T.C.

FIRAT UNIVERSITY

INSTITUTE OF SOCIAL SCIENCES

DEPARTMENT OF BUSINESS ADMINISTRATION

UNIVERSITY STUDENT'S ATTITUDES AND THOUGHTS ABOUT E-COMMERCE AND E-MARKETING : A CASE STUDY OF FIVE UNIVERSITY IN IRAQ – ERBIL

Master Thesis

Supervisor By

Assoc. Prof. Dr. Mehmet KARAHAN

Prepared By

Khanda Sarkawt OTHMAN

Elazığ, 2020

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REPUBLIC OF TURKEY
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Jürimiz, …./…../2020 tarihinde yapılan tez savunma sınavı sonunda bu Yüksek Lisans tezini oy birliği ile başarılı saymıştır.

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Prof. Dr. Ömer Osman UMAR
Sosyal Bilimler Enstitüsü Müdürü

ABSTRACT

Master Thesis

UNIVERSITY STUDENT'S ATTITUDES AND THOUGHTS ABOUT E-COMMERCE AND E-MARKETING: A CASE STUDY OF FIVE UNIVERSITY IN IRAQ – ERBIL

Khanda Sarkawt OTHMAN

Fırat University

Institute of Social Sciences

Department of Business Administration

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Online shopping unlocks new options and perspectives for clienteles. The variety of goods and facilities provided by available retailers at various price points creates this an impressive market spot. Some consumers have readily transitioned to buying online while some have nervous feelings about different anxieties and threats. These reflections serve as a prevention factor to shopping online.

The research 's key goal is to investigate the effect of risk and fear on purchase decisions from online shoppers. The study looked at 700 respondents from five selected universities in Iraq's Kurdistan Region. The primary data where collected by means of a questionnaire which evaluated 634 valid answers. Statistics program SPSS 22 has been used including pace, Pearson Correlation and ANOVA test. The secondary data were collected from scientific journals, textbooks and websites.

The result shows a significant link between risk and anxiety and the intention of student online shopper. The study is very vital for persons who to understand the role and importance consumers' behaviour especially the anxiety and risk when shopping online. So, they can adopt risk reduction strategies and do not waste their efforts, time and money on non-relevant strategies.

Keywords: E-marketing, E-commerce, Online Shopping, Online Risk, and Online Anxiety.

ÖZET

Yüksek Lisans Tezi

ÜNİVERSİTE ÖĞRENCİLERİNİN E-TİCARET VE E-PAZARLAMA İLE İLGİLİ TUTUMLARI VE DÜŞÜNCELERİ: IRAK'TA MEVCUT ÜNİVERSİTE ÜZERİNE BİR DURUM ÇALIŞMASI - ERBİL

Khanda Sarkawt OTHMAN

Fırat Üniversitesi

Sosyal Bilimler Enstitüsü

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Online alışveriş tüketiciler için yeni bir fırsatlar ve deneyimler dünyası açar. Online alışverişin farklı fiyat aralıklarında sunduğu ürün ve hizmetlerin koleksiyonu, onu inanılmaz bir pazar yeri haline getirmektedir. Çoğu müşteri açık bir şekilde online alışverişe açıkken, diğerleri çeşitli endişe ve riskler hakkında korkulu bir düşünceye sahiptir. Bu düşünce, çevrimiçi alışveriş için önleyici bir faktördür.

Araştırmanın temel amacı, çevrimiçi alışveriş yapanların satın alma niyetleri üzerindeki risk ve kaygının etkisini incelemektir. Çalışma Irak Kürdistan Bölgesi'ndeki beş seçkin üniversiteden 700 katılımcıyı inceledi. Birincil veriler, 634 geçerli yanıtın analiz edildiği bir anket aracılığıyla toplanmıştır. Frekans, Pearson Korelasyonu ve ANOVA Testi dahil SPSS 22 yazılımı kullanılmıştır. İkincil veriler bilimsel dergilerden, ders kitaplarından ve web sitelerinden toplanmıştır.

Sonuç, risk ve kaygı ile öğrenci çevrimiçi alışveriş yapan kişinin niyeti arasında anlamlı bir ilişki olduğunu göstermektedir. Bu araştırma, e-perakendecilerin, çevrimiçi alışveriş yaparken tüketicilerin davranışlarını, özellikle de kaygı ve riski anlamaları açısından çok önemlidir. Böylece, risk azaltma stratejileri benimseyebilirler ve zamanlarını, paralarını ve ilgisiz stratejiler üzerindeki çabalarını boşa harcamazlar.

Anahtar Kelimeler: E-pazarlama, E-ticaret, Online Alışveriş, Online Risk.

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INTRODUCTION

Internet shopping opens up a whole world of possibilities and consumer service. The variety of goods and services provided by online retailers at various price points makes it an exciting position on the market. Some customers have readily transitioned to internet shopping while some are terrified of all kinds of threats and anxieties. These threats serve as disincentives to buying online. In this chapter, the researcher has review this research's issue statement, the key aims, the value of this analysis, the techniques used to gather and interpret the data, the test hypothesis, and the review population and sample. And this chapter provided a short description of the overall research framework.

The influence of e-commerce on business costs and competitiveness is important. Because of their basic implementations, e-commerce has a chance to be broadly accepted. Therefore, it has a significant economic result. Electronic Trading allows the opportunity to buying and distribute goods and information on the Internet and other on-line platforms. Electronic trading or e-commerce refers to a broad variety of goods and services online market practices. Electronic marketing is disrupting the economy by shifting business structures of businesses, shaping industry leader partnerships and leading to shifts in market structure. The effect of electronic trading is hard to determine. Some organizations discuss three topics related to electronic commerce and the internal changes it brings with it: changes in market dynamics, shifts in business structures and prospects for economic development generated by organizational change. By delivering intermodality and parallel – not just replacement – of business models, e-commerce provides the potential of alternative models for managing production and selling.

E-commerce is one of internet-based way to do business. Although this theory is comparatively new, it has the potential to alter the traditional paradigm of economic development. It also impacts such large industries as telecommunications, the internet, banking, retail and retains responsibilities in areas such as education, health, transport and administration. The greatest consequences could be correlated not by several of the most vigilant but less noticeable influences on everyday business operations. E-commerce provides opportunities for optimizing business operations, reducing prices, attracting potential clients and exploring emerging consumer models and sectors within the enterprise.

The general consensus is that the emerging trade and commodity digitization would influence content flows.

This study examines whether the risk and anxiety have any impact on online buying by college students in Kurdistan Region of Iraq. This thesis is divided into 5 chapter: in chapter one, the researcher will discuss the research problem, objectives, and importance. In chapter two, the researcher will present the literature review. In chapter three, the researcher explains the methodology of the research. Chapter four will explain the empirical study and data analysis. Finally, in chapter five, the researcher will present the results and conclusion of the study with some recommendations.

CHAPTER ONE

1. RESEARCH METHODOLOGY

1.1 Research Problem

Online shopping has a lot of advantages to it. Males and females of all ages frequently visit the e-commerce web pages to purchase life's needs. Users, visit online marketplaces from all regional areas for buying and selling products. The most striking aspect of the online market is that it is crowd-free and noiseless. Throughout his spare time, a person will visit the online shopping site and position orders to purchase an item. Despite having so many perks, people are still not completely into online shopping.

According to a college poll, about 50 percent of young Kurdish buyers bought online in 2019, and 75 percent of the Kurdish population was internet users in Kurdistan Iraq. Statistics further shows a significant difference among the total of internet users and the numeral of online shoppers. There is a need to plug this void. The gap highlights the promise of the online market. E-marketers need to capitalize on this ability and try to turn internet users into retail buyers. This can be accomplished by reducing the anxiety and frustration of shoppers against online shopping.

Assisting e-marketers in the Kurdistan Region better understand the student's perceived online shopping danger and anxiety is the aim of study, so that they can frame marketing strategies accordingly. This will contribute to greater customer loyalty for the students and affirm their decision to shop online. This report sets forth ideas for business analysts and practitioners.

1.2 Research Objectives

The study concentrated on the following aims:

1. To recognize different types of potential causes for risk and anxiety associated with online shopping among college students in Iraq's Kurdistan Region.

2. To evaluate the power of numerous perceived factors on students' online obtaining purposes.
3. To recognize factors that affect the perceived danger and anxiety for online shopping experienced by the respondent.
4. To explore the statistics of this study and come up with appropriate conclusions.
5. Provide numerous recommendation to all people involved in ecommerce and online shopping.

1.3 Scope of the Study

The research is studying the college students' customer perceived danger and anxiety towards online shopping and its effect on students purchase intentions and factors influencing their resistance to online shopping. Data was collected from 5 major universities in Erbil, Kurdistan Region of Iraq, and the name of universities (Cihan University, Ishik University, Bayan University, Knowledge University, and French- Lebanese University). Two sets of question were designed for the study including the factors that do not let you use online shopping and risk and anxiety perceptions for E-commerce. The respondents were people who in the last six months had shopped online at least once.

1.4 Research Importance

Internet shopping opens up a whole world of innovation and consumer service. The variety of goods and services provided by online retailers at diverse price points makes it an impressive market spot. Most customers have readily accustomed to buying online while some have concerns of all kinds of dangers. These threats serve as disincentives to buying online. The review of the literature showed that much analysis had already been conducted on online shopping, concentrating primarily on potential danger to customers. Previous work has been conducted in many ways, such as; study of different forms of danger and distress experienced by internet customers; studying the effect of perceived danger on customer buying intentions, analyzing numerous factors affecting observe risk to consumers online; role of demographic factors in perceived risk to consumers. In addition, the researcher did not find any substantial literature available in the Iraqi and Kurdish sense explicitly in the capital city of Erbil on thorough search. The entire research was undertaken at the region's largest four universities. Through this study, the researcher aims to find out why online shoppers of students are afraid of buying online which plays a significant role for both advertisers and online companies.

1.5 Research Hypothesis

The study has made an attempt to develop and test different methodological models extracted from literature review. When shopping online, students face the goals of evaluating the impact of risk and anxiety college students. Therefore, the hypothesis of this study is:

H0: There is no important positive association between risk and anxiety on the student intention to purchase online

H1: A major positive connection has been noted between risk and anxiety on the student intention to buying online.

1.6 Research Design

The layout of the analysis is descriptive in nature, taking into account its priorities, expectations, sampling decisions, basis of information, data collection and performance, findings and limitations of the research project.

CHAPTER TWO

2. LITERATURE REVIEW

This chapter will present the hypothetical framework of the research including the definition of E-marketing, E-commerce types and benefits, e-commerce advantages and disadvantages, online shopping, and the risk and anxiety of online shopping.

2.1 What is marketing?

A basic meaning for marketing is that demand for the goods or service is generated and fulfilled. If all goes well, so the demand can translate into sales and eventually income. "The science and art of researching, creating, and providing value at a profit to meet a target market's needs. Marketing recognizes unmet desires and goals. It identifies, calculates and quantifies the scale of the defined demand and the profit opportunities "To encourage consumers to pay for your product or service, or to perceive your company superior to your rivals, you need to build tangible advantages and value for the customer. The value a marketer should aim to create should be equal to or even greater than the consumer's cost of the product. Doing this frequently and consistently enough will build confidence and loyalty towards the brand. (Kotler& Keller, 2006, p. 537).

