created for the research constructs performed well. The research results supported the model along with the hypotheses regarding the model constructs. As mentioned, all the hypotheses were confirmed by the results and to this end; the model highlighted various important insights into potential associations among the constructs in the context of online shopping. The proceeding chapter describes the implications of the results for marketing and practice.

CHAPTER SIX

RESEARCH SUMMARY AND DISCUSSION

6.1   Chapter Overview

This chapter discusses the results of the study in terms of the research objectives and explains the way culture impacts electronic service quality perception; moreover, it explains risk and trust relationship. Several implications arising from the findings to theoretical contributions and practice are highlighted next. Finally, the chapter identifies the research limitations and some recommendations for future research. This chapter ends with some concluding remarks.

6.2   Overview of the Study

This study aimed to determine the factors that determine consumer attitude toward online shopping. This study tested a model developed on the basis of the theory of reasoned action. The present research attempted to achieve five objectives and answer five research questions enumerated in Chapter One, which were successfully achieved (see Table 6.1 for the summary).

Table 6.1
Summary of Research Objectives, Questions, Hypotheses and Results

No.	Research objectives	Research questions	Research hypotheses	Results
1	To explore cultural differences and its effect on e-service quality perception.	Are there significant relationships between cultural different and perceived e- service quality?	Cultural difference will lead to different e-service quality perception of Internet shopping.	Supported
2	To investigate e-service quality and its effect on consumers' perceptions of trust.	Are there significant relationships between e-service quality and consumers' trust?	Perceived service quality has a positive effect on consumers' trust in Internet shopping.	Supported
3	To examine the moderating impact of risk on the relationship between e-service quality and trust as a mediator.	Does risk moderate the relationship between perceived e-service qualities and consumers' trust?	Perceived risk has moderating effect on the relationship between e-service quality and trust.	Supported (pure moderator)
4	To investigate consumers' trust and its effect on attitude toward online shopping.	Are there significant relationships between trust and attitude toward online shopping?	Increased perceptions of trust by customers will lead to more favorable attitudes toward online shopping.	Supported
5	To identify if trust mediates the effect of e-service quality perceptions on attitude toward online shopping.	Does trust mediate the relationship between e-service quality perceptions and attitude toward online shopping?	Trust mediates the impact of service quality on attitude toward online shopping.	Supported (full mediator)

To achieve the objectives, quantitative approach was employed that relied chiefly on survey instrument. The survey questionnaire consisted of 93 questions in seven sections: demographic, Internet usage and online shopping experience, online shopping attitude, perceived risk, trust in the online shopping, electronic service quality, and consumer's culture. The survey was distributed randomly to students at three universities in Malaysia and four universities in Saudi Arabia based on a cluster sampling technique. A total of 414 responses were received where 215 from Malaysia and 199 from Saudi Arabia.

6.3   Summary of Findings

The study discovered several interesting findings. They are discussed in detail below.

6.3.1   Culture Differences and Perceived e-Service Quality

The first objective was to investigate cultural background and its impact on e-service quality expectations among Malaysian and Saudis online consumers. The two countries were chosen because they are characterized as developing Asian countries having different cultural environments. In response to the first research objective concerning with the impact of cultural differences on the perception of e-service quality, two important points guided this objective:

1.   To develop a conceptual framework of service quality expectations that link culture to the development of expectations of e-service quality by the synthesis of literature dedicated to e-service quality expectations and cultural values; and

2.   To empirically evaluate the proposed framework in an environment characterized as being multicultural by comparing and contrasting between customers with different cultural values.

       Finding of this study confirms the studies of Kueh and Voon (2007), Furrer *et al*. (2000), Tsoukatos and Rand (2007), which found the impact of culture on service quality evaluations in traditional context, hence indicating the relevance of culture as a variable of segmentation to drive service delivery strategies and allocation of resources. Our results showed a significant relation between culture and e-service quality in both

countries. This was expected since Najeh and Kara-Zaitri (2007) compared a number of quality factors to determine cultural impact and how quality factors were viewed in different ways in terms of their importance and criticality among five developing countries including Malaysia and Saudi Arabia. Najeh and Kara-Zaitri concluded that in these different cultures and countries, people perceived quality factors at differing levels of importance.

In addition, results of this study showed that the Saudi sample gave more importance to e-service quality perception than the Malaysian sample. This result is in line with Hofstede (2001) who observed significant differences in cultural dimensions between Malaysia and Saudi Arabia. Consistently, Al-Ghaith, Sanzogni and Sandhu (2010) revealed that e-service quality was one of the important factors influencing e-service adoption and usage in Saudi Arabia. In line with Al-Ghaith *et al*. study, Al-Safadi and Garcia (2012) identified the factors that determined user acceptance of e-commerce in the context of Saudi Arabia. These factors include searching and retrieving, navigation and browsing, order management, online feedback and help features, interface and aesthetic features, information accuracy and relevance, and accessibility. These factors were associated with e-service quality as they were identified as service quality attributes of the same (Cox & Dale, 2001; Surjadaja *et al*., 2003; Yang & Jun, 2002; Yoo & Douthu, 2001; Zeithaml *et al*., 2000). Moreover, Alqahtani, Al-Badi and Mayhew (2012) listed the top influential factors on e-commerce success in Saudi Arabia from the perspective of consumers. The list included efficient delivery, e-commerce online presence, effective warranty agreements, a trial of tangible product experience, and installation of high quality security systems with strong encryption

algorithms for the prevention of hacking and fraud. These factors were discussed by the authors as part of e-service quality attributes.

Culture encapsulates elements like values and attitudes according to Hofstede (2001). It is crucial that the groups' background or values are taken into consideration when websites are designed. The understanding of the way cultural differences may affect the perceptions of consumers regarding e-service quality may enumerate ways on how to localize a global interface. On the other hand, consumer interfaces catering to all cultures may be similar to each other but there should be some features that enable the targeted customers to feel comfortable with it (Chau *et al.*, 2002).

Despite the extensive examination of the impact of culture upon consumers' decision-making processes, the effect of cultural variables on consumers' use of perceptions to form expectations has not been given much attention by researchers especially in an online shopping context (Reid, 2011). Consumers use various cues and information sources to form their expectations of an upcoming service encounter (Coye, 2004) and this has significant implications to their eventual e-service quality evaluations and other outcomes (Kim & Moon, 2009).

Not many publications are available that deal with culture and service quality (Patterson & Mattila, 2008). In addition, some studies typically focused on external service quality (Buda *et al.*, 2006). In one of the few studies in a traditional context that linked Hofstede's proposed cultural dimensions to the dimensions of service quality with the help of SERVQUAL, Donthu and Yoo (1998) tested the impact of power distance, uncertainty avoidance, collectivism, and long-term orientation upon the expectations of

bank consumers of service quality. They revealed that customers having high expectations of service quality were short-term oriented, individualistic, and displayed low power distance and high uncertainty avoidance.

In another study, Laroche *et al.* (2004) conducted a cross-cultural comparison of consumers' perceptions of service quality in the context of dental services between Canada, Japan, and the U.S. They revealed that under low service performance, Japanese respondents claimed significantly greater service quality perceptions than their Canadian and American counterparts. The study also revealed that owing to the differences in the country's response styles and their items interpretation, not all service quality measures were equal throughout cultures.

Additionally, Malhotra *et al.* (1994) proposed that customers in developed and developing countries would differ in service quality perceptions because of their differences in terms of economic and socio-cultural environment. Malhotra *et al.* (2005) conducted a follow-up study that compared developed countries (USA) with developing countries (India and Philippines). Results indicated that cultural dimensions had an effect on service quality and that developing countries had lower service quality expectations.

Morales, Ladhari and Ladhari (2011) analyzed the effects of culture on bank service quality perceptions. Their findings revealed that cultural impacts on perceived service quality were distinct. In the context of Greek culture, Tsoukatos and Rand (2007) conducted a study in Greek retail insurance industry and revealed that power distance,

masculinity and uncertainty avoidance were inversely linked to reliability whereas uncertainty avoidance was not significantly related to any service quality dimension.

Kueh and Voon (2007) researched cross cultural and service quality on the Malaysian restaurant industry. Results showed positive associations between all service quality dimensions and the cultural dimensions of both uncertainty avoidance and long-term orientation. Negative associations were evident with regard to all service quality dimensions and power distance. No significant correlation was found between the dimensions of service quality and dimensions of culture in terms of masculinity and collectivism.

In one of the few studies regarding perception of e-service quality among cultures in an online context, Morales and Ladhari (2011) found that tourists' national culture affected perceptions of service quality. Nevertheless, Kassim and Abdullah (2010) revealed no difference between the impact of service quality on customer satisfaction in Qatar and Malaysia's e-commerce settings.

6.3.2   E-Service Quality and Consumer Trust

The present study revealed that the proposed relationship between e-service quality and consumer trust was statistically significant. The correlation coefficient of the effect of perceived service quality and consumer trust was high, suggesting that e-service quality strongly and positively affected consumer trust in Internet shopping. People who are likely to attach great importance to service quality tend to show trust in online shopping. Such finding is consistent with prior findings concerning the positive

relationship between e-service quality and consumer trust (Chen, 2006; Zhou, 2011). However, the finding is inconsistent with previous studies that showed no relationship between e-service quality and consumer trust (Fassnacht & Köse, 2007; Shu-Chiung *et al*., 2011).

According to Zeithaml, Parasuraman, and Malhotra (2002), service quality in online shopping is a significant strategy to achieve success, even more than low prices and web presence. Alsajjan and Dennis (2006) found that e-service quality is a prominent variable in literature dedicated to trust. Harris and Goode (2004) revealed a correlation between e-service quality and determinants of trust. Service quality reflects the idea of customers comparing their expectations concerning the performance of service (Gronroos, 1984).

The theoretical relationship between service quality and trust has been advocated by several research studies in different ways. For example, Chuang and Fan (2011) found that service quality determined trust and that service quality delivered by e-retailer that satisfied customer's expectations encouraged trust belief. Zhou, Zhang, and Ji (2010) also revealed that service quality significantly affected trust. For Wakefield, Stocks and Wilder (2004), quality of service can develop the initial trust of consumers, but the absence of service quality may prevent them from being satisfied and from trusting the service provider. In another study conducted by Martín and Camarero (2008), they found that service quality also influenced trust; but it only did so indirectly through satisfaction.

Phung *et al*. (2009) revealed that electronic service quality had a positive and significant impact on consumer's trust on an online company. Alsajjan and Dinnes (2010) examined trust construct by employing a revised model to examine customer's acceptance of e-banking. Data was gathered from the U.K. and Saudi Arabia. Results revealed that e-service quality did not influence attitude directly for both groups. In addition, trust was a full mediator of the effect of service quality on behavioral intention.

Shu-Chiung *et al*. (2011) studied e-service quality in Malaysia and Taiwan. They found that in the context of Taiwan, e-service quality had significant impact on satisfaction and trust but the e-service quality of Malaysia model had significant effects on satisfaction but not on trust. Chen (2006) revealed that service quality and overall satisfaction significantly influenced a consumer's overall trust in a website. In addition, based on Gronouis and Venetis's (2002) study, quality of service was expected to affect customer trust in cases where the service provider has been associated with the customer for a significant time. However, they revealed that not all service quality dimensions reflected the same contribution to trust.

Fassnacht and Köse (2007) in their study to link Web-based service quality to customer satisfaction, trust and loyalty found contrasting results from previous studies when they revealed no significant direct effect of e-service on trust. They observed significant indirect effects, which indicate that a considerable level of impact was mediated by variables.

