

## Abstract

Since the explosion of the internet as a business medium happened, one of its primary uses has been for marketing. The internet has become a critical distribution channel for a majority of successful enterprises both in UAE and across the world. The mass media, consumer marketers and advertising agencies seem to be in the midst of Internet discovery and exploitation. Before a company can envision what might sell online in the coming years, it must understand the attitudes and behavior of its potential customers – the youth of today. Youth is a life-cycle stage where experimentation with one's identity becomes a central concern, hence the importance of shopping for this age group. This study examines attitudes of youth based in Sharjah, UAE toward various aspects of Internet Shopping and provides a better understanding of the potential of electronic commerce for both researchers and practitioners.

**Keywords:** Consumer, Motivation, E-Commerce, E-Retail

## 1. Introduction

The internet has developed into a new distribution channel and online transactions are rapidly increasing. This has created a need to understand how the consumer perceives online purchases. The business-to-consumer is the most visible business type of electronic commerce. Internet Shopping allows companies to provide product information and direct sales to their consumers. In order to effectively drive consumers to accept electronic commerce and online transactions, there is an urgent need to understand the factors that influence consumer behavior towards continued use of online transactions. Internet Shopping is the process consumers go through to purchase products or services over the internet. An online shop, e-shop, e-store, internet shop, web shop, web store, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping mall. E-shopping has changed the face of retail, and surfers are now looking for spring sale bargains. However the convenience and personal control are the key drivers for consumers to search online. What motivates online shoppers is the ability to shop, where, when and how they like. Nowadays people can shop over their shredders in the morning, rather than wait for stores to open. Big-ticket items such as digital TVs, cameras, or iPods now feature on e-shopping list. The internet provides a rich source of

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information about brands and retail channels that enables consumers to search and find information to help with the final purchase decision. For businesses there are some steps to help them embrace the internet revolution with success.

## 2. Review of literature

The invention of the internet has created a paradigm shift in the ways people shop. A consumer is no longer bound to opening times or specific locations; he can become active at virtually any time and place and purchase products or services. The number of internet users is constantly increasing which also signifies that online purchasing is increasing (Joines, Scherer & Scheufele, 2003). The rapid increase is explained by the growth in the use of broadband technology combined with a change in consumer behavior (Oppenheim & Ward, 2006). The internet is considered a mass medium that provides the consumer with purchase characteristics as no other medium. Certain characteristics are making it more convenient for the consumer, compared to the traditional way of shopping, such as the ability to at any time view and purchase products, visualize their needs with products, and discuss products with other consumers (Joines et al. 2003). Oppenheim and ward explain that the current primary reason people shop over the internet is the convenience. A key factor driving internet use for 'online window shopping' is its usefulness in the personal lives of the consumers. The internet frees time and makes the information search process, and buying, less irksome. They also recognize that the previous primary reason for shopping online was price, which has now changed to convenience. Internet Shopping is the process consumers go through when they decide to shop on the internet. The internet has developed into a "new" distribution channel (Hollensen, 2004) and the evolution of this channel, e-commerce, has been identified by Smith and Rupp (2003) to be the most significant contribution of the information revolution. Using the internet to shop online has become one of the primary reasons to use the internet, combined with searching for products and finding information about them (Joines et al., 2003). Smith and Rupp also state that the consumers have never had access to so many suppliers and product/service opinions. Therefore, the internet has developed to a highly competitive market, where the competition over the consumer is fierce. In order to have an impact on and retain consumers, in a competitive market, Constantinides (2004) stated that the first step is to identify certain influencing aspects when purchasing online, these can be regarded as factors. Online consumers have taken advantage of aggressive sales on big-ticket items, and invested more time in comparing prices and searching for coupons online. According to a recent survey, 91 percent of consumers said that researching products online made them feel more confident about their purchases. Electronic commerce has become one of the essential characteristics in the internet era. According to UCLA center for communication policy (2001), Internet Shopping has become the third most popular internet activity, immediately following e-mail using/instant messaging and web browsing. It is even more popular than seeking out entertainment information and news, two commonly thought of activities when considering what internet users do when online. Of internet users, 48.9 percent made online purchases in 2001, with three-quarters of purchasers indicating that they make 1-10 purchases per year (2001). When segmented into very high versus less experienced internet users, the very experienced users average 20 online

purchases per year, as compared to four annual purchases for new users.

