

The Consumer's Perceived Risks of the Online Shopping in Gaza Strip

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ملخص:

تهدف هذه الدراسة إلى التعرف على المخاطر المتوقعة التي قد يواجهها الزبائن عند الشراء عبر الانترنت في قطاع غزة. استخدمت الباحثة المنهج الوصفي التحليلي، واستبانة الكترونية كأداة للبحث. مجتمع البحث غير محدود، ولذلك استخدمت الباحثة عينة عشوائية مكونة من 400 مفردة لجمع بيانات البحث من الزبائن الحاليين والمحتملين للشراء عبر الانترنت في قطاع غزة. استهدفت الدراسة أربعة مجموعات من المشتريين عبر الانترنت وهم: الأشخاص الذين لم يقوموا بتجربة الشراء عبر الانترنت، الأشخاص الذين يتصفحون مواقع الشراء عبر الانترنت ولكن ليس لديهم نية حالية للشراء، الأشخاص الذين لديهم نية للشراء ولكن لم يقوموا بعملية الشراء، والأشخاص الذين قاموا بالشراء عبر الانترنت. جمعت الباحثة 303 استبانة بمعدل استرداد 75.8%. توصلت الدراسة إلى وجود درجة موافقة عالية على المخاطر المتوقعة تجاه الشراء عبر الانترنت في قطاع غزة (مخاطر المنتج، مخاطر مالية، مخاطر الوقت، ومخاطر الخدمة). أوضحت النتائج أن المخاطر المالية هي الأقل خطورة حسب آراء عينة البحث كاملة، بينما تمثل مخاطر الخدمة النسبة الأعلى. كما توصلت الدراسة إلى وجود فروق ذات دلالة احصائية بالنسبة للمخاطر المتوقعة بين كل من الزبائن المحتملين والزبائن الحاليين تبعاً لتجربة الشراء عبر الانترنت في قطاع غزة، حيث أن المخاطر المتوقعة لدى الزبائن المحتملين أعلى من المخاطر المتوقعة لدى الزبائن الحاليين للشراء عبر الانترنت. أوصت الدراسة بأهمية فهم المخاطر المتوقعة للزبائن، إيجاد الحلول المناسبة لها، ونشر الوعي عند الزبائن والبائعين لإقناعهم باستخدام التسوق عبر الانترنت.

Abstract:

This paper aims to study the consumer's perceived risks of the online shopping in the Gaza Strip. The researcher used the descriptive analytical approach. She used an online questionnaire as a research tool. The study population is infinite, so the researcher used a random sample comprised of 400 to explore the viewpoints of the current and potential online shopping users in the Gaza Strip. The study targets four groups of online shoppers: the current non-web shopper, the user who visits web stores with no intention to purchase, the browser who has an intention to purchase online but has never done it, and the person who has done an online purchase. 303 questionnaire sheets were collected, with a response rate of 75.8%. The study found that the research sample had indicated a high degree of agreement on the consumers perceived risks of online shopping (Product risks, Financial risks, Time risks, and Service risks). Financial risks are the lowest risk of the online shopping in Gaza Strip, but the service risk is the top risk of the online shopping in Gaza Strip. The study demonstrates that there are statistically significant differences in the perceived risks regarding the online shopping experience, as the perceived risks of the current online shopping users are higher than the perceived risks of the potential users. The study recommends the significance of understanding the consumers perceived risks, finding solutions and building awareness of these risks, to persuade the customers and the sellers to do online shopping.

Keywords: Online Shopping, Gaza Strip, Perceived Risk, Product Risk, Time Risk, Financial Risk, Service Risk, E-Shopping.

Introduction

Online shopping is a rapidly growing phenomenon. Increasing numbers of consumers shop online to purchase goods and services, gather product information, compare products and prices, send the perfect gift, or even browse for enjoyment. Online shopping is the process whereby consumers buy goods and services directly from a seller over the internet without an intermediary service (Jayasubramanian et al., 2015). Even though the number of online transactions is rising up, many people still hesitate and worry about using online shopping, as the internet is considered risky shopping media (Wati, 2014).

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The perceived risks are considered a fundamental concern of decision-making process during online shopping (Mathur, 2015). The perceived risks are defined as the consumer prediction about uncertainty potential negative result from an online transaction (Wati, 2014). Researchers have identified various risks associated with online shopping. The purpose of this study is to identify four types of those risks: financial risk, product risk, time risk, and service risk, regarding online shopping status at Gaza Strip. The researcher selected those types as they are the most related to the research topic and research sample. The study will target the different types of online shoppers. There are four groups of online shoppers: the current non-web shopper, the user who visits web stores with no intention to purchase, the browser who has an intention to purchase online but has never done so, and the person who has made an online purchase (Kim, 2010). The study will target the current and the potential online shoppers and will compare the risks that each group may encounter.

Research Significance and Objectives

The significance of this research derives from the paucity of studies that focus on studying the status of online shopping in Gaza Strip and the reasons behind avoiding using it, even though there are several studies that indicate that the 21 century is the era of advanced and sophisticated technology.

As a result, this research will be a positive starting point for future research projects and studies, as the findings and recommendations can support in developing convenient strategies to further and encourage the online shopping status in Gaza. The research aims to:

- Investigate the perceived risks (product risk, financial risk, time risk, service risk) of online shopping in Gaza Strip.
- Identify the online shopping customer experience at Gaza Strip.
- Find out the reasons of online shopping from Gaza Strip customers point of view.
- Identify the products/services the customers are mostly shopping online at Gaza Strip.
- Identify the most popular online shopping stores from customers' point of view in Gaza Strip.

- Find out the demographic characteristics of the online shoppers in Gaza Strip in terms of demography.
- Investigate the customer's perceived risks differences regarding the online shopping experience.