6.3.3   Moderating Effect of Risk

A moderating variable is deemed to modify the relationship form/strength between a predictor and criterion variable (Sharma *et al.*, 1981). It is contended that the examination of the moderating effects is more significant than the examination of a direct relationship, which is quite obvious (Akram, 2010). Researchers broadly agree on the significant role that the concept of perceived risk plays in influencing consumer behavior (Boksberger *et al.*, 2007; Conchar *et al.*, 2004). Perceived risk has been studied for several decades in other fields but was first applied to online exchanges by Jarvenpaa and Tractinsky in 1999.

The present study analyzed the moderating effect of perceived risk upon the influence of e-service quality on trust. The researcher found that the relationship between e-service quality and trust changed based on the different levels of perceived risk. People with low risk perception needed lower level of e-service quality to trust e-vendor; on the other hand, people with high-risk perception needed higher level of e-service quality to trust e-vendor. This finding is logical since e-service quality perception is a trust builder while perceived risk affects e-service quality-trust relation. A customer with high-risk perception tends to have high perception of service quality. E-service quality should strongly influence trust for individuals with a higher perceived risk associated with online purchase in comparison to those with a lower perceived risk. In other words, the effect of service quality perception on trust is lower for consumers having high-risk perception while the effect is higher for those with low risk perception.

Many e-commerce studies focused on the role perceived risk has in an online context, particularly in its relationship with trust. Previous research found that perceived risk and trust were highly correlated (Dinev *et al.*, 2006; Gefen, 2000b; Gefen *et al.*, 2000b; Malhotra *et al.*, 2004b). Furthermore, perceived risk and trust have been studied in many different ways (Chen & Dhillon, 2003; Chang & Wang, 2008; Chau, Hu, Lee, & Au, 2007). In general, literature is rife with studies dedicated to examining the relationship between trust and perceived risk (Al-Adawi *et al.*, 2005; Belanger & Carter, 2008; Jarvenpaa & Tractinsky, 1999; Pavlou, 2003). For example, Zhou (2012) found that trust minimized perceived risk and in comparison to the effect of perceived risk, trust had more significant effect on usage intention. Tiangsoongnern (2007) found that perceived risk was adversely associated with trust in online purchasing. On the other hand, Pavlou (2003) and Al-adawi *et al.* (2005) found that in the absence of risk, where actions could be taken with complete certainty, trust was not required. According to Hosmer (1995), trust is primarily required in situations rife with uncertainty as trust effectively translates to assuming risks and becoming susceptible to trusted parties' actions.

Other studies have looked at trust as an antecedent to perceived risk and consumer trust could be defined as a function of risk level present in a situation (Corbitt, Thanasankit, & Yi, 2003). Lui and Jamieson (2003) explained the trust and risk perceptions role in online shopping adoption. They found that an increase in consumer trust was associated with a reduction in perceived risk in online purchasing. Jarvenpaa *et al.* (2000) revealed that high consumer trust minimized perceived risks related with online shopping and produced positive attitudes towards it. Sitkin and Pablo (1992)

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found that perceived risk mediated trust impact on intention and behavior. However, others did not find any relationship between perceived risk and trust; it appears that people have specific degrees of trust in e-commerce despite their perception of considerable risk, and hence, they can participate in e-commerce even when they perceive risk to exist (Hoffman, Novak, & Peralta, 1999).

6.3.4 Trust and Attitude toward Online Shopping

Result of the present study found that trust was significantly associated with attitude. Consistent with the hypothesis, trust in an Internet store significantly affects consumer attitude towards online shopping. In other words, the higher the degree of trust, the higher will be the positive attitude (Bodmer, 2009). This result supports prior works on buyer-seller relationship in the context of traditional and online shopping, stressing that great trust levels by buyers encourage positive attitudes and behavioral in the traditional trading situation (Anderson & Narus, 1990; Schurr & Ozanne, 1985). This finding is also consistent with prior work on Internet consumer behavior that found the significant impact of online trust on developing a positive attitude towards the Internet store (Teo & Liu, 2007).

According to Pavlou and Fygenson (2006), trust is an antecedent of attitude while McKnight *et al*. (1998) included trust in the theory of reasoned action, indicating that it is a belief that influences attitude, which in turn, leads to behavior. Suh and Han (2003) confirmed that a customer's trust on an e-store predicts his/her positive attitude to utilizing online shopping. Additionally, Jarvenpaa *et al*. (2000) observed a positive

relationship between consumer trust in e-stores and attitude toward online shopping in which higher consumer trust generates more favorable attitudes toward online shopping.

El Said (2005) studied different websites in different cultures and she revealed that the greater the trust level in an Internet store, the higher the positive attitude. McCord (2002), and Heijden, Verhagen, and Creemers (2003) found that overall trust had a significant positive impact on attitude. These models postulate that trust in e-stores would directly and positively affect attitude towards online shopping. The present research validates prior models dedicated to online consumers in developing countries particularly in regard to the importance of attracting consumer's trust in producing favorable customer attitude.

6.3.5 Mediating Role of Trust

Empirical studies have tested the direct impact of e-service quality on attitude toward online shopping (Carlson & O'Cass, 2010). However it is still debatable whether this is mediated by other variables or not (Alsajjan & Dinnes, 2010; Change *et al.*, 2005). Fassnacht and Köse (2007) revealed that future studies should examine the mediating impact of buyer's trust on the buyers' perception-attitude towards online shopping relationship. Hence, one of the objectives of the present study was to confirm whether a mediating effect of the buyer's trust exists on the e-service quality-attitude relationship.

Consistent with the finding reported by Alsajjan and Dinnes (2010) in Internet banking context, finding of the present study showed that the impact of e-service quality on attitude was mainly mediated with trust. From the theoretical point of view, these

findings corroborate theory of reasoned action (TRA) as constructs of attitude is based on beliefs, leading to behavioral intentions. Based on our findings, attitude is influenced by e-service quality when trust exists as a mediator. Trust, in turn, is significantly impacted by the e-service quality perceptions of consumers.

Several researchers (Alsajjan & Dinnes, 2010; Fassnacht & Köse, 2007) revealed that perceived e-service quality had a weak or no direct impact on attitude toward online shopping. On the other hand, e-service quality was found to have a greater significant impact on attitude towards online shopping when trust was introduced into the regression analysis as a mediator (Alsajjan & Dinnes, 2010). Indeed, the finding of the present study supported Alsajjan and Dinnes's (2010) observation.

To better explain the nature of trust relationships, past studies in this area have focused on the role of trust as a mediator. For example, in the traditional context, Doney and Cannon (1997) revealed trust to be a mediating variable that affected the decision process. Fukuyama (1995) showed the mediating effect of buyer's trust on the association between the buyer's perceived risk and purchase intention. In contrast with online environment Zhou, Zhang, and Ji (2010) showed that trust mediated the impact of service quality upon users' behavioral intention. Therefore, measures to improve service quality may be effective when they maximize users' trust and satisfaction with the site. Ganguly *et al*. (2010) tested the mediating role of trust and found that it fully mediated the relationship between website design factors and perceived risks but partially mediated the relationship between website design factors and purchase intention. Cyr (2008) found that the trust mediating impact between design elements and e-loyalty.

Similarly, Auh (2005) revealed trust's mediating effect on the relationship between soft attributes and service quality. Meanwhile, Kantsperger and Kuntz (2010) reported that the effect of customer satisfaction on loyalty was mediated by trust. Similarly, Buttner and Goritz's (2008) study involving pharmaceutical products showed that trust mediated perceived risk and buying intention. In addition, Wang, Beatty, and Foxx (2004) revealed that trust mediated the association between trust-building cues and consumers' inclination to provide their personal information. Bart *et al*. (2005) found that trust mediated between antecedents like website and consumer characteristics and consequences like behavioral intention. Sultan *et al*. (2002) examined consumer trust determinants and role in e-business. They found that trust mediated the relationship between website and consumer characteristics, and behavioral intention. They contended that this result indicated the extension of the mediating role of trust from and offline environment to an online one. In addition, Tao Zhou (2011) carried out a study to investigate the mediating impact of trust upon satisfaction. They added direct paths from service quality towards satisfaction in the model. The results showed that the path was insignificant; suggesting that trust completely mediated the impact of service quality upon satisfaction.

6.4   Qualitative Analysis

The following discussion is related to the qualitative finding. The open-ended survey was catered to determine the e-shopping barriers in Saudi Arabia and Malaysia.

The first reason among others given by Saudi participants for not doing online shopping was lack of trust in general while the third reason was high perceived risk

associated with online shopping when it comes to hacking of information or mishandling of credit card number. Participants also indicated that they faced problems related to e-vendor service quality where they were doubtful whether they would be able to receive their order from the site in a timely manner.

AlMowalad and LennoraPutit (2012) found the same result after studying the factors influencing Saudi online consumers. They revealed that the two top responses provided by the respondents were trust and risk issues, constituting 45% and 40%, respectively. They concluded that the respondents had personal issues concerning online firms – issues that encourage or discourage online purchasing. Alrawi and Sabry (2009) also carried out a study to examine e-commerce status in Gulf countries (Saudi Arabia is one of these countries). They contended that issues affecting e-commerce growth in these countries encapsulate confidence in online transactions, e-commerce awareness laws, trust and security issues, websites usability and interactivity and assurance level. Moreover, Eid (2011) found factors that influenced Saudi consumers were trust, satisfaction and loyalty towards B2C e-commerce. In the same vein, AlGhamdi *et al.* (2012) examined the perceptions of both consumers and vendors regarding online shopping in Saudi Arabia. They revealed that majority of consumers hesitated to use credit cards owing to the risk and lack of trust. This is supported by Al-Qahtani (2012) who found that 40% of Saudi respondents were convinced that trust, among other issues, is a crucial aspect in e-commerce adoption in Saudi Arabia.

Consistent with the previous studies, the present study concluded that trust in online vendor and online shopping is the main concern among online shoppers in Saudi

Arabia as online shopping is a relatively new shopping experience that is associated with risk.

In addition to trust, other concerns voiced by the sample from Saudi Arabia were unfamiliarity with buying over the Internet, a waste of time, and dislike of waiting to receive purchased item. Furthermore, the qualitative data also showed logistics and administration issues as some of the concerns raised in online shopping.

Malaysian respondents, on the other hand, revealed that lack of security as being one of their major concerns in online shopping in general. The qualitative finding for the Malaysian sample revealed the importance of risk and trust for this group of consumers, which reinforces the need to include risk and trust in studies dedicated to online shopping in Malaysia. Kaur (2005) found that the same result in his study about the main challenges for Malaysians to shop online. She found that security and privacy issues were some of the main concerns. In addition, Harn, Khatibi, and Ismail (2006) revealed that users of online shopping viewed privacy as a risk in disclosing information online to retailers as their primary challenge. Neilson (2011) found the same in his study about Malaysia security issues. He identified that the top most concern for online shoppers in Malaysia was online risk, where seven out of ten shoppers were willing to shop online if the online safety measures increase. Similarly, Hassan and Kasiran (2008) found that the issue of trust seemed to be one of the factors why Malaysians do not shop online.

6.5   Study Implications

The present study aimed to contribute to theory and practice on online shopping attitude and to assist in addressing some gaps in the body of literature by expanding the research in this area. This expansion was possible by developing an extensive empirically based model that determines critical factors with the most significant effect on customer attitude towards online shopping particularly in developing countries. This study thus has a number of significant implications for online retailers/e-stores and theorists.

6.5.1   Implications for Management

Findings of this study have some implications for firms using internet as part of their marketing strategies. Researcher identifies the main attributes that firms should invest in to improve customer attitude toward online shopping. The rapid global development of the e-commerce requires more and more online shops to acknowledge that the main determinant of successes is the delivery of e-service quality to customers (Wang, 2003; Yang, 2001; Zeithaml, 2002). In other words, customer service quality should be kept in careful consideration, as it is the first contact point for consumers to evaluate the reliability of the firm. When the customer finds it challenging to communicate with customer service – for instance when an enquiry is left to lapse, or when a representative seems to lack knowledge – the customer would make a negative evaluation of the performance of the store. In a dynamic competitive environment like the Internet, this adverse experience would leave firms to lose a customer or many potential ones.

