

Effect of Online Shopping on Customer Behavior

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Abstract:

This study has been conducted in order to identify customer buying behavior in Kurdistan region towards online shopping. In order to do this the main question of this thesis was, what is consumer buying behavior toward online shopping in Iraqi Kurdistan Region? Many literature reviews will be studied whether they are from the same region or from different countries, to further understand the case and to be able to answer the questions and reach the aims and objectives of the thesis. This will all be studied carefully and a survey questionnaire will be used in quantitative and also descriptive manner in order to analyze customer's feelings and thought which affect their behavior towards online shopping and finally the results will be analyzed by SPSS program which makes all data clear and understanding. As for the results we I reached the conclusion where I realized that according to the customers online shopping needs a lot of development in this region even though people are using it, and I was able to write my recommendation due to their responds to the questionnaire.

Keywords: Customer behavior, Online Shopping, Quality, Trust

1- Introduction:

Online shopping is a new technique of shopping which has appeared after all the new technological improvements and inventions, it has also appeared recently in the business and marketing area, but it developed rapidly all over the world. According to Marafie (2008) online shopping is much more efficient than traditional shopping because it is a time saver for customers. In Kurdistan this kind of technological marketing invention is recent and customers do not have enough information about this type of shopping yet, while in other countries like US and European countries it has become an important aspect for shopping in people's everyday lives. It is noticeable that Kurdish people have recently started to use online retails to do shopping, however people are facing many issues while shopping online, and those problems differ from person to person. According to Sanati (n.d) e-commerce is a new kind of business to Kurdish people, because this kind of business is applied mostly in the developed countries. For developing countries such as Kurdistan, in order to have a successful online business, the first step to be taken is to build trust between your business and your customers, secure transaction and provide a good network for making payments online. One of the obstacles to online shopping in Kurdistan region is not having sufficient banking systems to pay directly for the

products online, and IT illiteracy is another major problem that is an obstacle for implementing a good system for e-commerce in Kurdistan. Also there are other obstacles that affect Kurdish consumers which is facing difficulty during shopping online such as, demographic factor, environmental factor, product/service factor, reputation, trust, marketing, and security and protection of personal information. Those factors generally affect consumer behavior and in Kurdistan in order to know what the main factors that affect consumer's behavior. (Sanati, n.d.).

2- Literature Review:

Electronic Commerce Concept:

E-business is the blend amongst innovation and business, and it is said that E-business can gather three diverse significant territories, for example, the human measurement, the mechanical segments and internet business. In this exploration the significant part that will be talked about is web based business which is one of the basic parts of e-business (Mirescu, n.d.). Web based business is purchasing and offering items and administrations through web. This sort of business began when innovation constrained organizations to enter online markets, and if any organization disregarded innovation previously, at that point right now they are compelled to utilize another administration and generation framework, all together not misfortune their market. Internet business has three segments, for example, business to business and business to shopper, and buyer to customer. Business to business is generally identified with describing merchandise and enterprises between organizations so as to get financial resources, yet business to customer is making buyers fulfilled by offering or purchasing products, administrations and data to shopper. The fundamental markets of this sort of web based business are e-shopping and e-keeping money. Purchaser to shopper is making business amongst buyers and one of the current and clear cases is e-sound (Mirescu, nd.).

Consumer Behavior concept: Consumer conduct is characterized by Kotler (2004, p.601) as "The purchasing conduct customers – people and families who purchase merchandise and enterprises for individual utilization." If we needed to make it all the more certain that buyer implies a man who does the way toward purchasing and devours the two products and ventures to fulfill his or her self. At the point when there will be communication amongst state of mind and feeling a sort of feeling will show up which is called customer conduct. The investigation of purchaser conduct causes the market to know customer conduct in the commercial center and it will prompts demonstrate the kinds of item that buyers will purchase or when, where and how regularly they get it. This term had been originated from showcasing idea and promoting idea is "business introduction that advanced in 1950's through a few option approaches, alluded to, separately, as the generation idea, the item idea and the offering idea." (Schiffman & Kanuk, 2007). To have a strong successful customer relationship there should be

three drivers which are customer value, high level of customer satisfaction, & building a structure for customer retention (Schiffman & Kanuk, 2007).