What does the Marketing word mean? Some people just think about advertisement as ads and distribution. And no wonder-we are bombarded by TV advertisements, newspaper advertising, direct mail promotions, and sales calls every day. Yet revenues and advertisements are just the tip of the iceberg marketing. Today, marketing has to be understood not in the old way of "asking and advertising" campaign revenue but in the modern context of customer loyalty. If the marketer does a decent job of identifying customer needs; creates goods that offer competitive value; and sells, distributes and successfully markets them, these goods can be very easy to sell. Sales and ads are also just part of a broader "marketing blend," a range of marketing strategies that work together to impact the marketplace.

2.2 The concept of E-marketing

E-marketing, Internet ads or web marketing are at the core of e-business which get them closer to consumers which better understand them, increase the appeal of products and expand the avenues of delivery through search marketing, Social networking and affiliate marketing both form part of methodologies to ensure that products sold by e Commerce reach the target group to close them as impeccable leads and eventually turn them into buyers. Subsequently, you can see that e-marketing are going to be hand by hand reliably because it is finally marketing that is expected to make a deal or. E-marketing is a very integral part of e-commerce (Mishra, 2019, p23).

Electronic Marketing (E-Marketing) is seen as a revolutionary concept and contemporary commercial strategy concerning the internet and other electronic forms of selling products, service, information and ideas. Although relevant works have been studied, it has been noted that (e-marketing) definitions differ according to each author's idea of vision, experience, and specialty. While Smith and Shafi define it as "achieving marketing goals through the application of digital technologies" (Smith and Chaffey, 2005: 11) .

Strauss and Frost describe it as: "The use of electronic data and software to schedule and execute the creation, delivery and sale of concepts, products and services in order to create transactions that meet individual and institutional goals." (Strauss and Frost, 2001: 454).

Although an analysis of the relevant literature showed that the vague way of dealing with the idea and meaning of e-marketing remains one of the major obstacles in the literature. In this context, most researchers have misused the term digital marketing; Most of the researchers use the following terms: e-marketing / e-marketing / e-commerce / e-business as alternatives or different language for the same purpose, which is imprecise because it is preferential. Digital marketing, for example, has a wider scope than internet marketing because Internet Marketing (IM) only applies to the Internet, the World Wide Web, and email. Although e-marketing includes all of this and all other e-marketing resources, such as intranets, extranets and mobile phones. In contrast, e-commerce and e-business have a wider and greater reach than e-marketing.These changes can be demonstrated in figure 1 (El-Gohary, 2010, p56-75).

Figure 1. Show the main differences between E-Business Source, E-Marketing, Internet marketing and E-commerce

2.2.1 Types of E-marketing

Consumers are available online. They have access to the internet wherever they go- at work, at home, when socializing, and even when they hit first thing in the morning for their cell phones. You are wise as a company to know you need to sell digitally to reach the customers where they spend the majority of their time. (Chaffey, Mayer, and Chadwick, 2003.p43).

There are numerous approaches to e marketing, and online awareness will help you create the best plan for your company and website to successfully reach online to the clients.

1. Search Engine Marketing: It may involve search engine optimization, where websites are written and arranged to get an amazing rank for certain keywords in a search engine. SEM also involves ads, such as per-click fees. There are several ways that corporations will use search engines to advertise themselves to achieve optimum traffic and improve revenue.

2. *Search Engine Optimization*: If you want to find yourself on Google and the other major search engines, you'll need to partner with an expert in search engine optimization who

can get you to the front page. Google's improved traffic to your website is focused on a smart and creative SEO scheme that draws users to your website who are actually purchasing your goods and services.

3. E-Mail Marketing: Email allows consumers to remain faithful to their company. They devote themselves to your goods and services by signing up for your newsletters and e-mails. Then they will be rewarded with offers, promotions and good content that will keep them interested.

4. Social Media Marketing: It is cost-effective, and the main analytics channels enable companies to build accounts free of charge. Businesses will connect and build partnerships with their customers through websites such as Facebook, Twitter and Instagram, gather market data, highlight products and services and celebrate achievements. There are a number of various e marketing styles that can help you reach customers when they're online. We believe in a systematic web marketing approach to companies and we want you to get concrete and positive outcomes. Please email us today (Baker, Marn and Zawada, 2000, p2-7.).

2.2.2 Marketing Mix and Online Marketing

Marketing mix, commonly referred to as the four P's, including Product, Nature, Place and Promotion, is a vital component of the marketing strategies being created and introduced. Let's take a closer look at the different elements of the online marketing mix (Allen and Fjermestad, 2001, p14-23).

- ❖ **Product:** Online advertising can lead to a great many forms of developing products. Digital marketing is paving the way for business researchers to recognize customer needs and use their reviews to develop existing products and build new merchandise. Tesco's online shopping website tracks the consumers' recurring orders, which they then use to include a personalized list for fast buying. This also makes it possible for users to tailor the items as they want, through www.nike.com, which only features personalized coaches for customers.
- ❖ **Price:** This applies to an organization's pricing practices that are followed for deciding the price of a good or service. Found different habits that advertisers used, namely,

when marketing their products online; providing a cheap price for the goods to beginners. And seeking the same price in the marketplace for the new firms.

One of the benefits of getting access to the Internet is that it helps minimize the search costs that customers would have to pay when looking for new products and services. It also contributes to shopping as the famous www.ebay.com auction site that allows people to bid on the price of products. Online shopping makes the operation easier and the sellers find it impossible to manage prices. Even consumers can check the websites to see the new offers on a certain product, such as www.shopmart.com, www.easyshop.com etc.

❖ **Place:** The position factor in the marketing mix determines how it distributes a product to the end customer. The greatest assumption in the marketing mix generated by the internet is for the location. This is contributing to the Internet's global presence. The Internet has opened a new platform to the organizations to allow their goods meet their buyers, apart from the conventional way of selling which helps to reduce the barriers between the two parties. With activity taking place in a more practical manner, the massive investment that needs to be made in the shops will be minimized. The Internet 's entrance into the marketing mix has stopped sellers or third parties between customers and users from making it more difficult for traditional online vendors to maintain logistics on time.

❖ **Promotion:** The advertising element of the marketing mix shows that marketing contact is kept between the consumers and partners regarding the company and its goods. It deals with exchanging knowledge that concerns a product or service to the target market. Describes promotion as the marketing feature charged with persuasively transmitting the marketing campaign components to target markets with a view to promoting trade. The key promotional blend ingredients are as following:

- Sales promotion
- Advertising
- Personnel selling
- Public relations
- Direct marketing

Internet is used as an important public contact platform nowadays. The internet made it accessible before the firms, yet another gateway means of talking about the product offers to the consumers. The theory of internet marketing will alter the balance of promotions in the forms below:

- Determining the manner in which the Internet should be accessed at multiple stages of the buying process.
- Rewrite new methods of using advertising blend products.
- Apply advertising strategies to act as a frequent guest in different stages of client interactions such as first visitors.

When the internet will use as a communications medium, the corporation will deliver emails on a strict authorizing basis, providing product-related details that helps to maintain online a long-term link with customers by the company. (Carthy, 1960: 20; Burnett, 1993).

2.3 What is Viral Marketing?

It is a mixture of marketing strategy that leverages pre-existing social networks to boost brand awareness or other business goals for an organization. Viral marketing aims to boost retail sales with the help of numerous technologies and software that resemble viruses. Video images, immersive Flash games, advergames, eBooks, brandable apps, videos, or even text messages are some of the types of viral marketing resources that contribute to a website / business promotion. At times, online networking and network impact of WOM [word-of - mouth] also act as a viral marketing tool.

Viral Marketing is any communication strategy that allows website, twitter, email or wireless users to transmit a message to other websites or consumers, generating potentially exponential growth in the reach and impact of the message called viral marketing. It is particularly relevant for companies because it can produce impressive results in a very short amount of time. Resources in marketing and advertisement no longer stretch as far as they used to, and the benefits realized by the use of viral online promotion tactics are too tempting to overlook.

Hotmail, a company now owned by Microsoft that promotes its email service and its own advertisers' messages at the end of every Hotmail user's email notes, is a well-known example of successful email marketing. Longer stretches since they used to, and viewed savings through the use of viral web promotion techniques, are too attractive to ignore. Viral marketing strategies include email messaging, "refer-a-friend," "pass-it-on," "send-an-article," ecards, eBook delivery, video chat, and more. Viral sensation Internet specialists will apply online marketing tactics on almost every web site or advertising program. A well-known example of effective viral email marketing is Hotmail, a company now owned by Microsoft which promotes its email service and messages from its own advertisers at the end of the email notes of each Hotmail customer (Pawer, 2014, p49-51). Viral marketing is Social Media-based. It can be thought of as a publicity advertising instrument. The main challenge faced by the viral marketing industry is the lack of systematic quantitative and qualitative distinctions between viral marketing technology and conventional techniques, as well as the inadequacy of structured approaches to target marketing strategies on viruses.

Viral marketing is distinct from other marketing techniques, as it is focused on trust between people. Many online social network platforms, such as Facebook, Myspace, and Twitter, are becoming increasingly popular, offering new opportunities to compete in broad scale viral marketing. Have identified certain unexplained viral marketing influences that are linked to the motives of Internet users to move on material online and their friendship. Conceptualizing involves actions of communication by the use of web information. Noble users are known to prefer to forward more content online than others. (Chen & Wang, 2010, p. 1029-1038).

2.4 Benefits of E-Marketing

E marketing offers companies of any scale access to the target market at an inexpensive price and enables fully targeted ads, unlike TV or print ads. Specific benefit of e-marketing includes:

Global scope – a website will meet whoever has internet connections around the world. This helps you to enter new opportunities and bid for only tiny investments internationally.

Lower cost – a well-designed and tailored e-marketing strategy will hit the right consumers at much lower expense than conventional methods of marketing.

Tracking competent, observable outcomes-email or banner ads campaigns makes it easy to decide how successful your campaign was. You will provide specific details about the reactions of the consumers to your ads.

24hr marketing – even though your office is closed, your customers can find out about your goods through a website.

Customisation – if your client account is connected to the page, you can welcome them with personalized deals anytime anyone visits the site. The more they order from you, the more easily they are able to build their client profile and sell to them.

E-marketing lets you satisfy consumers who want to learn more about your products and services. For example, lots of people carry cell phones and PDAs everywhere they go. Combine this with the custom e-marketing aspect and you can create very successful, tailor-made campaigns.

More exciting promotions – e-marketing helps you to use audio, graphics and images to create immersive promotions. You could give a game or a quiz to your customers-they'll be interested in whatever you say. Higher sales rate in case of having website the consumers are only a few clicks away from ordering. E-marketing is smooth, unlike other platforms that need people to get up and make a phone call, write a letter or go to a store. Together all these e-marketing elements have the potential to add up to further revenue. (Rana, 2009, p2-3).

