

# Online Shopping Consumer Behavior

## “Why Are We Afraid to Purchase Online: Case Study Lebanon”

Dr. Riad El Chami

Marketing Department Al Jinan University, Abi Samra-Tripoli-Lebanon  
[riad\\_elchami@hotmail.com](mailto:riad_elchami@hotmail.com)

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**Abstract:** This research covers the main factors that are affecting the decision making of the Lebanese consumer, and his behavior when purchasing a product or a service online. The result asserts that Lebanese consumers have no trust, no confidence in online sites, faces difficulties when encountering website, perceived risk of internet purchase.

**Keywords:** Online Shopping, Consumer Behavior, Decision Making, e-commerce, Marketers.

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### 1. INTRODUCTION

Since the last decade, the internet is being developed swiftly and with the relevancy of digital economy that is guided by information technology (Bennett, Maton, & Kervin, 2008)<sup>1</sup>. Researchers have noticed that these following factors highlighting detailed information on products sold online and the enhancement of services are attracting more consumers and changing their behaviors shifting from the traditional mode to online shopping (Shipp, 2010).

As a general definition, online shopping includes both transactions of buying and shopping online based on the internet as a main tool (Kranz, Holleis, & Schmidt, 2010). Currently, business traders are increasing the usage of e-commerce counting on the internet improvements and the newest technology (Coleman, 2010)<sup>2</sup>.

Several other activities can be incorporated in the e-commerce such as the marketing of internet, transferring of funds (K. Williams, Chatterjee, & Rossi, 2008)<sup>3</sup>.

Therefore, online shopping can be considered another facet of e-commerce based on the internet where every organization can have access and make the best use out of it, pumping countless products on online sales (van Deursen & van Dijk, 2011).

### II. SIGNIFICANCE OF THE STUDY

In the twenty-one centuries, online shopping can still raise several interrogations even after all the improvements and progress done. Some of the vital questions that online shoppers still ask include, are online transactions secure enough? Are we still getting the same product we saw online? Is the price competitive enough?

Interpretations of findings demonstrated that the above listed features are associated with high benefits and obstacles; they also found that these factors are associated with high risks including credit cards frauds, non-delivery risks, lack of privacy, and a deficiency in the quality of goods and services (Rezaei, Amin, & Khairuzzaman Wan Ismail, 2014)<sup>4</sup>.

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<sup>1</sup> Bennett, S., Maton, K., & Kervin, L. (2008). The “digital natives” debate: A critical review of the evidence. *British Journal of Educational Technology*, 39(5), 775–786. <http://doi.org/10.1111/j.1467-8535.2007.00793.x>

<sup>2</sup> Coleman, E. G. (2010). Ethnographic Approaches to Digital Media. *Annual Review of Anthropology*, 39(1), 487–505. <http://doi.org/10.1146/annurev.anthro.012809.104945>

<sup>3</sup> Williams, K., Chatterjee, S., & Rossi, M. (2008). Design of emerging digital services: a taxonomy. *European Journal of Information Systems*, 17(5), 505–517. <http://doi.org/10.1057/ejis.2008.38>

<sup>4</sup> Rezaei, S., Amin, M., & Khairuzzaman Wan Ismail, W. (2014). Online repatronage intention: an empirical study among Malaysian experienced online shoppers. *International Journal of Retail & Distribution Management*, 42(5), 390–421. <http://doi.org/10.1108/IJRDM-03-2012-0026>

the gender factor plays a vital role in the type of products bought online (Rose & Samouel, 2009)<sup>5</sup>. Results found that the internet gave customers the power to compare online products and services and to evaluate alternatives without the pressure of vendors (Eastman, Iyer, & Randall, 2009)<sup>6</sup>.

Online customers are in need to learn about new technology skills to browse, assess, and acquire their needed merchandises. However, clients prefer retail shopping because they do not perceive online shopping as convenience (Hu, Huang, Hou, Chen, & Bulysheva, 2016).

### **III. BACKGROUND OF THE STUDY**

From several decades, the online shopping is growing constantly bringing new technologies and innovation to the virtual market, pulling in numerous industries (Mahr & Lievens, 2012)<sup>7</sup>. The e-commerce can be defined as any activity that deals with buying and selling products, services or any type of merchandises over the internet. For online businesses, it is vital to be aware of how customers perceive the online shopping activities (Romero & Molina, 2009)<sup>8</sup>.

It is essential to take a structured look at the behavior of the consumer and the buyer. This helps to understand the mechanisms by which the consumer makes his choices and how he is receptive to marketing pressure.

Hence, the idea of on-line payment seems to appear to the majority of Lebanese consumers as a source of uncertainty and fear enough to make them cancel an online purchase on the Internet. It is not so much the question of the security of money transactions that poses a problem as the feeling of insecurity that seems inexorably linked to them. A lot of questions may be asked for the Lebanese consumer.

Who is our targeted market for online shopping? What will be its main use? Who are the intended users?

What are the major priorities that online customers are looking for? Can online products provide new and rewarding experiences for Lebanese consumers?

Customers perceive competitive advantages in online products. That is why they buy them. However, do online marketers know them?

How to attract potential customers? Note that innovation can also create a strategic advantage for the company. We will briefly discuss this point.