This thesis aims to provide a better insight into the impact of customer perceived e-service quality and its effect on attitude toward online shopping. Thus, if the management maintains a sufficient degree of e-service quality in its electronic shops this will enhance their customer attitude toward online shopping. To do so, online shop should concentrate on e-service quality attributes. In the present study, the basic E-S-QUAL scale developed comprises 22 items of four dimensions namely efficiency, fulfillment, system availability, and privacy while the second scale E-RecS-QUAL is salient to customers who experience non-routine encounters with the sites and it comprises 11 items with three dimensions namely responsiveness, compensation, and contact.

Our implications regarding e-service quality for managements are listed below based on the two scales above. Firstly, the online shop should pay attention to efficiency, system availability, fulfillment and privacy concerning the appropriate content, navigation, network connection, appropriate linkage, visual characteristics, and 24-hour operation. Additionally, elements such effective performing search engine equipped with user-friendly links, images, backgrounds and website colors, website e-scape, that is timely and informative should be considered. User-friendly databases focusing on information contents (information concerning store policies and other information that the customer may need) should also be attended to. Moreover, it is important that the online shop display correct information on the website, providing the fast navigation speed, fulfill orders correctly, follow their promises to customers, deliver the products on time, safeguard personal information, provide reliable payment methods, possesses certificate of quality assurance, and provide follow-up service.

Secondly, the online shop should pay attention to responsiveness, compensation and contact (e.g., effective handling of problems, offering suitable service and information to customers when an issue arises, offers compensation to counteract problems, arranging online guarantees, and quickly reacting to requests of customers). Along with these, the retrieval of information also assists the online shop to understand its client and this should be coupled with assistance through online representatives or telephone.

In this study, researcher included cultural effect on perception of e-service quality and showed that the relationships between culture and e-service quality could highlight the way firms should appropriate resources in various cultural groups. Results also revealed that the relative significance of service quality differs from culture to culture and hence e-vendors should steer clear of using the same strategy to enhance perceptions of customers regarding service quality throughout different cultures particularly in developing country.

One of several practical implications generated from this study is that e-service quality enhances success of trust. The study showed that the way trust is developed is through the identification of e-service quality as an antecedent of consumer trust. In the context of attitude towards online shopping, the importance of trust is increasing, which shows that trust is a condition that consumers consider when evaluating sellers on the Internet. Hence, it is important for online vendors to capture potential customers by increasing their trust. By doing so, it may guide the successful completion of online shopping process. Customers may estimate whether a vendor is trustworthy or not based

on their evaluation of the attributes of service quality. Moreover, because perceived service quality significantly determines trust in a positive manner, online sellers should expend efforts and investments in impressing and attracting potential customers and service quality should be reviewed from the customer's first contact, throughout the transaction to the end of it by offering follow-up services. In addition, managers should recognize the user's trust perceptions by enhancing the service quality and fulfilling their customer's growing needs. They should acknowledge the importance of different customer's beliefs and attitudes and modify their marketing mix accordingly.

It appears that the most significant finding in this work is that trust did mediate the e-service quality-attitude towards online shopping relationship. Prior studies found that no direct relation between e-service quality and attitude toward e-shopping (Alsajjan & Dinnes, 2010; Change et al., 2005) while this study proposed that it is a significant mediating factor relating service quality to customer's attitude towards online shopping. This indicates that management should not just focus on building a direct favorable attitude but also of the effects of trust building on the relationship. In order to develop and establish trust in a virtual environment, it is important that e-retailers review their service quality (Chuang & Fan, 2011). Based on the main finding, focus should be on customer needs and fulfilling retailer's promises towards them. Consequently, this study proposed that trust is a credible belief of service quality that will affect customer's attitude toward online shopping.

In the proposed model, the significant mediating impact of trust was confirmed as an integral aspect. Rather than thinking of trust more than an intervening state that

consumers must experience, managers should design their websites to develop this trust throughout the entire elements. The study results concerning mediating role of trust indicates that managers should concentrate on enhancing trust by modifying the trust drivers before they can influence consumer attitude toward online shopping.

According to this study, people's perception of risks affects their trust and thus it is important for retailers to recognize the determinants of consumer trust along with their risk personality. As previously mentioned, risk is a reflection of an individual's general inclination to steer clear of uncertainty (Hofstede, 1980). In other words, people with low risk are more likely to be confident about their choices and enjoy Internet shopping. To attract customers who have high-risk perception, online vendors have to increase their trust level through maximizing e-service quality perception. More significantly, because consumers that have high risk perceptions are likely to shift from one retailer to the next, ongoing reinforcement and quick responses to customers' queries should be addressed to develop trust in the end.

6.5.2 Implications to Theories

Online shopping provides a relatively new environment to test and apply behavioral theories. The present study extended the theoretical and empirical work dedicated to online shopping. From the academic and research perspective, this study offers empirical evidence that validates the importance of cultural differences in e-service quality perception and their relative influence on trust and attitude toward online shopping. This study's findings support the research model and the hypotheses proposed about the variables relationships. The considerable explanatory power of the proposed model

showed that it has the capability of explaining a high degree of variance observed in online shopping attitude. The findings also shed light on the perceived risk-trust relationship by enhancing our knowledge about the factors affecting trust in online environments and on forming attitude toward online shopping. This research was an attempt to integrate the most frequently mentioned factors found in the literature, and to employ them in a multinational context to investigate attitudes towards online shopping. Hence, the proposed model includes variables that were not simultaneously examined in prior studies.

As indicated by our results, one of the key hindrances of online transactions is the misunderstanding of trust on online stores. Therefore, for successful online shopping, an online company has to understand the development of trust and its impact on attitude towards online shopping. In this study, researcher empirically showed that e-service quality constitutes drivers of trust, which consequently influence online purchase attitude. Such findings have several theoretical implications. Firstly, as with previous studies in this caliber, trust antecedents like perceived service quality and risk's impact were identified and analyzed in the model. Service quality perception was more important among respondents from Saudi Arabia than respondents from Malaysian respondents. Secondly, the finding contributes to the literature by showing risk as a significant consumer characteristic in the context of online shopping. The finding showed that various risk levels of consumers had differing interactive effects upon their trust on e-shopping.

In sum, this study is an extension of prior research that explored the area of attitude outcome in online shopping through the role of culture, e-service quality, trust and risk in the online context.

6.6   Study Limitations

This study may be different from prior works owing to its expanded scope but not unlike any study, it also has limitations that have to be kept in mind when interpreting and generalizing the results, as follows:

1.   Antecedent factors that may affect trust should be determined in future studies to provide an in-depth insight into this field. These factors may include Internet shopping, age, gender and income.

2.   This study measured students' overall attitudes toward online retailers and did not focus on the specific industry or vendor. The general opinion might not reflect the actual performance of each online retailer. In this study's survey, respondents were requested to complete a paper-based survey and to recollect past experiences on the factors influencing attitude. This study could be enhanced if the survey was carried out to concurrently assess the reactions of the respondents to specific site features while they interact with the site.

3.   Because this study was cross-sectional in design, further assessment of the argument about utilizing a longitudinal study is suggested for future studies to examine the model in various time periods.

4. The study samples comprised Internet users in the context of B2C. The results are therefore confined to the e-retailing environment and may not be suitably employed in B2B relationships.

6.7   Implications for Further Research

On the basis of the increasing e-commerce development in online shopping, various areas have appeared. Despite the validation of majority of the hypothesized relationships, the proposed model produced a relatively high degree of multiple determination coefficients. The resulting R^2 value showed a need to determine additional variables to enhance the ability of the model to predict potential customer attitude toward online shopping. In other words, there are other opportunities to extend this study in future research in the following aspects:

1. Future studies could examine the proposed model in the context of other countries (for example developed countries) reflecting other cultures and a comparison could be made by examining how cultural values impact service quality expectations among consumers from these countries to see whether the model is valid.

2. Future studies could extend the present one by employing a longitudinal setting to provide different insights, for example, by examining whether or not specific effects increase/decrease over time.

3. Studies could also investigate and examine the issue with the help of more complex mechanisms like curvilinear effects (Agustin & Singh, 2005).

4. Future replications of this research should also include other consumer markets that may provide a deeper understanding of consumer's online purchase intentions in terms of different consumer segments and demographics. These tactics will increase the generalizability of the results.

5. Prior researches contended that website attributes, considered significant by online shoppers, might vary by product category (Elliot & Fowell, 2000; McGoldrick *et al.*, 1999; Peterson *et al.*, 1997). Future studies can focus on online consumers' perception and usage under some specific product categories, which are common in the e-commerce market, such as electronic equipment, clothing, books, and cosmetics.

6. This study is the pioneering study that examined consumers' risk as a moderator in the analysis of e-service quality-trust relationship in Internet shopping. Despite the fact that the present study managed to reveal a moderating effect of risk on consumer's purchase attitude, more empirical support is required. An in-depth examination in this area and other risk related factors are suggested to achieve a more extensive understanding of consumers' risk-trust relationship in an online shopping context.

7. E-commerce literature supports trust in web retailers as one of the most influential beliefs associated with online purchasing behavior. Different research models integrate trust as an attitude predictor and other research models integrate trust as a factor directly affecting purchase intention. Due to the differing perspectives, the role of trust needs to be examined. Furthermore, it is important to understand how

trust is formed on potential online shoppers and how it is compared among consumers with prior online purchasing experience.

8. The attitude antecedent showed direct and indirect impacts and differences in online spending. The effect of additional factors including satisfaction, loyalty, and interactivity, and the moderating effect of various demographic factors like income, age, gender, and e-shopping experience should be kept into consideration in future studies.

6.8   Conclusion

The present thesis is organized into six chapters. The first chapter was the introductory chapter and it provided a description of the research problem, research questions and objectives and the study's potential outcomes. This was followed by the second chapter, which discussed the literature review concerning consumer attitude toward online shopping upon the Internet, along with consumer e-service quality, trust and risk. Cultural issues of service quality perceptions were also discussed. The theoretical framework of the present study was developed in Chapter Three with the inclusion of five research propositions. Chapter Three also provided an overview of the competing theories that the study aimed to investigate.

Chapter Four explained and justified the study methodology comprising research design, and sampling method and design. This was followed by the fifth chapter, it presented data analysis methods and the suitable statistical methods employed, also give light on research findings, interpreted and reported them. The thesis is concluded by the present chapter that provided an overview of the study implications in light of theory

and practice. The attitude toward online shopping model that emphasizes the relationships between e-service quality, culture, trust and risk was presented in this final chapter and it also enumerated the limitations and directions for future research.

The primary aim of the study was to examine the factors that affect attitude of consumers towards Internet shopping in Malaysia and Saudi Arabia and how they affect purchase attitude. It also aimed to investigate the moderating impact of risk on the e-service quality-consumers' trust relationship in Malaysia and Saudi Arabia.

The findings revealed that service quality was relatively significant in its impact on consumer trust in online shopping, proving the proposed positive direct impact of perceived service quality upon customer trust. However, perceived risk was revealed to be linked with consumer trust towards online shopping, contrary to the proposed hypothesis. According to the results, trust in online retailer was positively associated with the attitude of consumers to online shopping. Therefore, marketers and managers should take into close consideration the requirements of trust development in online retailing. Finally, trust based on e-service quality is considered as the most suitable environment for developing favorable consumer attitude towards online shopping.

This study also contributed to the field of service quality expectations relationship with online shopping in the context of developing countries. It also examined the impact of culture on the service quality consumer expectations in both Malaysia and Saudi Arabia. In addition to comparing cultural values, the researcher confirmed the need for cultural adaptation through E-S-QUAL. The findings indicated

that in order to design strategies for effective service delivery and customer service expectation, the cultural background of consumers should be understood.