Statement of Problem

According to recent statistics of the Ministry of Communications and Information Technology, the number of postal items delivered for the customers in the year 2016 is 64,040, and it is increasing. On the other hand, there are hesitant users of shopping online. As Al-Madhoun (2012) explained that 80% of the respondents of the Islamic University students browse and look for products and services on the internet, but 95% of them did not purchase any products and services from the internet. This proves that they were browsers of the online shopping stores, but not purchasers. It is also that, there is a severe lack for the local online shopping stores in the Gaza Strip.

The researcher conducted short interviews with online shoppers in Gaza Strip. The interviewees emphasized on the importance of online shopping and its several advantages, but they were uncertain of many problems they encounter during the online shopping. In addition to that, the researcher interviewed one of the CEO of online gifts store project at Gaza, and she said that the store has many online users, but they do not place an online order, and they prefer to contact her via social media.

Understanding the customers' perceived risks, finding solutions and building awareness of these risks, can persuade the customers and the sellers to do online shopping. Much research has been concentrated on the online shopping in the world. However, there is still a need for closer examination of the online shopping buying behavior in developing countries such as Palestine.

This research will study the consumers' perceived risks of online shopping. The study will answer the following main question: *What are the perceived risks of online shopping in the Gaza Strip?* Specifically, the research questions are broken down into the following:

- What is the level of the consumer's products perceived risks of the online shopping?

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- What is the level of the consumer's financial perceived risks of the online shopping?
- What is the level of the consumer's time perceived risks of the online shopping?
- What is the level of the consumer's service perceived risks of the online shopping?
- What is the level of online shopping experience at Gaza Strip?
- What are the differences in the consumer's perceived risks regarding the online shopping experience?
- What are the most products and services the Gaza Strip customers purchase online?
- What are the most popular online shopping stores for Gaza Strip customers?
- What are the preference reasons that encourage the Gaza Strip customers to shop online?
- What are the demographic characteristics of the online shoppers in Gaza Strip?

Literature Review and Previous Studies

Online Shopping

Online shopping is an Internet application that has spread rapidly in the developed countries, but whose progress has been markedly slower in developing countries, due to infrastructural (information technology, hardware, and Internet access) and cultural barriers (Nabot, 2017).

Compared to physical stores, online stores have many advantages. They are convenient and time-saving and no more need of traveling and waiting in queues. They are open and accessible in all time and anywhere. These stores provide consumers with free and rich information about products and services. They also have some online tools to help consumers compare and make purchase decisions among various products and services (Javadi et al., 2012). On the other hand, there are reasons that impede consumers from online shopping such as unsecured payment, slow shipping, unwanted product, spam or virus, bothersome emails, and technology problem. Business should be aware of such major problems which lead to dissatisfaction in online shopping (Katawetawaraks & Wang, 2011).

Perceived Risks

Among various research topics, perceived risk related to online shopping is a central issue, and it is one of the significant factors in online shopping. The risk is conceptualized as involving two elements: uncertainty and consequences. The consumers' behavior involved risk because their purchasing actions will produce consequences which they cannot anticipate, and some are likely to be unpleasant (Chen et al., 2015). Consumers may feel riskier when they are not sure they can guarantee they will achieve their buying goals (Sims & Xu, 2012).

Though the advancement of the internet has raised the number of e-shoppers, several people are still reluctant to shop online because of personal safety and privacy concerns (Ahmed et al., 2017). Before purchasing a product, a consumer considers the various risks associated with the purchase. There are different types of risks. In this study, the researcher discusses four types of those risks, which they are the most frequently cited risks associated with online shopping: financial risk, product risk, time risk, and service risk.

Financial risk is the loss of money when purchasing. Dig, et al. (2017) defined it as the potential monetary outlay associated with the initial purchase price as well as the subsequent maintenance cost of the product, and the potential financial loss due to possible fraud. Suspicion or future thought of accumulated online fraud, identity theft, manipulation of credit card information, fear of online blackmailing or leaking of personal information by the vendors and other cyber-criminal activities are the causes of why most online customers only act as window shoppers and prefer to the good in the traditional way. This risk is associated with the belief that consumers are scared that their credit card number may be stolen, their bank accounts may be hacked, and their personal account may be traumatized (Arshad et al., 2015). It is also that the possibility that the product will not worth the financial price and it would be available less expensive elsewhere (Al-Rawad et al., 2015).

Time risk refers to the potential loss of time, convenience, or effort associated with making a bad purchasing decision and when a product purchased needs to be repaired or replaced (Sims & Xu, 2012). Dig, et al.

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(2017) defined the time risk as the potential loss of time associated with making a bad purchasing decision by wasting time researching, shopping, or have to replace the unexpected goods.

Product risk is the perception that a product purchased may fail to function as originally expected (Dig et al., 2017). The tangibility of the product also determines the online shopping decision, as the customer gets to touch and feel the product at the store before buying, but in the online shopping, the customer should decide only by seeing the product image without touching it (Gupta, 2015). In online stores, customers cannot have any sense about the product they can see on the internet (seeing, touching, tasting, smelling, and hearing) as they search for a product and purchase it. In online stores, consumers may develop low trust and perceive elevated risk highly because of the lack of face-to-face communication (Javadi et al., 2012).

Delivery risk is associated with goods lost, goods damaged and sent to the wrong place after shopping (Dig et al., 2017). The product ordered by the customer in online shopping takes a minimum of six to seven days to deliver the product to the customer, but in the offline shopping, the possession of the goods is immediately transferred to the buyer. Therefore, the delivery risk is a major factor which affects the online shopping. People want a good delivery time; they prefer to get a product in the desired time and/or in short time of duration (Gupta, 2015).