### **IV. LITERATURE REVIEW**

The emergence of e-commerce dates back to forty years but it did not gain a wild reputation and conquered high usage before the 20th century where a significant number of companies in the United States started promoting their businesses using the internet launching the first fundamental websites (Tian & Stewart, 2006)<sup>9</sup>. From that time, the world of marketing witnessed the first alteration by introducing the electronic commerce (Vladimir, 1996)<sup>10</sup>. However, the World Wide Web demonstrated inefficiency and collapsed due to heavy usage. Regardless of this impressive failure, numerous brick and mortar companies, operating on international level; were reassured with potential of electronic commerce and build a vision to reach global consumers following electronic mediums (Zhong, 2012)<sup>11</sup>.

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<sup>5</sup> Rose, S., & Samouel, P. (2009). Internal psychological versus external market-driven determinants of the amount of consumer information search amongst online shoppers. *Journal of Marketing Management*, 25(1-2), 171–190. <http://doi.org/10.1362/026725709X410089>

<sup>6</sup> Eastman, J. K., Iyer, R., & Randall, C. (2009). Understanding Internet Shoppers : an Exploratory Study. *Marketing Management Journal*, 19, 104–117.

<sup>7</sup> Mahr, D., & Lievens, A. (2012). Virtual lead user communities: Drivers of knowledge creation for innovation. *Research Policy*, 41(1), 167–177. <http://doi.org/10.1016/j.respol.2011.08.006>

<sup>8</sup> Romero, D., & Molina, A. (2009). Value co-creation and co-innovation: Linking networked organisations and customer communities. In *IFIP Advances in Information and Communication Technology* (Vol. 307, pp. 401–412). [http://doi.org/10.1007/978-3-642-04568-4\\_42](http://doi.org/10.1007/978-3-642-04568-4_42)

<sup>9</sup> Tian, Y., & Stewart, C. (2006). History of E-Commerce. In *Encyclopedia of E-Commerce, E-Government, and Mobile Commerce* (pp. 1–8). <http://doi.org/10.4018/978-1-59904-943-4.ch001>

<sup>10</sup> Vladimir, Z. (1996). Electronic Commerce: Structures and Issues. *International Journal of Electronic Commerce*, 1(1), 3–23. <http://doi.org/10.1080/10864415.1996.11518273>

<sup>11</sup> Zhong, Y. (2012). Social Commerce: A New Electronic Commerce. *Proceedings of the 11th Wuhan International Conference on eBusiness*.

Over the last decade, amazon Inc. moved from being just an online store selling books to an expanded company selling a variety of products categorizing electronics, furniture, clothing and beauty products (Petkova, 2016)<sup>12</sup>. The e-commerce possesses many benefits over the brick and mortar retailers enumerating a long list of advantages (Qin, Chang, Li, & Li, 2013)<sup>13</sup>

Leading companies such as e-bay and amazon were the first online organizations to establish noticeable and prominent brands online (Schafer, Konstan, & Riedl, 2001)<sup>14</sup>.

Nowadays, the term "consumer" is definitely overused, often used imprecisely to evoke the multiple facets and roles of the individual subjected to various factors of influence and constantly changing. In numerous situations, consumer cannot be longer be reduced to a passive user of products or services, consumers evolved to become an active and even proactive element. It represents the multiplication of community platforms in which individuals share, communicates, exchange and collaborate to justify this development (Uzun & Poturak, 2014).

Consumer behavior as a concept has emerged from the early sixties. The major objective was to progress marketing strategies in order to achieve positive results. Studying consumer behavior was a necessity for service-oriented organizations to gain a better understanding of consumer attitudes and buying behaviors (Cetină, Munthiu, & Rădulescu, 2012).

According to a study conducted by Kotler in 2000, customers as organizations or individuals select, buy, use and assign products to meet their needs and desires. Kotler pointed out that consumers should be provided with personalized services because each individual identifies and understands products or services in different manners (perception). In other words, sellers must rely on behavioral sciences to understand customers and their behavior.

Culture is one of the most important influences of society on individuals. It can be defined as "a set of values, beliefs, preferences, and tastes transmitted from one generation to another". In this case, researchers are referring to products and services in the category of values in material. Since this factor is a vital element in an individual's life in society, marketing failures result directly from the lack of sensitivity, not taking into account cultural reality facing consumers (Khaniwale, 2015).

Social factors are those influences exerted by social classes that allow appraisal between consumer's groups. Consumers are directly influenced by reference groups in different methods (Abideen & Saleem, 2012).

Consumer's occupation and economic situation defines their purchasing power. Depending on the purchasing power and the desired state, it is possible to define the needs for specific products, such as costumes for executives and shoe for workers.

Personality is usually described in terms of characteristics such as self-confidence, area, autonomy, communication, sociability, endurance, and adaptability. Personality can be a useful variable to analyze consumer behavior, since personality types can be accurately classified, and there are strong correlations between certain personality types and product and brand choices.

Researchers have declared, "The basis of psychological reasons lies in the question of individual balance. The discovery of a need brings the individual to a situation of discomfort ". This situation of discomfort is not important motivator to incite people to act because the process of motivation starts with the detection of a need (Hawkins & Mothersbaugh, 2010).

Different models have examined the consumer behavior and people personality and traits. The Maslow's Theory states that motivational behavior is a result of internal or external stimuli that act on people. They awaken in them desire, motivate to satisfy them. When a need arise from frustration, it has major consequences like nervousness, to slip into self-esteem, aggressiveness and insomnia. The Pavlovian learning model which had its origin from the Russian studies, it was based on: "triggering a bell before feeding a dog, after several repetitions, scientist continued to induce the salivation of the animal just by pulling the bell". Freudian model has its origin in clinical psychology. According to this theory, "*the psychological forces that shape people's behavior is fundamentally unknown and a person cannot fully understand their*

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<sup>12</sup> Petkova, I. (2016). Between high-tech and high-fashion: How E-Commerce fashion organizations gain moral and pragmatic legitimacy in the fashion field. *Poetics*, 57, 55–69. <http://doi.org/10.1016/j.poetic.2016.04.001> .