The marketing concept: In late 1950s the area of consumer behavior appeared in the strategy of marketing, and this was as the result of appearance of selling more products by marketers, and it helped marketers to produce only those products that consumers buy. The marketing concept came as the result of consumer oriented marketing philosophy and it is called marketing concept (Schiffman & Kanuk, 2007). As the result those companies which pay attention to their customers are those who stay for longer and grow faster than the other who does not pay attention to their customers (Schiffman & Kanuk, 2007).

Consumer Behavior toward Online Shopping: "Buyer Online Shopping Attitudes and Behavior: An Assessment Of Research" (Li & Zhang, 2002). In this article writers are examined customers web based shopping conduct and state of mind through breaking down 35 experimental examinations which distributed in 9 IS diaries and meetings, and it was in the zone of Information System. As indicated by Li and Zhang (2002) there are 10 factors which are interconnected together and have relationship, influences customers demeanor and conduct, for example, "outer condition, socioeconomics, individual attributes, merchant/benefit/item attributes, site quality, state of mind towards web based shopping, goal to shop on the web, internet shopping basic leadership, web based buying, and buyer fulfillment" (Li & Zhang, 2002). This study showed that five of those factors are independent variable such as "external environment, demographics, personal characteristics, vender/service/product characteristics, and website quality" (Li & Zhang, 2002), and the other five factors were dependent variable such as "attitude towards online shopping, intention to shop online, online shopping decision making, online purchasing, and consumer satisfaction." (Li & Zhang, 2002).

Hasslinger, Hodzic & Opazo (2007) examined and composed an investigation with respect to buyer conduct toward internet shopping. In this investigation the writers are for the most part focused on one sort of item, for example, Books. In view of this item the creators discovered practices of customer toward web based shopping. This examination has been done with a specific end goal to comprehend shopper's needs and needs while an organization offers its items on web, and organizations need to know the components that are influencing customer's conduct. Philip Kotler distributed numerous articles with respect to the shoppers conduct hypotheses, and it had been utilized for understanding the showcasing technique that has impact on customer. Nonetheless, customary shopper conduct is marginally unique in relation to broadened purchaser conduct, and it should take it to thought by online retails with a specific end goal to know the route for fulfilling buyers to have an effective e-business. In this

exploration the writers pick book as a most sold item on web. The points of this examination is to know factors that power purchaser to purchase on the web, to know how those components have impact on shoppers, and to indentify sorts of sections that are found among the distinguished buyer during the time spent purchasing books on the web. Discoveries of this examination demonstrated that the most imperative factor that has affect on shopper conduct toward web based shopping is value, at that point the second factor is trust and the third factor is helpful.

Different studies has been done in order to know consumers behavior toward online shopping in general, and Zheng (2006) in his examination consolidated past investigations and research which was done before about web based shopping and the routes for building up viable web based advertising channel, and the effect which web shopping has on its purchaser's conduct. This exploration will help a web based business for fortify its advertising technique. The point of this exploration is to distinguish the current status of web clients in UK and China, and this examination is recognizing the effect of web shopping on purchaser purchasing conduct. For finding the responses for the examination addresses, a review survey had been done in UK and China. Every one of the respondents of this review survey has specified that they all have web get to on the grounds that the poll was sent through email to the respondents, and they all had web access in their home and their working environments. In this exploration it is discovered that Chinese respondents are utilizing web to search for data, than respondents in Britain. Additionally it had been discovered that British individuals are utilizing web for shopping more than Chinese individuals, yet to find occupations through online the two respondents are comparable. In this examination it is recognized the kind of items that generally purchased by individuals in China and Britain, and this will enable online retailers to realize what to sort of item has appeal among clients, and the outcome was, in UK booking lodging and ticket for voyaging was the most well known among UK clients while acquiring on the web, yet in China the reaction was extraordinary and three sorts of item had been sold online, for example, book, CD/Video, and Computer.