Previous Studies

Enkhbayar & Huang (2018) aimed to determine the online consumer perceived risk and attitude influences on the online purchasing behavior for Mongolian online shoppers. The study found out that the consumers buy from foreign E-commerce websites like Amazon.com, and Ebay.com more than the Mongolian e-commerce systems. In addition, it revealed that perceived risk is high, and the consumer perceived risk of online shopping directly impacts on user's attitude and the attitude significantly influences to purchasing behavior. Survey was collected from 294 social network users. The findings had shown that product risk, financial risk, non-delivery risk, convenience risk have negative impact on the online shopping attitude.

Dig, et al. (2017) aimed to determine the participants' intention towards online purchase as affected by demographic profile and perceived risks. The study focused on young professionals in the 5th District of Cavite who are white-collar workers and have at least associate's degree with age ranging from 20 to 39 years old. The data were collected using a questionnaire. Perceived risks in terms of product, time, financial, delivery and social risk have significant relationship with online purchase intention. Additionally, product risk has the most influence on the purchase intention of the participants in online shopping. The study revealed that despite of the knowledge of the perceived risks, young professionals would still purchase online but shopping would not be frequent.

Durmus, et al. (2017) aimed to examine the effect of perceived risks on online purchase intention through WOM and Trust issues. Research data was collected from online shopping users using a survey with a sample size of 635 online shoppers among consumers who previously purchased online. The study revealed that information risk, financial risk, product risk and WOM intensity have an effect on trust and trust has an effect on online purchase intention.

Garga & Sharma (2017) find out the various dimensions of perceived risk involved in digital transactions that strengthens/reduces the online purchase intentions depending on online shopping experience. The paper investigated the relationship between perceived risk and online shopping experience. Respondents of this study belong to people residing in Shimla, Chandigarh and Mohali. Sample was collected randomly from the respondents who consist of academicians, students, industrialists, people employed in IT and banking sector who shop online. In total 500 questionnaires were circulated among the target audience via online and offline mode. A Google form was attached on social networking sites. A total of 420 responses were included in this study. Findings confirmed that each dimension of perceived risk and overall perceived risk will negatively affect online shopping experience.

Hong, et al. (2016) showed the impact of perceived risks towards customers' attitude in online shopping. This study aimed to identify the

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elements of perceived risks and the most influential types of perceived risks towards customers' attitude in online shopping. Four independent variables which are product risk, financial risk, non-delivery risk and psychological risk were selected. The study targeted 200 respondents at Pengkalan Chepa, Kelantan, Malaysia. The findings showed that product risk, financial risk and non-delivery risk are positively significant relationship between customers' attitude in online shopping while psychological risk is negative significant relationship between customers' attitude in online shopping. Besides, product risk are selected at most influential risk.

Al-Rawad, et al. (2015) identified the most relevant dimensions of risk perceived by online shopping customers in Jordan, by identifying risk dimensions cited in the literature and testing empirically their relative importance to such customers. A self-administered questionnaire was completed by a random stratified sample of adults. The response rate was 62.5%. The research participants perceived functional and financial risks most strongly, while social risk was the lowest ranked dimension.

Mathur (2015) aimed to find out the perceived risks of Indian customers with reference to online shopping. The risk in online shopping is mainly concerned with the misuse of credit cards, leakage of personnel information, product risk and risk of convenience. The research proved that people are still facing risks in the electronic form of retail. Sample size used in the research consisted of 400 respondents with age group of respondents 18 years and above. The data was collected through self-constructive questionnaire, which was administered by e-mails, or by posting a link on website and social networks.

Tanadi, et al. (2015) examined the role of perceived risk and perceived benefit in improving the online intention among Generation-Y in Malaysia. Four types of risk, such as delivery risk, privacy risk, quality risk and time risk and four types of benefit such as shopping convenience, product selection, ease of shopping and shopping enjoyment were used to examine their impact toward online intention. A total of 200 questionnaires were distributed. The finding confirmed that all the dimensions of perceived risk and perceived benefit have played an

important role in improving the intention of consumers to shop online. All the dimensions of perceived risks have a significant negative relationship toward online intention and all the dimensions of perceived benefits have a significant positive relationship toward online intention.

Al-Madhoun (2012) aimed to identify the factors that influence the online shopping behavior through studying the case of students of the Islamic University of Gaza. The researcher used The General Online Shopping Acceptance Model (OSAM) to test if there is a relationship between website features, online shopping perceived benefits, online shopping perceived risks/costs factors and online shopping behavior. The research population represented the students of the Islamic University of Gaza especially who study at Business Administration, Information Technology, and Computer Engineering departments. A questionnaire used as a collection tool. The sample size equals to 479 individuals. The response rate equals 84%. The results revealed that there is a significant statistical relationship at level $\alpha=0.05$ between the mentioned factors and online shopping behavior. In addition, there is a statistical impact of all of the mentioned factors on the consumers' online shopping behavior. The risks/cost perception factor comes first, followed by the website features and then the benefits perception factor.

Hong & Yi (2012) investigated the role of perceived risk on consumer online buying decision. The study explored perceived risk in terms of financial risk, time risk, performance risk, psychological risk, physical risk and delivery risk. The study recommended that financial risk was dominant during the consumer online buying decision phase. Even after purchasing the product through online mode, service, psychological and private risk were dominant. In addition, customer's viewpoint was that e-retailers traced their purchasing behavior. Performance risk influence their online buying decision after discount/ video and audio stimulation/pushing messages. Thus, e-retailers are devising strategies to reduced perceived risk, so that loyalty in online environment can be created.

Tsiakis (2012) conducted descriptive study to explore the influence of perceived risk in online shopping scenario on consumer buying intentions.

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The study defined perceived risk in terms of performance, social, financial, psychological, time and physical risk. The author stressed up on consumer's concern over security risks associated with online environment. It revealed that financial security (credit information) as well as non-financial security (personal information) were two important issues that shapes consumer's perception about online buying decision.