2.5 How does e-marketing help businesses reach their customers?

Digital media lets companies meet their clients in a number of ways. The Internet offers businesses the opportunity to access their clients in a lot of different ways, and one of them is the wide number of users that the Internet can have. In accordance with 'the network removes the territorial security and limitations put on local businesses and allows international enterprises a larger audience'. For this reason, the Web is often seen as closely connected to the wider phenomena of economic populism that some observers hold responsible for the decline of the nation-state and the rise of non-state players such as multinational companies. Corporations (MNCs). The ability to target online users all over the world is seen as a major benefit for businesses in their effort to find, attract and keep clients. The degree to which advertising can be more personalized is another aspect that digital marketing helps advertisers to target their consumer base. It allows advertisers to produce products that meet customer demands, and in past years and especially, the growth of this marketing strategy was seen as the most important long-term development in the history of online marketing. By using social media, marketing analysts believe that advertisers will use sufficient information to promote essential goods, resources and search engines to draw consumers automatically, so that the services and products will help them either personally or generally. In the other hand, even in the absence of such advanced targeting approaches, certain sites like Amazon, have taken significant strides to tailor content for individual customers. "Amazon is such a well-known example where the user gets a name on the website and gets a review judging by past orders on the internet and in their emails." Digital marketing provides other effective opportunities for companies to reach out to their clients, particularly through digital marketing and personalized marketing. Engaging advertising is a strategy of marketing in which the advertising process is driven by communication between the seller and the purchaser also "the customer regulates the quantity and type of information the advertiser receives". Integrated advertising refers to a structure of advertising and marketing method in which advertising and marketing and networking things to do are mixed to create a single consumer-focused promotional plan. Therefore, digital advertising provides a huge vary of distinctive methods of targeting customers to corporations (Boone and Chaffey, 2011, 2009).

2.6 Marketing to global buyers

International consumers raise new obstacles for the advertisers. Global buyers are of two kinds: individual retail buyers and foreign corporate buyers. Local consumer consumers are looking for the term for goods sold in a particular region or industry. With the advent of the internet their work has become much simpler. Similarly, major corporate consumers scan the globe for goods but use those items in their business activities. These customers are mostly international corporations, but they often include organisations like the World Health Organisation. Because both national and international consumers around the world are increasingly savvy regarding suppliers and costs, they are vying for their market patterns to be intense (Boon, 2011).

2.7. E-mail marketing

There's many metrics for Double Click email marketing: arrival rate (non-bounce rate), open rate, and click-through rate (click rate). Delivery rate is essentially the proportion of emails received. Email bounces when a spam server no longer runs or blocks email accounts. The Open calculation indicates how often emails are reached, but these figures are inaccurate. It should be noted that in their email-reading systems, a number of users have preview panels that load the image even though it is removed without viewing. Other than that, some email readers like to remove images from Window Live Mail by accident. This results in a gradual decline in the amount available over time. Tap by user or press user refers to the number of e-mails sent by the client. (Pawer, 2014:51).

Internet public relations, PR stands for "media relations." It's also used in some situations as an acronym for "public publication" or "pub ties." Online PR refers to optimizing positive mentions on third-party blogs for a company, its trademarks, products or pages that are expected to be viewed by its target audience. Online reputation management, which controls the image of an organisation by monitoring and exploiting the company's reported messages, is another aspect of online PR, and there are many online PR operations. Online media interaction (journalists) is one of online PR practises. It distributes news releases mostly through e-mail and on-site through the Internet. Internet reputation management which handles the image of an organisation by tracking and manipulating the company's posted communications, is another part of online PR, and there are a number of online PR operational activities. Internet media communication (journalists) has been one of the online Promotional activities that passes press releases via e-mail and on-site through the internet (Chaffey et al., 2003: 384-388).

E-marketing assists with market awareness. Business orientation is observed to contribute to success by a dual process, in that it actively and implicitly contributes to the interaction by e-marketing. Business focus requires an ambitious ethos that accelerates businesses in seeking sustainable competitive advantage. Market orientation is critical for increasing the efficiency of businesses. (Tsiotsou and Vlachopoulou, 2011: page).

As marketing generates and meets demand, digital marketing will fuel demand growth using the power of the Internet, which will satisfy the demand in new and creative ways. The Internet provides an immersive medium. It allows currency exchange but more than that, it allows value exchange. An Internet company can get money from the user in the form of time, energy and activism. Value can be created in the form of fun, insight and functionality for the user; content marketing is one important means of generating value. What is relevant here is the reciprocity of the deal – in other words, the swap is a two-way street that brings value to all sides at the same time. The Internet has transformed the world we market to. It's not a modern communication channel; rather, it provides a new model for how customers interact with brands and one another. The entire marketing spectrum is practiced on the internet things and services, advertised, bought, delivered, and maintained. The web provides more flexibility, more leverage, and more control for clients also brands have different ways to advertise for new products services to offer.

The roles Marketing companies play are also changing. In digital media so-called 'real' agencies are getting bigger, while companies that began out as small shops are beginning to compete in the conventional advertisement space. More than ever, cohesive tactics that refer to a brand name as a whole are vital to meeting the aims of an organisation. Consumers are increasingly skilled in switching between networks and using several networks at one and the same time. They expect the same from the marks they are interacting with. Anyone now living of the old dichotomy of 'traditional vs modern' is sadly out of the date. Online marketing does not, though, mean tossing out the media rule book and company concepts. The Internet, however, offers a modern platform for expanding on these. Benefit is much less expensive on sales. That isn't evolving the World. Brands create loyalty with consumers who enjoy goods or services they deliver. Users prefer goods and services because their experience is personalized to their needs, and not the brand's needs. The digital marketing is observable more than any other form of marketing. This offers marketers a chance to create personalized, tailored brand interactions for customers. (Stokes, 2008: 18).

2.8 E-Commerce

Recognizes electronic business as "an online exchanging of values between businesses and their suppliers, employees or consumers without geographical and time constraints". E-commerce is a convergence of technologies, processes and business activities that facilitates the instantaneous exchange of information within and beyond corporate boundaries.

Maintaining a B2B partnership over the Internet enables contact between a vast variety of customers and sellers, encourages the outsourcing of purchases and extends the option of trade partners to one of the key fields where e-business influences the supply chain of businesses by offering online assistance for the purchase of products and services. As stated, 'purchases account for fifty to ninety percent of the cost structure of the organization. The procurement plan and implementation should be a vital lever for successful supply chain operations, describing e-procurement as 'any relevant purchasing process involving electronic contact, the internet and relevant tools to help the organisation achieve enhanced value'. Author further shows that businesses want to guarantee that their procurement process reduces the time employees spend buying, leverages their volume with preferred suppliers to gain higher pricing and service. Also, exposure to innovative technology and reduce the choice of procurement to only those suppliers, materials and services that are confident and able to meet pre-approved price and quality standards. The author notes that the handling of purchases constitutes nearly fifty per cent of the overall work activity of the buying divisions. According to the report, e-commerce applications are categorized into three parts;

1. Active in the purchasing and distribution of products and facilities or electronic shops.

2. Inter-organizational structures that promote products, resources, knowledge, coordination, and cooperation between and within organizations.

3. Customer support delivering customer care, managing queries, and racking orders E-commerce systems provide new possibilities for vendors such as global penetration, increased competition, shorter supply chains, significant cost cuts, innovative market prospects, quicker reactions to demands, dramatic price drops and innovative goods and services. Results demonstrate that progress in e-commerce relies on both effective technology and well-developed relationships with common priorities and confidence. The greatest problem for most companies is not whether or when to pursue an e-business approach, but how to better leverage internet technologies to build trust and maintain competitive advantage through geographical, cultural, and social barriers"The web as a technological family can have a very strong influence on organisational performance. We

will see greater convergence of operation, procurement, distribution, production and suppliers. The first step would increase performance, decrease processing costs and decrease inventory. Businesses are looking for e-commerce applications such as partnership marketing tools, collaboration apps, client service, e-procurement and interactive technologies. Which will achieve business convergence to improve competitiveness and produce additional revenue streams. (Danish, 2005).

The most interesting convergence of Technology and industry in recent years is e-commerce or e-commerce. E-commerce is not a modern concept; it has existed among companies for years, but has been reduced in scale and confined to business-to - business operations for a range of factors. For example, complex and expensive dedicated transmission lines were needed for companies to carry out computer-to - computer operations over long distances. In reality, early e-commerce needed considerable investment in special technologies. However, because of the high prices, even smaller firms have opposed the embrace of e-commerce. The growth of the World global internet and opening up of the Internet to commercial operations have contributed to a major surge in business-to - business and business-to-customer electronic commerce. Unexpectedly, digital information sharing was no longer the luxury of big and wealthy companies who could pay for private and third-party controlled information networks. .Today, every person or every small company can choose to use a business network.

The internet is a worldwide network of computers linked across the globe which can exchange knowledge and function. The application is capable of displaying text, graphics, sounds and video files. The Internet has mobilized thousands of companies to invest in financial, social and educational programs. Many organisations use their strong information management systems to operate in e-commerce in order to best support clients and enhance their own business processes. Business analytics systems are important tools for data processing and analysis. They are the key development of many service providers and the core technology of almost businesses. Through integrating key organisation data and making such data and information available on the Internet, databases provide a new meaning with the rise of online business activities.

Electronic commerce has evolved so far since the Internet opens up to the corporate world that the word has become synonymous with doing business online. As per the organisation for economic cooperation cooperation and development (OECD) e-commerce produced $26 billion in revenue in the period 1996-1997. It is predicting that the value will grow to $330 billion for the 2001-2002 period and $1 billion for the 2003-2005 period (Effy, 2002).

E-commerce is the practice of doing business electronically through purchase purchases and sharing of knowledge. There are many e-commerce services, from internet retailing and mobile trading, as well as online auctions. E-commerce gives companies numerous perks, including expanding the website and reducing running costs. E-commerce is also integrated as part of the promotion and distribution activities of a company with other networks. As for every promotion and advertising campaign, close attention is required as to how best to portray the company on the website. In order to create a website that can help the company optimize the efficacy of its e-commerce activities, a range of factors have to be taken into account. (Wienclaw, 2019. 6p).

Although B2C e-commerce is often perceived to be solely the act of purchasing an item from an online retailer, it is far more than a simple contract. Much as customers considering shopping online in the actual bricks and mortar world go through a multistep phase right before, after and after an order. For eg, a lot of customers would do some analysis at least before agreeing to a purchase that may be a simple matter of following up on an unsolicited invitation to access a site's content advertising a particular product or service. Some modest strategies as these will actually support the spammer by checking that the recipient's email address is working and worth spamming over and over again.

Advance purchase analysis may also include opening websites to compare product costs and specifications or blogs in which other customers have written about the same products, services, and / or merchants, or related ones. At this point, the third parties (i.e. People besides the dealers they’re questioning) may subject customers to false representations. For eg, while well run websites and blogs may offer impartial and informative information to users, some can provide bad or skewed links and remarks that are intentionally deceptive or mislead by error. It can be when the platform collects anonymous fees or other compensation, such as sales from advertisements. When the customer wishes to purchase a product from a single online retailer, they usually submit an order process containing personal and financial details to be submitted. This procedure raises concerns about the confidentiality of the information presented and the trader's potential use of it.