<sup>13</sup> Qin, Z., Chang, Y., Li, S., & Li, F. (2013). E-commerce strategy. *E-Commerce Strategy* (Vol. 9783642394). <http://doi.org/10.1007/978-3-642-39414-0>

<sup>14</sup> Schafer, J. Ben, Konstan, J. A., & Riedl, J. (2001). E-Commerce Recommendation Applications. In *Applications of Data Mining to Electronic Commerce* (pp. 115–153). [http://doi.org/10.1007/978-1-4615-1627-9\\_6](http://doi.org/10.1007/978-1-4615-1627-9_6)

*motivations*". Freud's theories argue that the personality consists of three psychological forces: identification, ego, and superego, which determine the behavior of the individual.

This study revealed that Lebanon showed a growth in internet usage raising from around fifty percent in 2012 to more or less of eighty percent in 2015. Statics demonstrated that online shopping is classified as the third activity in popularity followed directly by e-mail and websites surfing. According to a recent study in 2014 conducted by the master card, Lebanese customers are exploring progressively options of online shopping. In another optimistic study, figures demonstrated that more than twenty percent of customers will be marked with online presence and establishing at least one online shopping purchase (Andam, 2003)<sup>15</sup>.

While browsing the internet and recent books, the researcher found thousands saying millions of contradictory definition to the term of online shopping, some related it to the e-commerce grounded on business information, building e-relationships and piloting business transactions on both social communication and websites (Ha & Stoel, 2012)<sup>16</sup>. Organizations measuring the added-value to their clients are striving to increase the e-satisfaction related to online shopping experiences and managing features that can influence their client needs, expenses spend and therefore controlling values (Christodoulides & Michaelidou, 2010)<sup>17</sup>. The second factor-affecting customer is the online buying behavior and their e-loyalty. Researcher has revealed that consumer trust is always connected with the level of security provided by the web provider (Bianchi & Andrews, 2012)<sup>18</sup>.

Customers are considered as market actors and denoted as the people whom acquire and consume goods and services. Hence, the researcher noticed a difference between the two terms, a buyer, and a consumer (Bauer, Schmitt, Morwitz, & Winer, 2013). The first term refers to the person who purchases products for selling it again while consumers are individuals buying goods for personal benefits, also referred to as end-users. Therefore, this paragraph will discuss the decision-making procedure related to consumers (Wolny & Charoensuksai, 2014)<sup>19</sup>.

It is very predictable that any type of commerce including e-commerce is facing restricted access of communication where messages are not reaching respectful clients. At the same time, customers are being faced with blockages in their decision-making procedures (M. Smith, 2010)<sup>20</sup>. Nevertheless, marketers are expecting their potential customers to be loyal, committed, and conducting repeated sales but this is not the usual case (Plötner, Lakotta, & Jacob, 2013)<sup>21</sup>.

Nowadays, information transparency and accessibility is affecting the end user's decision procedure. For that reason, it is important to observe major factors holding prospects to become loyal customers (AlHarbi, Heavin, & Carton, 2016)<sup>22</sup>, and examine restrictions creating hesitations for clients becoming repeated consumers. The following figure represents a module for customers' decision-making procedure.



Figure 1: Customer Decision-Making Procedure (Streukens, van Hoesel, & de Ruyter, 2011)<sup>23</sup>

<sup>15</sup> Andam, Z. R. (2003). e-Commerce and e-Business. E-ASEAN Task Force, 1–47. Retrieved from [http://www.kau.edu.sa/Files/830/Files/61164\\_Ecommerce and E Business.pdf](http://www.kau.edu.sa/Files/830/Files/61164_Ecommerce%20and%20E%20Business.pdf)

<sup>16</sup> Ha, S., & Stoel, L. (2012). Online apparel retailing: roles of e-shopping quality and experiential e-shopping motives. *Journal of Service Management*, 23(2), 197–215. <http://doi.org/10.1108/09564231211226114>

<sup>17</sup> Christodoulides, G., & Michaelidou, N. (2010). Shopping motives as antecedents of e-satisfaction and e-loyalty. *Journal of Marketing Management*, 27(1-2), 181–197. <http://doi.org/10.1080/0267257X.2010.489815>

<sup>18</sup> Bianchi, C., & Andrews, L. (2012). Risk, trust, and consumer online purchasing behavior: a Chilean perspective. *International Marketing Review*, 29(3), 253–275. <http://doi.org/10.1108/02651331211229750>

<sup>19</sup> Wolny, J., & Charoensuksai, N. (2014). Mapping customer journeys in multichannel decision-making. *Journal of Direct, Data and Digital Marketing Practice*, 15(4), 317–326. <http://doi.org/10.1057/ddmp.2014.24>

<sup>20</sup> Smith, M. (2010). Improving Customer Satisfaction in Transportation Decision Making. *Environmental Engineering*.