## 3. Research Methodology

### 3.1 Objectives

1. To study youths' perceptions of Internet Shopping in Sharjah, UAE
2. To study the factors that influence their Internet Shopping behavior

The type of research design followed is exploratory cum descriptive in nature. The primary data through a highly structured questionnaire has been collected from youth between age group 15-35yrs. The sampling plan followed for the study is Convenience Sampling and 110 youth (between the age group of 15-35 yrs) were interrogated. The questionnaire was designed using various scales like Likert (5 point scale), nominal and ordinal to collect data. Factor analysis has been used to analyze data. All hypotheses have been consolidated.

Youth has been the prima facie of the study as they look for products, styles and cultural experiences distinctively tailored to their own needs, rather than being a mere imitation of their parents' tastes. This makes them a lucrative market for advertising and marketing as they possess considerable spending power and begin to make independent purchases from an early age. In a consumer-oriented society, being able to spend one's own money represents the first step into independence for young people. The youth also comprise of the highest UAE internet online population and also the highest UAE population. They are easy to influence, the word spreads virally and they are the future spenders.

### 3.2 Data Analysis and Findings

66 % are male employee and rest 44% are female employee of the total sample on which the survey was conducted (table 1). Maximum percentage of the people on which survey was conducted in the age group 20-25 followed by 15-20 (table 2). Most of the people in the sample population lie in the income group of 10,000 – 20,000 salary per month followed by below 20,000-30,000. (Table 3) 37.3% are graduates and 30.9 % are post graduates. (Table 4) maximum percentage of sample population ie 29.1% spends on an average 6-12 hours per week on internet.(table 5).

Information search is the most important use of internet among the youth is information search i.e. 57.3% which is followed by entertainment and shopping both 21.8% each.(table 6). Table 7 shows that maximum percentage of the sample population has never bought anything on internet followed by those who have purchased online but will discontinue to go ahead with Internet Shopping. Table 8 shows that ease of purchase is the main motivational factor that influences the people to go for Internet Shopping i.e. 34.5% followed by varied range of prices being another important factor. The table 9 shows that main hurdle stopping the people from going ahead with Internet Shopping is the worry about the cost /hassle of returning the product followed by worry of giving out credit card information on the internet. Table 10 shows that 53.6% of sample feel that they use internet only as a source of information search followed by 39.1% who agree with the fact. Table 11 shows that 48.2% of sample

strongly agrees with the fact that internet are the source of entertainment. Table 12 shows that 34.5% of sample likes buying products online. Table 13 shows that 53.6% of sample agrees that online purchase provide them with better options. Table 14 shows that 33.6% of sample agrees that online purchase give them better options. Table 15 shows that 52.7% of sample strongly agrees that use of internet save time. Table 16 shows that 27.3% of sample agrees with the fact that they prefer internet over teleshopping while 26.4% remained neutral on the statement. Table 17 shows that 53.6% of sample agrees with the fact that they are afraid of giving out personal information on the internet. Table 18 clearly shows that 91.8% of sample strongly agrees that youths are more inclined towards Internet Shopping. Table 19 shows that 96.4% strongly agree that education have an impact over Internet Shopping. Table 20 shows that 63.6% strongly agree with the statement that income have impact over Internet Shopping. Table 21 shows that 59.1% strongly agrees with the statement age also has an impact over use of internet for shopping. The table 22 shows that 38.2% agree with the fact that Internet Shopping reduces their effort however at the same time 29.1% of sample disagrees with the statement. The table23 shows that 40.9% of the sample strongly agrees with the statement Internet Shopping provides them with better varieties.

