

Determinants of E-Shopping and its Effect on Consumer Purchasing Decision in Jordan

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Abstract

This study aims to examine electronic shopping determinants and their impact on consumer purchasing decision, and has addressed the three dimensions of the determinants of electronic shopping: the determinants of marketing and cultural determinants and determinants of marketing. The study population consists of online shoppers, which were randomly selected in the malls of Amman (capital of Jordan), (500) questionnaires Were distributed , only (394) were subjected to statistical analysis, where the researcher used the statistical program (spss) to test hypotheses and answer the questions of the study. Researchers concluded that the determinants of marketing have insignificant influence the consumer purchasing decision, while cultural and technological determinants had significant influence on consumer buying decision. the researchers recommend protection strategies in the adoption of preventive e-business networks, which are made through the Internet and an intensive awareness programs aimed to show the advantages shopping services via the Internet.

Keywords: E-shopping, purchasing Decision, consumer, Amman, Jordan

1. Introduction

The online shopping is one of the latest purchasing methods, which relies on the Internet. Within the next few years, it could be the preferred way to purchase for its simplicity and easiness despite the fear of many because of its potential risks. The Internet is providing the possibility of creating new patterns and forms of mediation between business organizations and customers; at which the network is working to develop new channels for information and services such as research, evaluation, comparing prices on offer, assessing the need, matching the product, retrieval and security services. This information all facilitate the process of making a purchase decision by the customer (Swedan, and Haddad, 2006).

The Internet is a wide system for the consumer shopping, which provides the consumer with instant information of low-cost in a short time, which is one of the most striking features of the Internet; whereas the Internet provides information used by the buyer, such as products that facilitate access to information on their products to easily search for the product, and it is a self-service for the availability of specific information on demand, in addition to information about prices and products (Kotler, 2007), as merchants face many challenges on the Internet in increasing the number of e-commerce public, where customers must feel that information they show is safe and confidential (Hutt & Speh, 2007).

Despite the availability of the necessary infrastructure for online transactions and the growing number of computers' users, that does not reflect a rise in the volume of online shopping, as the volume of transactions between corporations and consumers is still little, according to (internet world stats) site. In spite of providing the latest communication technologies and the Internet in Jordan, and by reference to the findings of the results of previous studies, it has been shown that there are many factors that had an impact on online consumer's purchasing decision Al-Smadi, 2002; Al-Nono, (2007); Eastieck & Lotz, (1999), which represents the weakness of consumer's confidence in electronic transactions, because they understand that this milieu is not safe, in addition to consumers' lack of experience for this kind of shopping. Therefore, the study addresses an important topic of electronic shopping and its effect on consumer purchasing decision; it is represented by understanding online consumer purchasing behavior and moving from the traditional shopping to online shopping, as well as the extent of his satisfaction in the purchasing process. It is also represented by understanding the determinants that affect his purchasing decisions about online products. The study had a great interest from writers and researchers in recent years with the advent of information technology and the increase of using the global network, so the study seeks to enrich the Arabic library in this aspect. This study is one of the important studies in the field of e-commerce and online shopping, with regard to exchanges that take place between companies and consumers, which aim to identify the opinions of Internet users about this new style of shopping, and the most important obstacles they face when they use the Internet for shopping.

2. Theoretical Framework and Hypotheses Development

2.1 E-Shopping

The concept of E-shopping has appeared since the nineties, as it connected people with a new consuming culture was not known before, as consumers are allowed to purchase whatever, whenever and wherever they want in the world. It has been common that E-shopping is mostly used by rich classes who purchase special kinds of goods and antiques since its first appearance on the internet (Davis, 2001). Tim Benrers Lee established the first global electronic search engine for the purposes of shopping in 1990; followed by Charles Stack who established the first electronic depository for books over the Internet which was called Book Stocks Unlimited (Aka Books.com). In 1992, several electronic banks appeared but a big rise in the world of online shopping happened by opening the electronic restaurant Pizza Hut to purchase food. The emergence of e-shopping sites coincided with the process of encrypting online purchasing, where the famous engine Netscape encrypted the purchase orders and payment, which were conducting through the engine for various commodities and services (Mokhtarian, 2004).