<sup>21</sup> Plötner, O., Lakotta, J., & Jacob, F. (2013). Differentiating Market Offerings using Complexity and Co-Creation: Implications for Customer Decision-making Uncertainty. *European Business Review*, 25(1), 65–85. <http://doi.org/10.1108/09555341311287745>

<sup>22</sup> AlHarbi, A., Heavin, C., & Carton, F. (2016). Improving customer oriented decision making through the customer interaction approach. *Journal of Decision Systems*, 25(sup1), 50–63. <http://doi.org/10.1080/12460125.2016.1187417>

<sup>23</sup> Streukens, S., van Hoesel, S., & de Ruyter, K. (2011). Return on marketing investments in B2B customer relationships: A decision-making and optimization approach. *Industrial Marketing Management*, 40(1), 149–161. <http://doi.org/10.1016/j.indmarman.2010.06.002>

In 2009, a study conducted by Kotler found that customers proceed with the formulation of their preferences between the purchase intention, decision and the attitude of others and situational factors (Kaufmann & Gaeckler, 2015)<sup>24</sup>.

As per another study conducted by Richardson, The private label brands' perceived risk have negative impacts on customer readiness to purchase and the quality of products acquired. He also declared that clients are exposed to different types of risk when purchasing and consuming merchandises, these types are the following (Lepp & Gibson, 2003)<sup>25</sup>.

Marketers rely heavily on understanding customer behavior in order to discover which marketing strategy and approach is the most suitable to discover the buying decision. Acknowledging consumers' needs does not generate direct revenues (Babar, Rasheed, & Sajjad, 2014)<sup>26</sup>.

However, the advantage of online marketing gives the chance to filter prospects who are not interested in the company products or services. It will ensure the benefit of selecting the best target market and guarantee higher level of customer loyalty (Sultan & Uddin, 2011)<sup>27</sup>.

Experts in the field of human behavior like Freud, Maslow, and Herzberg have demonstrated their own theories and perspectives toward human behavior, these theories were major contributors that helped the humanity in the understanding of both social and human behavior in relation to the business world (Te'eni-Harari & Hornik, 2010)<sup>28</sup>.

Hence, the understanding of consumers' behavior contributes in the establishment of international specificity. The below figure will explain the main features affecting customers' behavior (Holton & Chyi, 2012).



**Figure 2: Factors Influencing Consumers' Behavior (Gong et al., 2013)**

Below We can find critical review studies

<sup>24</sup> Kaufmann, L., & Gaeckler, J. (2015). On the relationship between purchasing integration and purchasing decision-making speed. *International Journal of Physical Distribution & Logistics Management*, 45(3), 214–236. <http://doi.org/10.1108/IJPDLM-05-2013-0150>

<sup>25</sup> Lepp, A., & Gibson, H. (2003). Tourist roles, perceived risk and international tourism. *Annals of Tourism Research*, 30(3), 606–624. [http://doi.org/10.1016/S0160-7383\(03\)00024-0](http://doi.org/10.1016/S0160-7383(03)00024-0)

<sup>26</sup> Babar, A., Rasheed, A., & Sajjad, M. (2014). Factors Influencing Online Shopping Behavior of Consumers. *Journal of Basic and Applied Scientific Research*, 4(4), 314–320. <http://doi.org/10.4018/IJOM.2015010103>

<sup>27</sup> Sultan, M. U., & Uddin, M. N. (2011). Consumers' Attitude towards Online Shopping Factors influencing Gotland consumers to shop online Online. *Master Thesis in Business Administration*, 56.

<sup>28</sup> Te'eni-Harari, T., & Hornik, J. (2010). Factors influencing product involvement among young consumers. *Journal of Consumer Marketing*, 27(6), 499–506. <http://doi.org/10.1108/07363761011078235>

Table 1: Critical Literature Review

| Article and Author                                                                                                        | Year                                                                  | Key results and major outcome                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Foundations of social media marketing</i><br>Efthymios Constantinides                                                  | 2014<br>Science direct procedia social and behavioral science         | Marketing strategies based on social media is playing a major role in customer empowerment and engagement, proposing two major strategies, the first is a passive approach that focuses on using social media as a source of customer voice and marketing intelligence.                                                                                                                                                                                                                                                                                                          |
| <i>Factors influencing online shopping behavior, the role of purchase intention</i><br>Salahuddin S, Romle A, Abdullah S. | 2015<br>Science direct Procedia social and behavioral science         | This research verified the correlation between subjective norms, perceived usefulness, and online shopping behavior while facilitated by purchasing intention. Perceived usefulness and Purchasing intention has a significant negative influence on shopping behavior.                                                                                                                                                                                                                                                                                                          |
| <i>Online shopping, a study of the factors influencing online purchase of products</i><br>Sen R.A                         | 2014<br>international journal of management and commerce innovations  | This study verified that cost is an important factor that influences online purchases of products. Online organizations can reduce costs for them and for their customers by reducing prices. Promotional techniques attract customers to make online purchases. Contemporary clients find it more convenient to shop at home in order to save time and hunt for bargains while searching for specific product information on the internet in a safe and secure platform and payment systems. Product factor is another influencing factor that attracts a variety of customers. |
| <i>Factors affecting on online shopping behavior of consumers</i><br>Nagra G                                              | 2013<br>International journal of scientific and research publications | Online shopping is an innovative feature in e-commerce encouraging new companies to sell their products online. Online shoppers' demographics have an impact on their satisfaction and their intention, frequency to purchase online. These demographics include age, gender, marital status, and income.                                                                                                                                                                                                                                                                        |

