

# A Conceptual Model to Determine the Critical Factors That Effects on the Online Purchasing in Iraq

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Abstract— because of ICT development, today's world is considered inter-connected and largely changing. In fact, with the help of using ICT, issues like social and environmental, economic, promotes and sustainable development can be solved. The life style of people in Iraq can be improved with the help of potentially increased access to knowledge and information. Thus, this study is making its effort in suggestion of a model for the identification of factors influencing the online purchases in Iraq. On the basis of TAM, this model is developed as suggested by various researchers. Also, trust, computer experience and CSE.

Index Terms— E-commerce, Online purchasing, e-shopping, TAM, Iraq

## I. INTRODUCTION

Previously, the emergence of ICT was dependent on the benefits it gained. The role of ICT in the gap linking relationship in developed and developing countries is considered important because as it causes increase in wealth and various other enhancement in different countries both socially and for the welfare of an individual [1]. In this time, the business transactions, not only of business organizations, but also of customers and business organization was highly supported and facilitated by the use of internet [2].

Researchers explain differently the definition of E-commerce (Electronic commerce). According to Schneider and Perry [3], the definition of E-Commerce is using internet and World Wide Web for different transaction and practices of businesses. The definition of E-commerce in accordance to Turban, King, Lee, Warkentin and Chung [4], is the procedure of selling and buying both products and services with the help of using internet and computer networks.

E-commerce, according to Gibbs, Kraemer and Dedrick [5], is defined as using internet to support, buy, and sell both services and products. The revolution of E-commerce in the work is shown recently [6]. Various organizations are benefitted from this opportunity and made their efforts to take benefits from novice business model. in order to enhance profitability and keeping the strategic sustainability in a dynamic environment of competition, different websites are repacked going in to new markets, making expansion to online world, software licensing, developing different alliances and making different adjustments in order to make their concentration on products and customers which are more profitable [7] [8].

## II. MOTIVATION OF STUDY

The use of internet is considered increasing in the world [9], and this growth is making different opportunities for both regional and global E-commerce. However, the environment, if it is socioeconomic or infrastructural, has shown changes in the e-commerce acceptance in various places of the world [10].

Moreover, the number of online consumers is increasing because of having it more efficient and convenient. With online shopping, a can save both travelling and other related costs [11]. Furthermore, the internet makes customers convenient to make comparisons of product's prices and quality in comparison to the stores available in limited locations. The developing countries consider the online purchasing is considered more important [12] because it is having challenges and its higher adoption. However, the adoption of online shopping is not considered easy in many countries which are developing. Also online shopping diffusion can be hindered with barriers both internally and externally. Furthermore, although various studies are conducted on online shopping, the number of researchers is very less in developing countries [13] [14]; specifically, the research in Iraq is considered dearth [15]. Moreover, the emergence of online shopping is considered very fast in the countries of Middle East [16]. The potential of Iraq in online purchasing is considered high, however, it will be prolonged with many factors which will be influencing the adoption of this environment [17]. So, considering the TAM (technological acceptance model) this study is thriving to develop a conceptual model. It was investigated in different researches that the conceptual model will help the researchers seeking the acceptance of online shopping consumer [18] [19] [20].

## III. LITERATURE REVIEW

### *A-E-commerce and Online purchasing concepts*

The internet is making more influences on the daily life routine of individuals. The emerging interest of both online consumer and as a medium of purchasing is considered same for researchers. Where, E-commerce has been the internet era's necessary feature. The e-commerce definitions are

changing and are different. The definition of E-commerce according to WTO is: the electronic process of production, marketing, distribution, selling or making the delivery of product and services [21]. The EU (European Union) team of E-commerce has defined it as the buying and selling of both products and services online is known as E-commerce [22]. Summarizing the details, the E-commerce is used as a broader term for making advertisements and presentations related to services and products, and also a term used in narrow aspect which shows the identity of E-commerce as online business activities, which is comprised of making orders and payments on internet [23].

After web browsing and use of email, the third most known practice on internet is online shopping. The definition of purchases and shopping done online is customer using online stores till the stage of purchasing and logistics of transactions [24]. According to the study of Yoo, Boonghe, and Donthu [25], the online version of physical retail stores is considered shopping on internet where the transactions made is on cyber space. Also, according to the study of Li and Zhang [26], the process of making purchases of products and services online on internet is online shopping.