The online shopping became active with the advent of shopping malls on the network as well as electronic markets. On December 1995, the online huge markets web-site was announced, with the participation of many international companies, such as "General Mills", "Land O 'Lakes", "Coca-Cola "and other large institutions. The new web-site enables any user to shop around simply, as this site provides data and information on all kinds of goods and services, so that any person can visit more than a commercial site on the Internet, then compare the available items in terms of price and quality, choose whatever he wants and pay in cash or by a check or in any other way (Al-Nono, 2007). There is a difference in the views of researchers on online shopping and varied between supporters and opponents. Resnick, (1995) has pointed out that online shopping could not be an acceptable substitute for the fun of traditional shopping, and online shopping is not equipped yet to reach the phase of full flowering. At the same attitude, Markham, (1998) confirms that online shopping is still slow and unattractive to the majority, regarding what has been prepared for specialists and professionals in computer technology. Rwoley, (1996) believes that that the real advantage of the Internet is not reducing the cost, but it is just about presence; Ellsworth, (1995) believes that there are reasons encourage online shopping, but the most important are shopping speed, convenience, selection, price and the immediate delivery of information and digital products which can be obtained at home, at work or on the road.

Moreover, a recent study by Ward & lee, (2000) confirms that the reasons which encourage consumers to do online shopping lie in the ease at which consumers find many products online, in addition to detailed information on these products and multiple options. Vrechopoulos et.al., (2001) believe that the most important thing that attracts the consumer for the online shopping is the availability of service for 24-hour, saving the consumer's time and meeting demands in records.

Finally, Sindhav & Balaz (2008) presented another definition for E-shopping as one form of E-commerce used to transmit goods and services between institutions B2B or between institutions and consumers B2C via World Wide Web and various Web sites; for example, consumers can obtain information from the web-site Mart online and then they turn to buy the products from web-sites for different institutions sell Mart products on World Wide Web (Sindhav and Balazs, 2008). Jervenpaa (2007) defined E-shopping as the process of purchasing goods and services online. This type of purchasing is associated with a range of demographic and economic characteristics of the consumer, where several studies have pointed out that most online buyers are men or women of the rich classes.

2.2 Determinants of E-shopping

The electronic transactions are playing an important role in the economies of many countries, at a time where using the traditional methods to terminate business witnesses a decline in the world; reports indicate that the global competition now focuses on the information technology sector as the largest sector in terms of financial revenue in comparison with various sectors, as well as the spread of e-shopping sites that has become an important feature of the current era (Ali, 2003). It is noted that there are many determinants that limit the effectiveness of E-shopping systems; some of these determinants are marketing, cultural, and technological determinants. Consequently, here is the detailed presentation of these determinants, their effect on E-shopping, and the outcome of their impact on the consumer himself.

Marketing Determinants: the marketing environment affects on the E-shopping dramatically, at which websites are determined in their offers and prices due to the purchasing power of the consumer and the obtainable income for communities. As the Internet network is open to the whole world, companies will not be able to diversify prices according to purchasing capacity of consumers (Sha'ban, 2004). There are many marketing determinants that affect E-shopping such as safety (Tayel, 2005), comfort (Hoffman and Novak, 1996), ease of advertising and promotion (Smith and Marquez, 2002), and the ability to compare prices (Abu Quhf, 2006).

Cultural Determinants: The concept of the organization culture is relatively a new concept, and is still in the development stage; the field of institutional culture has emerged from the fields of anthropology and sociology, where the official writing on this subject began in 1979 and (Andrew Ptgro) began writing, from the anthropological standpoint, at which he focused on the concepts of myth, rituals and symbolism within the scope of the organization. The notion of culture is about how people practice their various activities in the environment they live in Del & Kenneth, (1999). The human has got experience in many areas, he may not be able to keep them, but he remains the beneficial values of them that help to satisfy his needs; so companies that desire to market their products should adopt all that related to the culture of consumers in all its operations, and to derive from the cultural past of the work environment in which it operates all that help them to form a positive mental picture for consumers (Al-Hasri, 1985). Regarding the cultural determinants that affect consumers' behavior during E-shopping, (Del & Kenneth) (1999) pointed out that culture significantly affects the purchasing process and the use of goods because it is the social heritage of the community members, and because this heritage includes extensively knowledge, belief, art, law, ethics, customs, and other things the individual acquires as a member of society, which means that social and cultural factors affect the consumer significantly because these factors in society are related to the positions of human, his values and beliefs, as well as they affect his motivation, behavior, work performance and decisions, and this what makes it imperative for producing and vendor enterprises to follow ongoing modifications or changes in the cultural environment in order to be able to harmonize what will be produced from goods or provide services with dominant cultural values.