Table 2: consumer behavior studies

| Article                                                        | Key outcome                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A purchase decision-making process model of online consumers   | Price is a key determinant of consumer decision-making on the Web; the motivation of the consumer to buy on the Internet could even be essentially the fact that prices are lower. the frequency of web purchases is influenced by the perceived characteristics of the seller, and in particular, the competitiveness of its prices                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| The Effect of Social Media on Consumer Buying Decision Process | Online consumer loyalty no longer has the same meaning as the loyalty of the consumer who shops in real shops. According to this author, e-commerce upsets this notion of loyalty; the consumer would only be loyal to the lowest price                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| The Decision to Trust - Harvard Business Review                | The rational dimension of trust Some authors believe that trust can be the result of an individual's decision-making based on the rational processing of the information at his disposal (consumer cognitivist theories as a rational actor). For Gambetta, for example, behaviorist analyst, "trust is a particular expectation we have about the behavior of others," and trust                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Integrated and Strategic Advancements in Decision Making       | These are very impulsive and hedonistic people who seek pleasure in the form of external stimulation and thrills at all costs, regardless of ethics or monetary aspects. This factor marks the altruists, quite submissive, with a strong tendency to collectivism and a very high sensitivity. They are relatively suggestible but also flexible.                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| What Is Consumer Behavior in Marketing?                        | The study of the processes involved in perception has introduced a functional approach to the perception of advertising visuals. This helps to emphasize the importance of the form and organization of information in the implementation of communication actions. Regardless of the formal aspects that are a prerequisite in the diagnosis of an action of communication, the analysis of interpretations, from the contributions of semiotics, makes it possible to evaluate the discrepancy between the intention of a message and the way in which it is actually perceived by the consumer or the user. Buyer. In this sense, a better consideration of the mechanisms involved in perception and interpretation is able to optimize the information that the company makes available to consumers. |
| Ethically minded consumer behavior: Scale review               | Various studies dealing with the memorization of prices have led to the conclusion that if individuals are price sensitive, they find it difficult to memorize them. Researchers point out that, as a result of choice, only one in two is able to provide a rough estimate of the price of the product                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

## V. METHODOLOGY OF RESEARCH

This research is following the Saunders' onion to acquire adequate data collection techniques executing a proper research design. First, the study is classified as explanatory, used to ask questions, and clarify reasons behind a social phenomenon and problem. Pragmatism and Positivism will be implemented as a philosophy with a deductive approach to proceed in a Mix Method.

A qualitative exploratory study was carried out based on photos, presenting in an exhaustive way, consumers were interviewed in order to identify their cognitive activity, that is to say, the way in which they treat information, their judgments, and their reasoning. This thesis is considered as a contributory approach between consumer behavior and online shopping factors. This thesis was done to clarify the questions connecting consumer behavior as a marketing strategy, the implication of these strategies while evaluating consumer involvement in online purchasing. Consequently, the investigator will try to answer this key interrogation: What are consumers' expectations when shopping online? What are consumers' expectations of sellers when validating the online shopping cart and delivery? How important are feedbacks in the overall online shopping experience?

Data collection is considered as a valuable step in the research process. Secondary data was collected through book, journals, and the internet. Primary data was collected by adopting quantitative and qualitative methods, considering consumers engaged in online shopping chosen in stratified random sampling. This chapter will give clear interpretations of cases studies as a strategy in a cross-sectional time horizon studying the phenomenon of online consumer behavior.

## VI. RESEARCH FINDINGS AND RESULTS

The hypothesis established in this thesis, lead to the collection of evidence that offer the foundation for successive hypothesis testing. An additional significant element of the positivist approach to research is that the research is accepted, in a value-free way. It is debated that the "emotions" are a portion of the data collection procedure. It is very usual to have a part of the procedure of data collection based on the emotional state and attitudes of the workers in the direction of their managers to comprise the individual participation of the "feelings" researcher with those workers. This thesis is following a cross-sectional method; it is an investigation of a particular phenomenon at a specific time. This study is time reserved. Cross-sectional studies follow the survey strategy. They may be seeking to describe the occurrence of a phenomenon. On the other hand, this type of study uses qualitative methods. Many case studies are based on interviews conducted over a short period. This qualitative exploratory study thus made it possible to highlight the importance of considering the variety of consumers' attitude. This study is beneficial to develop knowledge in order to improve consumers' understanding and behavior. A quantitative study to validate these results is to be considered. The overall behavior assessment should be measured, as well as the attitude of the consumer. In addition, this research revealed three broad typologies of product search behavior (product-oriented scanning, attribute-oriented scanning, and non-oriented scanning). Setting a model based on behavior would improve knowledge of the consumer and more precisely on the nature of the interactions between the consumer and online companies. Therefore, distributor could also improve the nature of interactions by making them more or less lengthy, or more or less complex, depending on the category of product concerned and objectives.

Finally, the nature of the results evoked in this research predict improvements in the existing models, as well on the choice of the selected product within a variety as on the preference of consumers.

The study was based on a sample of 520 customer conducting online shopping transactions. The percentage is 34.8% and 65.2% for men and women respectively. Lebanese citizens represent 90.4% of the sample while Syrian and European represents 3.8% and 2.7% respectively.