Comments on Previous Studies

It is noticeable that all the previous studies and literature review mentioned in this study has confirmed that the perceived risk plays a significant role in online shopping. It is also that, it proved that the online shoppers are still facing risks in the online shopping. Despite all of that, people like to purchase online. These results are consistent with the results of this paper, as the research found out that there is a high level of agreement with online shopping perceived risks in Gaza Strip.

From Gaza Strip online shopping users' point of view, the service risk is the highest online shopping risk. In the previous studies, product and financial risks were the highest online shopping risks. The researcher referred that to the political situation in Gaza Strip and political issues related to Erez Border Crossing.

Garga & Sharma (2017) and Mathur (2015) resemble this paper in the used data collection method. They used an online questionnaire to collect the research data, as it is the best tool to reach the online shoppers. Enkhbayar & Huang (2018) found out that the consumers buy more from foreign E-commerce websites Amazon.com, and Ebay.com, but this paper found out that the online shoppers in Gaza Strip buy more from AliExpress e-commerce website.

Previous studies examined various dimensions of perceived risks such as delivery risk, privacy risk, quality risk, time risk, financial risk, product risk non-delivery risk and psychological risk. The researcher selected only four dimensions for this study: financial, product, delivery, and time risks which are suitable for the selected research population.

Limitations of the Literature and Research Gap

Most of the literature examined the risk factors that affect the online shopping behavior and purchasing intention. This study examines and

compares the perceived risks between two categories: the current and the potential online shopping users. In addition, there is an insufficient number of research had been conducted to identify the online shopping risks in Gaza Strip despite many problems existing in online shopping due to the complicated political situation. This research is the first of its type that addresses the perceived risks of online shopping in Gaza Strip. There is only one study that discussed the factors that influence the online shopping behavior for Islamic University of Gaza students. This research is a good reference that demonstrated data about the Gaza Strip online shoppers' preferences regarding products, reasons, and websites.

Research Methodology

The researcher used the quantitative research method and a descriptive analytical approach. The population size is infinite. It includes the four groups of online shoppers in Gaza Strip: the current non-web shopper, the user who visits web stores with no intention to buy, the browser who has an intention to purchase online but has never done so, and the customer who has made an online purchase.

The sample size of the study is 400, as the samples of size around 400 are frequently used when the population is infinite (Rao, 2000). The researcher used an online questionnaire to collect the data. 303 questionnaire sheets were recovered, then the response rate is 75.8%. As mentioned by Sekaran (2000) the minimum acceptable response rate is 30%; therefore, this response rate is an appropriate one.

Instrument Development

The research instrument is a questionnaire. The researcher designed the questionnaire based upon relevant literature review and previous studies. It composed of three parts. The first part includes the personal information of online shopping users (Sex, Age Group, Governorate, Profession, Average Monthly Income). The second part includes the online shopping information (Having an e-payment card to online shopping, Number of online shopping times, Used online shopping websites, Online shopping purchases, Reasons of online shopping). The third part includes 22 items distributed in four online shopping risks

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dimensions (Product Risks, Financial Risks, Time Risks, and Service Risks) as appears in the table below.

Table 1: Questionnaire items regarding to the dimensions

Online Shopping Risks Dimensions	No. of items
Product Risks	4
Financial Risks	7
Time Risks	4
Service risks	7
Total	22

Research Measures

The researcher adopts the Likert Scale Model (Five Points Scale) to rate the questionnaire's responses as it appears in table (2).

Table 2: Questionnaire Answering Model

Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Scale	1	2	3	4	5

The level of agreement will be determined for each item and each dimension according to five levels based on Likert scale, the following table indicates that:

Table 3: Level of agreement about items according to mean value

Agreement Level	V. Low	Low	Medium	High	V. High
Mean	1 - 1.80	1.81 – 2.60	2.61 – 3.40	3.41 – 4.20	4.21 – 5.0
RII	20% - 36%	36% - 52%	52% - 68%	68% - 84%	84% - 100%

*RII: Relative Important Index

Validity of the Questionnaire

A questionnaire's validity refers to the degree to which it measures what it is supposed to be measuring (El Telbani, 2013). To concern the questionnaire validity, the researcher used faced validity and internal consistency. Using the faced validity, a first draft copy of the questionnaire was set up according to the literature review and the statement problem. This was presented to a group of professors to check its validity regarding its content, its clarity of paragraphs and questions and its suitability for the research topic. After detailed feedback from the referees, a final version was prepared. Using internal consistency, the researcher measured the correlation coefficients between each item in the dimension and its total. The results indicate that each item is significantly correlated with its total dimension at 0.05 level, which is evidence of the validity of the entire questionnaire. Tables (4)-(7) display the results of the internal validity test.

Table 4: Correlation coefficient for "Product risks"

Item	Correlation coefficient	P-value
I concern that the product does not match the expected benefits.	0.826*	0.000
I concern that I receive a product does not match the features and specifications of the online product description.	0.819*	0.000
I concern that I receive a damaged product	0.785*	0.000
I concern that I depend on the product photo, but I cannot touch the product and ensure its features.	0.825*	0.000

*sig at 0.05 level

Table 5: Correlation coefficient for "Financial risks"

Item	Correlation coefficient	P-value
I concern that the product price on the website is higher than the offline price.	0.753*	0.000
I concern that the total costs of online shopping for the product is high.	0.824*	0.000
I concern that I find the product is not worth the price I paid.	0.803*	0.000
I concern that I lost the money I paid to purchase the	0.703*	0.000

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product.		
I concern the online financial fraud.	0.795*	0.000
I concern that I pay extra money when receiving the product.	0.781*	0.000
I concern that I will not be able to refund the money if I cancel the order.	0.737*	0.000