**gender**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	66	60.0	60.0	60.0
female	44	40.0	40.0	100.0
Total	110	100.0	100.0	

**Table 1 : Table Showing Frequencies of Gender**

**age**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 15-20	35	31.8	31.8	31.8
20-25	54	49.1	49.1	80.9
25-30	16	14.5	14.5	95.5
30-35	5	4.5	4.5	100.0
Total	110	100.0	100.0	

**Table 2 : Table Showing Frequencies of Age**

**Income group**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 10,000-20,000	44	40.0	40.0	40.0
20,000-30,000	45	40.9	40.9	80.9
30,000-40,000	16	14.5	14.5	95.5
above 40,000	5	4.5	4.5	100.0
Total	110	100.0	100.0	

**Table 3 : Table Showing Frequencies of Income**

**Educational background**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid non matriculate	3	2.7	2.7	2.7
matriculate	5	4.5	4.5	7.3
graduate	41	37.3	37.3	44.5
post graduate	34	30.9	30.9	75.5
professional	23	20.9	20.9	96.4
other	4	3.6	3.6	100.0
Total	110	100.0	100.0	

**Table 4 : Table Showing Frequencies of Educational Background**

**Average time spend**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-6	26	23.6	23.6	23.6
6-12	32	29.1	29.1	52.7
12-18	29	26.4	26.4	79.1
more than 18	23	20.9	20.9	100.0
Total	110	100.0	100.0	

**Table.5 : Table Showing Frequencies of Average Time Spend on Average Time Spend on Internet**

**Activities for use of Internet**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid entertainment	24	21.8	21.8	21.8
information search	39	35.5	35.5	57.3
communication	23	20.9	20.9	78.2
shopping	24	21.8	21.8	100.0
Total	110	100.0	100.0	

**Table 6: Table Showing Frequencies of Activities for use of Internet****Have you purchased online**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes, continue to buy	14	12.7	12.7	12.7
yes, but discontinued	45	40.9	40.9	53.6
no, never bought anything	50	45.5	45.5	99.1
44	1	.9	.9	100.0
Total	110	100.0	100.0	

**Table 7 : Table Showing Frequencies of Purchase of Product Online.****Motivation for buying online**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid saves time	19	17.3	17.3	17.3
ease of purchase	38	34.5	34.5	51.8
price	31	28.2	28.2	80.0
variety	14	12.7	12.7	92.7
don't know	8	7.3	7.3	100.0
Total	110	100.0	100.0	

**Table 8 : Table Showing Frequencies of Motivation for Buying Online****Main hurdle to purchase online**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid i am worried about giving out my credit card number	24	21.8	21.8	21.8
i enjoy going out to do my shopping	19	17.3	17.3	39.1
i like to see/touch the product before I buy it	18	16.4	16.4	55.5
I don't like giving me personal information on internet	20	18.2	18.2	73.6
I am worried about the cost/hassle of returning the product	29	26.4	26.4	100.0
Total	110	100.0	100.0	

**Table 9 : Table Showing Frequencies of main hurdle to Purchase Online****I use internet only for search of information**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	59	53.6	53.6	53.6
agree	43	39.1	39.1	92.7
neutral	6	5.5	5.5	98.2
disagree	2	1.8	1.8	100.0
Total	110	100.0	100.0	

**Table 10 : Table Showing Frequencies of I use Internet for Information Search****Its's only a source of entertainment**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	53	48.2	48.2	48.2
agree	57	51.8	51.8	100.0
Total	110	100.0	100.0	

**Table 11: Table Showing Frequencies of Internet as A Source of Entertainment**

**I like buying products on internet**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	38	34.5	34.5	34.5
agree	37	33.6	33.6	68.2
neutral	16	14.5	14.5	82.7
disagree	19	17.3	17.3	100.0
Total	110	100.0	100.0	