Below are some quick facts, set in tables for a clear understanding of the demographic criteria.

| <b>What Do You Do In Life</b> | <b>Most Used Websites</b> |
|-------------------------------|---------------------------|
| ➤ 24.6% Student               | ➤ 33.8 % Ali-express      |
| ➤ 42.% Employee               | ➤ 12.1 % Ichtari          |
| ➤ 9 % Business owner          | ➤ 12.1 % Alibaba          |
| ➤ 7.5 % Unemployed            | ➤ 24.4 % Amazon           |
| ➤ 10 % Free lancer            | ➤ 14.5 % e-bay            |
| ➤ 6 % Retired                 |                           |

|                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>How Old Are You</b></p> <ul style="list-style-type: none"> <li>➤ 24.6 % 18-25 years</li> <li>➤ 33.7% 26-31 years</li> <li>➤ 22.5 % 32-37 years</li> <li>➤ 8.8 % 38-43 years</li> <li>➤ 3.1 % 44-49 years</li> <li>➤ 2.9% 50-55 years</li> <li>➤ 1.3 % 56-61 years</li> <li>➤ 3.1% above 61 years</li> </ul> | <p><b>Purchase Number/Year</b></p> <ul style="list-style-type: none"> <li>➤ 9.2 % I do not remember</li> <li>➤ 24.6 % One</li> <li>➤ 32.7 % Two</li> <li>➤ 9 % Three</li> <li>➤ 6.2 % Four</li> <li>➤ 2.9 % Five</li> <li>➤ 12.3 % Six</li> <li>➤ 3.1 % more than 10 times</li> </ul>          |
| <p><b>Most Purchased Items</b></p> <ul style="list-style-type: none"> <li>➤ 33.8 % Clothing</li> <li>➤ 21.3 % Electronics</li> <li>➤ 18.3 % Sports goods</li> <li>➤ 6.2 % Luxury items</li> <li>➤ 11.9 % Food products</li> <li>➤ 8.5 % Furniture</li> </ul>                                                      | <p><b>Your Monthly Income</b></p> <ul style="list-style-type: none"> <li>➤ 18.5% Family dependent</li> <li>➤ 9.2% Less than 600\$</li> <li>➤ 7.5% Between \$600-\$800</li> <li>➤ 21.3% Between \$800-\$1000</li> <li>➤ 19.2% Between \$1000-\$1200</li> </ul>                                  |
| <p><b>Problems During The Purchase Process</b></p> <ul style="list-style-type: none"> <li>➤ 96.9 % yes</li> <li>➤ 3.1 % no</li> </ul>                                                                                                                                                                             | <p><b>Problems You Have Faced</b></p> <ul style="list-style-type: none"> <li>➤ 18.5 % Delay in delivery</li> <li>➤ 30.6 % Cheap quality</li> <li>➤ 21.2 % Different type of products</li> <li>➤ 14.6 % Damaged product</li> <li>➤ 9 % Complicated procedures</li> <li>➤ 6.2 % Fraud</li> </ul> |

As a clear consequence of the high level of problems encountered, researcher found that consumers are refrained having further online shopping experience. In Lebanon's case, major reasons are distributed as followed: 3.1% don't know about online shopping procedures therefore they might be ordering the wrong product. 21.3 % are afraid of risks associated with online credit card transactions. 9.2% declared that they are not expert and barely open Facebook. 39. % are afraid of losing their money online without getting any product. To conclude, only 26.9% are well experienced with online shopping which is a very low rate in the age of technology.

As for different products, such as perfumes & cosmetics, 12.3% prefer buying them online, 26.9% use mobile application to shop for this type of commodities, while 60.8 % declared their preferences for traditional shopping, and purchasing the item physically from the retail store.

The analysis of the survey showed that 21.5% prefers to buy their clothes on Social Media, 24.2% used mobile application, while more than half of the population with an exact percentage of 54.2% are still using retail store and to physically try clothes before taking the decision.

As a conclusion of the above discussed, Lebanese consumer prefer to buy from small shops whose geographical area is near him. The majority of these businesses are run by artisans in various fields such as butchery, bakery, fashion (shoes, clothing, and accessories), furnishing, decoration (florist, photography, etc.), services (hairdressing, aesthetics, etc.). All of these businesses have close relationship with their prospects and customers. Major concerns of management revolve around items characteristics such as (size or product classification), purchases (supplier relations, order and delivery follow-up), sales (margin calculation, analysis of results), stock, etc.

In addition, data shows that half of the studied population are internet professional, more precisely 48.7% describe themselves as advanced users 48.3% describe themselves as intermediate users and only 3.1% stated that they are beginner users. The survey shows that 18.3% of the studied population always uses the internet for shopping 9.2% usually use it for shopping intention. On the other part of the scale, the study reveals that 18.5% of the sample often uses the



internet to shop, 26.5% sometimes use it. Finally, 27.5% declared that they rarely have access to the internet to shop online. Consequently, in our study, 90.8% said they always compare similar products on different websites, to collect information before buying them while only 9.2% stated the opposite.

Price remains among the most important factors in the decision to purchase online even though its weight varies depending on the nature of the purchase to effector. Thus, it is particularly important for certain products such as household appliances, high-tech products, automotive equipment, clothing and footwear or even jewelry. Internet users usually find on the web a market of lower prices than those found in the traditional market. 27.5% of the studied sample declared paying Less than \$100, 27.7 % stated spending an amount in-between \$100-\$200. The amount spent increases; we found that 36 % spend in-between \$ 200-\$400. Only 8.8 % have the tendency to spend more than \$600.

Concerning the fact that online shopping saves time, we found that 39.6 % Strongly Agree with the statement, 39.6 % Agree with it, which means that more than 70% are, tended to use the internet because it saves times due to daily pressure. In our case, the data stated that 21.3 % strongly agree that shopping any time of the day is important, 21.5 % simply agree with the statement. On the other side of the spectrum, 24.6 % of the studied population had neutral opinion and 32.5 % disagree consequently, they do not believe in the importance of shopping time. Precise numbers declared that 49.4% had an agreement with the statement, this percentage is divided into 20.2 % strongly agree, 29.4 % agree. 13.1 % had neutral opinion, on the other side, 15.6 % said they disagree that they do not prefer traditional shopping to online shopping and 21.7 % strongly disagree.