*sig at 0.05 level

Table 6: Correlation coefficient for "Time risks"

Item	Correlation coefficient	P-value
It takes me a long time to have an e-payment card to purchase online.	0.728*	0.000
It takes me a long time to search for products in the online shopping websites.	0.767*	0.000
I concern that the merchant shipping for the product will be delayed.	0.746*	0.000
I concern that the arrival of product to Gaza Strip will be delayed.	0.563*	0.000

*sig at 0.05 level

Table 7: Correlation coefficient for "Service risks"

Item	Correlation coefficient	P-value
I concern that I will have problems if I want to return a product that I am not satisfied with it.	0.700*	0.000
I concern that I will have problems if I want to cancel/edit the purchasing order.	0.762*	0.000
I concern the reliability and security of online shopping websites.	0.768*	0.000
I face a difficulty of the online tracking for my product to reach Gaza Strip.	0.651*	0.000
I concern that the product will not reach Gaza Strip.	0.536*	0.000
I concern that I will deal with a computerized purchasing system rather than dealing with sales staff directly.	0.781*	0.000
I concern that I will have technical problems during the purchasing process.	0.815*	0.000

*sig at 0.05 level

Reliability of the Questionnaire

The reliability of an instrument is the degree of consistency that measures the attribute; it is supposed to be measuring. The less variation an instrument produces in repeated measurements of an attribute, the higher is its reliability. The test is repeated with the same sample of people on two occasions, then compares the scores obtained by computing a reliability coefficient (El Telbani, 2013).

Cronbach Alpha and Split Half methods were used to check the reliability of the questionnaire. For the entire questionnaire, the Cronbach's Alpha equals (0.935), and the adjusted correlation coefficient using the Spearman-Brown equation equals (0.964). Based on those values, the questionnaire is reliable and can be used for the purpose of this research.

Table 8: Cronbach's Alpha coefficient for reliability

Dimension	No. of items	Cronbach Alpha coefficient
Product risks	4	0.830
Financial risks	7	0.886
Time risks	4	0.658
Service risks	7	0.844
All dimensions	22	0.935

Table 9: Split half method for reliability

Dimension	No. of items	Correlation coefficient	Spearman Brown coefficient
Product risks	4	0.771	0.871
Financial risks	7	0.849	0.919
Time risks	4	0.645	0.784
Service risks	7	0.825	0.905
All dimensions	22	0.931	0.964

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Analytical Approach
Demographic profile of the sample

Table 10: Demographic profile of the sample

Characteristic & Item	Frequency	%
Sex		
Female	182	60.1
Male	121	39.9
Age Group		
18-24	120	39.6
25-30	96	31.7
31-40	49	16.2
41 and above	38	12.5

Governorate		
North Gaza	32	10.6
Gaza	180	59.4
Middle area	39	12.9
Khan Younis	36	11.9
Rafah	16	5.3
Profession		
Student	74	24.4
Employee (Temporary)	79	26.1
Employee (Permanent)	97	32.0
Unemployed	53	17.5
Average Monthly Income		
None	88	29.0
Less than \$400	72	23.8
\$400-\$699	53	17.5
\$700-\$999	31	10.2
\$1000 and above	59	19.5

The table above demonstrates the demographic profile of the sample which equals 303 individual.

Table 11: Having an E-Payment Card

Characteristic	Item	Frequency	%
Have an e-payment card	Yes	125	41.3
	No	178	58.7

The table above indicates the distribution of the study sample according to the holders of an e-payment card. The researcher noticed that most of the study sample almost 58.7% don't hold an e-payment card to purchase online and 41.3% of the study sample hold an e-payment card to purchase online. This result indicates that there is less knowledgeable regarding e-payment mechanisms. Therefore, there is a need for more education and information about e-payment techniques.

Table 12: Online Shopping Experience

Characteristic	Item	Frequency	%
Times did you shop online	I do not have an idea about online shopping websites	32	10.6
	I browse the online websites, but I do not have an intention to purchase	52	17.2
	I have the intention to purchase, but I did not actually do that	90	29.7
	Once	29	9.6
	Twice	18	5.9
	3 Times	8	2.6
	More than 3 times	74	24.4

The table above indicates the distribution of the study sample according to times have you shop online. The researcher notice that 10.6% do not have an idea about online shopping websites, 17.2% of the study sample browse the online websites, but they do not have an intention to purchase, 29.7% of the study sample have the intention to buy, but they did not actually do that. Furthermore, 9.6% of them shopped online only once, 5.9% of them shopped online twice, 2.6% shopped online three times, and 24.4% of them shopped online more than three times. Briefly, 42.5% of the research sample have an online shopping previous experience, and 57.5% of them do not have an online shopping previous experience.

Table 13: Demographic profile of the sample regarding to the online shopping experience

Characteristic and Item	Frequency	%
<i>Sex</i>		
Female	47	15.6
Male	82	27.1

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Age Group		
18-24	47	15.5
25-30	44	14.6
31-40	23	7.6
41 and above	15	4.9
Governorate		
North Gaza	15	5
Gaza	87	28.7
Middle area	11	3.6
Khan Younis	10	3.4
Rafah	6	1.9
Profession		
Student	31	10.2
Employee (Temporary)	34	11.2
Employee (Permanent)	48	15.9
Unemployed	16	5.3
Average Monthly Income		
None	28	9.2
Less than 400\$	31	10.2
400\$-699\$	19	6.3
700\$-999\$	17	5.7
1000\$ and above	34	11.2

The above table indicates the demographic profile of the individuals who have a previous online shopping experience, as they purchased online (once, twice, three times, or more than three times). The table illustrates that the online shoppers tend to be males, permanent employees, with higher average monthly income of \$1000 and above, from Gaza city, and mainly in the age between 18-24.