**Table 12 : Table Showing Frequencies of I Like Buying Products Online**

**Online purchase provide me with better options**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	42	38.2	38.2	38.2
agree	59	53.6	53.6	91.8
neutral	9	8.2	8.2	100.0
Total	110	100.0	100.0	

**Table 13: Table Showing Frequencies of Level of Online Purchase Provides With Better Options**

**Get better offer in online purchase**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	30	27.3	27.3	27.3
agree	37	33.6	33.6	60.9
neutral	28	25.5	25.5	86.4
disagree	15	13.6	13.6	100.0
Total	110	100.0	100.0	

**Table 14 : Table Showing Frequencies of Getting Better Offers Online**

**It saves time**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	58	52.7	52.7	52.7
agree	46	41.8	41.8	94.5
neutral	6	5.5	5.5	100.0
Total	110	100.0	100.0	

**Table 15: Table Showing Frequencies of Internet Saves Time**

**I prefer internet over teleshopping service**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	14	12.7	12.7	12.7
agree	30	27.3	27.3	40.0
neutral	29	26.4	26.4	66.4
disagree	37	33.6	33.6	100.0
Total	110	100.0	100.0	

**Table 16: Table Showing Frequencies of Prefer Internet over Teleshopping**

**I am afraid of giving out my personal information on the internet**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	51	46.4	46.4	46.4
agree	59	53.6	53.6	100.0
Total	110	100.0	100.0	

**Table 17: Table Showing Frequencies of Afraid of Giving out Personal Information on Internet**

**Youth are more inclined towards Internet Shopping**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	101	91.8	91.8	91.8
agree	9	8.2	8.2	100.0
Total	110	100.0	100.0	

**Table 18: Table Showing Frequencies of Youth are more Inclined Towards Internet Shopping**

**Education has impact over use of internet for shopping**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	106	96.4	96.4	96.4
agree	4	3.6	3.6	100.0
Total	110	100.0	100.0	

**Table 19: Table Showing Frequencies of Education has Impact over use of Internet for Shopping**

**Internet Shopping reduces my effort**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	26	23.6	23.6	23.6
agree	42	38.2	38.2	61.8
neutral	9	8.2	.28	70.0
disagree	32	29.1	29.1	99.1
Strongly disagree	1	.9	.9	100.0
Total	110	100.0	100.0	

**Table 22: The Table Shows The Frequencies of Internet Shopping Reduces My Effort**

**Income has impact over Internet Shopping**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	70	63.6	63.6	63.6
agree	35	31.8	31.8	95.5
neutral	4	3.6	3.6	99.1
disagree	1	.9	.9	100.0
Total	110	100.0	100.0	

**Table.20: Table Showing Frequencies of Income has Impact over Internet Shopping**

**It provide me with better varieties**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	36	32.7	32.7	32.7
agree	45	40.9	40.9	73.6
neutral	18	16.4	16.4	90.0
disagree	7	6.4	6.4	96.4
Strongly disagree	4	3.6	3.6	100.0
Total	110	100.0	100.0	

**Table 23: The Table Shows That Internet Provides With Better Varieties**

**Age has impact over use of internet for shopping**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	65	59.1	59.1	59.1
agree	27	24.5	24.5	83.6
neutral	10	9.1	9.1	92.7
disagree	8	7.3	7.3	100.0
Total	110	100.0	100.0	

**Table 21: The Table Shows The Frequency of Age Having an impact over use of Internet for Shopping**

**3.2.2 Factor analysis**

The value of KMO and Bartlett's test is .539 which is more than .500 hence factor analysis can be the true test to extract the factors. Communalities indicate the proportion of each variable's variance that can be explained by the principal components. It is also noted as h2 and can be defined as the sum of squared factor loadings about 63.250% of the total variance in the 25 variables is attributable to the first ten components. Also we can judge how well the nine-component model describes the original variables. By examining the table, it can be concluded that :  
 Component 1 : has a total variance 13.102 of 25  
 Component 2 : total variance 23.005%  
 Component 3 : total variance 30.463% of 25  
 Component 4 : total variance 37.441%  
 Component 5 : total variance 44.022% of 25  
 Component 6 : total variance 49.210%  
 Component 7 : total variance 54.218% of 25  
 Component 8 : total variance 59.095%  
 Component 9 : total variance 63.250% of 25.