Back to some quick facts related to the psychological factors of the consumer behavior that examines consumers' fear, perceived risk, payment methods, product information, Fraud, etc.

**Online Shopping Will Become Popular**

- 48.1 % Strongly Agree
- 36.7 % Agree
- 12.1 % Neutral
- 3.1 % Disagree

A percentage of 84.8% of people agreeing that online shopping will become popular indicates the prosperity and the available opportunities in this business field within the Lebanese market

**Long Time Required for Delivery**

- 23.7 % Strongly Agree
- 46 % Agree
- 27.3 % Neutral
- 3.1 % Strongly Disagree

Taking so long for a purchased product to be delivered is one of the main causes that prevent consumers to purchase online. A consumer can accept waiting 45 days when purchasing an item from China, but do not tolerate to wait so long from a national online shopping site.

**The Description of Product is Accurate**

- 14.2 % Strongly Agree
- 20.8 % Agree
- 11.9 % Neutral
- 22.5 % Disagree
- 30.6 % Strongly Disagree

Although only 35% ensured that the description of a product is not always accurate, we can only highlight the importance of this factor and to know whose fault is this. It is Sellers role to give detailed information for the product, and even the buyer role to read carefully the description provided.

**Wide Variety of Selection**

- 27.5 % Strongly Agree
- 42.1 % Agree
- 21.3 % Neutral
- 6 % Disagree
- 3.1 % Strongly Disagree

Having a wide variety of selection with a percentage of 70%, may be considered an advantage for the online shopping, where a buyer can choose from alternatives if he did not find what he asked for.

**Online Shopping Is Very Risky**

- 11.5 % Strongly Agree
- 51.7 % Agree
- 18.5 % Neutral
- 18.3 % Disagree

In addition, a high percentage of 63.2% of the population, believes that online shopping is very risky, which ensure the lack of trust, and of confidence in different websites.

**The Information Is Sufficient**

- 5.2 % Strongly Agree
- 13.5 % Agree
- 13.3 % Neutral
- 27.7 % Disagree
- 40.4 % Strongly Disagree

68.1% of the population disagree that the information given by the supplier is insufficient, which confirms the fear of receiving different products.

**I Hesitate Giving my Credit Card No.**

- 26.9 % Strongly Agree
- 36.7 % Agree
- 18.3 % Neutral
- 15.2 % Disagree
- 2.9 % Strongly Disagree

An average of 63.6% hesitate giving their credit card number online, and the main reason for this fear is the absence of a law that protects citizens from electronic fraud. It is lately that national security forces created a department specialized for the electronic fraud with a main objective to pursue and follow-up client's complaints.

**Necessity of Having Bank Account is A Problem**

- 20.8 % Strongly Agree
- 36.5 % Agree
- 30.4 % Neutral
- 12.3 % Disagree

I believe as a researcher that the main cause for these percentages refers to the fact that 24.6% of our population as stated previous is consisted of students, or family dependents.

|                           |                       |
|---------------------------|-----------------------|
| I Prefer Cash on Delivery |                       |
| ➤                         | 42.1 % Strongly Agree |
| ➤                         | 30.2 % Agree          |
| ➤                         | 24.6 % Neutral        |
| ➤                         | 3.1 % Disagree        |

This percentage can be considered more as a true solution, a facilitation method for students, family dependents, and more precisely for the consumers who do not trust online shopping sites and are afraid of receiving dissimilar product than the one offered on the site.

Furthermore, moving to the entrepreneur’s role in the decision making process, and how can they facilitate the purchase of the product and to make the consumer feels secure, especially after the below findings.

In our research, we found that Ali-express is the most trusted shopping website with 36.5% followed by E-bay with a percentage of 23.7% and Amazon with a percentage of 18.3%. Moreover, when asked for the level of necessity that an online site should have, secure checkouts was ranked first with a percentage of 36.5% followed by the website credibility with a percentage of 29.8%.

In order to validate or invalidate the hypotheses of the dissertation, the researcher used the logistic regression. The first step in the next analysis will be the use of logistic regression to control dependent and independent variables when evaluating relationships. When interpreting the data by SPSS, it is important that the variables are coded as 0 and 1. In our hypothesis, the code 0 corresponds to yes (facing problems), and 1 corresponds to no (not facing problems).

|                                                                                                                                    |                               | Variables in the Equation |          |       |    |       |        |
|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|---------------------------|----------|-------|----|-------|--------|
|                                                                                                                                    |                               | B                         | S.E.     | Wald  | df | Sig.  | Exp(B) |
| Step<br>1*                                                                                                                         | Online transactions are risky | .253                      | .390     | .420  | 1  | .003  | 0.288  |
|                                                                                                                                    | Shopping preference           | .307                      | .279     | 1.216 | 1  | .002  | 0.360  |
|                                                                                                                                    | High risk of online orders    | 1.630                     | 2336.802 | .000  | 1  | .001  | 0.004  |
|                                                                                                                                    | Loosing privacy               | -.896                     | 3221.411 | .000  | 1  | 0.000 | 0.003  |
|                                                                                                                                    | Constant                      | -.389                     | 1.460    | .071  | 1  | .090  | .000   |
| a. Variable(s) entered on step 1: Online transactions are risky, Shopping preference, High risk of online orders, Loosing privacy. |                               |                           |          |       |    |       |        |

**Table 3: Variables in the Equation**

As a result, the behavior variable Exp (B) is 0.00 times more likely to make the premises more attractive. The variables studied in the equation are related to the H1 hypothesis. There is a Sig. Lower than 0.005, which means that the irresponsible behavior associated with exaggerated prices has a negative impact on seaside tourism and makes the coastline a less attractive tourist attraction for visitors.