Customers can also be presented with information about the service and the broker (representations). At this point, consumer protection issues include the adequacy of the 30-details presented (i.e. including all the aspects of the contract that are vital to their decision-making on purchases) and whether the details are true and reliable or erroneous or misleading. Important data may contain not only costs, quantity and consistency identifiers, but facts that may not always be significant when buying local bricks and mortar retailers, such as shipping specifics, customs agreements, insurance and warranties agreements.

Post sales transfer between both seller and dealer can also be very important and a cause of market difficulties. Responsibility for and arrangements for the return of merchandise and refunds, for example, if the merchandise are not shipped, are shipped in an unsatisfactory state or are physically different from the products requested. The general guarantees offered by current consumer protection legislation in ASEAN countries resolve many of the most frequently faced issues, partly confusing ones.

On the other hand, e-commerce presents several unique issues that are not explicitly discussed in general legislation: realistic issues about how easily a customer should communicate (negotiate) or not with internet retailers' relative face-to-face encounters. The problem of customer rights where products are subject to delayed distribution or do not follow local (national) requirements or specifications but have not been misinterpreted. Entry to fair, affordable justice where merchants do not have authority. A broad variety of options available such that consumer protection agencies can take appropriate steps in the case of internet purchases.

Commerce is also an action of negotiation among different persons where an agreement is agreed under a set of mutually agreeable terms, such that both sides are happy with the results. The interaction can depend on whether the two parties are prepared to trust others even. With the aid of computers, which are connected together and form a network, e-commerce is a business through the Internet. In specific, e-commerce would be the purchasing and sale of goods and services, and the transfer of money through digital communications. Many people think e-commerce represents internet shopping. Even internet shopping is only a tiny fraction of the picture. The word also refers to online storage, bond sales, tech purchase and download without really visiting the stores (Carl Buik, 2016, p 29-30).

E - marketing is a "on-line sharing of principles between companies and their partners, staff or clients without any geographical and time limitations." E-commerce is a collection of technology, procedures and market practices that enable an immediate exchange of knowledge inside and through companies. Implementing a B2B partnership over the Internet enables contact between a vast variety of customers and sellers, encourages the outsourcing of purchases and extends the option of trade partners to one of the key fields where e-business influences the supply chain of businesses by offering online assistance for the purchase of products and services. As states' sales, they constitute fifty to ninety percent of the cost structure of the company. A sourcing plan and implementation can be a crucial tool for successful supply chain operations to describe e-procurement as 'any relevant buying process involving electronic correspondence, the internet and associated tools to help businesses gain improved value'. The author also points out that businesses tend to ensure that their tender process limits the time that workers spend ordering, leverages their volume of chosen vendors to achieve competitive prices, delivery and access to emerging technologies, and limits the option of sourcing to those manufacturers, products and facilities that they are confident will meet the pre-approved price and quality requirements. The author further pointed out that companies prefer to ensure that their tendering process decreases the time that employees spend purchasing, leverages their number of preferred suppliers to obtain reasonable rates, sales and access to new technology, and restricts the likelihood of sourcing to those producers, goods and facilities that they are confident will satisfy the verified price and quality standards. According to, e-commerce applications are classified into three categories;

1. Active in the purchasing and distribution of products and facilities or E-markets.
2. Administrative structures that promote products, resources, knowledge, coordination, and cooperation between and within organizations.
3. Customer support delivering customer care, managing queries, and racking orders E-commerce systems provide new possibilities for vendors such as global penetration, increased competition, shorter supply chains, significant cost cuts, innovative market prospects, quicker reactions to demands, dramatic price drops and innovative goods and services.

2.8.1 Definitions of E-Commerce and E-Business

E-commerce is a new type of enterprise that encourages businesses to communicate online with their clients. It allows businesses to be more agile and effective in their activities and also facilitates better ties with both buyers and producers. More notably, e-commerce is the only platform that can expand the scope of an organization on a global scale. The Web is a digital trading forum for businesses around the world.

An agency that links important business networks directly to its important electoral districts (e.g. clients, staff, distributors and suppliers) through intranet, and the 'world wide web' means e-business. The Internet technologies such as extranet and intranet are changing the way organizations operate. An intranet can enable employees to collaborate and coordinate with each other in addition to regular communication, which is facilitated by the existing office network (E-Mail). "The Intranet becomes the leading forum for designing and delivering strategic business software, helping individuals to connect with friends, work in teams and organize strategic business processes".

Electronic commerce is all about Turnaround Time, Speed, Innovation, Increased Competitiveness, New Clients and Information Sharing through Organizations for a strategic advantage in industry.

Same definition nearby e-commerce

1. Trade and Growth Committee of the international trade: there is no generally accepted definition of e- transactions. Even so, it is recognized that the work program on e-commerce in the World Trade Organisation involves the production, processing, promotion, selling or delivery of products and services through digital communication.

The commercial transaction can be divided into three main phases:

• The level of advertisement and looking

• The stage of purchasing and transaction

• The stage of shipment

Each or more of these phases may be done through an online but might thus come under the limits of the definition of "electronic commerce."

2. The foreign investment Administration: e-commerce would be any operation that uses a sort of online contact for the sale, advertising, delivery and payment of goods

and services. E-commerce payment mechanisms are also emerging. They are far cheaper than mailing out paper invoices and processing received payments. A customer is appreciating the convenience of electronic payment and saves the company a lot of money.

3. Ashis Mahadwar, Vice President (Business Development) of Planetasia.com: E - marketing is a way of conducting internet transactions and incorporating the supply chain into the process of handling purchases such as accepting orders, paying bills and monitoring order delivery.

4. World Trade Organization (WTO) Job Programme: e-commerce as just a business activity entails the production, storage, promotion, selling or shipment of online services and products.

5. Arnaud Dufour: Electronic trading covers all sorts of commercial activities, which are mostly done by online platform.

6. Mile Qunn, Chief Technology Officer at Dell Online: E-commerce is a telephone order placed by an individual. Who has used a website to gather product information pertaining to his/her requirement? (Rayudu, 2010).

2.8.2 Types of E-Commerce

There are several methods to know purchases in e- transactions. This is the essence of the partners of the electronic trading exchange. The three key types of electronic trade are business-to-consumer (B2C), e-commerce, business-to - business (B2B), e-commerce and consumer-to-consumer (C2C) e-commerce.

- (B2C) electronic trading includes the retailing of services and products to private buyers. BamsandNoble.com, that offers books, apps and music to individual customers, is an example of B2C e-commerce.
- (B2B) entails the selling of products and services between companies, connection website for the procurement and sale of chemicals and fabrics is an example of B2B e-commerce.
- (C2C) Electronic trading requires manufacturers marketing customers directly. For example, eBay, a giant Online auction site, allows customers to sell their products

to many other buyers by auctioning their goods off to the highest bidder or at a set price. Ebay has been the most commonly used website used for users to purchase and sell directly to everyone else (Laudon, 2014).

However, the word e-commerce can mean many based on how it is described. However, for our reason, e-commerce mainly consists of three types:

1. Online Promotion: The platform will guide the consumer to shopping choices by encouraging them to select the color and size of the product to figure out just how much the actual price costs. Even so, the final transaction must be done offline. For eg, the auto company's pages. Throughout this scenario, the website would immediately notify the closest dealer of the inquiry including the date of the buying decision again from web site contact.

2. Online ordering: a customer accounts on the web and has a protected login and password. The platform could also be used to facilitate the distribution of a product that is unique to the user (a dynamic platform). The much more frequent application of this unique information distribution is to provide pricing information on the web. Based upon address of the approved website customer a different price currency would appear on the page.

3. Electronic Buying: Online shopping is now very convenient for some types of retail items. Which helps consumers to visit the platform, pick the product they want, and register a credit card to buy minute product details. Customers pick the distribution option they want and the contract is completed.

The new online store system ensured that the store will be opened for business 24 hours a day / 365 days a year. Transaction confidentiality is of utmost significance, of course, for both the supplier and the client. Trusted payment services that allow the use of bank cards over the web may be planned. The process also allows for the incorporation of the internet purchase date with conventional accounting storage and control systems ensuring that Internet sales and delivery data are managed smoothly (Rayudu, 2010).

2.8.3 Benefits of E-Commerce

Costs of trade various cost areas are substantially minimized by B2B e-commerce.

- The first is a drop in quest costs, since consumers do not need to go through several intermediaries to obtain knowledge on manufacturers products and pricing as in the conventional production process. Throughout terms of commitment time and resources invested, web is a much more effective source of communication than its conventional equivalent.

- Secondly there is a decrease in the cost of handling transactions (e.g. invoices, sales orders and payment schemes) since B2B provides for the outsourcing of business procedures and thus the faster introduction of the same relative to other networks (e.g. telephone and fax). Performance in vital role in economic development and purchases is also improved by the capacity of the B2B e-market to conduct purchases by online markets.
- Third is internet trading enhances product control and distribution across B2B e-markets, allowing manufacturers to connect and communicate directly with customers, removing intermediaries and suppliers.

After all, novel methods of intermediary are evolving. For example, e-markets themselves may be called intermediaries when they fall between vendors and consumers in the production process.

Increased pricing stability is one of the most noticeable advantages of e-markets. An aggregation of a vast number of buyers and sellers in a single e-market exposes retail trading details and payment services to users. Web makes it easy to post reports about a particular order or sale, making it conveniently accessible and open to all participants of the e-market. Attract customers to buy stability had the effect of reducing price differentials on the industry. Throughout this way, consumers are given even more time to compare prices and make better choices (Gupta, 2014).

2.8.4 Advantages and Disadvantages of Ecommerce

The advent of quicker internet access and efficient online platforms has resulted in a new e-commerce environment. Online market has offered many benefits to businesses and consumers, but it has also created a lot of difficulties.

2.8.4.1 Advantages of Ecommerce

- Quicker purchase / selling process, as well as quick commodity exploration.
- Purchase / selling 24/7.
- More consumer coverage, there are no potential regional limits.
- Low operating costs and better service quality.
- No requirement for formal business set-ups.
- Easy to start and manage your business.
- Consumers can conveniently pick goods from various suppliers without going anywhere physically.

2.8.4.2. Disadvantages of Ecommerce

- Anybody, good or evil, can start a company quickly. And there are a lot of poor places that suck up the resources of consumers.
- There is no certainty of the consistency of the goods.
- Mechanical errors may have unforeseeable consequences on the overall operation.
- Since there is a small risk of a potential client engaging with a brand, consumer satisfaction is often tested.
- There are a lot of hackers searching for openings, but e-commerce, utility, online payments are still vulnerable to violence (Soleran,2005-2010).