There are 9 factors which have been observed by factor loading and are grouped in the table.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.539
Bartlett's Test of Approx. Chi-Square		887.662
Sphericity	df	325
	Sig.	.000

**Table 24: KMO And Bartlett's Test Table**

**Communalities**

	Initial	Extraction
I use internet only for search of information	1.000	.490
Its is only a source of entertainment	1.000	.688
I like buying products on internet	1.000	.453
online purchase provide me with better options	1.000	.555
Get better offer in online purchase	1.000	.561
I consider as my first choice to buy product	1.000	.697
It saves time	1.000	.606
I prefer internet over teleshopping service	1.000	.614
I prefer Internet Shopping over malls or stores	1.000	.660
Internet is the first place where I find information	1.000	.537
I suggest friends for Internet Shopping	1.000	.646
I am afraid of giving out my personal information on the internet	1.000	.618
I am satisfied by the quality of product I purchase online	1.000	.440

Service provided by Internet Shopping is of great value	1.000	.655
Youth are more inclined towards Internet Shopping	1.000	.666
Education has impact over use of internet for shopping	1.000	.828
Income has impact over Internet Shopping	1.000	.582
Internet Shopping saves money	1.000	.857
Age has impact over use of internet for shopping	1.000	.792
Internet Shopping reduces my effort	1.000	.598
It provide me with better varieties	1.000	.730
I say positive things about buying to other people	1.000	.632
I consider internet to be my first choice when i need any product	1.000	.498
I intend to purchase from internet in future	1.000	.731
Main to hurdle to purchase online	1.000	.692
I am satisfied by services provided by Internet Shopping	1.000	.618

Extraction Method: Principal Component Analysis.

**Table 25: Communalities Table**

**Total Variance Explained**

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	1	3.406	13.102	13.102	3.406	13.102
2	2.575	9.903	23.005	2.575	9.903	23.005
3	1.939	7.458	30.463	1.939	7.458	30.463
4	1.814	6.978	37.441	1.814	6.978	37.441
5	1.711	6.581	44.022	1.711	6.581	44.022
6	1.349	5.188	49.210	1.349	5.188	49.210
7	1.302	5.008	54.218	1.302	5.008	54.218
8	1.268	4.877	59.095	1.268	4.877	59.095
9	1.080	4.155	63.250	1.080	4.155	63.250
10	.982	3.777	67.027			
11	.943	3.627	70.654			
12	.890	3.425	74.078			
13	.810	3.116	77.195			
14	.731	2.812	80.007			
15	.720	2.770	82.777			
16	.655	2.518	85.295			
17	.602	2.315	87.610			
18	.577	2.217	89.828			
19	.540	2.077	91.905			
20	.489	1.882	93.787			
21	.461	1.773	95.560			
22	.399	1.536	97.096			
23	.332	1.278	98.374			
24	.245	.943	99.317			
25	.156	.601	99.918			
26	.021	.082	100.000			

Extraction Method: Principal Component Analysis.

**Table 26 : Table Showing The Total Variance Explained and Extracted Factors**

FACTOR	VARIABLE
FACTOR1	I use internet only for search of information
FACTOR2	Its is only a source of entertainment
FACTOR3	I like buying products on internet
FACTOR4	Online purchase provide me with better options
FACTOR5	Get better offer in online purchase
FACTOR6	I consider as my first choice to buy product
FACTOR7	It saves time
FACTOR8	I prefer internet over teleshopping service
FACTOR9	I prefer Internet Shopping over malls or stores

**Table 27: Factors Extracted**

<b>Purpose</b>	I use internet only for search of information Its is only a source of entertainment I like buying products on internet
<b>Advantages</b>	Online purchase provide me with better options Get better offer in online purchase I consider as my first choice to buy product It saves time
<b>Convenience</b>	I prefer internet over teleshopping service I prefer Internet Shopping over malls or stores

Extraction Method: Principal Component Analysis.