## VII. CONCLUSION

As a general conclusion from the above, this thesis has provided an empirical answer to some commonly asked questions about the perceived risk of consumer behavior and online purchasing consolidating complementary investigations.

Principally, this research has highlighted the relationship between differentiated factors affecting consumer behavior and the perceived risk of buying online. Consequently, the researcher found that if there is a relationship between internet familiarity and perceived risk in online shopping. Moreover, the research discovered that consumers’ actual experience with online purchasing seems to participate in the moderation of the perceived risk in online purchasing.

Hence, online users perceive less risk in online purchasing than non-users. Similarly, by finding that individuals who have already made one or more purchases on the Internet perceive less risk than those who have never bought online, it seems to us possible to think the experience of buying on the Internet as one of the moderating factors of perceived risk in purchasing through this medium.

In term of managerial implications, and due to a qualitative survey conducted with 6 Lebanese online site owners, a conclusion also can be mentioned below:

Technology and functionality stimulate the purchase of Internet users. For this reason, it is necessary to develop functionalities adapted to the buying behavior of the customers, to enable them an efficient purchase which will in turn become a source of satisfaction and then of fidelity. Operators must also provide any information relevant to the purchasing process to reduce psychological barriers due to lack of information on products such as benefits provided, demonstration of product use and maintenance, and views of former buyers.

In terms of quality of service, operators must know their target. It is necessary to monitor buying behaviors to understand their characteristics, habits, and preferences. The majority of activities were identified by their aspects of quality service, the analysis of the perception of the quality of the site, the competitive prices, the availability of the products, the conditions of the sale, information on the delivery time, product feedback, customer attention, order confirmation by e-mail and promotions. Thus, in order to build reliable relationships, we need to use commitment, guarantee, and reputation policies.

The simplicity of internet use refers to the degree of its complexity; navigation difficulties are cited as barriers to online shopping. Major barriers to embracing Internet are: Inability to use the Internet, difficult access, complexity of technology, and discomfort with computer use. Difficulty of use can create an unfavorable attitude towards the use of the Internet as a shopping channel. Our data showed that the perceived ease of use is a determinant of the attitude toward interactive shopping.

Based on the above findings, we propose to relate the perceived ease of use to the attitude. We assume that consumers who perceive the Internet easy to use have a favorable attitude towards use for an online purchase.

## **VIII. RECOMMENDATION**

Marketing managers consider consumer behavior, their attitude as major questions for their marketing strategies. They found that modern consumers prefer to live immersions in their experiences rather than to buy simple products or services. The latest developments in consumption in times of crisis have not altered this perspective: a constant need for "little pleasures" or "little moments of luxury" share of consumers. Companies must be careful to make offers and processes that will enable them to experience such pleasant experiences.

Online companies should organize consumer studies of a new kind: studies that do not attempt to understand or measure consumer's post-purchase satisfaction but seek to approach the pleasure of the consumer during the consumer experience. These studies should integrate contemplation and observation at the level of data collection and combine structural analysis and comprehensive analysis in order to account for the internal operations of the consumer.

Social sciences should consider e-business from consumers' perspectives, their practices, as well as their behavior and intention to buy online. Its contribution lies in a certain pragmatic approach, reinforced by the quantitative survey.

Certainly, by accompanying and reinforcing the introduction of an "expert consumer", the internet touches the whole process of decisions leading to the act of purchase, in particular by the re-balancing it creates between the prospect and the seller in terms of control of information. The construction of the confidence necessary for the commercial transaction is always played out in terms of social relations, but, in spite of this constant, they are profoundly altered. This change is under way in many sectors, including technical and technological sectors.

In this regard, a study of risk variations with the repetition of purchase on Internet could appear as interesting to deepen our results. It is also important to note that consumer's subjectivity such as perceived knowledge and / or familiarity or real actual experience of use are correlated with the perceived risk in the purchase on the Internet, are less than those maintained by the individual with the Internet medium.

To sum up, the concerns and expectations of internet users in the context of online shopping can be grouped as follows:

Protecting personal data by controlling hacker piracy resulting in an intense need for control on private information.

Increasing transaction's integrity resulting in a request for secure online payment. We should note that the main victims of dishonesty are the traders themselves, due to the lack of preserving trust. Currently, consumers rationalize any online payment.

Clarifying the reliability of parties involved, which are present only virtually therefore a change of identity creating an immediate "disappearance", is the basis of online anxieties affecting the durability of online trades. The recognition and awareness of sellers can offset these concerns.

Increasing the transparency of product information, including sales offer information (with prices and costs related to ordering), availability and delivery times.

Increasing confidence by developing an effective site generating users' confidence in its own ability to use a site. Remember that the technology itself is the first aspect of trust and that the acceptance of the technology is influenced by its ease of use and the perception of its usefulness. For confidence to be established, the system must demonstrate its total technical reliability in addition to ease of use.

Boosting technical support in order to answer customers, interrogations related to any fear concentrated in the dynamic space. Designing technical support in the broad sense is related to general website appearance and construction. In any case, the design must at least demonstrate "user-friendliness" in order to facilitate complexities to users and simply to achieve his ends.

Orienting customers on websites, all integrated elements should show that the website is primarily built to facilitate customers' navigation.

Looking to the future, the question remains the same: What segment of the population will remain loyal to new technologies and faithful to the traditional trade, and for how long? To what habits of purchase and use will the "mainstream" of the Lebanese online shoppers go?

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