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APPENDIX

Appendix A

RESEARCH QUESTIONNAIRE- <u>English version</u>
Online Shopping Survey

Dear Student:

I am a doctoral candidate at the College of Business Universiti Utara Malaysia and I am conducting a study of online shopping as part of the requirement for the award of Ph.D. degree. The objective of this academic research project is to attempt to understand why people shop online. Through your participation, I hope to understand more about online shopping in this country.

Enclosed with this letter is a questionnaire that asks a variety of questions about your attitudes toward online shopping. I am asking you to look over the questionnaire and, I hope you will take a few minutes to complete this questionnaire. Without the help of people like you, academic research could not be conducted. Your participation is voluntary and there is no penalty if you do not participate.

If you have any questions or concerns about completing the questionnaire or about participating in this study, you may contact me at (006) 017-4243481 or email me at: s92633@student.uum.edu.my

Hint: Please if you didn't purchase any products or services via internet don't complete this questionnaire.

Sincerely,
Mohammad ALNasser - Ph.D. Candidate

Section 1:

Read the question and select the answer that best describes you.

1.   What is your age?
(a) 21 - 25 years old

(b) 26 - 30 years old

(c) 31 - 35 years old

(d) 35 years +

2.   Gender
(a) Male

(b) Female

3.   Marital status
(a) Married

(b) Single

4.   What is your average monthly Income?
(a) No income

(b) Less than RM 1500

(c) RM 1501 - RM 4000

(d) RM 4001- RM 8000

(e) More than RM 8000

5.   Have you ever purchased a product or service via Internet? If No, please add any reasons/comments in the line below.
(a) Yes

(b) No (Because :……………………………………………………………………………)

6.   How many credit card(s) do you use?
(a) None   (c) 3 - 4

(b) 1 – 2   (e) More than 4

7.   What is your primary personal use of the Internet (not for academic activities)?
(a) Information and product search

(b) Purchasing

(c) E-mail / E-card / other communication (i.e., chatting)

(d) Game / Music/ Program downloading / Entertainment

(e) On-line banking/ Pay bills

8.   Could you tell us how often you buy products through online on average?
(a) Once a week or more often.

(b) Once a month.

(c) Once every 4-6 months (2-3 times a year).

(d) Once every 6 –12 months (Once a year).

(e) Less than once a year.

If you purchased from internet few times and there are reasons for that please specify these reasons:

…………………………………………………………………………………………….

…………………………………………………………………………………………….

…………………………………………………………………………………………….

9.   What the following service will you use to settle the payment for online shopping?
(a) Credit/ Debit card   (b) Bank Transfer   (c) PayPal

Section 2:

Direction: Read the question and select the answer that best describes you by putting a "✓" in the corresponding □

1	I am ___ to shop online:	Disinclined	-3	-2	-1	0	+1	+2	+3	inclined
			□	□	□	□	□	□	□	

2	I am ___ to shop online:	Hesitant	-3	-2	-1	0	+1	+2	+3	eager
			□	□	□	□	□	□	□	

3	I feel ___ toward online shopping:	Dislike	-3	-2	-1	0	+1	+2	+3	like
			□	□	□	□	□	□	□	

4	I feel like ___ toward online shopping:	rejecting	-3	-2	-1	0	+1	+2	+3	accepting
			□	□	□	□	□	□	□	

5	I feel ___ while using online shopping:	Tensed	-3	-2	-1	0	+1	+2	+3	relaxed
			□	□	□	□	□	□	□	

6	I feel ___ while using online shopping:	Bored	-3	-2	-1	0	+1	+2	+3	excited
			□	□	□	□	□	□	□	

7	I feel ___ with the online shopping security:	Annoyed	-3	-2	-1	0	+1	+2	+3	content
			□	□	□	□	□	□	□	

8	I feel ___ with the online shopping security:	Sad	-3	-2	-1	0	+1	+2	+3	happy
			□	□	□	□	□	□	□	

9	I believe that online shopping is____:	Useless	-3	-2	-1	0	+1	+2	+3	useful
			□	□	□	□	□	□	□	

10	I believe that online shopping is____:	Imperfect	-3	-2	-1	0	+1	+2	+3	perfect
			□	□	□	□	□	□	□	

11	I believe that it is ___ to shop online:	Difficult	-3	-2	-1	0	+1	+2	+3	easy
			□	□	□	□	□	□	□	

12	I believe that it is ___ to shop online:	unsafe	-3	-2	-1	0	+1	+2	+3	safe
			□	□	□	□	□	□	□	

13	I believe that adopting online shopping is____:	Foolish	-3	-2	-1	0	+1	+2	+3	wise
			□	□	□	□	□	□	□	

14	I believe that adopting online shopping is____:	harmful	-3	-2	-1	0	+1	+2	+3	beneficial
			□	□	□	□	□	□	□	

Section 3:

Direction: Read the question and select the answer that best describes you by putting a "✓" in the corresponding □

15	How would you characterize the decision of whether to buy a product from the Web retailer?	significant risk	-3	-2	-1	0	+1	+2	+3	significant opportunity
			□	□	□	□	□	□	□	

16	How would you characterize the decision of whether to buy a product from the Web retailer?	high potential for loss	-3	-2	-1	0	+1	+2	+3	high potential for gain
			□	□	□	□	□	□	□	

17	How would you characterize the decision of whether to buy a product from the Web retailer?	very negative situation	-3	-2	-1	0	+1	+2	+3	very positive situation
			□	□	□	□	□	□	□	

Section 4:

In the following questions indicate how much you agree with each statement by putting a "✓" in the corresponding □.

Hint: (e-retailer is a store that sells goods or services over the Internet)

Strongly Agree= SA   Agree=A   Partially agree=PA   Neutral=N

Strongly Disgree= SD   Disgree=D   Partially disgree=PD

		SA	A	PA	N	SD	D	PD
1	E-retailer is interested in more than just selling me goods and making a profit. In other word e-retailer tries to make me happy.	□	□	□	□	□	□	□
2	There are no limits to how far e-retailer will go to solve a service problem I may have.	□	□	□	□	□	□	□
3	E-retailer is genuinely committed to my satisfaction.	□	□	□	□	□	□	□
4	Most of what e-retailer says about its products is true.	□	□	□	□	□	□	□
5	I think some of e- retailer's claims about its service are exaggerated.	□	□	□	□	□	□	□
6	If e- retailer makes a claim or promise about its product, it's probably true.	□	□	□	□	□	□	□
7	In my experience e- retailer is very reliable.	□	□	□	□	□	□	□
8	I feel I know what to expect from e-retailer.	□	□	□	□	□	□	□

Section 5:

The following statements ask your thoughts about the service provided to you by Internet retailers. <u>Please think about the last e-retailer that you purchased from</u>. Please circle the number that best matches how much you agree or disagree with each statement. There are no rights or wrong answers.

Strongly Agree= SA   Agree=A   Partially agree=PA   Neutral=N

Strongly Disgree= SD   Disgree=D   Partially disgree=PD

		SA	A	PA	N	SD	D	PD
1	The e-retailer website makes it easy to find what I need.	□	□	□	□	□	□	□
2	It makes it easy to get anywhere on the e-retailer website.	□	□	□	□	□	□	□
3	It enables me to complete a transaction quickly on the e-retailer website.	□	□	□	□	□	□	□
4	Information at the e-retailer website is well organized.	□	□	□	□	□	□	□
5	It loads its pages fast.	□	□	□	□	□	□	□
6	The e-retailer website is simple to use	□	□	□	□	□	□	□
7	The e-retailer website enables me to get on to it quickly.	□	□	□	□	□	□	□
8	This site is well organized.	□	□	□	□	□	□	□
9	The e-retailer website is always available for business.	□	□	□	□	□	□	□
10	The e-retailer website launches and runs right away.	□	□	□	□	□	□	□
11	The e-retailer website does not crash.	□	□	□	□	□	□	□
12	Pages at this site do not freeze after I enter my order information.	□	□	□	□	□	□	□
13	E-retailer website delivers orders when promised.	□	□	□	□	□	□	□
14	E-retailer website makes items available for delivery within a suitable time frame.	□	□	□	□	□	□	□
15	E-retailer website quickly delivers what I order.	□	□	□	□	□	□	□
16	E-retailer website sends out the items ordered.	□	□	□	□	□	□	□
17	E-retailer website has in stock the items the company claims to have.	□	□	□	□	□	□	□

18	E-retailer website is truthful about its offerings.	□	□	□	□	□	□	□
19	E-retailer website makes accurate promises about delivery of products.	□	□	□	□	□	□	□
20	E-retailer website protects information about my Web-shopping behaviour.	□	□	□	□	□	□	□
21	E-retailer website does not share my personal information with other websites.	□	□	□	□	□	□	□
22	E-retailer website protects information about my credit card.	□	□	□	□	□	□	□
23	E-retailer website provides me with convenient options for returning items.	□	□	□	□	□	□	□
24	E-retailer website handles product returns well.	□	□	□	□	□	□	□
25	E-retailer website offers a meaningful guarantee.	□	□	□	□	□	□	□
26	E-retailer website tells me what to do if my transaction is not processed.	□	□	□	□	□	□	□
27	E-retailer website takes care of problems promptly.	□	□	□	□	□	□	□
28	E-retailer website compensates me for problems it creates.	□	□	□	□	□	□	□
29	E-retailer website compensates me when what I ordered doesn't arrive on time.	□	□	□	□	□	□	□
30	E-retailer website picks up items I want to return from my home or business.	□	□	□	□	□	□	□
31	E-retailer website provides a telephone number to reach the company.	□	□	□	□	□	□	□
32	E-retailer website has customer service representatives available online.	□	□	□	□	□	□	□
33	E-retailer website offers the ability to speak to a live person if there is a problem.	□	□	□	□	□	□	□

Section 6:

In the following questions indicate how much you agree with each statement by putting a "✓".

Note for question 6 to 10:

- People in higher positions (they are: dean, rector and vice chancellor)
- People in lower positions (they are: lecturer, clerk, normal officer or secretary).

Strongly Agree= SA   Agree=A   Partially agree=PA   Neutral=N

Strongly Disgree= SD   Disgree=D   Partially disgree=PD

No		SA	A	PA	N	SD	D	PD
1	It is important to have instructions in e-retailer website spelled out in detail so that I always know what I'm expected to do.	☐	☐	☐	☐	☐	☐	☐
2	It is important to closely follow instructions and procedures in e-retailer website.	☐	☐	☐	☐	☐	☐	☐
3	Rules and regulations in e-retailer website are important because they inform me of what is expected of me.	☐	☐	☐	☐	☐	☐	☐
4	Standardized procedures in e-retailer website are helpful.	☐	☐	☐	☐	☐	☐	☐
5	Instructions in e-retailer website are important.	☐	☐	☐	☐	☐	☐	☐
6	People in higher positions should make most decisions without consulting people in lower positions.	☐	☐	☐	☐	☐	☐	☐
7	People in higher positions shouldn't ask the opinions of people in lower positions..	☐	☐	☐	☐	☐	☐	☐
8	People in higher positions should avoid social interaction with people in lower positions.	☐	☐	☐	☐	☐	☐	☐
9	People in lower positions should not disagree with decisions by people in higher positions.	☐	☐	☐	☐	☐	☐	☐
10	People in higher positions should not delegate important tasks to people in lower positions.	☐	☐	☐	☐	☐	☐	☐
11	Individuals should sacrifice self-interest for the group (either at school or the work place).	☐	☐	☐	☐	☐	☐	☐
12	Individuals should stick with the group even through difficulties.	☐	☐	☐	☐	☐	☐	☐
13	Group welfare is more important than individual rewards.	☐	☐	☐	☐	☐	☐	☐
14	Group success is more important than individual success.	☐	☐	☐	☐	☐	☐	☐

15	Individuals should only pursue their goals after considering the welfare of the group.	□	□	□	□	□	□	□
16	Group loyalty should be encouraged even if individual goals suffer.	□	□	□	□	□	□	□
17	It is more important for men to have a professional career than it is for women.	□	□	□	□	□	□	□
18	Men usually solve problems with logical analysis. Women usually solve problems with intuition.	□	□	□	□	□	□	□
19	Solving difficult problems usually requires an active, forceful approach, which is typical of men.	□	□	□	□	□	□	□
20	There are some jobs that a man can always do better than a woman.	□	□	□	□	□	□	□
21	Careful management of money is important	□	□	□	□	□	□	□
22	It is important to go on resolutely even when there is opposition	□	□	□	□	□	□	□
23	Personal steadiness and stability are important	□	□	□	□	□	□	□
24	It is important to plan for the long-term	□	□	□	□	□	□	□
25	Giving up today's fun for success in the future is important	□	□	□	□	□	□	□
26	It is important to work hard for success in the future	□	□	□	□	□	□	□

-End of the questionnaire-

Thank you very much for your participation.