As a result of social and cultural differences between countries and people of different languages, customs, traditions, the degree of learning and religion, we can find many determinants and obstacles that obstruct the E-shopping; in addition, the cultural aspects of some nations form obstacles to the spread of E-shopping. Some studies have shown that one of the main reasons behind the delay in some small and medium commercial projects in some European countries, with the exception of some, as well as the Japanese of its counterparts in the United States, is due to cultural reasons (Hammad, 2003).

Technological Determinants: In spite of the technological development in the world today, there are many technological determinants which still affect heavily on online shopping, most importantly is the website design as it leads to give a good idea about the company, and creates a mental impression for the consumers that this company has the capabilities and features comparable to other companies which do not have a website, and they can shop internationally; as the Internet removes the restrictions, brings distances closer and makes international marketing available to any company desires to market its products globally (O'Connor & Eamonn, 2001). The network also provides the possibility of dialogue between the consumer and the seller about item prices, the delivery way and payment method, in addition to the possibility of completing the transaction and the signing of the sales contract. This dialogue is similar to the dialogue in the traditional marketing between the consumer and the salesman, but e-marketing adds potential dialogue among consumers over the network and that could be through chat rooms, news groups, mailing lists... etc (O'Connor & Eamonn, 2001). Other technological determinants that affect the E-shopping in the design of the website (Ghani, 2004) are the high cost of websites and the rapid evolution of websites technology.

2.3 Purchasing Decision

The consumer makes decisions that affect the quality of his life significantly; many of his decisions are represented by the purchasing processes of services and goods which in turn affect the quality of his life, especially that there are many goods and services such as medicine and travel services which are considered the basics in our daily lives (Cutright, 2005).

The consumer makes a series of purchasing decisions based on a lot of data, the most important is that goods should be tangible (ie, can be touched and benefited from), and the service should be adequate for his needs. Academics in the field of economics and marketing emphasize the presence of important external factors that affect the consumer purchasing decision; such factors are important indicators that must be guided by the salesman who is competent to prices when determining the price structure and presenting it to the consumer before making a purchasing decision. The purchasing decision-making process is defined as different situations faced by the buyer when carrying out the process of buying products or services that meet his desires, a process that consists of five phases include discrimination of problem, searching for information, evaluating alternatives, purchasing and the evaluation phase after the purchase. On the other hand, the process of making a purchase decision is defined as the rush of consumer or consumers toward purchasing a commodity or take advantage of a service, which is a sequence process within several phases, based on many motives of the consumer or consumers. As well as, many external influences play a role in the purchase decision made by the consumer or some consumers, and there are many phases of the decision-making process (Al-Abdali, and Al-Allaq, 2002).

The decision-making process goes through several phases; it can be divided into three main phases (Hasnsen, 2005). **Pre-purchase phase**, and this starts when the buyer thinks to go towards traditional markets or E-markets to buy a commodity or service (Al-Abed, 2006). **Purchase phase**, at which the consumer finishes the purchase decision-making process by the completion of the process depending on the number of methods that might be used before, or has been used by the group of reference to which he belongs, such as the strategy of choosing the brand which has a special discount at the time of purchase. A lot of attitudinal factors affect the nature of the decision-making process in the purchasing phase disproportionately, such as the lack of time among consumers, the lack of available information on goods and services, Multi Choice, attitudinal cases, the process environment and the impact of associated groups with consumer during the study (Williams, 2001). **Post-purchase phase**; this starts after the purchase directly, at which the consumer experiences the product and service to satisfy his need. The result of the assessment process is that the performance is either as expected, better or less; in this case, he is either satisfied or not satisfied with the product or service after the purchase and consumption, and thus he either has a loyalty or a negative attitude toward the product or service or brand.