Table 14: Online Shopping Websites

Characteristic	Item	Frequency	%
Websites for online shopping	I didn't browse any of the online shopping websites before.	67	22.1
	Ali Express	169	55.8
	eBay	89	29.4
	Amazon	107	35.3
	iHerb	10	3.3
	Others	28	9.2

The table above indicates the distribution of the study sample according to the most popular online shopping stores in Gaza Strip. The researcher noticed that Ali Express is the most used and the most popular website among online shoppers as it used by 55.8%, then Amazon is used by 35.3%, then eBay is used by 29.4%, whereas iHerb is the least used website among online shoppers as it used only by 3.3%. Other websites used by online shoppers are (All beauty, Awok, Souqe, Itunes, Facebook groups, Godaddy.com, name.com, cloudy.ps, mtc.ps, Wish, Gearbest, Banggood.com, gittigidiyor.com, Tinydeal, Tearbes, Grammarly.com, Deal extreme, Laylek.com, Local pages, Bitdefender, Personal pages, Strubarry.net, Budybuilding, Cash U). 22.1% of the study sample did not browse any of the online shopping websites before.

The results indicate that Aliexpress is the top online store for Gaza shoppers. This is because Aliexpress offers low prices on the entire range of products. It offers regular sales and discounts, as well as it accepts payments from various payment methods, and also it accepts delivering the products to Gaza Strip.

Table 15: Online Shopping Products

Characteristic	Item	Frequency	%
Products that you may purchase online	Phones & Accessories	103	34.0
	Electronics	113	37.3
	Clothes	153	50.5
	Jewelry & Watches	99	32.7
	Bags and Shoes	90	29.7
	Medicines	20	6.6
	Home Tools	49	16.2
	Others	24	7.9

The above table indicates the distribution of the study sample according to the products that they want to purchase online. The researcher noticed that clothes are the most purchased product among online shoppers as they are purchased by 50.5%, then electronics are purchased by 37.3%, then phones and accessories are purchased by 34%, whereas medicine is the least purchased product among online shoppers it is purchased only by 6.6%. Other products purchased by online shoppers are (e-books, software, tickets, games, books, non-tangible services, children's needs, smartwatches, cameras, handicrafts, gold and silver

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necklaces, birthday gifts, cosmetics, antiques, glasses, electrical appliances).

The researcher believes that the online clothes may be less expensive and more fashionable.

Table 16: Online Shopping Reasons

Characteristic	Item	Frequency	%
Reasons of purchase online	Buy products with high quality	123	40.6
	Buy products with low price	150	49.5
	Buy products that are not available in Gaza Strip	229	75.6
	Compare between products	20	6.6
	Buy brand products	79	26.1
	Save time and effort	63	20.8
	Use offers and discounts	120	39.6
	Others	2	0.7

The above table indicates the distribution of the study sample according to reasons of online purchase. The researcher noticed that purchasing products that are not available in Gaza Strip is the main reason why online shoppers purchased online by 75.6%, then buying products with low price by 49.5%, then buying products with high quality by 40.6%, whereas compare between products is the least reason of online shoppers purchased online by 6.6%.

Online Shopping Risks Analysis

Product Risks

Table 17: Product Risks Analysis

Item	M	SD	RII	t-value	Sig.	R
1. I concern that the product does not match the expected benefits.	3.67	1.20	73%	9.67	0.000	4
2. I concern that I receive a product does not match the features and specifications of the online product description.	3.75	1.16	75%	11.26	0.000	2
3. I concern that I receive a	3.71	1.16	74%	10.57	0.000	3

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damaged product						
4. I concern that I depend on the product photo, but I cannot touch the product and ensure its features.	3.81	1.11	76%	12.76	0.000	1
Total degree	3.73	0.94	75%	13.56	0.00	

The above table displays that item “I concern that I depend on the product photo, but I cannot touch the product and ensure its features” has been ranked as the first regarding mean value that equals 3.81 (76%). The mean of the dimension “Product Risks” equals 3.73 (75%). Researcher conclude that the respondents agreed to this item, so the online shopping physical examination of product has a significant impact on respondents.

This result indicates that the tangibility of the product determines a significant element on the online shopping decision, so the online shopping store must pay a great attention for the presentation formats of the online products so that it may help to make products perceived as more tangible, for example by applying the multi-dimensional concept of tangibility. Studies found out that the most useful way of providing product tangibility is a “virtual mirror”, where the customers can use your webcam to see themselves with the item. If online stores want to increase their sales, they will do so by enabling shoppers to get a proper “feel” of what is being sold to them.

Financial Risks

Table 18: Financial Risks Analysis

Item	M	SD	RII	t-value	Sig.	R
1. I concern that the product price on the website is higher than the offline price.	2.88	1.30	58%	-1.59	0.113	7
2. I concern that the total costs of online shopping for the product is high.	3.14	1.28	63%	1.88	0.061	6
3. I concern that I find the product is not worth the price I paid.	3.45	1.21	69%	6.48	0.000	5
4. I concern that I lost the money I paid to purchase the product.	3.58	1.22	72%	8.32	0.000	3
5. I concern the online financial fraud.	3.66	1.28	73%	8.95	0.000	2

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6. I concern that I pay extra money when receiving the product.	3.46	1.28	69%	6.28	0.000	4
7. I concern that I will not be able to refund the money if I cancel the order	3.77	1.20	75%	11.06	0.000	1
Total degree	3.42	0.97	68%	7.56	0.000	

The above table displays that item no. 7 “I concern that I will not be able to refund the money if I cancel the order” has been ranked as the first regarding mean value that equals 3.77 (75%). The mean of the dimension “Financial Risks” equals 3.42 (68%). Researcher conclude that the respondents agreed to this item.