Although, many studies had been done to assess consumer behavior toward online shopping, and Girard, korgaonkar & Silverblatt (2003) did a research on online shopping and the title of the study was "Relationship of Type of Product, Shopping Orientations, and Demographics with Preference for Shopping on the Internet" (Girard, korgaonkar & Silverblatt, 2003). This research has been done to examine online shopper's buying orientation for purchase online,

and to identify the demographic features for influencing consumers to buy online. Also it is for examining the relationship between demographics and online shopping which will be based on the type of the product. Products had been classified in to four types like, “search products, two types of experience products, and credence products” (Girard, korgaonkar & Silverblatt, 2003). The data for this research is collected in Southern United States and survey method had been used for collecting data. Findings of this study was, demographics such as gender, education, and income is directly related to consumer’s behavior toward online shopping and handiness with spare time also are having impact on consumers online buying behavior. According to the findings of this research the correlation between demographics and buying orientation is depending on the different types of products. “Among the five shopping orientation dimensions, convenience orientation was positively related to preference for shopping online for experience” (Girard, korgaonkar & Silverblatt, 2003). In this research it is found that buying orientation for clothes and perfumes is stronger than buying cell phone and television, and the findings of this study shows that predictions for online shopping is depending on the studies which had been done in past, and it affects people to buy online from different online retailers.

On 2014 Mahmood, Baghchi & Ford had done a study and the title of the study was “On-line Shopping Behavior: Cross-Country Empirical Research” (Mahmood, Baghchi & Ford, 2014). The information for this examination have been gathered through overview, up close and personal meeting and phone meet. The overview had been done across the country and the respondents of the review speaking to the number of inhabitants in that place. The point of this examination is to discover the variables that make a positive commitment to purchase on the web. In this examination it is discovered that internet shopping is influenced by trust and financial state of customers who purchase on the web, and numerous investigations which had been done before discovered that trust has coordinate impact on web based shopping. Another angle found through this examination which is instruction, and it demonstrated that training does not have impact on web based shopping conduct of online customers since utilizing web does not require extremely taught clients, but rather training is associated with different perspectives that influence online customers, for example, riches. Likewise in this examination it has been discovered that knowing about innovation does not influence on internet shopping conduct, but rather it has been discovered that mechanical learning and financial condition have impact on individuals to put stock in the electronic business.

Jun & Jaafar (2011) conducted a research in China and in the research the authors mentioned that using internet for doing business is called business revolution, and in china lately electronic commerce is rapidly developing, because a huge number of people are using internet in China, and this will leads to increase online shopping in China. This study has been done for examining consumers behavior and attitude toward online shopping in China, and to explore the factors that influence consumers to do online shopping. Findings for this study were, marketing mix and reputation, because they have the greatest influence on Chinese consumers' attitude. Those factors are having positive impact on consumers' attitude. Also the most important aspect by sellers are paying more attention to the quality of the product, variety of the products, design of the product, having different features, and good reputation. According to the Jun and Jaafar's findings on 2011, in china Marketing Mix is having the most essential impact on consumers attitude and behavior. For example, products are containing many significant points such as design, quality, different in type, names of the brands, size of the product, and so on. Price is containing having discount on the product, allowances, and credit

In Pakistan a study had been done in the title of "Consumer Behavior towards online shopping of electronics in Pakistan" (Bashir, 2013). The author chosen an electronic good as a sample product for this study to measure and assess Pakistani consumer's attitude and behavior in toward online shopping. The main objectives of this research were to categorize the aspects which affects consumer while shopping online in Pakistan, and to find out reasons of paying least attention to online retails by customers. In this research young generation was an active part of the research for answering survey questionnaire because buying online is mostly famous among young people of Pakistan (Bashir, 2013). Income of people plays an important role in using online shopping websites for buying products, and most people who responded to the questionnaire did never bought anything from online. 47% of respondents do online shopping regularly, and 23% of respondents are buying products online only once a year, and 15% of participants buy products online once a month. And this result shows that majority are not depending on online shopping in Pakistan.