2.4 Previous Studies

A study by Sheikh Salem Awad, (2005) has aimed to identify the perceived constraints of E-commerce and their impact on the adoption of E-commerce applications by Jordanian companies, as well as determine the level of adopting E-commerce applications in Jordanian companies, the impact of the perceived obstacles on the level of adopting E-commerce applications, and identify the constraints of E-commerce applications, which is the most important from the standpoint of Jordanian companies.

The study focuses on the Jordanian companies located in the city of Amman and its suburbs that use the Internet now through their ownership for sites on this network, which were (116) companies.

It found that the level of E-commerce applications used by Jordanian companies was associated with perceived constraints (specifically environmental, regulatory, legal, financial, and behavioral constraints) in order of importance.

While the study by Al-Smadi, (2004) has discussed the possible factors that affect consumers' attitudes towards E-shopping, and that for having skills in using the computer, the easy access to the services, security and search in the impact of demographic variables on these attitudes. The study relied on field research and soft sample of consumers in the study area reached (453) respondents in the city of Irbid. The study has shown that most respondents have had sufficient knowledge and skills in the use of computers and dealing with the Internet, with the availability of Internet services at a reasonable extent; they also have a positive impression about the presentation and promotion of companies in their websites. But the analysis showed that most of the respondents had a serious concern about the safety and security of dealing with E-shopping, which formed an obstacle in making a better use of the Internet in E-shopping; as there are no significant differences statistically in consumers' attitudes towards E-shopping according to the used demographic variables except income variable. Moreover, a study by Marwa Ahmed, (2002) has addressed the opinions of Arab electronic shopkeepers about the difficulties they face, and the impact of the used language in e-commerce, the age of the store on the Internet, the type of e-commerce and the state in which the store operates on the difficulties faced by Arab electronic stores in their view. The study population consists of all the Arab electronic stores that their sites have been found on the Internet, which amounted (30) electronic stores from various Arab countries.

The most important findings of the study were that the high costs of setting up the site is one of the most important difficulties was felt in high, while the difficulties were felt in low are that relating to non-availability of security in payment and slow Internet, which lead to slow movement across E-commerce sites quickly. In addition, a study by (Michael, 2006) aimed to identify the motives that make Australians search and shop online. The study followed the methodology of qualitative research for being a nature exploratory, at which the study sample was of the string type, as the researcher asked each participant to provide him at least the name of another participant and so. The study found that the most motivations that stimulate Australians towards online purchasing are saving time, the availability of offers, variety of products and cheap prices. The study also concluded that the ability to find products which are difficult to be available in traditional markets and the ease of search online were other important exciting factors for the motivation of Australians to purchase online. Another study by Pin-Wuan Lin, (2006) has aimed to identify the effects of the objectives of consumer online shopping and their characteristics about their perceptions on interactivity and shopping behaviors; it also aimed to identify the relationship between consumers' perceptions of motivation and their behavior. To achieve the purpose of the study, a questionnaire was distributed among 82 female students from various colleges in the American University of Missouri Columbia about their purchasing perceptions and behavior; one of the most important findings of the study is that there is a positive relationship between interactivity and purchase intentions through websites. The study also found that consumers differ in their perceptions and attitudes according to their personal characteristics. In addition, a study by Schaup & Bélanger, (2005) has discussed the factors of consumers' satisfaction over the Internet. It also aimed to examine the role of technology, shopping and factors of product on consumers' satisfaction online; this was done through the use of standard analysis method for consumers' details relying on information from 188 young consumers. The results indicated that the most attitudes which are closely connected with the consumers' satisfaction over the internet are consumers' Privacy, which is (the technological factor) goods, which is (the product factor) and efficiency, which is (the shopping factor), followed by other factors such as trust, delivery, use and suitability of the product to the needs of the customer, Product quality and safety. Based on the aforementioned, the following hypothesis was drawn:

H1. E-shopping Determinants directly influences consumer Purchasing Decision in Jordan.

More specifically:

H1a. Marketing Determinants directly influences consumer Purchasing Decision in Jordan.

H1b. Cultural Determinants directly influences consumer Purchasing Decision in Jordan.

H1c. Technological Determinants directly influences consumer Purchasing Decision in Jordan.

3. Research Framework

Based on study hypothesis, the following theoretical framework, shown in Figure 1, was proposed in order to show the relationships among independent and dependent variables.