The most current definition of shopping done online is the procedure of using internet by customers for purchasing services and products on internet using interactive shopping [27]. In this study, the definition used by researchers is the practices done related to the buying of services and products using internet which is known as e-shopping, online shopping and shopping on internet or something similar [28].

Currently, the enormous IT advancement, specifically, the emerging increase in E-commerce, has caused the rise in the shift of offline customers to online consumers. According to the study of Liang and Lai [29], the behavior of online and offline customers are considered similar. They made categories of five which are explained in the below given way. Finding out the need of a particular customer’s particular need for product or service is where online shopping is initiated because they are seeking for information they need on internet. Then, instead of making active search, sometime the product or services related specific information can help in the attraction of potential customers. As second to this, the evaluation and analysis is made by potential customers related to alternatives ad on the basis of product which is suitable to the customer, the choice is made. In the actual decision making process, these steps can be helpful. The advantage of online shopping is the cost reduction which is considered benefiting for both vendors and customer. Moreover, the online business is developing a new model for business and customization of businesses, where the customers are allowed to make their shopping according to their need and choices. It can be said that online business is more profitable in comparison to the shopper of traditional stores [30] [31] [32] [33] [34], making consideration of the most online purchase of known products like CDs, books, travel, hardware for PC, and software are considered normal products because with the increase in its demand the income is also increased. Moreover, the customers making online shopping are considered not much educated. A positive relation was found in some

researchers between online time and money consumer is spending and education [33] [34] [35], while some have shown no relationship [30] [36] [31]. The explanation of this is the reality of ease in doing shopping online as it does not need higher education. Nonetheless, the five senses i.e. touching, seeing, taste, smell, and hearing, is not satisfies in shopping made online as these privileges cannot be made available in online shopping. Various studies, both in developed and developing countries are focused but still are not up to an ambitious level in developing countries, the studies are illustrated in Table 1.

Table 1: Previous studies on online purchasing

Author (s)	Year	Country	Area	Factors
Jamil [37]	2012	Malaysia	Internet shopping	Intention Attitude Subjective norm Perceived behavior control Perceived ease of use Perceived usefulness Perceived security Perceived risk
Chen and Barne [38]	2007	Taiwan	online buyer	Trust
Dahiya [39]	2012	India	Online shopping	quality of product, option of comparison, privacy and safety, representativeness of product's pictures and colors
Clemes, Gan and Zhang [40]	2014	China	Online shopping	Perceived risk, consumer resources, service quality, subjective norms, and product variety, convenience, and website factors.

**B-Technology Acceptance Model (TAM)**

For testing the factors of determinants which is making influences in the acceptance of consumer in IT system, various researchers have made the use of different technology related theories and approaches. The use of TAM was based on theoretical framework for the development of model which determines the adoption of online shopping.

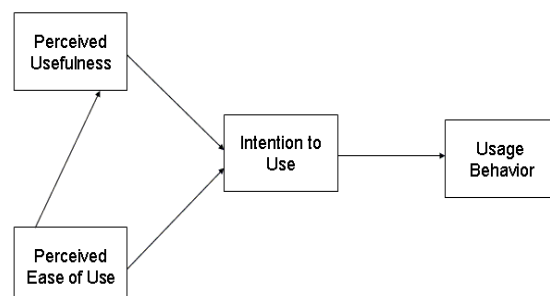


Figure 1: Technology Acceptance Model

The first research model is TAM which is considered more influential model of research in making explanation related to the adoption behavior of consume in IT [41]. The identification of TAM is being a model which is useful in the behavior which is technology accepting in different context of IT, and is generally employed in information system researchers. Regarding the decision of using IT, the IT users are rationale and are considered the basic rationale of TAM. In the process of intentions related to the use of current IT, two different beliefs are considered more important in the intention of user and i.e. perceived usefulness and perceived ease of use. The definition of perceived usefulness is the level of an individual which perceives that the performance of an individual is boosted if the system is adopted. The definition of perceived ease of use is the level of beliefs of an individual that the system can be adopted without making any efforts. The influence of perceived usefulness on adoption intention is direct, whereas the influence of perceived ease of use is both direct and indirect on intention related to adoption. According to Ha and Stoel [18] and Tong [42] and Taylor and Strutton [43] and Ho and Chen [19], for consumer acceptance of online shopping the TAM is ensuring an important foundation for research.