2.8.5 Brief History and Figures of E-Commerce

Since 1965, while clients were already able to raise money from Automated Teller Machines (ATMs) and make a payment by using credit cards, the e- banking has been in presence. In the early 1990s, companies practiced a closed hierarchical method for computer-to-computer correspondence, known as 'electronic data exchange' (EDI), prior to the prevailing use of internet-based technology. E-commerce has been replaced by internet-based with the growth of World Wide Web traditional (Kabadayi, 2013).

Since 1995 plenty of well-known and popular buying places have been established. Some early e-commerce pioneers involved such as Amazon.com (1996) and the auction site market ebay.com (1995). Subsequently, the range of e-shopping online sites started growing exponentially especially in the US but could not achieve great things. However, missteps throughout the years have not hindered enormous progress. The growth rate in Southern and Eastern Europe such as Poland and the Czech Republic is much greater and it is around 25-30%. Contract arises for many other European countries are 20% for France 10% for Netherlands 25 % for Germany 20% for Italy, Belgium 19 % and 19% for Spain. Each of United Kingdom, France and Germany make up about 70% of the European market overall. Internet penetration is 90 percent in Scandinavia, the Netherlands, and the United Kingdom, and 70-80 percent of Internet users are e-shoppers. While these countries have the lead in internet usage and online shopping. Sales are expected to reach EUR 280 billion in 2012 at the United States also the United States is the second largest market in Europe. The ratio of web users in the American population is around 80 percent 2011 also by 2015 the majority of web shoppers is expected to reach 80 percent it means around 150 million people. Amazon.com produced more stock market transactions than another six competitors combined in 2010. According to "USA B2C E-Commerce Report 2012" Victoria's Secret reached the largest income in the online clothing and accessories market in 2010, while Apple Company controlled the online electronics sector. The "USA B2C E-Commerce survey 2012" demonstrates that the fastest growing market component for B2C E-Commerce in 2011 was "Digital Content and Subscriptions" followed by "Consumer Electronics" and "Jewelry and Watches." It is forecasted that web and digital trade will boost increase in digital shopping as will the rates of both senior and low-income buyers.

The third largest market with a growth rate of 35 percent with an expected turnover of EUR 216 billion in 2012 is Asia-Pacific. 550 million Internet users making 40 percent of the population of China currently and at the same time almost all internet users are e-shoppers that is around 220 million. That is the same number of e-shoppers as in Europe as a whole and more than the USA. The development proportions are also enormous with a forecast of 88% for 2012 after a growth of 130% in 2011.

E-commerce in Latin America is expected to grow to about 43 billion euros, led by Brazil, with 25 to 30 in 2012. The e-commerce market in the Middle East and Africa (Middle East and Africa) is expected to reach 12 billion euros per year. 2012, which is relatively small but an impressive 45 percent growth rate. Global B2C e-commerce is predictable to grow by

20 percent overall. Depend on the Turkey data, e-commerce volume improved by 48 percent compared to 2009 reaching 15.2 billion Turkish liras in 2010. The capacity raised to 22.8 billion Turkish liras in 2011.By the end of 2012, volume was rising to TL 30.6 billion. This is important to remember that these statistics originate from the payments through the electronic post billing system. The actual amount is greater as there are other transaction choices available on many websites (such as door payment or financial transaction via credit card). One saw that there were many effective Turkish e-commerce manufacturers, such as hepsiburada.com, ideefixe.com, yemeksepeti.com, sigortam.net, Gittigidiyor.com, the example of the auction business model can be given. World class services are available to companies in the retail mail sector, banking, transportation, housing and services. Implementations for e-government, tax bills, social security services and e-municipality apps were already being grown quickly. (Kabadayi, 2013).

In Turkey the engagement percentage of chief e-commerce firms is increasing day by day according to webrazzi.com. Table 1 shows employee numbers of the leading e-businesses as from 2012.

Table 1. Employment rate of the leading e-commerce firms

E-commerce Firm	Number of Employees
evim.net	59
hepsiburada.com	600
e-bebek	46
gittigidiyor.com	143
Idefix&Prefix	101
Kliksa	50
Vipdükkan	120
Markafoni	600
Trendyol	800
yenicarsim.com	51
Yemeksepeti	206
Rocket	500

The allocation of employees by agencies changes the company to the business. Hepsiburada.com, yemeksepeti.com and yenicarsim.com have more customer service agents than most other companies. Firms like evim.net, ide fix and markafoni have more staff in the warehouse department (Kabadayi, 2013).

2.8.6 Comparison of E-Business and E-Commerce

In essence, e-business is comprehensive with a complete commercial presence on the Internet. This includes the purchase, industrial, sale and management of both information systems needed for the operation of a specific details (potential) business.

While e-commerce is individual subgroup and branch of e-business and it is only a form of trading using electronic means to connect buyers and sellers who give a boost to any business category. The Internet provides the connectivity required for e-commerce. It is only the trading aspect of e-business. Web banking is a new field of e-business also it is a general term for a variety of features that allow the electronic exchange of information business related exchanges (Rayudu, 2010).

2.8.7 The Barriers of E-Commerce

E-commerce drivers have also been identified and analyzed as there are barriers to e-commerce growth and development. Multiple reports and questionnaires distinguish various kinds of obstacles, and several focus on security as one of the biggest disincentives to e-commerce issues. Various countries are also at various stages of e-commerce development and as such problems related to one state may not have been linked to the next. Similarly, questions involving some type of business as well vary. Only those kinds of organizations usually have similar barriers but with varying impacts for discussion:

1. Business Infrastructure: refers to issues including such international trade deals, banking regulations and other relevant laws that enhance all kinds of internet trading and therefore constitutes a barrier to all lines of firms.
2. Infrastructure Management-Solves issues relate to optimization of systems and applications also it is of specific importance to large organizations looking to implement solutions such as supply chain integration and digital systems integration.

3. Network infrastructure: includes things such as capabilities of the internet and levels in terms of performance and accuracy. The whole challenge is great concern to companies of commercial buyers, just like their businesses are more dependent on consumers in general, and therefore the simplicity with which the general public can connect to the Internet has a direct effect on business operations.
4. Security: On a larger scale, this is one of the most important barriers to e-commerce both inside and outside the firm. These were described as security and protection; multi - factor authentication for confidence, danger and loss of community vital infrastructure. Fraud and loss harm leading to the design of a broader security infrastructure as well as measures that e-commerce barriers can try to increase safety.
5. Systems interoperability - This has been identified as a major obstacle to large US companies. This particularly points to implementation and compliance issues when integrating new e-commerce applications into legacy systems and existing resources within organizations. This issue also spreads to connections with systems of business partners and sponsors.
6. Lack of qualified personnel - this is of specific concern as they do not have satisfactory resources in-house to attract and retain personnel to develop an advanced technological organization. When it comes to third parties, qualified employees usually work in large organizations (Shahjee, 2016, p 3138 – 3139).

2.8.9 E-Commerce versus E-Business

E-commerce can also be described as "purchasing and selling brands or services online." 'A particular piece of e-commerce initiative that relates to personal financial transactions and uses the technology as a channel of transfer.' A way to run a business through communications data.

Although e-commerce and e-business can be used interchangeably, the two words are different. According to Hartman et al, should not be considered to e-business as just selling goods on the Internet, but as a modern way to promote efficiency, efficiency, creativity and the development of new request in the company. Business as described E- safe and measurable, and simplify the approach to provide differentiated market value through the integration of core business systems and processes with the flexibility and scope of the Internet technology makes it possible to work in general, it is known as e-commerce to be a branch of electronic business. Can be described E- business as e-commerce as well as business information and customer relationship management, supply chain management and resource planning for companies (EB = EC + BI + CRM + SCM + ERP) (Kabadayi, 2013).

2.8.10 E-Business, E-Commerce, and E-Government

Our techniques and applications have just defined and transformed business relationships with customers, employees, suppliers and logistics partners into digital networks and the Internet. Most of the firm has been allowed or focused on online technologies.

1. E-business or e-business

It relates to the use of computers and the internet to bring out many of the company important business activities. This also involves key management of commercial electronic transactions and cooperation activities with customers and suppliers.

2. E-commerce or e-commerce

Online shopping is source of digital commerce, which engages with the purchase and selling of products and services mostly on web. It therefore contains initiatives that promote such market transactions, such as advertising, marketing, customer support, security, payment and shipping.

Related technologies E-commerce-also became a public sector. State governments are now using digital technologies to even provide information and services to people, workers and companies working with eachother. This really relates to the electronic application of e-government Internet technologies and networks to enable government agencies and public sector relations with citizens, businesses and others.

Electronic government not only enhances the public service delivery, and also enhances the effectiveness of government services and people of Empowerment by making things simpler for them to obtain information and communicate electronically with several other people. For example, in certain counties, people can reactivate their driving licence by applying on the web for disability payments, and the digital media has become useful tool for prompt involvement of stakeholders in policy and crowdfunding activities. (Laudon, 2014).

2.8.11 Difference between ecommerce and E-marketing

The difference between ***ecommerce*** and ***E-marketing*** is basic as it operationally falls in somewhat unique categories. It's better to begin off in understanding both the terms from a business viewpoint and how both are operational in reality.

E-commerce, as the definition goes, is essentially the purchasing and selling of products and services on the web. Subsequently, it exists in various distinctive structures when you do trade on the web. You can set up a site that offers a wide variety of items which you wish to sell. If you are engaged with making a sale online whether it's having your own site with a domain or even when you attempt to sell your item by means of person to person communication websites like Facebook Shop, it very well may be considered as E-business.

There are numerous sites you gone over the minute you look for an item online selling product with or without a payment gateway to acknowledge income for the items through web-based banking platforms. All done is requesting your item and make the payment according to the client decisions and the strategies offered by the site and you get the item conveyed to your doorstep. That is a complete E-commerce platform all intended to empower the clients to have their items even without going to the stores. (Mishra, 2019).

2.8.12 E-commerce essence

The core of e-commerce is to have at best two complementary definitions:

1. E-commerce is the use of the Internet, digital information and communication advanced technologies to allow the purchase and sale operation.

2. E-commerce seems to be the fulfillment of all or at least significant phases of the payment between the seller and the purchaser through online means.

Upon this basis of these meanings, this could be expected that e-commerce is a business among counterparties using interactive electronic media such as the Internet, at least at the basic stage of the online transaction. Appropriate measures in the following areas are required for appropriate e-commerce activities:

•Telecommunications

•Content

•Context

•Communities

•Ease or convenience.

Apart from the consideration of the above-mentioned parts, and here is no doubt that success in the market and e-commerce depends largely on the first option in the industry. Based on the statistics of Allegro Academy, the best investment in the company is not dominated by the biggest players. Great potential lies in the lifestyle-related categories, such as unusual tools, clothing and handmade jewelry (Czaplewski, 2018).

2.8.13 E- Commerce Today

E-commerce refers with the use of the web for the participate in business transactions. It is more linked to digitally activated financial transactions among individuals and organizations. It also implies, for even the most part, money transfers that take place on the Internet and the Internet. Business transactions involve the exchange of value (e.g. money) between organisations or individuals.