ONLINE SHOPPING

PEMBELIAN SECARA ATAS TALIAN

Set of Questionnaire

Set Soal Selidik

Para pelajar yang dihormati:
Saya seorang calon doktor falsafah di Kolej Perniagaan, Universiti Utara Malaysia dan sedang menjalankan satu kajian berkenaan pembelian atas talian *(online shopping)* sebagai sebahagian daripada keperluan penganugerahan ijazah Doktor Falsafah. Penyelidikan bersifat akademik ini ialah satu usaha untuk memahami mengapa orang ramai membeli-belah secara atas talian. Melalui penyertaan anda, saya berharap dapat lebih memahami konsep membeli-belah secara atas talian di negara ini.

Saya memohon kerjasama anda untuk mengisi soal selidik yang dilampirkan dan berbesar hati untuk berkongsi dapatan kajian apabila kajian ini tamat nanti. Sila beri alamat email anda bersama soal selidik yang lengkap jika anda berminat mendapat satu salinan dapatan kajian.

Soal selidik ini mengandungi pelbagai soalan berhubung sikap anda terhadap pembelian secara atas talian. Sila baca soalan dan meluangkan sedikit masa anda untuk melengkapkan soal selidik ini. Kerjasama dari anda sangat saya hargai kerana tanpa kerjasama anda, penyelidikan akademik tidak akan dapat dijalankan. Penyertaan anda adalah secara sukarela dan tiada penalti jika anda tidak menyertainya.

Jika anda ada sebarang soalan atau keraguan mengenai cara mengisi soal selidik ini atau tentang penyertaan dalam kajian ini, sila hubungi saya di 017-4243481 atau email saya di s92633@student.uum.edu.my

Peringatan: Jika anda tidak pernah membeli mana-mana produk atau servis secara atas talian, anda tidak perlu melengkapkan soal selidik ini.

Dear Student:

I am a doctoral candidate at the College of Business Universiti Utara Malaysia and I am conducting a study of online shopping as part of the requirement for the award of Ph.D. degree. The objective of this academic research project is to attempt to understand why people shop online. Through your participation, I hope to understand more about online shopping in this country.

I have a survey that I would very much like you to fill out. And I will be happy to make available to you the results of the study when it is completed, If you like, you can provide your e-mail address below, ONLY IF you want a copy of the survey's results.

Enclosed with this letter is a questionnaire that asks a variety of questions about your attitudes toward online shopping. I am asking you to look over the questionnaire and, I hope you will take a few minutes to complete this questionnaire. Without the help of people like you, academic research could not be conducted. Your participation is voluntary and there is no penalty if you do not participate.

If you have any questions or concerns about completing the questionnaire or about participating in this study, you may contact me at (006) 017-4243481 or email me at: s92633@student.uum.edu.my

Hint: Please if you didn't purchase any products or services via internet don't complete this questionnaire.

Yang benar

Mohammad AlNasser
Kolej Perniagaan
Universiti Utara Malaysia Sintok, 06010, Kedah, Malaysia

Bahagian / *Section* **1:**

Baca soalan dan pilih jawapan yang sesuai dengan pandangan anda .

Read the question and select the answer that best describes you

1. Umur anda? / *What is your age?*

   (a) 21 – 25 tahun / *21 - 25 years old*
   (b) 26 – 30 tahun / *26 - 30 years old*
   (c) 31 – 35 tahun / *31- 35 years old*
   (d) Lebih daripada 35 tahun / 35 years +

2. Jantina / *Gender*

   (a) Lelaki / *Male*
   (b) Perempuan / *Female*

3. Status perkahwinan / *Marital Status*

   (a) Berkahwin / *Married*
   (b) Bujang / *Single*

4. Berapa purata pendapatan/ pinjaman/ biasiswa bulanan anda? /
   What is your average monthly income/financing/scholarship?

   (a) Tiada pendapatan / *No income*
   (b) Kurang daripada RM 500 / *Less than RM 500*
   (c) RM 501 - RM 1000
   (d) RM 1001- RM 1500
   (e) Lebih daripada RM 1500 / *More than RM 1500*

5. Pernahkah anda membeli produk atau servis secara atas talian?
   Have you ever purchased a product or service via Internet?

   Jika tidak, sila nyatakan alasan/ komen pada baris di bawah.

   If No, please add any reasons/comments in the line below.

   (a) Pernah / *Yes*

   (b) Tidak pernah / *No*

   (Sebab/ *Because*):……………………………………………………………………

   ……………………………………………………………………………………………

6. Berapakah kad kredit yang anda gunakan? / *How many credit card(s) do you use?*

    (a) Tiada / None
    (b) 1 – 2
    (c) 3 – 4
    (d) Lebih daripada 4 / *More than 4*

7. Apakah keperluan peribadi utama anda menggunakan internet? (bukan untuk tujuan akademik)
    What is your primary personal use of the Internet (not for academic activities)?

    (a) Carian maklumat dan produk / *Information and product search*
    (b) Pembelian / *Purchasing*
    (c) E-mail /E-kad / lain-lain komunikasi - contohnya chatting)
    E-mail / E-card / other communication (i.e., chatting)
    (d) Permainan Komputer/Muzik/Muat turun program/Hiburan /
    Game / Music/ Program downloading / Entertainment
    (e) Perbankan atas talian/Bayar bil / *On-line banking/ Pay bills*

8. Secara purata, berapa kerapkah anda membeli produk secara atas talian?
    Could you tell us how often you buy products through online on average?

    (a) Seminggu sekali atau lebih kerap /
    Once a week or more often
    (b) Sebulan sekali /
    Once a month
    (c) Sekali setiap 4 – 6 bulan (2-3 kali dalam setahun) /
    Once every 4-6 months (2-3 times a year)
    (d) Sekali setiap 6 -12 bulan (Setahun sekali) /
    Once every 6 –12 months (Once a year)
    (e) Kurang daripada sekali setahun /
    Less than once a year

    Jika anda membeli secara atas talian beberapa kali dan terdapat sebab untuk itu, sila nyatakan sebab-sebab itu:

    If you purchased from internet few times and there are reasons for that please specify these reasons:

    …………………………………………………………………………………………….

    …………………………………………………………………………………………….

    …………………………………………………………………………………………….

9. Yang manakah antara perkhidmatan berikut yang anda gunakan untuk membuat bayaran bagi pembelian secara atas talian?
    What the following service will you use to settle the payment for online shopping?

    (a) Kad Kredit/*Credit card*   (b)Pindahan Bank/*Bank Transfer*   (c)PayPal

Bahagian / *Section* **2:**

Baca soalan dan pilih jawapan yang sesuai dengan pandangan anda. Tanda "√" di kotak □ berkenaan.
Read the question and select the answer that best describes you by putting a "✓"

1- Saya _____ untuk membeli belah atas talian. *I am ___ to shop online*	tidak cenderung/ *Disinclined*	-3	-2	-1	0	+1	+2	+3	Cenderung / *inclined*
		□	□	□	□	□	□	□	

2- Saya _____ untuk membeli belah atas talian. *I am ___ to shop online*	Teragak-agak/ *Hesitant*	-3	-2	-1	0	+1	+2	+3	Sangat Seronok/ eager
		□	□	□	□	□	□	□	

3- Saya _____ membeli-belah atas talian *I ___ toward online shopping*	Tidak Suka/ *Dislike*	-3	-2	-1	0	+1	+2	+3	Suka/ *Like*
		□	□	□	□	□	□	□	

4- Saya _____ membeli belah atas talian *I ___ toward online shopping*	Menolak/ *Rejecting*	-3	-2	-1	0	+1	+2	+3	Menerima/ *Accepting*
		□	□	□	□	□	□	□	

5- Saya berasa _____ketika menggunakan pembelian atas talian. *I feel __while using online shopping:*	Tegang/ *Tensed*	-3	-2	-1	0	+1	+2	+3	Santai/ *Relaxed*
		□	□	□	□	□	□	□	

6- Saya berasa _____ketika menggunakan pembelian atas talian: *I feel __while using online shopping:*	Bosan/ *Bored*	-3	-2	-1	0	+1	+2	+3	Teruja/ *Excited*
		□	□	□	□	□	□	□	

7- Saya berasa ____ dengan aspek keselamatan membeli-belah atas talian. *I feel ___ with the online shopping security*	Tidak Puas Hati/ *Unsatisfy*	-3	-2	-1	0	+1	+2	+3	Puas Hati/ *Satisfy*
		□	□	□	□	□	□	□	

		-3	-2	-1	0	+1	+2	+3	
8- Saya berasa _____ dengan aspek keselamatan membeli-belah atas talian *I feel ___ with the online shopping security*	Sedih/ *Sad*	□	□	□	□	□	□	□	Gembira/ *Happy*

		-3	-2	-1	0	+1	+2	+3	
9- Saya percaya membeli-belah atas talian _____ *I believe that online shopping is*	Tidak Berguna/ *Useless*	□	□	□	□	□	□	□	Berguna/ *Useful*

		-3	-2	-1	0	+1	+2	+3	
10- Saya percaya membeli-belah atas talian _____ *I believe that online shopping is : __*	Tidak Sempurna/ *Imperfect*	□	□	□	□	□	□	□	Sempurna/ *Perfect*

		-3	-2	-1	0	+1	+2	+3	
11- Saya percaya bahawa membeli-belah atas talian *I believe that online shopping is*	Sukar/ *Difficult*	□	□	□	□	□	□	□	Mudah/ *Easy*

		-3	-2	-1	0	+1	+2	+3	
12- Saya percaya bahawa membeli-belah atas talian *I believe that online shopping is*	Tidak Selamat/ *Unsafe*	□	□	□	□	□	□	□	Selamat/ *Safe*

		-3	-2	-1	0	+1	+2	+3	
13- Saya percaya tindakan membeli-belah atas talian adalah___ *I believe that adopting online shopping is_____*	Bodoh/ *Foolish*	□	□	□	□	□	□	□	Bijak/ *Wish*

		-3	-2	-1	0	+1	+2	+3	
14- Saya percaya tindakan membeli –belah atas talian adalah__ *I believe that adopting online shopping is_____*	Memudaratkan/ *Harmful*	□	□	□	□	□	□	□	Berfaedah/ *Benificial*

Bahagian / *Section* **3:**

Baca soalan dan pilih jawapan yang sesuai dengan pandangan anda. Tanda "√" di kotak □ berkenaan.
Read the question and select the answer that best describes you by putting a "✓" in the corresponding □

		-3	-2	-1	0	+1	+2	+3	
15-Bagaimana anda menggambarkan ciri keputusan sama ada membeli produk daripada laman web peruncit atau tidak? *How would you characterize the decision of whether to buy a product from the Web retailer?*	Sangat Berisiko/ *Significant Risk*	□	□	□	□	□	□	□	Peluang Baik/ *Significant Opportunity*

		-3	-2	-1	0	+1	+2	+3	
16- Bagaimana anda menggambarkan ciri keputusan sama ada membeli produk daripada laman web peruncit atau tidak? *How would you characterize the decision of whether to buy a product from the Web retailer?*	Berisiko Tinggi untuk Rugi / *High Potential for Loss*	□	□	□	□	□	□	□	Berpotensi Tinggi untuk Untung/ *High Potential for Gain*

		-3	-2	-1	0	+1	+2	+3	
17- Bagaimana anda menggambarkan ciri keputusan sama ada membeli produk daripada laman web peruncit atau tidak? *How would you characterize the decision of whether to buy a product from the Web retailer?*	Situasi Sangat Negatif/ *Very Negative Situation*	□	□	□	□	□	□	□	Situasi Sangat Positif/ *Very Positive Situation*

Bahagian / *Section* 4:

Untuk soalan berikut nyatakan sejauh mana anda bersetuju dengan setiap pernyataan dengan menandakan "√" di kotak □ berkenaan.