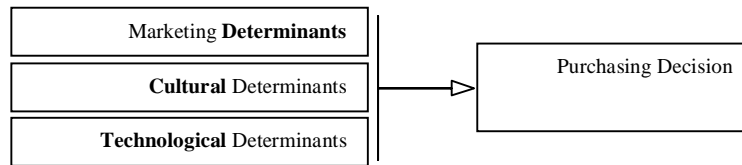


Figure 1: The Research Framework

4. Research Methodology

This section presents the research methodology used in this study. We describe the sample used, discuss how each of the variables included in the study is operationalized and finally present the statistical analysis.

4.1 Sample

The study consisted of a random sample, which included 500 shoppers who have concerns of E-shopping; questionnaires were distributed among this sample through what is available and accessible to these consumers in “Amman” malls which included (Mecca Mall), (City Mall) and (Independence Mall), as the distribution of questionnaires was round a week, which was between 12:00 noon until 3:00 pm. Survey data had been collected at the beginning of February 2011. The surveys have not been coded and all participants have been kept anonymous. Three hundred and ninety four usable surveys were returned with a response rate of 78.8 %. There were 178 (45.2 per cent) female and 216 (54.8 per cent) male. 2 per cent were below 20 years old, 28.2 percent were between 20 and less than 30 years old, another 49.5 per cent were between 30 and less than 40 years old, and 20.3 per cent were 40 years old and more. With regard to income The largest group of respondents (39.5 percent) with monthly income More than 800 and also (34 percent) with monthly income 400-600. The next largest group (20.6 percent) with monthly income 601-800. Smaller groups of respondents with monthly income Less than 400 JD (8.9 percent) . Finally, relating education, 1.8 per cent with only high school education, 56.3 per cent were bachelor degree, they were the largest group of respondents , Diploma holders make (21.8 percent) . 20.1 per cent were higher education degree, the summary of the sample characteristics shown in table (1).

Table 1: Sample Characteristics

Variable		N	%
Gender	Male	216	54.8
	Female	178	45.2
Age	Less than 20	8	2
	20- less than 30	111	28.2
	30- less than 40	195	49.5
	40 and more	80	20.3
Monthly income	an 400 JD	35	8.9
	00	134	34.0
	0	81	20.6
	More than 800	144	39.5
Education	High school education	7	1.8
	Diploma	86	21.8
	Bach	222	56.3
	Higher education	79	20.1

4.2 Procedural Definitions

The Independent Variables:

E-shopping: means that the consumer purchases commodities and services through E-shopping to communicate with the organization that provides these commodities and services.

1. **Marketing Determinants:** are the determinants that affect consumer purchasing decision, in terms of economic and environmental factors, safety, comfort, the used advertising method and the ability to compare prices.
2. **Cultural Determinants:** are the determinants that affect consumer purchasing decision, in terms of beliefs, customs, traditions, culture, language, confidence, social class and ethics.
3. **Technological Determinants:** are the determinants that affect consumer purchasing decision, in terms of website design, language, culture pertaining to websites, security, privacy, electronic payment and quality of Web-site to access the products and services.

The Dependent Variable

Purchasing Decision: is the final decision made by the consumer for getting commodities or services according to his purchasing power, his freedom to make this decision or his decision for not getting these commodities and services.

4.3 Reliability of Research Instrument and Measurement Scales

After the survey had been completed the reliability of the scales was used to examine the internal consistency of determinants of E-shopping scale between various factors influencing consumer purchasing decision for validity by computing their coefficient alpha (Cronbach alpha). After analyzing the total scale and respective, a higher a value indicated a higher internal consistency within the questionnaire as a whole (Wang, 2005). According to Sekaran (2000) mention, it is a low and acceptable standard if the Cronbach Alpha is 0.6. All scales were found to exceed a minimum threshold of 0.6. Convergent validity is also suggested when the individual variable scores are combined into a single scale to give a Cronbach alpha of 0.765.

Determinants of E-shopping include marketing determinants, cultural determinants, and technological determinants. Cronbach's α were .814, .678, .709 respectively. Consumer purchasing decision. Cronbach alpha was .613. It has shown that the reliability between determinants of E-shopping, and consumer purchasing decision was good and it was in accordance with the internal factors. The actual results of the scale reliability analysis are reported in Tables (2) and (3).