The above table indicates that there is a high level of fear of losing their paid money if they cancel the requested order, so that the online shopping websites should provide defined and evident policies for the order cancellation and money refunding. The website should identify the user that if the goods are not shipped on time, user can cancel the order and refund your money before she/he submit the cancellation request, user can contact the supplier to prevent the order being shipped out. In addition to that, the website should define the refund date and time based on the payment method used at the time of purchase.

Time Risks

Table 19: Time Risks Analysis

Item	M	SD	RII	t-value	Sig.	R
1. It takes me a long time to have an e-payment card to purchase online.	3.23	1.33	65%	3.02	0.003	3
2. It takes me a long time to search for products in the online shopping websites.	3.17	1.18	63%	2.44	0.015	4
3. I concern that the merchant shipping for the product will be delayed.	3.92	1.07	78%	14.97	0.000	2
4. I concern that the arrival of product to Gaza Strip will be delayed.	4.44	0.92	89%	27.23	0.000	1
Total degree	3.69	0.80	74%	15.05	0.000	

The above table displays that item no. 4 “I concern that the arrival of product to Gaza Strip will be delayed” has been ranked as the first regarding mean value that equals 4.44 (89%). The mean of the dimension “Time Risks” equals 3.69 (74%). Researchers conclude that the respondents agreed to this item.

The former result indicates the political situation in the Gaza Strip, as the online shopping orders take at least one month to come through, and sometimes they take more than 4 months to come through. Development of online stores in the Gaza Strip will be a great solution for this obstacle.

Service Risks

Table 20: Service Risks Analysis

Item	M	SD	RII	t-value	Sig.	R
1. I concern that I will have problems if I want to return a product that I am not satisfied with it.	4.06	1.07	81%	17.31	0.000	2
2. I concern that I will have problems if I want to cancel/edit the purchasing order.	3.88	1.00	78%	15.32	0.000	3
3. I concern the reliability and security of online shopping websites.	3.49	1.29	70%	6.54	0.000	5
4. I face a difficulty of the online tracking for my product to reach the Gaza Strip.	3.86	1.15	77%	13.06	0.000	4
5. I concern that the product will not reach the Gaza Strip.	4.39	0.91	88%	26.64	0.000	1
6. I concern that I will deal with a computerized purchasing system rather than dealing with sales staff directly.	3.19	1.37	64%	2.44	0.015	7
7. I concern that I will have technical problems during the purchasing process.	3.42	1.27	68%	5.76	0.000	6
Total degree	3.76	0.83	75%	15.77	0.000	

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The above table displays that item no. 5 "I concern that the product will not reach Gaza Strip" has been ranked as the first regarding mean value that equals 4.39 (88%). The mean of the dimension "Service Risks" equals 3.76 (75%). Researchers conclude that the respondents agreed to this item.

The former result indicates the political situation in the Gaza Strip. Due to the political complications, some orders are rejected by the occupation and do not pass through the border Erez Crossing. In addition to that, the tracking system for product's arrival to Gaza Strip is not effective. The online shoppers can track the product until it reaches Israeli, then the information is lost, until it arrived to Gaza Strip via Merssal Company. The Ministry of Communications should set up a convenient mechanism for receiving packages from the Erez Crossing. They should explain and illustrate for the citizens the sorting process, the customs, and the receipt fee.

Summary of Online Shopping Risks

Table 21: Summary of Online Shopping Risks Analysis

Dimension	M	SD	RII	t-value	Sig.	R
Product risks	3.73	0.94	75%	13.56	0.000	2
Financial risks	3.42	0.97	68%	7.56	0.000	4
Time risks	3.69	0.80	74%	15.05	0.000	3
Service risks	3.76	0.83	75%	15.77	0.000	1
Total degree	3.63	0.77	73%	14.29	0.000	

To reduce the risk of the online consumers' perception and to increase the possibility of online purchases, online shopping business should know which risk dimensions are of greatest concern to consumers in Gaza Strip. The above table indicates a summary of the statistical analysis results of "Online shopping risks". The researcher noticed that the level of agreement on "Online shopping risks" is high, where the means of the dimensions ranged between 3.42 for "Financial risks" 3.76 for "Service risks". This situation means that "Financial risks" are the lowest risk of online shopping in Gaza Strip, whereas the "Service risks" are the top risk of online shopping in Gaza Strip.

The service risk is the highest risk among the online shopping users point of view in Gaza Strip. Mainly, the service risk is considered as one

of the after-sales service. Because of complications of the political situation in Gaza Strip, the research sample illustrates that the customers are always worried about the product loss during the delivery, and about the difficulty in returning product if they are not satisfied with. In addition, as the online purchased products are shipped to Israel, and then it transported to Gaza Strip across Erez crossing, so the individuals are always concerned about losing the product. They also suffer a difficulty in the online product tracking. It is worth mentioning that the online tracking and tracing service is an automated service of the international package, and the users can get information about the movement of packages and purchases at online stores.

Comparison between perceived risks regarding to the online shopping experience

Table 22: Test significant differences due to Have you ever shop online?

Dimension	Have you ever shop online	Mean	SD	T-test	Sig.
Product risks	No	3.97	0.84	5.198*	0.000
	Yes	3.42	0.99		
Financial risks	No	3.75	0.79	7.572*	0.000
	Yes	2.97	1.01		
Time risks	No	3.88	0.75	4.944*	0.000
	Yes	3.43	0.79		
Service risks	No	3.96	0.79	5.253*	0.000
	Yes	3.47	0.81		

Hint: SD: Standard Deviation, *: Significant at 0.05 level

From the above table, the researcher noticed that there are statistically significant differences in all the dimensions due to “Have you ever shopped online?” Since that, all the significance levels are less than 0.05. For “Product risks”, those who do not shop online have product perceived risks more than the people who actually shop online with 0.55 degrees. For “Financial risks”, those who do not shop online have product risks more than the people who actually shop online with 0.78 degrees. For “Time risks”, those who do not shop online have product risks more than the people who actually shop online with 0.45 degrees. For “Service risks”, those who do not shop online have product risks more than the people who actually shop online with 0.49 degrees.