E-commerce started in 1995 whenever one of the first online services, Netscape.com, approved the very first ads from large businesses and made popular that the Web can be used as a new platform for advertising and sales. That nobody thought at that time what might turn out to be an exponential growth curve for e-commerce retail purchases, that also doubled and tripled in the initial years. E-commerce grew in double-digit rates until the recession of 2008-2009, when growth slowed. In 2009, e-commerce revenue was flat, not bad, given that traditional retail sales fell 5% annually. In fact, e-commerce in the retail sector is the only stable during the recession. Some retailers have set up online before a record pace: amounted to Amazon revenue for 2009 increased by 25 percent in 2008 sales. Despite the recession, in 2010, e-commerce revenues grew retail 15-25 percent annually until the recession in 2008-

2009, when it slowed down significantly. In 2010 e-commerce revenues to grow again in an estimated 12 percent annually (Laudon, 2006).

2.8.14 Agricultural products sold via e-commerce

Since e-commerce of agricultural products is a newborn in recent years is something, there is no precedent for the regulation and evaluation of the quality and safety of agricultural products through e-commerce. On the foundation of understanding a large amount of relevant documents, and conduct visits on the spot for agricultural products e-commerce companies, and conduct field research with agricultural e-commerce products for small and medium-sized enterprises, and discuss with experts, and a preliminary of this research examined the plan and monitor the quality and safety of agricultural products trading E-commerce environment (Chen et al., 2018).

2.8.15 Need for E-commerce

The international environment is going to move quicker than it has ever been. Intense demand at domestically and overseas includes the quality and profitability of the houses of the business must be maintained. This pressure is due to a reassessment of accepted business practices on the basis of a search for better flexibility (Rayudu, 2010).

Regrettably, until recent years, conventional business practises have fallen short of their requirements in terms of speed, distance, potential, added value and cost-effectiveness. It's really e-commerce which offers all of the above features and combines them together. What began as a simple and fast way for corporations to electronic data interchange has evolved vitally into a business tool. The need is emphasized:

• Sales returns can be entered in the analysis and application process, orders can be raised to reflect both the demand and the availability of well-known stock.

• Instructions can be sent to distributors in parallel to ensure fast delivery.

• Road transport services, rail, sea or air can be booked at one time.

• Customs clearance documents can be available early in the goods received, avoid burglary and payment, and can be issued instructions to banks to ensure prompt payment.

This will not be possible without the tremendous paperwork surrounding business transactions today.

2.8.16. Objectives of E-Commerce

Many people went to work in e-commerce or to rely on it to buy many of their needs, and people increased their demand for it during the Corona crisis, and the measures imposed by many countries with the aim of preserving the safety of individuals, which were mainly represented in commitment to the home and not leaving it, except in Worst case, which contributed to the increasing importance of e-commerce, which aims to:

*Access to the consumer at any time

One of the most important goals of e-commerce is working around the clock, on all days of the year, and this is one of the most important goals that the person who directs his business to e-stores aspires to achieve. As it is not linked to work schedules, on the contrary, it enables the consumer to reach his needs at any time, from early morning hours to late evening hours, according to what is appropriate with his life circumstances, not as the official working hours.

*Access to the consumer anywhere

One of the most important goals of e-commerce is to reach the consumer or the customer, regardless of where he is located; It is possible to complete the sale process and each of its parties, whether the seller or the buyer is in a different country from the other, which contributed to the expansion of the scope of work, especially for online stores that depend on services, or that are associated with global delivery companies with agreements that help them deliver the product to the customer.

*Reducing the marketing cost

The cost resulting from opening a store, whether it is the rent value, and periodic expenses, such as: electricity and water bills, in addition to labor costs are among the things that reduce the profit generated by this shop, while e-marketing aims to avoid a large amount of these costs, which is what It helps to reduce the cost of the product in conjunction with its high quality.

*Show the right product to the buyer

One of the goals of e-commerce is to identify the pattern of buyer's behavior, and accordingly a specific file is created that contains the products and services that each customer is interested in, and then shows the right product for him, which raises the purchase rate and increases the speed of commercial operations (Jin, 2007).

2.8.17 Categories of E-Commerce

The following categories is part of E-commerce: (Rayudu, 2010):

- Online-catalog e-tailing or virtual store front, sometimes gather.
- Digital centre.

The gatherings and use of demographic data through web contracts (Rayudu, 2010):

- Automated data exchange, exchange of data by the business to business.
- For reaching potential prospects and established customers each of E-mail and fax are use.
- Business to business buying and selling.

2.8.18 Opportunities in E-commerce

E-commerce firms every day keeps increasing. Moreover, several businesses who were initially brick-and - mortar have now begun to deliver their customers online purchases. The word "electronic trading" will quickly become obsolete, as virtually all trade has become electronic. Cisco Systems President and CEO John Chambers believes that the Digital revolution is generating unparalleled possibilities for governments, enterprises and individuals around the globe. An increasing consensus exists between development agencies and scholars on the potential role of e-commerce in socioeconomic growth. Price and commodity accountability would reduce pollution and unjust income, which would have a positive impact on national resources. However, according study conducted by the US Ministry of Trade in 1999, due to low cost input data and labor and lower operating costs, e-commerce has had an impact on slower growth. Shows that e-business opportunities could be identified as access to various markets, in particular niche markets, access to prospective clients with a high profile as a web users using the internet as a sales / marketing tool. Making an argument that e-business has considerable capacity to create great possibilities for ambitious startups and corporate projects. E-commerce benefits can also be grouped narrowly across three financial, technical, and managerial objectives. Beneficial aspects are equated with improving sales efficiency of the organization and broadening the business capabilities of the company, and joining large supply chains to meet new consumers and new technologies. Information benefits are connected to enhancing the business by increasing timely access to information for trading partners and interested customers via internet sites. Managerial benefits usually associated with cost reductions and performance outcomes, which enhance the distribution of products or services in the enterprise space. A previously conducted study explains the successful use of information technology and one of the important elements of competitive advantage and buyer rates development, creativity, and transition technology and management expert knowledge. Potential customers as well make use of e-commerce to make money. Cheap costs, clear seller or dealer access, pricing, quality and clarity, 7X24 access and the lowest price among various suppliers and door-to-door delivery are among the key e-commerce contributions for customers (Kabadayi, 2013).

2.8.19 E-Commerce Business Model

The changes in the information economy mentioned above have created the conditions for the emergence of entirely new business models, while destroying old business models. Table 2 describes some of the most important Internet business models that have emerged. Mainly, in one way or another, using the Internet to add value to existing products and services or to provide the basis for new products and services (Laudon, 2014).

Table 2. Models of online business

CATEGORY	DESCRIPTION	EXAMPLES
E-tailer	Gets to sell physical products to the consumers or to private firms	Amazon RedEnvelope.com
Transaction broker	Saves user's time and money by handling internet sales transfers and creating a fee each time an action is performed.	e-trde.com Expedia
Market creator	Provides a digital environment where buyers and sellers can meet, search for products, display products, and establish prices for those product. Can serve consumers for or B2B e-commerce, generating revenue from transaction fees.	eBay priceline.com ChemConnect.com
Content provider	Creates revenue by providing digital content, such as news, music, photos, or video, over the Web. The customer may pay to access the content, or revenue may be generated by selling advertising space.	WSJ.com GettyImages.com itunes.com Games.com
Community provider	Provides an online meeting place where people with similar interests can communicate and find useful information.	Facebook MySpace I village, Twitter
Portal	Provides initial point of entry to the web along with specialized content and other services.	Yahoo Bing Google
Service provider	Provides web 2.0 application such as photo sharing, video sharing, and user-generated content as services. Provides other services such as online data storage and backup.	Google Apps Photobucket.com X drive.com

2.8.20 Mobile Commerce (m-commerce)

Mobile commerce is characterized as "any transaction involving the transfer of ownership or rights to use products and services to facilitate and / or supplement the use of an electronic device via mobile access to computer networks". It is claimed that the increased use of mobile has contributed to an increase in commerce. ABI Report says by 2015 Global Trade to become A $ 119 Billion Global Industry (Kabadayi, 2013).

2.8.21 Infrastructure of E-Commerce

The telecommunications network is a major physical infrastructure for e-commerce. Connection to affordable international connectivity and a high density of local telecommunications infrastructure are important for the growth of e-commerce. In developing countries, such as the telephony concentration in Bangladesh, mobile phones, wireless networks, the national IP backbone, etc., the development of this sector should be considered actually. Web cafes, kiosks, call centers, etc., which can be installed across the country to provide some access to this technology at an affordable cost while investing in the future. It is necessary to build an atmosphere in which customers and retailers agree to benefit from e-commerce. For this to happen, a systemic framework and political reforms might be required. The fundamental criteria for electronic commerce are legal rules and guidelines for the enforcement of transactions, consumer protection, assignment of liability, preservation of privacy and intellectual property rights. Processes and technical standards relating to payment methods are accepted in consumer Internet products, security, authentication, encryption, digital signatures, communication protocols, etc. The maximum labor laws and regulations in Bangladesh date back to a century of subcontinent rule. Some laws are being updated. As a result, current trade rules and facts need to be updated by the government. The Government of Bangladesh has made efforts to create a legal system for electronic transactions. A committee was established to draft Internet law about a year ago, but no concrete advancement has been achieved. While there is no clear regulatory mechanism for foreign or national regulation on electronic commerce, new legislation has been enacted or is in the process of being introduced in several countries. In addition, in 1996, UNCITRAL introduced a Model Law on Electronic Commerce, and several of our neighboring countries , such as India, have also passed legislation that acknowledge the facts and legitimacy of electronic commerce. This can be used as a basis for developing local laws and regulations. (imran, nahid, md. amin. Abdul alim, 2010)

2.9 What Is Business?

The term business is generally understood to mean any commercial, financial and manufacturing activity carried out by companies. Business may include a broad variety of operations, such as product creation, marketing, planning, sourcing, manufacturing, customer support, accounting, technology management, human resource management, and so on.

A typical business contains from several primary and supporting functional units, which together enable the business to operate smoothly. For example, a service agency may have one unit that services its customers and another that holds client information and records. A business agency can also provide human resources, computer management and finance divisions that, in essence, support the primary functional units. All units in an organization work together to deliver value and satisfaction to the customer.

The Business Agency may also provide human resources, computer management and finance divisions which, in essence, support primary different functions. Both departments in the enterprise are working closely to provide value and loyalty to the client (Turkoglu, 2006:3).

2.9.1 E-business

E-business refers to the integration of corporate operations and customer partnerships using web-based technology. This includes e-commerce (online transactions), e-collaboration (among employees, consumers and business partners) and the creation of e-communities. Its key innovation is the use of web-based technology to become fully customer-focused. This shows that at least some parts of the business processes are moving online, going to take advantage of many of the many communications features of the web (Danish, 2005).