**Purpose-** there are 3 sub factors, which can be categorized under a common name - Purpose. All these sub factors are the main reasons why the people use internet and how the number of internet savvy people increased.

**Advantages:** there are 4 sub factors that can be categorized under advantages. These sub-factors are essential to know the benefits of internet and how it has become an opportunity for the marketers to promote and sell their products.

**Convenience:** there are 2 sub factors that can be categorized under convenience. These sub factors are essential to know how internet has become the choice of customers for shopping over other methods.

Consumers see the clear benefits of the internet to their lives, but they still have strong concerns that need to be addressed. The internet’s rising influence on consumers’ lives is clearly tied to the benefits they derive from it. Chief among those benefits: the internet saves them time, helps them stay connected with friends and family, and helps them make better, more informed decisions. As much as they value these benefits, consumers still have strong concerns about internet safety and about the trustworthiness of the information they find online. To overcome these concerns, any organization’s digital engagement with

consumers must be based on an open and honest representation of interests and positions. The research reveals that the expectation of getting a good financial deal is still a strong motivator to seek out products online, but this is secondary to the importance of convenience and control. But, many people steer clear of electronic buying because of security worries. Only once online retailers can reassure customers about fraud and privacy, will the Internet Shopping curve really take off. Worries about the risk involved, in terms of financial transaction and privacy remain. A move from ‘big brands’ to ‘bargains’ may only take place once surfers are assured of safety. Retail sites need to be quick and simple for users. But trust is fundamental – it is important in all trading but in distance trading it is crucial. Many consumers may subsequently buy elsewhere, but the internet provides a ready source of product information, which is key when making a decision about technology products.

#### 4. Limitations of the research

The sample was restricted to 150 customers, which may restrict the scope and completion of study. Due to small sample size results obtained from the study can’t be generalized. Many students’ interviewed were working as part timers, hence the students statistics cannot be generalized. The scope of study is restricted only to Sharjah, UAE.

#### 5. Conclusion

The research suggests that people search online for some goods, yet buy from a traditional high street retailer, or look around for goods in shops, then take their search online. In turn, it is essential for retailers who operate both on and off line to ensure that they embrace a joined up process that appears seamless to the customer. Some retailers have still to successfully unite the two retailing methods - this is key to contemporary customer service. Factors such as how much the medium challenges the consumers mentally and their confidence to navigate and understand the technology can turn us on or off the idea of browsing online for products. A clear divide is appearing between the occasional online shopper and the regular experienced user. Concerns about how easy the system is to use have almost disappeared for Internet Shopping enthusiasts, but for occasional users e-tailing sites need to be easy to navigate. Websites must be accessible and operate efficiently.

#### 6. Managerial Implications

Understanding consumers’ motivations and limitations to shop online is of major importance in Internet Shopping for making adequate strategic, technological, and marketing decisions to increase customer satisfaction, as well as improving web site design of virtual stores. E-marketers should emphasize the enjoyable aspect of shopping on the internet in their promotions as well. Next to this, consumer characteristics also affect their attitude and intention toward Internet Shopping, which implicates that e-retailers should not treat all consumers alike. Furthermore, the lack of trust is one of the major reasons for consumers not shopping on the internet. Thus, in order for consumers to engage in trust-related internet behavior like Internet Shopping, the e-vendor must make trust-building interventions such as posting a privacy policy, use a third-party

seal, interact with customers, advertise its good reputation, link to other reputable sites, or offer guarantees. This research indicates that the least satisfying aspect to buying online is still website security/privacy consumers' concerns about online financial security and privacy are closely associated with their perception of how good the technologies for secure payment mechanisms are, and with the reputation of the vendor.