In the following questions indicate how much you agree with each statement by putting a "✓" in the corresponding □.

SB	B	AB	N	ATB	TB	STB
Sangat Bersetuju *Strongly Agree*	Bersetuju *Agree*	Agak Bersetuju *Partially agree*	Neutral	Agak Tidak Bersetuju *Partially Disagree*	Tidak Bersetuju *Disagree*	Sangat Tidak Bersetuju *Strongly Disagree*

	SB	B	AB	N	ATB	TB	STB
1. Matlamat e-peruncit bukan semata-mata menjual barangan kepada saya dan membuat keuntungan. Dalam erti kata lain e-peruncit juga berusaha untuk memuaskan hati saya *E-retailer is interested in more than just selling me goods and making a profit. In other word e-retailer tries to make me happy.*	□	□	□	□	□	□	□
2. E-peruncit berusaha sedaya upaya untuk menyelesaikan masalah perkhidmatan yang mungkin saya hadapi. *There are no limits to how far e-retailer will go to solve a service problem I may have.*	□	□	□	□	□	□	□
3. E-peruncit benar-benar komited untuk memberi kepuasan kepada saya *E-retailer is genuinely committed to my satisfaction.*	□	□	□	□	□	□	□
4. Kebanyakan daripada apa yang dikata oleh e-peruncit tentang produknya adalah benar. *Most of what e-retailer says about its products is true.*	□	□	□	□	□	□	□
5. Saya rasa e-peruncit membesar-besarkan sesetengah dakwaan tentang perkhidmatannya.	□	□	□	□	□	□	□

I think some of e- retailer's claims about its service are exaggerated							
6. Jika e-peruncit membuat sesuatu dakwaan atau janji tentang produknya, dakwaan atau janji itu mungkin benar. *If e- retailer makes a claim or promise about its product, it's probably true*	☐	☐	☐	☐	☐	☐	☐
7. Berdasarkan pengalaman saya e-peruncit sangat boleh diharapkan. *In my experience e- retailer is very reliable.*	☐	☐	☐	☐	☐	☐	☐
8. Saya rasa saya tahu apa yang boleh diharapkan daripada e-peruncit. *I feel I know what to expect from e-retailer*	☐	☐	☐	☐	☐	☐	☐

Bahagian / *Section* 5:

Pernyataan berikut menyentuh pandangan anda tentang perkhidmatan yang disediakan untuk anda oleh peruncit Internet. <u>Pohon fikirkan kali terakhir urusan pembelian anda dengan e-peruncit</u>. Bagi setiap pernyataan, bulatkan nombor yang sesuai dengan darjah persetujuan atau tidak bersetuju anda. Tiada jawapan betul atau salah.

The following statements ask your thoughts about the service provided to you by Internet retailers. <u>Please think about the last e-retailer that you purchased from</u>. Please circle the number that best matches how much you agree or disagree with each statement. There are no rights or wrong answers.

SB	B	AB	N	ATB	TB	STB
Sangat Bersetuju *Strongly Agree*	Bersetuju *Agree*	Agak Bersetuju *Partially agree*	Neutral	Agak Tidak Bersetuju *Partially Disagree*	Tidak Bersetuju *Disagree*	Sangat Tidak Bersetuju *Strongly Disagree*

	SB	B	AB	N	ATB	TB	STB
1. Laman web e-peruncit itu memudahkan saya mencari apa yang saya perlukan. *The e-retailer website makes it easy to find what I need*	□	□	□	□	□	□	□
2. Laman web e- peruncit itu memudahkan saya bergerak ke mana-mana bahagian di dalam laman webnya. *It makes it easy to get anywhere on the e-retailer website*	□	□	□	□	□	□	□
3. Laman web e-peruncit itu membolehkan saya menjalankan sesuatu urusniaga dengan cepat. *It enables me to complete a transaction quickly on the e-retailer website*	□	□	□	□	□	□	□
4. Maklumat di laman web e-peruncit itu diatur dengan baik. *Information at the e-retailer website is well organized*	□	□	□	□	□	□	□
5. Laman web e-peruncit memuatkan halaman dengan pantas. *The e-retailer website loads its pages fast.*	□	□	□	□	□	□	□
6. Laman web e-peruncit itu mudah digunakan *The e-retailer website is simple to use*	□	□	□	□	□	□	□
7. Laman web e-peruncit itu itu membolehkan saya ke lamannya dengan cepat *The e-retailer website enables me to get on to it quickly*	□	□	□	□	□	□	□
8. Laman web ini diatur dengan baik *This site is well organized*	□	□	□	□	□	□	□
9. Laman web e-peruncit itu sentiasa ada untuk berurus niaga.	□	□	□	□	□	□	□

The e-retailer website is always available for business							
10. Laman web e-peruncit itu sentiasa lancar. *The e-retailer website launches and runs right away*	□	□	□	□	□	□	□
11. Laman web e-peruncit itu sentiasa berfungsi dan tidak pernah gagal untuk berfungsi *The e-retailer website does not crash*	□	□	□	□	□	□	□
12. Muka surat di laman ini tidak "pegun/hang" selepas saya memasuki maklumat pesanan saya *Pages at this site do not freeze after I enter my order information*	□	□	□	□	□	□	□
13. Laman web e-peruncit membuat penghantaran tempahan sebagaimana yang dijanjikan *E-retailer website delivers orders when promised*	□	□	□	□	□	□	□
14. Laman web e-peruncit mengadakan item untuk penghantaran dalam tempoh waktu yang sesuai *E-retailer website makes items available for delivery within a suitable time frame*	□	□	□	□	□	□	□
15. Laman web e-peruncit menghantar tempahan saya dengan kadar segera. *E-retailer website quickly delivers what I order*	□	□	□	□	□	□	□
16. Laman web e-peruncit menghantar dengan item yang ditempah *E-retailer website sends out the items ordered*	□	□	□	□	□	□	□
17. Laman web e-peruncit memang mempunyai simpanan/stok item yang didakwanya ada. *E-retailer website has in stock the items the company claims to have.*	□	□	□	□	□	□	□
18. Laman web e-peruncit bersikap jujur dalam penawaran produk dan perkhidmatannya	□	□	□	□	□	□	□

E-retailer website is truthful about its offerings.							
19. Laman web e-peruncit membuat janji yang selaras dan tepat tentang penghantaran produknya. *E-retailer website makes accurate promises about delivery of products*	□	□	□	□	□	□	□
20. Laman web E-retailer melindungi maklumat tentang tingkah laku pembelian saya. *E-retailer website protects information about my Web-shopping behaviour*	□	□	□	□	□	□	□
21. Laman web E-retailer tidak berkongsi maklumat peribadi saya dengan laman web lain *E-retailer website does not share my personal information with other websites.*	□	□	□	□	□	□	□
22. Laman web E-retailer melindungi maklumat tentang kad kredit saya *E-retailer website protects information about my credit card*	□	□	□	□	□	□	□
23. Laman web E-retailer menyediakan saya pilihan mudah untuk memulangkan barang-barang. *E-retailer website provides me with convenient options for returning items.*	□	□	□	□	□	□	□
24. Laman web E-retailer mengendalikan pemulangan produk dengan baik. *E-retailer website handles product returns well.*	□	□	□	□	□	□	□
25. Laman web e-peruncit menawarkan jaminan yang bermakna *E-retailer website offers a meaningful guarantee*	□	□	□	□	□	□	□
26. Laman web e-peruncit memberitahu saya tindakan yang perlu diambil jika urus niaga tidak diproses. *E-retailer website tells me what to do if my transaction is not processed*	□	□	□	□	□	□	□

27. Laman web e-peruncit menguruskan masalah dengan segera. *E-retailer website takes care of problems promptly*	□	□	□	□	□	□	□
28. Laman web e-peruncit memberi saya imbuhan bagi masalah yang ditimbulkannya *E-retailer website compensates me for problems it creates*	□	□	□	□	□	□	□
29. Laman web e-peruncit memberi saya imbuhan jika apa yang saya tempah tidak sampai pada masa yang ditetapkan. *E-retailer website compensates me when what I ordered doesn't arrive on time*	□	□	□	□	□	□	□
30. Laman web e-peruncit mengambil semula item yang saya mahu kembalikan dari rumah atau pejabat saya *E-retailer website picks up items I want to return from my home or business*	□	□	□	□	□	□	□
31. Laman web e-peruncit menyediakan nombor telefon untuk menghubungi syarikatnya. *E-retailer website provides a telephone number to reach the company*	□	□	□	□	□	□	□
32. Laman web e-peruncit mempunyai wakil khidmat pelanggan atas talian. *E-retailer website has customer service representatives available online*	□	□	□	□	□	□	□
33. Laman web e-peruncit menawarkan kemudahan interaksi secara langsung dengan stafnya jika terdapat sesuatu masalah. *E-retailer website offers the ability to speak to a live person if there is a problem*	□	□	□	□	□	□	□

Bahagian / *Section* 6:

Untuk soalan berikut nyatakankan sejauh mana anda bersetuju dengan setiap pernyataan dengan menandakan "√" di kotak berkenaan

Nota untuk soalan 1 hingga 5:

- Orang yang berjawatan tinggi (mereka adalah: Dekan, Rektor, Timbalan Naib Canselor, Ketua Jabatan dan Pensyarah).
- Orang yang berjawatan rendah (mereka adalah: Kerani, Pegawai Biasa atau Setiausaha).

In the following questions indicate how much you agree with each statement by putting a "✓".

Note for question 1 to 5:

- People in higher positions (they are: dean, rector, vice chancellor and lecturer)
- People in lower positions (they are: clerk, normal officer or secretary).