**C-Trust**

The definition of trust in E-commerce is the belief that web vendor will consider the confidence of consumers while making some activities [44]. The reason is the feeling that consumer has that the results of online transaction and online vendors are uncertain. According to Njite and Parsa [45], online providers must make their efforts to in overcoming the related uncertainty with the help of making website trustworthy in online shopping. According to previous studies, if the trust is high in websites of retailers the intention of purchasing will also be high, while in comparison of having low trust the willingness of making online purchases will be low [47] [48] [49] [50] [51] [52]. Furthermore, according to Zhang [53], no trust can lower the participation in E-commerce. In view of different researchers the trust is considered important for the purpose of understanding economic exchanges and inter-personnel behavior which causes an impact on the perception related to E-commerce [54] [55] [56].

Because of risk online transaction environment, trust is considered more important in E-commerce [57]. moreover, according to the study of Mose, Njihia and Magutu [57], in online shopping, the trust is considered of much more importance. On the basis of the above made discussion the trust can influence the online purchasing adoption in Iraq.

**D- Computer Experiences**

A common perception regarding the adoption of information technology is that a person with good computer skills can be easier on the adoption of IT in comparison to the one with no experience [58]. According to [59] [60], technology acceptance is studied very well but the role of

experience is ignored [58]. The measurement and definition of computer experience is as the time of prior use of computer by an individual [61] [62] [63]; and having computer related literacy [65]. According to Igbaria [66], the influence of experience in the use of computer is directly affecting the acceptance of user related to IT and a conclusion was made by O’cass and Fenech [67] that online shopping is determined by the prior use of internet of an individual. Hence, the computer experience is focused in this study as a factor influencing the behavior of online purchasing.

**E-Computer self-efficacy**

CSE, the trust in one’s efficacy of using computer for doing a task, is considered a significant factor influencing the behavior of adoption [68]. Furthermore, CSE is considered the judgment of individual efficacy related to the use of computer. According to the studies of Ariff, Yeow, Zakuan, Jusoh & Bahari [69], the impact of CSE on E-commerce is studied and considered critical. Moreover, in the study of Ellen, Bearden and Sharma [70] it was studied that the resistance of an individual is minimized for technological advancement and facilitation of IS acceptance with high CSE. In the previous studies related to IS, the studies on the role of CSE is comparatively low which results in a very little explanation regarding the relationship [68]. Therefore, it is important to know the influence of CSE on the user’s acceptance. On the basis of the arguments made, the below given Figure is explaining the conceptual model of purchases made online in Iraq:

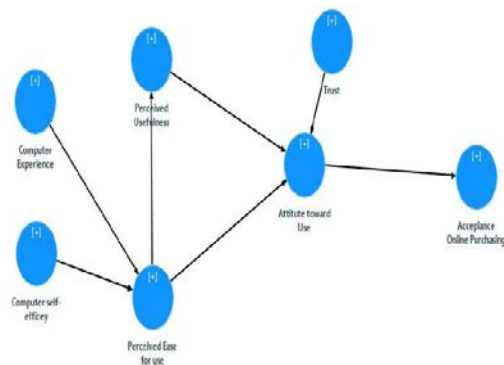


Figure 2: Conceptual Model

**IV. CONCLUSION**

Generally, the empirical studies and theoretical researches on E-commerce are very less in number and also in online purchasing in Iraq. Therefore, the focus of future researchers must be this phenomenon. Where, the use of internet in Iraq is more than 37%, but, unfortunately, the internet has not been used for the purpose of developing E-commerce in Iraq. Also, for getting more accurate results, these components are suggested for testing in real world. Moreover, the results of the study will be of more importance for researchers, academic individuals, individuals practicing it, and

management because it will ensure the factors influencing the adoption of IT. Hence, it will also enable individual for revising the IT related approaches and use in such setting and organizations.

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