In order to know South African's consumer behavior a study had been done by Sward (2008) about "Factors influencing the choice to shop online: a psychological study in a South African context." (Sward, 2008). The objective of this research was to find out contributing factors that inspire people to shop through online retails continuously. There were many aspects this study investigated about such as security of customer's information, hacking by internet hackers, reasons for using internet properly, factors of not shopping online, types of products which sold the most and the least online, and finally recommendations for online shoppers.

Data collection procedure was through an interview and as the results it has been found that advantages of online shopping are saving customers time, affordable prices and accessible, no need to use effort, and convenience. Despite the advantages of online shopping there are disadvantages too, such as, the information which is written in the website is not adequate, and the customers cannot touch the product, and there is not sales assistant in the online shoppers. According to what the author found during data collection process, internet is the tool which is used for communication, collecting information and education. Also the interviewees were mentioning that shopping online makes customer's experience more and it has an advantage for online shopping websites.

In order to find more data another study had been reviewed which was written in Malaysia by Salehi (2012), and the title of the study is "Consumer Buying Behavior towards Online Shopping Stores in Malaysia" (Salehi, 2012). This study is mostly concentrated at some factors that has impact on Malaysian consumers toward online shopping such as, "appearance, quick loading, security, sitemap, validity, promotion, attractiveness, believability, and originality" (Salehi, 2012). It has been proved that the first five factors are having much more effect on consumers' attitude then the rest of the factors. As the result it has been proved that promotion, attractiveness, believability, and originality are not affecting online shopping attitudes by consumers, but the most important point was security and validity of the websites.

Another study in Jaipur had been conducted, and the reason of this study was to find out consumers behavior toward online shopping and title of the study was "Consumer Behavior toward E-Marketing: A Study of Jaipur Consumers" (Hooda & Aggarwal, 2012). This study has been done to know the rate of accepting e-commerce in Jaipur and reasons that made Jaipur consumer to decide to buy their products online. This study has been done in order to know the tare of Jaipur people who are aware of e-marketing, and to what extend Jaipur people are accepting e-marketing, to know impacts that e-marketing have on purchasing product/services online, and to study the impacts of adds that appears on websites on online buying decision making by consumers. The collected data showed that in Jaipur the age of internet users were between ages 18-30, because young people are more technology oriented than old people and the place that young people are working in is forcing them to use internet and computer, but findings showed that gender does not have any impacts. Another important aspect was income, and this aspect has a very huge effect on buying decision making by Jaipur consumers, because people who are rich does not have enough time to go for shopping traditionally, and online shopping will save their time. One of the important aspects that make Jaipur people to hesitate to buy online is security reasons, because in the past internet user's personal information and password has been stolen.

Due to the lack of study and research in the area of e-commerce and online shopping there was only one available article about e-commerce in Kurdistan by Sanati (n.d.). This is the only reason that made me to choose this subject, and because many studies had been done in the countries around the world in the same area but in Kurdistan no one did a research in this area. The only study which has been done in Kurdistan is “E-Commerce Strategy for Southern Kurdistan Region” (Sanati, n.d.). This article will clarify the possible problems related to the information system in e-commerce business in Southern Kurdistan. Also the article is about current problems of market development which also affects the way of applying information systems with marketing. Also this article will provide suggestions for improving e-commerce in Kurdistan region. After analyzing the article the suggestions that were given by the author for Kurdistan were as the following:

- Encouraging younger people to depend more on information technology
- For decreasing the cost of formation e-commerce people should develop their skills in the area of programming such as Java, Linux, and eclipse. Using the local employees for running e-commerce through having developed IT education

Kurdistan region suffers from the issue of the high cost of new technological devices, and the quick development. These two points affected Kurdistan region in terms of technology, but there is a strategy for solving this issue which is through training network administrators and it will help in finding solutions for problem that occur in the commercial products (Sanati, n.d.).