Table (2) Scale Reliability of the Determinants of E-Shopping

Construct and item	Item to total correlation	Scale alpha if item deleted	Reliability
Marketing determinants	0.381	0.727	.6802
Online shopping provides secure communications between the client and the company	0.528	0.693	
The seller ensures that the buyer gets the commodities in case of online purchasing.	0.504	0.699	
Online shopping provides safe means to use credit cards.	0.483	0.704	
The process of purchasing commodities happens in a record time.	0.516	0.696	
The process of purchase happens carefully and without errors.	0.435	0.715	
The process of purchase is carried out according to the agreement made electronically.	0.329	0.736	
Customers get a clear answer to their inquiries.	0.525	0.810	
The way of presenting products online is characterized by gravity.	0.605	0.786	
The way of presenting products is characterized by a way that facilitates purchasing decision-making process.	0.676	0.765	
Websites enable the client to differentiate between products in terms of price.	0.639	0.776	
Special and various offers are available for products that marketed electronically	0.617	0.782	
Cultural determinants			.7175
E-shopping is characterized by fun compared with the traditional shopping.	0.529	0.827	
Comparing commodities and services with others provides sufficient information to make a purchasing decision.	0.706	0.778	
The available online information is characterized by credibility.	0.690	0.783	
Online vendors meet their promises to customers.	0.623	0.803	
The applied laws in Jordan protect the buyer online.	0.615	0.805	

Construct and item	Item to total correlation	Scale alpha if item deleted	Reliability
The online purchasing and selling processes are under adequate control by certain parties.	0.571	0.832	
The Company undertakes to refund the paid money in case of non-compliance of products with the perceptions of the client.	0.769	0.746	
There is a clear commitment by the companies on delivery schedules.	0.768	0.764	
The sites of global companies provide the possibility of using the language that suits the client.	0.527	0.835	
There are special laws organize the online purchasing process.	0.326	0.858	
Technological determinants			.6756
Websites that I deal with in the purchasing process are easy to access.	0.455	0.705	
Websites that I deal with in the purchasing process are technically of a high degree.	0.435	0.710	
Websites that I deal with are characterized by the easy movement among commodities.	0.584	0.682	
Websites that I deal with are characterized by the possibility to contact customer service.	0.596	0.644	
Websites that I deal with provide information and tools that I need to implement the process of shopping and purchasing.	0.434	0.711	
Websites that I deal with are characterized by the presence of all the means of protection and safety from the electronic piracy process.	0.387	0.724	
Websites that provide online sales services offer multiple alternatives such as the means of electronic payment.	0.406	0.780	
Companies which provide Internet services offer the service at a cost that suit the potentials of customers.	0.571	0.740	
E-shopping contributes in saving the time of purchasing commodities and services.	0.610	0.729	
Designing websites for companies in an attractive way contributes in increasing the efficiency and effectiveness of the marketing process.	0.594	0.734	

Table (3) Scale Reliability of the Consumer Purchasing Decision

Construct and item	Item to total correlation	Scale alpha if item deleted	Reliability
Consumer purchasing decision			.6754
The process of online shopping creates demand for other commodities during the search process.	0.532	0.750	
E-shopping process provides adequate information about commodities and alternatives to those commodities.	0.475	0.763	
E-shopping process provides the possibility to pay using means of E-payment.	0.297	0.784	
I do online purchase repeatedly.	0.290	0.785	
The Internet provides sufficient information to make a purchasing decision.	0.404	0.773	
Online purchase is characterized by ease and speed.	0.519	0.761	
I prefer the online purchase more than the traditional purchase.	0.425	0.771	
I make online purchasing decision faster than the traditional purchase.	0.484	0.765	
Online purchase is easier and less complicated.	0.471	0.766	
Online purchase gives the family the chance to participate in making the purchase decision..	0.515	0.762	
Online purchase reflects a distinctive cultural level.	0.497	0.764	
Online purchase is better as it allows the comparison and choosing the best.	0.434	0.770	