2.9.2 What is E-Business?

The word "electronic trading" is characterized as the use of electronic means to perform the operations of the company internally and/or externally. An automated company carries out a business operation using computers linked to a network. E-commerce "plays business electronically" in a simple form. Electronic commerce (electronic commerce) encompasses anything relating to the use of information and communication technologies in the conduct of business between companies or within businesses or from business to consumer. This is a much more common term than e-commerce, as it applies not only to buying and selling, but also to exchanging (purchasing / selling) and non-trading practices, such as providing information, engaging and participating in the new product development, etc. IBM was among the first organizations to use the term "e-business" in 1997 when the e-business platform was introduced. This is a far more general concept than e-commerce, since it refers not only to buying and selling, but also to sharing (purchasing / sale) and non-trading activities, such as supplying information, engaging and participating in the production of a new product, etc. IBM was one of the first organizations to use the term "e-business" in 1997 when it introduced an e-business platform (Türkoğlu, 2006).

The CALS (continuous acquisition and lifecycle support) initiative, established in the united states in 1985, aimed at improving defense procurement and operational support through the use of electronic rather than paper, is perhaps the first major e-business strategy. Those who already note that although the original program arose from the large business needs of the U.S. defense industry, small and medium-sized businesses are primarily used for business-to - consumer and small and medium-sized enterprises. The following formula is presented in order to define e-business;

EB = EC + BI + CRM + SCM + ERP

This is e-business, e-commerce and business analytics, customer relationship management, supply chain management and resource planning for businesses. EC (E-commerce) uses emerging technology like internet and barcode scanners to facilitate the process of purchasing and selling. BI (Business Intelligence) relates to the compilation of main and secondary information on rivals, industries, consumers and more. CRM (Customer Relationship Management) means maintaining both corporate and individual clients by techniques to ensure the organization and its goods are fulfilled. In the context, SCM (Supply Chain Management) occurs. It involves coordination of the distribution channel to effectively and efficiently distribute products to the customers. ERP (Enterprise Resource Planning) also applies to back office operations such as order entry, procurement, invoicing and management of inventories (Danish, 2005).

2.9.3 E-Business Types

Business to Business (B2B), Market to Consumer (B2C), Business to Government (B2G), Customer to Consumer (C2C), and Mobile Exchange (m-commerce) are the major categories of e-company. B2B and B2C are among the most common forms of (Kabadayi, 2013).

2.9.3.1. Business to Business (B2B)

In short, B2B is a popular acronym for 'business to business'. This is when companies sell to each other, rather than to individual consumers. Traditionally, B2B (business to consumer) transactions are more likely to be wholesale style while B2C (business to consumer) tends to imitate a retail business model (Kabadayi, 2013).

2.9.3.2. Business to Consumer (B2C)

In short, B2C is just an acronym for the term "business to the consumer" - and as you may have already guessed, it refers to transactions between companies and individual buyers. Although the phrase B2C can be applied to any type of consumer direct selling, it is now more popular for online trading and specifically e-commerce.

Digital stores soared in popularity during the '90s - in fact, it was the '98 Christmas period nicknamed' Tail Christmas'. In the same year, Amazon generated over $ 1 billion in revenue for the first time. Traditionally, B2C-themed businesses were brick and mortar stores. They were selling to consumers on the main street or at the local shopping center - perhaps hoarding clothes, gifts, toys, etc. (Kabadayi, 2013).

2.9.3.3. Consumer to Consumer (C2C)

Consumer to Consumer type of e-commerce known in English as Consumer to Consumer, or C2C. It embraces the process of trading it between two consumers. The first consumer sells a commodity or provides a service to the consumer. The second consumer is the one who receives it through the Internet. Examples of sites that work in this fashion are eBay, Etsy, or Craigslis. This type of trade is done with the purpose of giving consumers the possibility of direct selling to other consumers. This is done quite easily and without the need to go to the place of sale or provide the service with the help of an intermediary, and without the need to spend more money to reach the desired service, and also give the consumer the ability to maintain the interface of their own online store. Thus all this gives the ability to allow the seller to save money and get more profits. It also allows the buyer to obtain the commodity at a good price and is more competitive among other goods. (Kabadayi, 2013).

2.9.3.4. Business to Government (B2G)

Business-to-government (B2G) exchange is a derivative of a business-to-business marketing method that is often referred to as a market definition of "public sector marketing" that includes marketing products and services to various levels of government - including federal, state, and state levels - through communications technologies. Integrated marketing such as strategic public relations, classification, marketing communications, advertising and communication via the Internet. Business-to-government exchange networks provide a platform for organizations to bid on government opportunities that have been submitted in the form of a RFP via the reverse auction method. Public sector organizations (PSOs) publish bids in the form of requests for proposals, requests for information, requests for quotations, search for sources, etc. and the suppliers respond to them (Kabadayi, 2013).

2.10 E-business project management

Managing electronic projects is not an easy thing, just like the projects established on the ground, you need to put plans in place and a management that oversees the matter completely, and whenever the project management is tight, the work becomes systematic and successful and thus reaps its fruit with time, and it is necessary to appoint a coordinator for your project to complete the department of successful management that You will later supervise every part of the work, and here is everything you need to know about managing any electronic project. Like many types of commerce that only work with specialized categories for work, and people who are able to manage the place, there is an e-commerce project coordinator, and if you are not this person, you must know that you must choose a professional person to complete this task, and here are some of the tasks to be implemented by the e-project coordinator.

The e-projects coordinator is the supervisor of the e-project strategy and the implementation of the tasks related to your site and is responsible for organizing every element in the project, which is the most important point and focus of any project, because he is the leader. The project coordinator works on creating a time map to carry out the small and large tasks in the project assigned to him, which helps to organize work and push the wheel of production. He distributes specializations and tasks among the members of one team, and does his best in the matter.

It monitors the overall quality of the work team’s performance, and it is one of the most important tasks of a small e-project coordinator. Follow up the plans and review all reports and studies related to the future of the project. One of his most important tasks is coordination, they pay attention to the details that make up the project structure and also the features associated with the project design. Project Control: Monitors the plans the project is moving on to achieve its goal. He is the manager of the on-site staff, then identifies the design engineer and other tasks that need supervision (Dougal, 2002).

2.11 E-business concept

E-business concept occurred since the browser made internet accessible to the broader community, which keeps growing in an unbelievable way. The actual meaning of e-business is extracted from the ecommerce, but on this case; the companies don’t only aim for financial return but transmit themselves from a traditional business to an electronic business to expand and have more market share. Clothing retailers have exemplified that well, as they are not only offering the customers to buy their items online, but they are also letting them do a virtual try-on for example before making any purchase. E business is not only a part on e-commerce but it is also dealing with the value chain internally and externally. Companies nowadays use the electronic business for a better branding purpose rather than just selling their products, because they have realized that their clients have as many choices as they want and if they were about to choose them over another brand; it is because of such a difference. It is very quick to set up an e-commerce company and start selling any product that would meet a certain need in people's lives, what is hard and needs more strategic considerations is an e-business platform paying attention to the full parts of a business existence and its relation with the rest of the supply chain.

For business companies, it is a beautiful occasion to pop up and interact with all this population waiting to get more entertainment on the net, but it is unfortunately not as easy as it sounds like for those companies to adapt their traditional activities and create a sort of complementarity with the electronic lines.

Some face such difficulties due to different reasons; such as entry timing, lack of resources, emerging technology, misled focus and so forth. To avoid this handicap, and still be part of the online revolution; companies decide to collaborate and make deals with professionals which could handle that part of their business in much better conditions.

Electronic business (e-business) today plays a major role in the world's economy. Based on various types of trading partners, according to there are many categories of e-business which all have in common the fact that they are conducted over the internet. Some of them will be cited as follow;

- Business to Business (B2B); commercial transactions online, between two different businesses where one is procuring different services to the other.
- Business to Consumer (B2C); where the transactions take place between the business organization and the consumer.
- Consumer to Business (C2B); the opposite of B2C obviously and the most recent e-business model, where individual consumers deliver a creation or service to companies which are willing to purchase them.
- Consumer to Consumer (C2C); is about people who come together online either to buy, sell or trade. Consumers interact directly with each other on online platform that a business does operate.
- People to People (P2P); or a peer to peer, is any company which takes care of the business platform to engage consumers who would use this service to be directly related to each other. The company is basically a sort of match maker in between.
- Government to Citizen (G2C); it is about the services provided by the government to its citizens, including information, tax payments among others.

Without the use of face to face operations, all e-business transactions are performed electronically by using computer and communication networks.

Also refers that, e-business has main functions of the applications which are; electronic or e-procurement markets: money transactions in dealing with trade in goods and services, inter-organizational systems: facilitate inter and intra-organizational flow of goods, services, information, communication and collaboration, possibly Customer service: provide a variety of services in support throughout the process and answering any UN occurring satisfaction and so on. E-companies provide a great benefit to users, reducing the price of products, which gives ample opportunities of objects around the world which can be accessed at any time of the day, adding that it no cash queues. For the purposes of this study, B2B and B2C are taken into account (Mahmoudi, 2016).

2.12 Importance of Electronic Communication in Business

Electronic communication can be achieved by finding the right tool for communication. Moving from paper to electronic communications can help your business connect easier while saving time and money.

Email, instant messaging, websites, blogs, text messaging, voicemail, and video messaging are a few examples of electronic communication. Electronic communication has changed the way businesses communicate with each other. Electronic communication can be very beneficial if used effectively. Knowing the strengths and weaknesses will help businesses conduct effective electronic communication.

In summary, electronic communication replaces the hassle of coordinating face-to-face meetings and productivity and provides a quick and easy way to communicate. However, as with most technological improvements, there are several ways that e-mail communication can create potential problems in the workplace, but the positives out-weigh the negatives (Rayudu, 2010).

2.13. Advantages & Disadvantages of E-Business

There are some advantages and disadvantages of Internet auctions:

2.13.1. Advantages

- Convenience: It offers the participants the security that encourages the bidder to remain in his or her home or office while attempting to compete in the bid, as is the case for conventional auctions. Moreover, it is more fitting for the buyer to find out more about the items that are being offered for sale.

- Flexibility: Classic transactions only allow simultaneous auctions which require all bidders to participate simultaneously. Conversely, internet auctions make bid days or intermittent weeks, which allows bidders further versatility.
- Expanded reach: internet auction site distribution is worldwide, so there is a very large market for products sold at auction.
- Economical perform: this would be the lowest running cost but it does not require many of the building costs required for the traditional pricing system (Türkoğlu, 2006).

2.13.2. Disadvantages

- Safety check of products: In an online technology auction, it is not possible to physically monitor the products. Bidders will need to rely on the details given or to rely on the visual photographs of the auctioned items.
- Possibilities for theft: The web bidder must be confident that the seller would start sending the products he paid for. Payments are mostly generally made by providing credit card details over the Internet, which may also be very safe (Türkoğlu, 2006).