In conclusion, in this chapter I reviewed many different articles which had been done before by others in other different countries. Some research had been done generally regarding to the online shopping consumer behavior, but some research had been done in countries like, China, Kuwait, Pakistan, South Africa, Malaysia, and Kurdistan. Due to lack of research in Kurdistan in the area of e-commerce, for literature review other countries research had been used so as to compare and contrast between the results they have and the result of this research. By reason of lacking of study in the area of e-commerce and especially Kurdish consumer behavior toward online shopping made me to choose this subject and to find results and solutions for this problem in Kurdistan like any other developing countries. This will show that how far Kurdish consumer depend on online shopping and also it shows online behavior of Kurdish consumer compare to other countries in the world. Based on some of the research that has been done and reviewed in literature review, most of those countries do not have credit card issue, but

the major obstacle that affects consumer behavior toward online shopping in Kurdistan Region is not having credit cards.

3- Research Question (Problem):

Major research question:

- What is consumer buying behavior toward online shopping in Iraqi Kurdistan Region?

Minor research questions:

- To what extent people use online shopping in Kurdistan?
- How do socio demographic factors affect consumer online buying behavior?
- What are the main obstacles behind online shopping in Kurdistan?
- What are the most important factors that attract Kurdish consumer to shop online?
- What are the factors that have effect on perceptions of Kurdish online consumers?
- What are the factors that influence consumer behavior to adopt online shopping in Kurdistan region?

4- Research Aims and Objectives:

- To investigate consumer behavior toward online shopping in Iraqi Kurdistan Region.
- To determine the way socio demographic affect consumer online buying behavior.
- To assess the level of online shopping usage in Kurdistan
- To identify the factors that attract Kurdish consumer to buy online.
- To categorize the factors that has effect on perception of Kurdish consumer to buy online.
- To classify the factors that influence Kurdish consumer to implement online shopping in Kurdistan.

5- Research Methodology

Research approach

The nature of this research requires two types of approaches which are both qualitative and quantitative approaches. *Quantitative* research approach is using the process of one-on-one in which the researcher is questioning people directly. This type of study is made for analyzable data study and collected data in quantitative approach are numerical data (Hughes, 2006). "*Quantitative research is based more directly on its original plans and its results are more readily analyzed and interpreted*" (Hughes, 2006).

This research will be mostly quantitative data as mentioned it is a numerical data which can be analyzed through mathematical procedures or by charts and computer programs such as excel. Quantitative data the collected data and it will be through survey questionnaire with close ended questions.

Research strategy

This research's research strategy will be Survey and explanatory because the collection of data will be based on survey, and also interview will be another type of data collection and the way which it introduces the research is explaining the answers of interviewees.

Sample selection and sample size

The survey will be held mostly in university, institutions, and shopping malls, because university students have adequate information about computer and internet. Sample size will be around 100 samples, and the collected information will be adequate enough for representing the whole cities because the questionnaire will be based on convenience sampling.

Data source

This research is based on both types of the data primary and secondary data. Secondary data are through previous studies which have been done before, and case studies, articles, and journal articles which are beneficial for this research. Primary data is through questionnaire which I collected from people who will be the sample of this study.

Data collection instruments

This research's data collection instrument is through survey questionnaire so as to target the large participants and to have the accurate results. The type of the survey method which will be used in this research will be convenience sampling for collecting data through survey questionnaire.

Data analysis procedure

Quantitative data are numeric data and there are several programs which are useful for analyzing the data, and the programs which will be used in this research for analyzing the collected quantitative data will be SPSS program and MS Excel.