## 7. Recommendations and Scope for Further Research

The e-retailers in Sharjah, UAE should take into their consideration the design of their websites. The e-vendor must make trust-building interventions such as posting a privacy policy, use a third-party seal, interact with customers, advertise its good reputation, link to other reputable sites, or offer guarantees. E-retailers need to adapt to advanced technological ways and post assurances of their online security on their websites, in order to inform online consumers of their security measures.

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## Annexure – Questionnaire

1. **Gender**
  - male
  - female
2. **Age**
  - 15-20
  - 20-25
  - 25-30
  - 30-35
3. **Educational background**
  - non matriculate (less than 10)
  - matriculate(10)
  - graduate
  - post graduate
  - professional
4. **Occupation**
  - chartered accountant
  - teacher
  - engineer
  - business man/woman
  - doctor
  - lawyer
  - student
  - sales professional
  - others
5. **Income group (per month)**
  - 10,000-20,000
  - 20,000-30,000
  - 30,000-40,000
  - above 40,000
6. **Do you use internet**
  - yes
  - no
7. **On an average how much time (per week ) you spend surfing on internet**
  - 0-6hrs
  - 6-12hrs
  - 12-18hrs
  - more than 18 hrs
8. **What are the activities you use internet for?**
  - entertainment
  - communication
  - financial services
  - information search
  - shopping
9. **Have you purchased anything online**
  - yes, continue to buy
  - yes, but discontinued
  - no, never bought anything
10. **What is your main motivation for buying through internet**
  - saves time
  - price
  - don't know
  - ease of purchase
  - variety
11. **What according to you is the main hurdle to purchase online**
  - I am worried about giving out my credit card number
  - I enjoy going out to do my shopping
  - I like to see/touch the product before i buy it
  - I don't like giving me personal information on internet
  - i am worried about the cost/hassle of returning the product

1-strongly agree, 2-agree, 3-neutral, 4-disagree, 5-strongly disagree

S no.	statements	options				
1	I use internet only for search of information	1	2	3	4	5
2	Internet is only a source of entertainment	1	2	3	4	5
3	I like buying products on internet	1	2	3	4	5
4	Online purchase provides me with better options	1	2	3	4	5
5	I get better offers on the purchase of products online	1	2	3	4	5
6	I consider internet to be my first choice when i need to buy a product	1	2	3	4	5
7	Internet Shopping saves much of my time	1	2	3	4	5
8	I prefer internet over teleshopping services	1	2	3	4	5
9	I prefer Internet Shopping over malls or stores	1	2	3	4	5
10	Internet is the first place where i go for finding the information about the product i need to buy	1	2	3	4	5
11	I suggest my friends to go ahead for Internet Shopping	1	2	3	4	5
12	I am afraid of giving out my personal information on the internet	1	2	3	4	5
13	I am satisfied by the quality of products i purchased online	1	2	3	4	5
14	The services provided by Internet Shopping were of great value	1	2	3	4	5
15	Youths are more inclined towards Internet Shopping	1	2	3	4	5
16	Education has an impact over use of internet for shopping	1	2	3	4	5
17	Income has an impact over Internet Shopping	1	2	3	4	5
18	Internet Shopping saves money	1	2	3	4	5
19	Age has an impact over use of internet for shopping	1	2	3	4	5
20	Internet Shopping reduces my effort	1	2	3	4	5
21	Internet Shopping provides me with better varieties of products	1	2	3	4	5
22	I say positive things about online buying to other people	1	2	3	4	5
23	I consider internet to be my first choice when i need any product or services	1	2	3	4	5
24	I intend to purchase from internet in future	1	2	3	4	5
25	I am satisfied by the services provided by Internet Shopping	1	2	3	4	5