In addition, the researchers used normality distribution tests (Normality) and (Linearity), as well as the dispersion and the variation in the sample's answers (Homoscedasticity) after collecting the final data of the study sample, and the results were as follows: The test (Homoscedasticity) has proved through (scatter plot diagrams) that the variation in the dependent variable is the same variance for all values of the independent variables; so data has become ready to use (Multiple Regression) in order to test hypotheses. With respect to the natural distribution of data, the diagram (Q-Q plot) seems homogeneous (see **Appendix (1)**), and this indicates that the study sample is homogeneous for the study population; as well as the (Outliers) have been excluded (31) questionnaires. For the normality distribution test (Normality), the descriptive analysis was used by clarifying the ratio of (Skewness and Kurtosis), where the data looks natural when the twisting ratio is between ± 1 . (Hair et al., 2007 p.82). As shown in the following table (4), the values are within the normal range and this indicates that the normal distribution has no deviation from the average. The study also adopted the form of (bell distribution) with zero average and the standard deviation is one.

Table (4) : The Statistical Results of the Twisting of the Study Variables

Variables	Respondents No	Skewnes (%)	Kurtosis (%)
Consumer purchasing decision	394	0.237	0.555
Marketing determinants	394	0.031	0.136
Cultural determinants	394	0.014	0.158
Technological determinants	394	-0.076	0.183

5. Correlation Analysis

A Pearson's correlation analysis was carried out to examine the bivariate relationships among the main variables. Table (5) displays the results of the correlation analysis of the study variables.

Table (5) Summary of Correlations

Variables	Mean	S.D	CPD	MD	CD	TD
Consumer purchasing decision	3.71	.40330	1			
Marketing determinants	2.95	.67119	.288 (**)	1		
Cultural determinants	3.19	.55820	.395 (**)	.267(**)	1	
Technological determinants	3.42	.57374	.370 (**)	.428(**)	.354(**)	1

** Correlation is significant at the 0.01 level (2-tailed).

As can be seen in Table (5), the correlation coefficients for the variables under investigation were relatively high ranging from .267 to .428 . The Cultural determinants was highly correlated with Consumer purchasing decision ($r = .395$, $p < 0.01$). It was followed by Technological determinants ($r = .370$, $p < 0.01$) . In general, a majority of the E-shopping determinants had significant positive correlations ($p < 0.01$) with Consumer purchasing decision. Out of 6 correlations, all correlation coefficients are less than .0.90. The highest coefficient of correlation in this research, is .428, which is below the cut-off of 0.90 for the collinearity problem. Hence, collinearity and multicollinearity do not represent data problems in this research (Hair et al., 1998).

6. Multiple Regression Analysis

Multiple regression analysis was employed to examine E-shopping determinants and their impact on Consumer purchasing decision. It is a constructive statistical technique that can be used to analyze the association between a single dependent and several independent variables (Hair et al., 1998). Based on this method, the three main independent variables (marketing determinants, cultural determinants, and technological determinants) and dependent variable (Consumer purchasing decision) were entered together. The detail of the regression output was shown in Table (6). Each of the variables had a tolerance value of more than 0.10 and a variance inflation factor (VIF) of less than ten. The finding indicated that the model had no serious multicollinearity problem (Hair et al., 1998).

From these analyses, it can be concluded that multiple regression model of this study met the assumptions required to ensure validity of its significance test. This indicates that there was a statistically significant impact of E-shopping determinants on Consumer purchasing decision.

Table (6) Regression Summary

MODEL		UNSTANDARDIZED COEFFICIENTS		STANDARDIZED COEFFICIENTS	T	SIG.	COLLINEARITY STATISTICS	
		B	Std. error	β			Tolerance	VIF
1	Constant	2.424	.133		18.209	.000		
	Marketing determinants	-.043	.042	-.071	-1.006	.315	.445	2.249
	Cultural determinants	.247	.051	.341	4.848	.000	.443	2.256
	Technological determinants	.182	.037	.259	4.977	.000	.809	1.235
Notes: R 2 = .211 ; Adj. R 2 = .204 ; Sig. F = .000 ; F-value = 32.05 ; dependent variable, Consumer purchasing decision p < 0.01								

From the result as shown in Table (6), the R2 is .211, which means that 21.1 per cent of the variation in Consumer purchasing decision can be explained by e-shopping determinants (Marketing determinants, Cultural determinants, and Technological determinants). Table (6) also shows that only Cultural determinants ($\beta = .341$, $p < 0.01$), and Technological determinants ($\beta = .259$, $p < 0.01$), had a significant and positive effect on Consumer purchasing decision. Marketing determinants ($\beta = .077$, $p \geq 0.05$) have insignificant effect on Consumer purchasing decision. This provides evidence to support H1b, H1c. Based on the values, Cultural determinants have the highest impact on Consumer purchasing decision followed by Technological determinants.