SB	B	AB	N	ATB	TB	STB
Sangat Bersetuju *Strongly Agree*	Bersetuju *Agree*	Agak Bersetuju *Partially agree*	Neutral	Agak Tidak Bersetuju *Partially Disagree*	Tidak Bersetuju *Disagree*	Sangat Tidak Bersetuju *Strongly Disagree*

	SB	B	AB	N	ATB	TB	STB
1. Orang yang berjawatan tinggi seharusnya membuat kebanyakan daripada keputusan tanpa merujuk kepada oramg yang berjawatan rendah. *People in higher positions should make most decisions without consulting people in lower positions.*	□	□	□	□	□	□	□
2. Orang yang berjawatan tinggi seharusnya tidak meminta pandangan orang yang berjawatan rendah. *People in higher positions shouldn't ask the opinions of people in lower positions.*	□	□	□	□	□	□	□
3. Orang yang berjawatan tinggi seharusnya mengelakkan interaksi sosial dengan orang yang berjawatan rendah. *People in higher positions should avoid social interaction with people in lower positions.*	□	□	□	□	□	□	□
4. Orang yang berjawatan rendah seharusnya tidak menentang keputusan yang dibuat oleh orang yang berjawatan	□	□	□	□	□	□	□

tinggi. *People in lower positions should not disagree with decisions by people in higher positions.*							
5.　　Orang yang berjawatan tinggi seharusnya tidak menyerahkan tugas penting kepada orang yang berjawatan rendah. *People in higher positions should not delegate important tasks to people in lower positions.*	☐	☐	☐	☐	☐	☐	☐
6.　　Adalah penting arahan yang dihuraikan dengan terperinci dalam laman web e-peruncit supaya saya sentiasa tahu apa yang yang seharusnya saya lakukan. *It is important to have instructions in e-retailer website spelled out in detail so that I always know what I'm expected to do.*	☐	☐	☐	☐	☐	☐	☐
7.　　Mengikuti arahan dan prosedur dalam laman web e-peruncit dengan betul sangat penting. *It is important to closely follow instructions and procedures in e-retailer website.*	☐	☐	☐	☐	☐	☐	☐
8.　　Undang-undang dan peraturan dalam laman web e-peruncit penting kerana ia membolehkan saya tahu apa yang diharapkan daripada saya. *Rules and regulations in e-retailer website are important because they inform me of what is expected of me.*	☐	☐	☐	☐	☐	☐	☐
9.　　Prosedur yang seragam dalam laman web e-peruncit adalah membantu. *Standardized procedures in e-retailer website are helpful.*	☐	☐	☐	☐	☐	☐	☐
10.　　Arahan dalam laman web e-peruncit penting. *Instructions in e-retailer website are important.*	☐	☐	☐	☐	☐	☐	☐
11.　　Individu harus mengorbankan kepentingan peribadi untuk kepentingan kumpulan (samaada di sekolah atau di tempat kerja) *Individuals should sacrifice self-interest for the group (either at*	☐	☐	☐	☐	☐	☐	☐

school or the work place).

12. Individu harus terus kekal bersama kumpulannya walaupun menempuh kesukaran. *Individuals should stick with the group even through difficulties.*	□	□	□	□	□	□	□
13. Kebajikan kumpulan lebih penting daripada ganjaran individu. *Group welfare is more important than individual rewards.*	□	□	□	□	□	□	□
14. Kejayaan kumpulan lebih penting daripada kejayaan individu. *Group success is more important than individual success.*	□	□	□	□	□	□	□
15. Individu harus mengambilkira kebajikan kumpulan mereka terlebih dahulu sebelum mengejar matlamat mereka. *Individuals should only pursue their goals after considering the welfare of the group.*	□	□	□	□	□	□	□
16. Kesetiaan kepada kumpulan harus digalakkan walaupun individu terpaksa menderita. *Group loyalty should be encouraged* even if individual goals suffer.	□	□	□	□	□	□	□
17. Adalah lebih penting bagi lelaki untuk mempunyai kerjaya professional berbanding dengan wanita. *It is more important for men to have a professional career than it is for women.*	□	□	□	□	□	□	□
Lelaki seringkali menyelesaikan masalah menggunakan analisis logik. Wanita seringkali menyelesaikan masalah mengikut gerak hati. 18. *Men usually solve problems with logical analysis. Women usually solve problems with intuition.*	□	□	□	□	□	□	□
19. Menyelesaikan masalah yang sukar selalunya memerlukan pendekatan yang aktif dan secara paksa. *Solving difficult problems usually requires an active, forceful approach, which is typical of men.*	□	□	□	□	□	□	□

20. Terdapat beberapa pekerjaan yang sentiasa dapat dibuat dengan lebih baik oleh seorang lelaki berbanding seorang wanita. *There are some jobs that a man can always do better than a woman.*	☐	☐	☐	☐	☐	☐	☐

	SB	B	AB	N	ATB	TB	STB
21. Menguruskan wang dengan cermat adalah penting. *Careful management of money is important*	☐	☐	☐	☐	☐	☐	☐
22. Adalah penting terus berusaha dengan penuh keazaman walaupun menerima tentangan *It is important to go on resolutely even when there is opposition*	☐	☐	☐	☐	☐	☐	☐
23. Peribadi yang mantap dan stabil adalah penting. *Personal steadiness and stability are important*	☐	☐	☐	☐	☐	☐	☐
24. Adalah penting membuat perancangan jangka panjang *It is important to plan for the long-term*	☐	☐	☐	☐	☐	☐	☐
25. Mengorbankan keseronokan hari ini untuk kejayaan masa depan adalah penting. *Giving up today's fun for success in the future is important*	☐	☐	☐	☐	☐	☐	☐
26. Adalah penting bekerja keras untuk kejayaan masa depan *It is important to work hard for success in the future*	☐	☐	☐	☐	☐	☐	☐

Soal-selidik tamat

Terima Kasih Atas Kerjasama Anda / Thank You for Your Cooperation

Appendix C

<u>استفتاء حول التسوق عبر الانترنت</u>

<u>أخي العزيز</u>:

أنا طالب دكتوراه بكلية ادارة الأعمال جامعة أوتارا بماليزيا وأعمل على دراسة حول التسوق الإليكتروني حيث يعد ذلك جزءا من متطلبات حصولي على درجة الدكتوراه. والهدف من هذا البحث الأكاديمي هو محاولة فهم سبب تسوق بعض الأشخاص عن طريق الانترنت. من خلال مشاركتك ستسهم ان شاء الله في فهم أوسع عن التسوق الإلكتروني بالسعودية.

في الصفحات القادمة استبيان يطرح عدة أسئلة حول موقفكم من التسوق الإليكتروني. أتمنى أن تمنحوني بعض الدقائق من وقتكم في إكمال هذا الاستبيان. وللإحاطة فإن مشاركتكم في هذا الإستبيان هي أمر تطوعي.. وجزاكم الله خيراً.

إذا كان لديكم أي أسئلة او استفسارات بشأن هذا الاستبيان أو حول المشاركة في هذه الدراسة يمكنكم التواصل معي على البريد الإلكتروني s92633@student.uum.edu.my

✓   <u>**ملاحظة: اذ لم يسبق لك الشراء عن طريق الإنترنت.. الرجاء عدم تعبئة الإستبيان.**</u>

مع فائق الشكر والتقدير

البــــاحث

1- كم يبلغ عمرك؟

(أ)   21-25 عاما
(ب)   25- 30 عام
(ت)   30 -35 عام
(ث)   أكثر من 35 عام

2- الجنس

(أ)   ذكر
(ب)   أنثى

3- الحالة الاجتماعية

(أ)   متزوج
(ب)   أعزب

4- ماهو متوسط دخلك الشهري؟

(أ)   لا يوجد
(ب)   اقل من 2000 ريال سعودي
(ت)   من 2000 الى 5000 ريال سعودي
(ث)   من 5001- 10000 ريال سعودي
(ج)   أكثر من 10000 ريال سعودي

5- هل قمت يوما بالشراء من أي موقع من مواقع التسوق الإليكتروني. مثلا "eBay.com" اذا كان الجواب لا نأمل ذكر أسباب عدم الشراء عن طريق الأنترنت؟

(أ)   نعم
(ب)   لا (...)

6- كم بطاقة ائتمان تستخدم؟

(أ)   لا يوجد
(ب)   1-2
(ت)   3-4
(ث)   أكثر من أربعة

7- كم مرة تشتري منتجات عبر الانترنت ؟

(أ)   مرة أسبوعيا أو أكثر.
(ب)   مرة شهريا.
(ت)   مرة كل 4-6 شهور (2-3 مرات سنويا).
(ث)   مرة كل 6-12 شهرا (مرة سنويا).
(ج)   أقل من مرة سنويا (مره كل سنتين او ثلاث سنوات).

إذا كان معدل شرائك من الأنترنت قليلا لأسباب معينه... نأمل ذكرها أدناه:

1. ....
2. ....
3. ....

8- ماهي طريقة الدفع التي تستخدمها عبر الأنترنت ؟

(أ) بطاقة الائتمان/ الخصم.   (ب) تحويل بنكي.   (ج) باي بال.

القسم الثاني :- اقرأ السؤال واختر أفضل إجابة تلائمك لملء الفراغ بوضع علامة ''✓''.

لا أميل أبدا	لا أميل	لا أميل جزئيا	حيادي	أميل جزئيا	أميل	أميل بقوة	1- أنا ـــــــــــ للتسوق عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

متحمس بقوة	متحمس	متحمس جزئيا	حيادي	متردد جزئيا	متردد	متردد بقوة	2- أنا ـــــــــــ للتسوق عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

لأحب أبدا	لأحب	لأحب جزئيا	حيادي	أحب جزئيا	أحب	أحب بقوة	3- أنا ـــــــــــ التسوق عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

غير متقبل بقوة	غير متقبل	غير متقبل جزئيا	حيادي	متقبل جزئيا	متقبل	متقبل بقوة	4- أشعر بأني ـــــــــــ للتسوق عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

غير مرتاح بقوة	غير مرتاح	غير مرتاح جزئيا	حيادي	مرتاح جزئيا	مرتاح	مرتاح بقوة	5- أشعر بأني ـــــــــــ أثناء تسوقي عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

الملل بقوة	الملل	الملل جزئيا	حيادي	التشويق جزئيا	التشويق	التشويق بقوة	6- أشعر بـ ـــــــــــ أثناء تسوقي عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

الانزعاج بقوة	الانزعاج	الانزعاج جزئيا	حيادي	الرضا جزئيا	الرضا	الرضا بقوة	7- أشعر بـ ـــــــــــ فيما يخص أمان التسوق عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

القلق بقوة	القلق	القلق جزئيا	حيادي	الراحة جزئيا	الراحة	الراحة بقوة	8- أشعر بـ ــــــ فيما يخص أمان التسوق عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

غير مفيد بقوة	غير مفيد	غير مفيد جزئيا	حيادي	مفيد جزئيا	مفيد	مفيد بقوة	9- أعتقد أن التسوق عبر الانترنت ــــــــــ
☐	☐	☐	☐	☐	☐	☐	

غير مثالي بقوة	غير مثالي	غير مثالي جزئيا	حيادي	مثالي جزئيا	مثالي	مثالي بقوة	10- أعتقد أن التسوق عبر الانترنت ــــــــــ
☐	☐	☐	☐	☐	☐	☐	

الصعب بقوة	الصعب	الصعب جزئيا	حيادي	السهل جزئيا	السهل	السهل بقوة	11- أعتقد أنه من ال ــــــ التسوق عبر الانترنت
☐	☐	☐	☐	☐	☐	☐	

غير آمن بقوة	غير آمن	الغير آمن جزئيا	حيادي	آمن جزئيا	آمن	آمن بقوة	12- أعتقد أن التسوق عبر الانترنت ــــــ
☐	☐	☐	☐	☐	☐	☐	

غير صائب بقوة	غير صائب	غير صائب جزئيا	حيادي	صائب جزئيا	صائب	صائب بقوة	13- أعتقد أن قرار التسوق عبر الانترنت قراراً ــــــ
☐	☐	☐	☐	☐	☐	☐	

ضار بقوة	ضار	ضار جزئيا	حيادي	مفيد جزئيا	مفيد	مفيد بقوة	14- أعتقد أن قرار التسوق عبر الانترنت قراراً ــــــ
☐	☐	☐	☐	☐	☐	☐	

خطر بقوة	خطر	خطر جزئياً	حيادي	جيد جزئياً	جيد	جيد بقوة	1- كيف تصنف القرار بشأن شراء منتج من تجار الانترنت؟
☐	☐	☐	☐	☐	☐	☐	