6- Data Analysis:

Table 1: Reliability Statics

Cronbach's Alpha	N of Items
.949	15

Table 2: Demographical Data

<i>Parameter</i>		<i>Frequency</i>	<i>Percent</i>
Gender	<i>Male</i>	48	49
	<i>Female</i>	50	51
Age	<i>15 Years-20 Years</i>	7	7.1
	<i>20 Years -25Years</i>	14	14.3
	<i>25 Years -30 Years</i>	41	41.8
	<i>30 Years- 40 Years</i>	31	31.6
	<i>40 Years Above</i>	5	5.1
Education	<i>High school</i>	8	8.2
	<i>Bachelors</i>	56	57.1
	<i>Masters</i>	33	33.7
	<i>PHD</i>	1	1
Family Income/ Month	<i>Below \$500</i>	4	4.1
	<i>\$500 to \$1000</i>	4	4.1
	<i>\$ 1000 - \$1500</i>	10	10.2
	<i>\$ 1500 - \$2000</i>	52	53.1
	<i>\$2500 - \$3500</i>	23	23.5
	<i>\$3500 and more</i>	5	5.1
<i>Total</i>		98	100

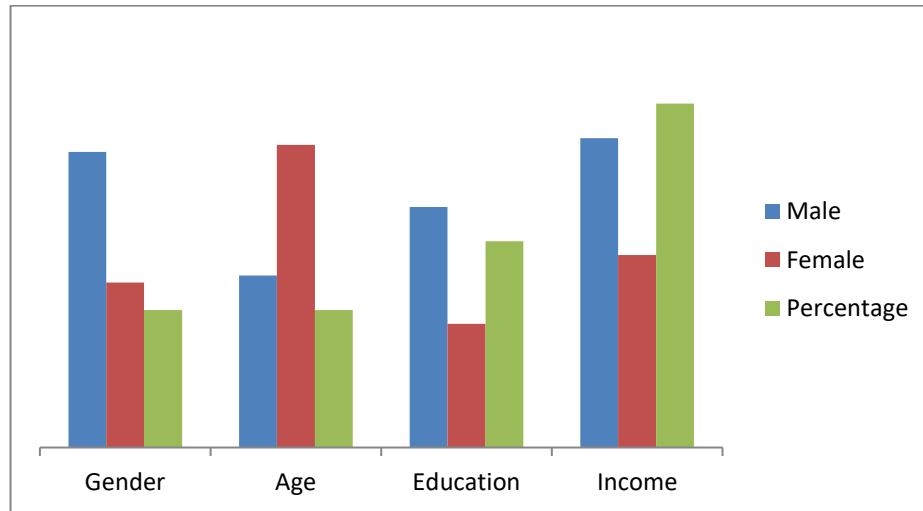


Table 3: Items Data

Parameter		Frequency	Percent
I get on time delivery by shopping online	Strongly Disagree	11	11.2
	Disagree	14	14.3
	Neutral	18	18.4
	Agree	42	42.9
	Strongly Agree	13	13.3
Detail information is available while shopping online	Strongly Disagree	8	8.2
	Disagree	16	16.3
	Neutral	24	24.5
	Agree	38	38.8
	Strongly Agree	12	12.2
I can buy the products anytime 24 hours a day online	Strongly Disagree	11	11.2
	Disagree	15	15.3
	Neutral	20	20.4
	Agree	33	33.7
	Strongly Agree	19	19.4
It is easy to choose and make comparison with other products while shopping online	Strongly Disagree	10	10.2
	Disagree	21	21.4
	Neutral	23	23.5
	Agree	28	28.6
	Strongly Agree	16	16.3
	Strongly Disagree	8	8.2