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In addition, the researcher notice that "Product risks" is the most risky that encounters people who did not shop online, whereas "Service risks" is the most risky that encounters people who actually shop online. In all dimensions, the perceived risks of the users who did not purchase online are higher than the perceived risks of those who did.

It is noticeable that the variable "Have you ever shopped online?" is recorded from "How often do you shop online?" the first three categories recorded to "No" and the last four categories recorded to "Yes".

Results

Online Shopping Perceived Risks:

- There is a high level of agreement on "Online shopping perceived risks" in Gaza Strip.
- The service risk is the highest online shopping risk from the Gaza Strip online shopping users point of view with a rate of 75% and mean value of 3.76. It followed by the product risk with a rate of 75% and mean value of 3.73, and then the time risks with a rate of 74%.
- The financial risk is the lowest online shopping risk from Gaza Strip online shopping users point of view with a rate of 68%.

Online Shopping Experience:

- 42.5% of the research sample have a real experience with online shopping. 9.6% of them shopped only once online, 5.9% shopped twice, 2.6% shopped thrice online, and 24.4% of them, shopped online more than thrice.
- 75% of the research sample did not have a real experience with online shopping. 10.6% of them, do not have an idea about online shopping websites, 17.2% of them browse the online shopping websites, but they do not have the intention to purchase, and 29.7% of them, have the intention to buy, but they did not actually do that.
- Only 41.3% of the research sample have an e-payment card. This indicates that there is a lack of awareness and understanding about having e-payment cards and using them.

Online Shopping Preference Reasons:

- Purchasing products that are not in Gaza Strip is the main reason behind online purchasing, with rate of 75.6%, followed by,

purchasing products with low price 49.5%, and then purchasing products with high quality 40.6%.

Online Shopping Products:

- Clothes category gained 50.5% as the most product the online shoppers can purchase online, then the electronics which gained 37.3%. Meanwhile, the phone and accessories gained 34%, the jewelry and watches gained 99%, the bags and shoes gained 29.7%, and the home tools gained 16.2%.
- Medicines are the least product that the online shoppers can purchase online, with a percent 6.6%, and some online shoppers are interested in purchasing software copies, e-books, and games.

Online Shopping Websites:

- Aliexpress is the largest online store for Gaza shoppers. Aliexpress provides low prices on the entire range of products. It offers regular sales and discounts, accepts payments from various payment methods, and it accepts delivering the products to Gaza Strip.

Online Shopping Demographic Characteristics:

- Online shoppers tend to be males, permanent employees, with higher average monthly income \$1000 and above, from Gaza city, and mainly in the age between 18-24.
- Women perceive a higher level of risk in online shopping than men.

Online Shopping Differences of the Consumer's Perceived Risks:

- There are statistically significant differences in the online shopping perceived risks regarding the online shopping experience. All the perceived risks of the individuals who did not purchase online are higher than the perceived risks of the individuals who did.
- Product risk is the highest risk that encounters people who did not shopping online, whereas service risk is riskiest that encounters the people who actually shopped online.
- Product risks for the individuals who do not shop online are more than the people who actually shop online with 0.55 degrees.

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- Financial risks for the individuals who do not shop online is more than the people who actually shop online with 0.78 degrees.
- Time risks for the individuals who do not shop online is more than the people who actually shop online with 0.45 degrees.
- Service risks for the individuals who do not shop online is more than the people who actually shop online with 0.49 degrees.

Practical Implications

The practical implications of this study are for online shopping users. The study provides deeper insight on the perceived risks of online shopping and it helps them to pinpoint the risks and it builds awareness of these risks and how to tackle them.

It is also that, the study provides the Ministry of Communication and the online shopping stores with the knowledge needed and with understanding the state of the online shopping in Gaza Strip. It provides them with the perceived risks of the purchase, payment, receive, sort and deliver packages to the users, so that they pay more attention to it; to enhance it, and to develop certain policies for facilitating the online shopping process in Gaza Strip.

Recommendations

- Before developing an online shopping store at Gaza Strip, it is important to understand the customers' perceived risks, finding solutions and building awareness of these risks, to persuade the customers and the sellers to use online shopping.
- Increase awareness and willingness to create and use e-payment mechanisms in Gaza Strip.
- Increase awareness and willingness to online shopping among women.
- Develop online stores in the Gaza Strip.
- Online shopping stores must pay a great attention and effort to the presentation formats of the online products by applying advanced techniques such as the multi-dimensional concept of tangibility, and the virtual mirror to make products more tangible.
- Retailers should give a guarantee that their product texture/color is the same as displayed in the online shop.
- Online shopping websites should provide defined and evident policies for the order cancellation and money refunding.

- Online shopping store should estimate the delivery date for the user. In case of Gaza Strip, the website should notify the user of the probability that it will take more time to receive the item.
- Online shopping store should provide a customer support service that facilitates the customer contact with the store to solve with any problem.
- The Ministry of Communications should enhance the process for receiving, sorting and delivering packages to the users.
- Result of the study evidently states that despite the presence of perceived risks, the individuals still intend to shop online, a matter that online marketers can capitalize.

Suggested Future Research

The following research topics are suggested for future research:

- Influence of Customer Relationship Management (CRM) on online shopping.
- Social media impact on the online shopping.
- The impact of the online shopping return policy on the consumer behavior.
- Comparative study of online shopping and offline shopping.

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