خاسر بقوة	محتمل الخسارة	خاسر جزئياً	حيادي	يحتمل الربح جزئياً	يحتمل الربح	مربح بقوة	2- كيف تصنف القرار بشأن شراء منتج من تجار الانترنت؟
☐	☐	☐	☐	☐	☐	☐	

سلبي بقوة	سلبي	سلبي جزئياً	حيادي	إيجابي جزئياً	إيجابي	إيجابي بقوة	3- كيف تصنف القرار بشأن شراء منتج من تجار الانترنت؟
☐	☐	☐	☐	☐	☐	☐	

القسم الرابع:- الأسئلة التالية تشير إلى مدى موافقتك على كل عبارة بوضع علامة "✓" في المربع المقابل:-

تلميح: (التاجر الإليكتروني هو المتجر الذي يبيع البضائع أو الخدمات عبر الانترنت)

لا أوافق أبدا	لا أوافق	لا أوافق جزئيا	حيادي	أوافق جزئيا	أوافق	أوافق بشدة	
☐	☐	☐	☐	☐	☐	☐	1- اهتمام التاجر بي ليس فقط للربح وانما يهدف لإرضائي.
☐	☐	☐	☐	☐	☐	☐	2- التاجر الإلكتروني يعمل مافي وسعه لحل اي مشكلة تواجهني.
☐	☐	☐	☐	☐	☐	☐	3- المتجر الإليكتروني يهتم ويلتزم بإرضائي.
☐	☐	☐	☐	☐	☐	☐	4- معظم ما يقوله التاجر الإليكتروني عن منتجاته صحيح.
☐	☐	☐	☐	☐	☐	☐	5- أعتقد أن بعض ادعاءات التجار في الإنترنت حول خدماتهم مبالغ فيها.
☐	☐	☐	☐	☐	☐	☐	6- إذا ادعى التاجر في الموقع ادعاء أو أعطى وعدا، ففي الغالب يكون صحيحا.
☐	☐	☐	☐	☐	☐	☐	7- خبرتي بالتسوق الإليكتروني تؤكد أنه موثوق به.
☐	☐	☐	☐	☐	☐	☐	8- يمكن التنبؤ بطلبات موقع البيع الألكتروني بسهوله.

القسم الخامس: العبارات التالية تسأل عن رأيك بشأن الخدمة المقدمة لكم عن طريق البائع في الانترنت. الرجاء التفكير في موقع واحد بالانترنت على الأقل قمت بالشراء منه سابقا. ومن ثم أختر الإجابة المناسبة:

لا أوافق أبدا	لا أوافق	لا أوافق جزئيا	حيادي	أوافق جزئيا	أوافق	أوافق بشدة	
□	□	□	□	□	□	□	1- موقع البيع الإليكتروني يسهل عملية البحث عن ما أحتاج اليه.
□	□	□	□	□	□	□	2- يسهل التنقل في صفحات موقع التاجر الإليكتروني.
□	□	□	□	□	□	□	3- يمكنني إكمال عملية الشراء بسرعة على الموقع الإليكتروني.
□	□	□	□	□	□	□	4- المعلومات الموجودة بالموقع الإليكتروني منظمة جدا.
□	□	□	□	□	□	□	5- التصفح سريع في موقع البيع الإلكتروني.
□	□	□	□	□	□	□	6- موقع البيع الإليكتروني سهل الاستخدام.
□	□	□	□	□	□	□	7- يمكنني الوصول لموقع البيع الإليكتروني المرغوب بسرعة.
□	□	□	□	□	□	□	8- موقع البيع الإلكتروني على الأغلب منظم ومرتب.
□	□	□	□	□	□	□	9- موقع البيع الإليكتروني متاح دائما للشراء.
□	□	□	□	□	□	□	10- موقع البيع الإليكتروني يفتح ويعمل بسرعة.
□	□	□	□	□	□	□	11- موقع البيع الإليكتروني لا يتعطل.
□	□	□	□	□	□	□	12- الصفحات في الموقع الألكتروني لا تتجمد (تعلق) عند ادخال البيانات
□	□	□	□	□	□	□	13- موقع البيع الإليكتروني يسلم الطلبات في الوقت المحدد.
□	□	□	□	□	□	□	14- موقع البيع الإليكتروني يجعل المشتروات متاحة للتسليم خلال إطار زمني مناسب.
□	□	□	□	□	□	□	15- لا يتأخر الموقع الإلكتروني بإرسال مشترياتي.
□	□	□	□	□	□	□	16- يرسل موقع البيع الإليكتروني الأغراض التي تم طلبها للمشتري.
□	□	□	□	□	□	□	17- موقع البيع الإليكتروني يملك الأغراض التي يعرضها للبيع
□	□	□	□	□	□	□	18- موقع البيع الإليكتروني موثوق بعروضه.
□	□	□	□	□	□	□	19- موقع البيع الإليكتروني يقدم وعودا دقيقة حول تسليم المنتجات.
□	□	□	□	□	□	□	20- موقع البيع الإليكتروني يحمي معلومات تسوقي عبر الانترنت.
□	□	□	□	□	□	□	21- موقع البيع الإليكتروني لا يشارك معلوماتي الشخصية مع مواقع اخرى.
□	□	□	□	□	□	□	22- موقع البيع الإليكتروني يحمي معلومات بطاقتي الائتمانية.

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□	□	□	□	□	□	□	23- موقع البيع الإليكتروني يزودني بخيارات ملائمة لإعادة البضاعة.
□	□	□	□	□	□	□	24- يتعامل موقع البيع الإليكتروني مع إرجاع المنتجات بشكل جيد.
□	□	□	□	□	□	□	25- موقع البيع الإليكتروني يقدم ضمانا صحيحا بعد الشراء.
□	□	□	□	□	□	□	26- موقع البيع الإليكتروني يخبرني بما ينبغي علي فعله إذا لم يكتمل طلبي، أو لم تكتمل عملية شرائي.
□	□	□	□	□	□	□	27- يتعامل موقع البيع الإليكتروني مع المشاكل على الفور.
□	□	□	□	□	□	□	28- موقع البيع الإليكتروني يعوضني عن أي مشاكل تنشأ بسببه.
□	□	□	□	□	□	□	29- موقع البيع الإليكتروني يعوضني إذا لم يصلني الغرض الذي طلبته بالوقت المحدد.
□	□	□	□	□	□	□	30- موقع البيع الإليكتروني يتحمل قيمة ارجاع العناصر التي أرغب في ارجاعها.
□	□	□	□	□	□	□	31- موقع البيع الإليكتروني يتيح رقم هاتف مخصص للوصول للشركة.
□	□	□	□	□	□	□	32- موقع البيع الإليكتروني لديه ممثلين لخدمة العملاء متاحين على الانترنت.
□	□	□	□	□	□	□	33- موقع البيع الإليكتروني يقدم الإمكانية للتحدث مباشرة لشخص ما إذا حدثت أي مشكلة.

القسم السادس :-الأسئلة التالية تشير إلى مدى موافقتك على العبارة بوضع علامة ''✓'' في المربع:-

تلميح للأسئلة من 6 إلى 10:-

- الأشخاص ذوي المناصب العليا (على سبيل المثال: امير منطقة، وزير، رئيس جامعة، عميد كلية).
- الأشخاص ذوي المناصب الأقل (على سبيل المثال: بواب، فراش، موظف عادي أو سكرتير).

لا أوافق أبدا	لا أوافق	لا أوافق جزئيا	حيادي	أوافق جزئيا	أوافق	أوافق بشدة	
☐	☐	☐	☐	☐	☐	☐	1- من المهم أن يكون هناك تعليمات بموقع البيع الإليكتروني وتكون موضحة بالتفصيل حتى أعرف ما المتوقع مني أن أقوم به.
☐	☐	☐	☐	☐	☐	☐	2- من المهم إتباع التعليمات والإجراءات المتاحة بموقع البيع الإليكتروني.
☐	☐	☐	☐	☐	☐	☐	3- القواعد واللوائح بموقع البيع الإليكتروني تكون هامة لأنها ترشدني لما يجب علي فعله.
☐	☐	☐	☐	☐	☐	☐	4- الإجراءات القياسية بموقع البيع الإليكتروني دائما مفيدة.
☐	☐	☐	☐	☐	☐	☐	5- التعليمات الموجودة بموقع البيع الإليكتروني هامة.
☐	☐	☐	☐	☐	☐	☐	6- على الأشخاص ذوي المناصب العليا اتخاذ معظم القرارات دون استشارة الأشخاص في المناصب الأقل.
☐	☐	☐	☐	☐	☐	☐	7- لا ينبغي على الأشخاص ذوي المناصب العليا أخذ رأي الأشخاص في المناصب الأقل.
☐	☐	☐	☐	☐	☐	☐	8- على الأشخاص ذوي المناصب العليا تجنب التعايش مع ذوي المناصب الأقل.
☐	☐	☐	☐	☐	☐	☐	9- لا يجب أن يعارض الأشخاص ذوي المناصب الاقل قرارات الأشخاص ذوي المناصب العليا.
☐	☐	☐	☐	☐	☐	☐	10- لا يجب على الأشخاص ذوي المناصب العليا تعيين المهام الهامة للأشخاص ذوي المناصب الاقل.
☐	☐	☐	☐	☐	☐	☐	11- على الأفراد التضحية بمصالحهم الذاتية من أجل المجموعة (سواء بالمدرسة أو بالعمل)
☐	☐	☐	☐	☐	☐	☐	12- على الأفراد التمسك بالجماعة حتى وقت الصعوبات.
☐	☐	☐	☐	☐	☐	☐	13- راحة ورفاهية المجموعة أمر هام أكثر من الرفاهية الفردية.
☐	☐	☐	☐	☐	☐	☐	14- نجاح المجموعة أهم من نجاح الفرد.
☐	☐	☐	☐	☐	☐	☐	15- على الأفراد السعي وراء أهدافهم بحيث لا تتعارض مع مصلحة المجموعة.
☐	☐	☐	☐	☐	☐	☐	16- تشجيع الولاء للمجموعة حتى ولو كانت على حساب المصالح الفردية.
☐	☐	☐	☐	☐	☐	☐	17- الوظائف المهنية مهمة للرجال أكثر من النساء. (مهنية مثل: مهندس، طبيب، محامي... الخ)

☐	☐	☐	☐	☐	☐	☐	18- عادة ما يحل الرجال المشاكل بالتحليل المنطقي، والنساء تحل المشاكل بديهيا.
☐	☐	☐	☐	☐	☐	☐	19- حل المشكلات المختلفة يتطلب عادة توجه قوي وفعال وهي عادة الرجل
☐	☐	☐	☐	☐	☐	☐	20- هناك بعض الخصائص التي يمكن أن يقوم بها الرجل أفضل من المرأة

للجمل أدناه... ما مدى موافقتك على أهمية النقاط التالية:

لا أوافق أبدا	لا أوافق	لا أوافق جزئيا	حيادي	أوافق جزئيا	أوافق	أوافق بشدة	
☐	☐	☐	☐	☐	☐	☐	21- إدارة الأموال بشكل جيد.
☐	☐	☐	☐	☐	☐	☐	22- الاستمرارية بالإجتهاد حتى لو وجدت معارضه على ذلك.
☐	☐	☐	☐	☐	☐	☐	23- الثبات والاستقرار الشخصي.
☐	☐	☐	☐	☐	☐	☐	24- التخطيط طويل الأمد.
☐	☐	☐	☐	☐	☐	☐	25- التخلي عن المرح اليومي من أجل النجاح في المستقبل.
☐	☐	☐	☐	☐	☐	☐	26- من المهم ان نقوم بالعمل الشاق من أجل النجاح في المستقبل.

نهاية الاستبيان – أشكركم على مشاركتك