7. Discussion

Through the average of the marketing determinants, it has been shown that the degree of consent is low, where got an average of (2.95). This result agreed with a study by Al-Smadi, (2004) in that presenting products online is characterized by attraction, as well as fears of the security of online transactions was a major concern for consumers. This result also agreed with a study by Michael, (2006), as it considered the factor of convenience and time saving is a major reason for online shopping. It also agreed with a study by Suki, (2002), which confirmed that convenience is to save time and effort which is considered a major motivation for making a purchase decision. While it agreed with a study by Al-Nono, (2007) that safety, security, the provided information and the easiness all affect the process of online shopping. Whereas, the average of cultural determinants shows that the degree of consent is high, where it have got the average of (3.19). It also agreed with the study by Suki, (2002) that the sites of global companies should provide the possibility of using the language that suits the client. Moreover, it agreed with the study by Michael, (2006), that the processes of online purchasing and selling are under adequate control, and it is easy to compare the commodities and services with others. Finally, the overall average of the technological determinants shows that the degree of consent is high, where it have got the average of (3.42). It agreed with the study by Suki, (2002), at which websites are easily accessed in the purchasing process and the ease of movement between the commodities; and websites that offer online sales services provide multiple alternatives such as the means of E-payment. It also goes with a study by Zhao & Gutierrez, (2004) regarding feeling anxious about payment means, protection, security from the hacking process and not checking products personally. In addition, it agreed with the study by Al-Smadi, (2004), in terms of the cost of the service provided by the providers of Internet services and security of online transactions. It also goes with the study by Zhang, (2002) about the web design, the easiness of use and availability of information and tools for the implementation of the purchasing process. It agreed with the study by Bélanger & Schaupp, (2005), in terms of security, protection and the possibility of contacting the customer service.

It has also been shown that the marketing determinants have insignificant effect on Consumer purchasing decision. Thus, this variable is considered one of the factors that does not contribute in the Consumer purchasing decision in the study sample. It shows the lack of essential elements for the shopper, notably the lack of secure online communications between the client and the company, ensuring the delivery of commodities to the buyer, and the lack of attraction in marketing websites.

Regarding cultural determinants, it has been shown that the cultural determinants have a positive influence on consumer's purchasing decision, due to the fact that the online shopper has high culture at which he realized that online shopping is more interesting than traditional shopping, and the shopper realized the credibility of information on the items presented online, as well as the companies adhere to deliver the purchases on time and to refund in case of the absence of matching purchased products with client's perceptions. With regard to technological determinants, the study found that technological determinants have a positive impact and moderately in consumer's purchasing decision, as the online marketing companies offer multiple alternatives in payment means used online, and not to rely on credit cards as an essential payment means; in addition, it provides various motivations for online shopping represented in the ease of purchase, comparing the commodities with each other, and comparing to the prices of those commodities, which saves time and effort to buy goods and services.

8. Recommendations and Directions for Future Research

Depending on the results of the study; the following recommendations can presented:

1. The adoption of preventive protection strategies for e-business conducted through the Internet networks.
2. The need to work to reduce the fear among consumers and provide them strong guarantees, such as returning the goods in case of non-validity.
3. Providing intensive awareness programs designed to show the advantages of online shopping services.
4. Increasing the electronic sales centers on local and Arab sites which are supported by the government in cooperation with companies to display a combination of local products of a global reputation.
5. Concerning about quality and product diversity and work to attract the consumer.
6. Changing the used online payment strategy and not to rely on credit cards, but there should be diversity in the payment ways such as bank transfer, checks and other.
7. Taking into account the differences between the consumers in terms of educational, social and career level, as well as the family income level.
8. The need to provide sophisticated communication systems contribute to the availability of information with a high degree of accuracy, as it leads to encourage Internet users to go for online shopping.
9. Encourage the researcher for subsequent studies to take other factors that have an effect on the dependent variable (purchasing decision) on consumers who are still hesitating to use online shopping because of their sense of risk.

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