The website design helps me in searching the products easily	Disagree	13	13.3
	Neutral	23	23.5
	Agree	36	36.7
	Strongly Agree	18	18.4
While shopping online, I prefer to purchase from a website that provides safety and ease of navigation and order	Strongly Disagree	9	9.2
	Disagree	13	13.3
	Neutral	22	22.4
	Agree	30	30.6
	Strongly Agree	24	24.5
The website layout helps me in searching and selecting the right products	Strongly Disagree	7	7.1
	Disagree	12	12.2
	Neutral	30	30.6
	Agree	32	32.7
	Strongly Agree	17	17.3
I believe that familiarity with the website before making actual purchase reduces the risks of shopping online	Strongly Disagree	8	8.2
	Disagree	13	13.3
	Neutral	31	31.6
	Agree	23	23.5
	Strongly Agree	23	23.5
I prefer to buy from a website that provides me with quality of information	Strongly Disagree	14	14.3
	Disagree	10	10.2
	Neutral	26	26.5
	Agree	20	20.4
	Strongly Agree	28	28.6
Online shopping takes less time to purchase	Strongly Disagree	7	7.1
	Disagree	12	12.2
	Neutral	30	30.6
	Agree	29	29.6
	Strongly Agree	20	20.4
Online shopping doesn't waste time	Strongly Disagree	7	7.1
	Disagree	16	16.3
	Neutral	24	24.5
	Agree	35	35.7
	Strongly Agree	16	16.3
	Strongly Disagree	8	8.2

I feel that it takes less time in evaluating and selecting a product while shopping online	Disagree	19	19.4
	Neutral	28	28.6
	Agree	29	29.6
	Strongly Agree	14	14.3
I feel safe and secure while shopping online	Strongly Disagree	12	12.2
	Disagree	17	17.3
	Neutral	32	32.7
	Agree	25	25.5
	Strongly Agree	12	12.2
Online shopping protects my security	Strongly Disagree	10	10.2
	Disagree	16	16.3
	Neutral	37	37.8
	Agree	26	26.5
	Strongly Agree	9	9.2
I like to shop online from a trustworthy website	Strongly Disagree	10	10.2
	Disagree	10	10.2
	Neutral	22	22.4
	Agree	27	27.6
	Strongly Agree	29	29.6
Total		98	100

Table 4: One-Sample t- Test

Test Value= 4

One Sample Test

Questions	Mean	Std. Deviation	t	df	Sig. (2-tailed)
Gender	1.51	.502			
Age	3.13	.970	-10.871	97	.000
Highest attained educational level	2.28	.622	-11.398	97	.000
What is your monthly Salary in USD	4.03	1.040	-10.508	97	.000
I get on time delivery by shopping online	2.67	1.208	-9.526	97	.000
Detail information is available while shopping online	2.69	1.134	-12.112	97	.000
I can buy the products anytime a day while shopping online	2.65	1.269	-11.683	97	.000
It is easy to compare products while shopping online	2.81	1.241	-12.346	97	.000
The website design helps me in searching the products easily	2.56	1.176	-11.454	97	.000
I prefedr to purchase from a website that provides safety	2.52	1.254	-9.995	97	.000
Website layout helps in searching and selecting products	2.59	1.129	-12.297	97	.000
Familiarity with website before purchasing reduces risks	2.59	1.217	-11.824	97	.000
I prefer to buy from website that provides quality information	2.61	1.375	-10.428	97	.000

Online shopping takes less time to purchase	2.56	1.158	-8.998	97	.000
Online shopping does not waste time	2.62	1.153	-9.735	97	.000
Takes less time in selecting and evaluating a product	2.78	1.162	-11.954	97	.000
I feel safe and secure while shopping online	2.92	1.190			
Online shopping protects my security	2.92	1.100			
I like to shop online from a trustworthy website	2.44	1.293			
Valid N (listwise)					

Question 20 was a descriptive question which the customer wrote and answered themselves. The question was to add any comment that they had which are factors that influence their behavior while shopping online. According to the respondent's answers to the question, they have stated some comments about how they feel towards online shopping in the Kurdistan region, these comments are as stated below:

- Some customers have stated that they buy a lot of products online on a regular basis and they find it very enjoyable and useful.
- They enjoy online shopping because they find it much easier.
- However some others have mentioned that they do not find online shopping in Kurdistan trustworthy at all.
- Some others have mentioned that the products available for online shopping in Kurdistan are too expensive and are of very low quality.
- Online shopping in Kurdistan is not up to the standard that it should be compared to other countries and does not have the quality needed.
- Some customers have stated that they feel that online shopping provides much easier access to products.
- Online shopping has increased in Kurdistan for the past year.
- Online shopping in Kurdistan does not have formal websites, it is mainly done through facebook pages, instagram accounts, or snapchat accounts.

- A lot have stated that while purchasing online, usually the picture that they have selected from turns out to be much different from the product that we receive.
- Sometimes the contact information is invalid on the pages and are difficult to reach.
- Online shopping from other countries often does not have shipping to Kurdistan or even Iraq, which is considered a major issue.
- Online shopping in Kurdistan does not have any return policies if the customer is not satisfied with the product that they receive.
- Good quality brands are not available to purchase in Kurdistan.
- Banking system does not exist in Kurdistan.
- If any abroad countries deliver to Iraq or Kurdistan, it takes a very long period of time which is a disadvantage.
- Prices are much more expensive compared to market prices.
- Most online shopping pages in Kurdistan are mainly for women's clothing, shoes, bags, and makeup so not all products are available.
- Shopping online gives you the chance to view more products than you could by going to the actual market.
- Prefer to shop for products that are not available in the market.
- Most online shopping pages make mistakes especially in sizes and they do not inform you if a product is not available.
- Address systems are also a problem since Kurdistan does not have proper house or street numbering.

7- Findings and conclusion:

In short, e-commerce is a mixture of technology and business together, and this is as of the result of technological innovation appearing. E-commerce is the process of buying and selling products through websites and the internet. After this was discovered as the result of technological forces, it made companies and businesses enter the online market. The golden year for online shopping was between 1995 and 1999, because between these years many online shopping websites were established such as Amazon and eBay. But in the Kurdistan region people have recently started to establish online shopping websites such as, dasy 2.com, Boombeena.com, erbilshoppingonline.com, Kurdistanshop.info, kurdshopping.com, and kurdishfashion.com.

However, for any type of new business to succeed, it depends on consumers buying behavior. Consumer buying behavior is known as an individual who purchases his/her needs in order to consume it, and this will satisfy the individual, because it helped the person to reach or get the thing that he/she needed. Studying consumer behavior is important, because it enables the market to know what type of

products consumers want, and where and how the consumer will buy the product. Many studies have been done before in order to find out consumer behavior toward online shopping, and many factors have been discovered that affect consumer behavior such as, the external environment and the way of the consumers living, demography, customer satisfaction, services/products quality, quality of the website, decision making to buy online, personal characteristics, price, convenience, and security and trust. These factors are known to be the results of the studies which have been done previously in other countries. The aim of this study was to find out consumer behavior toward online shopping in the Kurdistan region, and as a result the number of the participants were both male and female, there was not a big difference between them who answered the survey and the majority of the participants age was between ages of 25 to 30, and they were University student, university teachers, and also employees of other private companies and UN. Gender has an important role which affects on consumer behavior, because females are shopping online more than male. And education also has an important role which affects the level of buying products and services online because whoever had high degrees of education had better income and it made people to buy online more than those people who do not have high income rates. This study showed that the major concern for Kurdish people to buy online is not having an online banking system where each person has an account and not enough instructions to learn how to use online shopping websites. Also factors that attracts consumer to shop online were shown as the variety of brands available to purchase online in this region, trust issues, and saving time, also shipment and delivery period of times was important, and quality of the products. A lot of these days show that they would like to shop online because according to the responds most participants who are not shopping would like to start shopping online because people think that, they can save time, and money, but the only barrier is limited access to online bank account and limited variety of products. The most sold product online in Kurdistan, among females is clothes and cosmetics, and among males is electronics, books and software packages. The most used online shopping website among Kurdish consumers are Amazon and eBay, also people are using Boombeene in order to buy their products in Amazon and eBay. In the survey people rated online shopping in Kurdistan and the results were not completely 100% for being completely satisfied with the current available online shopping in Kurdistan, but they were not completely against it either, it just needs more development and improvement in order to reach the standards of online shopping in other countries.

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