2.14. B2B Marketing and E-business

The Internet has been the favorable theme for numerous studies and reports during the last decade. However, there is a lack of systematic empirical evidence regarding the marketing activities that are affected by Internet use and the resulting performance of these activities. Document the Internet's role in business-to - business marketing, and identify market-oriented activities that are affected by the Internet's use intensity. They noticed a significant positive impact of using the Internet on revenue marketing activities, market-oriented demand marketing activities, and sales success and efficiency, using a study of 130 industrial enterprises. The study results also stress the central role of the sales force in the successful implementation within organizations of the online marketing tools. The Internet is an information technology (IT) that diffuses across enterprise-to-business organisations at accelerated speed. However according to Forrester Research (Business Marketing, May 1997), by 2007 $66 billion in business-to - business trade will be done on the internet, with the number of networked companies increasing from 4 per cent in 1997 to 33%. Any change to an eBusiness model must be part of the overall strategic priorities of an organization. Just 32% of B2B businesses with an online presence have noticed that they currently offer goods and services from the web. The vast majority use the platform to increase trust with new clients or to increase loyalty with current clients. Hoffman and Novak (1997) state that emerging developments in the business climate, such as industry shrinkage, intensified competitiveness, technical instability and the dissemination of IT across companies, discourage systemic improvements in companies and their communication networks. These developments call for increased cooperation between organizations leading to increased outsourcing practices, changes in the supply chains of organizations and their delivery networks, and the emergence of new network organizational structures. In reality, these developments are calling for improved networking skills and expanded organization - wide transfers. In terms of these marketing trends, it becomes a key concern to investigate all business-to - business marketing transactions and the ability of IT (i.e., the Internet) to promote those transactions.

The positive effect of the Internet on commercial enterprises has been discussed in several studies. But, aside from the groundbreaking work of introducing a preliminary theoretical mechanism model of user interaction activity in hypermedia computerized mediated environments (CMEs), much of the research on brand communication and digital media has been either abstract or theoretical / subjective. Thus, while the Internet has been a positive topic for many scholars over the last decade, there is still a lack of rigorous analytical data on the role of the Internet in the promotion and success of industry groups. Present products and marketing strategy are experiencing profound changes that can be widely attributed to the introduction of emerging technological technologies and marketing principles, such as sales force management software, web marketing, partnership marketing, network marketing, electronic trading networks, and, eventually, the Internet. The key thrust of the transition in marketing practice may be limited to a shift from broadcasting marketing to digital marketing that incorporates marketing principles and strategies that are more personalized and sensitive to the customer in the same way, it argues that controlling the entire range of relationships between the business. These partnerships are established by the "cycle of transactions" in which the organization engages, and the strategic benefit of the business is the control of the information-processing system. In this sense, the Internet 's core advantage lies in its great capacity of quick, reliable, seamless, and collaborative communication in knowledge. Different Internet platforms allow the sharing and exchanging of information across various formats, including one-to-one correspondence (i.e. across e-mail), one-to-many correspondence (i.e. through the web or e-mail), and many-to-many communication (i.e. through the network, newsgroups and message boards).

The Internet consequently facilitates exchanges of information between organizations on issues such as the discovery of new customer needs, trends in local and global markets, competitive moves, joint product development, combined marketing strategies. Electronic privacy information (i.e. the Internet) can be seen as a vital component of the market plan of the 1990s and beyond. As there is a lack of any defined metrics for assessing the use of the Internet, as well as the effectiveness of its usage, researchers need to create definitions and form expectations, and to include frameworks for evaluating investment opportunities and attention.

Global marketing has based its philosophical structures around the idea of a dyad — a partnership between one customer and one seller. As a result, much of what has been studied in business-to - business marketing uses the buyer-seller relationship as the most relevant unit of measurement. But perhaps the most thrilling advancement of business communication today is mobile commerce, a platform and a model not of dyads but of networks. Most of the buyer-seller arrangement between companies is being replaced or substantially altered by electronic trading networks. Service providers pose a huge measurement problem. Established market metrics have been built for a world of clear borders and defined categories — a world that is falling away day by day. Governments will have a strong interest in the development of metrics as they struggle with the regulatory oversight of these new categories. As the limits between company’s blur, governments will have more difficulty defining the entity they are trying to regulate. In the digital economy, policymakers can recognize the important role of "competition" as an important marketing strategy.

Managers and analysts who would like to understand the evolving face of technology-enabled companies should read about network principles and their consequences for economies, where marketing was initially based on individual businesses and transactions. Marketing came to understand the two partners who communicate with each other over time in the second half of the twentieth century, drawing in part upon the sociology of marriage. Then the two people were extended into two groups, with the introduction of the concepts of "shopping center" and "sales center". However, there are very few of the two in the developing e-commerce world. More and more administrators find themselves working loosely and briefly connected within a network of a community of players by the exchange between expertise and resources. The logical transformation from binary to network is more complex than the previous change from a transactional orientation to a business partnership.

Marketing strategy spoke to management about an environment they understand: a network of interactions and other contacts with partner business members, and individuals who were associates and then mates through years. Marketing strategy has acknowledged the buyer's confrontational and "frontier" position. In brief, relationship marketing represented the business phenomenon which had been around for a long time before academics actually realized it through his study focusing on the partner spouse rather than the client. The networked society is a by-product of influences rooted in the late 1990s and it is an environment they are just starting to understand for many managers. The binary model really does not reflect the dynamic competitive environment in which a lot of manager’s work.

It is well known that the implementation of modern industrial technology is guided primarily by the company's customers who adopt it. However, this customer-centered principle of encouraging the introduction of emerging technology clearly defines a three-part network for a organization seeking to market that creativity. In general, the concept of the value chain assumes that the efficient creation of value for the final customer requires the collaboration of businesses at several levels of the supply chain. While some commercial and industrial products are consumed in the value chain, the majority of business networks are produced primarily to support consumer product production and delivery. Any organizations will do this by incorporation. However, businesses also have to negotiate with individual firms who control crucial points in the supply chain. Economics of "network impact" or of growing returns to scale. He also proposed relying on a single supply and demand set.

Network effects come up as the size of the commodity grows with the number of users. Familiar methods include recent phones, faxes and the Internet. Each smart smartphone connected to the network increases the value of every phone in the system. The current telecommunications service provider and mobile customers are also allowed to attract more people. The web has also grown as a result of a "buying group" for retail, whereby the merchant agrees to lower the price of the item while increasing the number of clients purchasing that too. Buyers who participate in such "group purchasing" have a strong incentive to persuade colleagues, friends and other acquaintances to join. The recruiting of word-of - mouth users is also known as "viral marketing." It suggests that new surveys by technology research firms estimate that more than a quarter of all B2B sales from business to business will be made online by 2004, a transaction amount that is ten times higher than internet transactions by customers. Media. Media.

The Internet-based B2B boom is powered by the economy-the Internet offers an incentive to reduce product rates and transaction costs, but this is not only the consequence of the Internet as a networking system. The potential for comparatively affordable B2B electronic communications has been around for some time in a rather sophisticated manner, as demonstrated by EDI. New internet-based electronic markets, as they are actually developed, resolve some of the conventional EDI problems and are ultimately stronger and cheaper for EDI. When e-commerce meets its maximum potential from one organization to another, it can move beyond the electronic sharing of better and cheaper data to cultivate commercial partnerships that match or surpass the dimensions of non-electronic connections. However, maintaining and developing these interactions involves more complex interaction frameworks than those commonly used. Traditional EDI is a unique technique: the buyers and sellers must locate each other and then perform essential tasks to link their systems together.

New Internet-based e-commerce societies such as Ariba, i2 and Commerce One, along with easy-to-enable business purchases to be called e-commerce vending machines, are real markets. Inside and group, ontology – common business processes and electronic documents including product and pricing specifications – is defined and published in the standard XML language (Danish, 2005).

2.15 E-Business vs. Traditional Business

The internet is transforming every part of our lives, but no sector is experiencing the same dramatic and substantial transition as the way companies work. When companies adopt Internet technologies into their main business operations, they are beginning to gain true market value. Today, big and small businesses use the internet to collaborate with their customers, to connect to their back-end computer networks. It's where the power and efficiency of conventional information technology meets the demands of the Internet. E-business has three features that differentiate it from conventional industry (Türkoğlu, 2006).

2.15.1. Share and sharing of knowledge

Through e-Business, several various people, organisations, or divisions within organisations can share and process information easily. This encourages corporations to have a better view of their clients and corporate partners. Electronic communication may include a popular information-exchange forum or language for computers. If the information is shared, it can also be stored more quickly. Which means it can be handled more efficiently, quicker and much less expensively than by conventional methods. Many business functions, such as statistical analysis, ordering, and inventory and order management systems, will benefit from the steady improvement in today's computers' processing speed. This increased pace enables businesses to respond faster to changes occurring (Türkoğlu, 2006).

2.15.2. Physical proximity and time

E-Business makes corporate correspondence and exchanges between parties without being in the same physical location. The idea that the importance of physical closeness between buyer and seller is less important than other market considerations such as price, product specifications, responsiveness and operation. Additionally, there can be interactions and transfers at any moment. As a result, small and medium-sized firms will hit large, potentially far-flung customers around the world, at low cost. One downside of this feature is the need to implement appropriate protections to facilitate protected transactions. (Türkoğlu, 2006).

2.15.3. Mass customization

E-Business may promote a new manufacturing process widely called mass customization. Market customization ensures that manufacturers may sell goods and services customized to their individual needs, and customers can prefer them. The typical manufacturing mindset of "one size fits all" is replaced by personalized development made possible by e-Business. E-Business enables them to vary from the goods and services of the rivals. For example, companies like Dell Computers develop software based on knowledge supplied by consumer customers and create goods and services using information technology for their customers. Some businesses employ strategies to monitor user tastes and trends and create a customized experience if the consumer returns to the website of the organization (Türkoğlu, 2006).

2.16 Problems Regarding E-Business

As we know, every technological advance brings more problems with it along with the benefits. Electronic business is not different either. With the implementation of an e-business program in the firms' IT infrastructure, the firms face many challenging problems. These problems do not only occur in Turkey, but also in the other countries, which apply this new type of commerce to their markets. USA, being the first and the biggest e-commerce user, has been trying to find solutions to these problems from the beginning and has gone further in improvements regarding technological infrastructure and conditions of law than most of the other states.

E-commerce make the less advanced countries get advanced in shorter periods of time and therefore forcing them to improve their necessary infrastructure, so that they can compete with the world at the same level. When ecommerce activities take more place in such countries, the prosperity gap with the advanced countries will eventually get smaller. These countries also face the problems of the early days of applying e-commerce, where we can name them as financial problems, legal limitations, infrastructure lacking, and consumer distrust. These problems are addressed and worked on by the authorities separately (Çağla, 2008).

2.17 B2C e- Business Models

- Auction stores (e.g.ebay.com)
- Online stores (e.g. amazon.com)
- Online services (e.g. eTrade.com)

1. Auction stores. Transmits digital auctions with electronic implementation of the tender's mechanism that is also known from traditional auctions. It may be followed by an interactive display of the products. Usually, they 're not confined to just one task. It can also allow for the alignment of the procurement process with contracts, payments and supplies. Income examples electronic provider sells proprietary technology, in exchanges from a range of e-commerce stores, usually enhanced, for example, by a common umbrella for this well-known brand. It's been enriched by the widely assured payment system (Türkoğlu, 2006).

2. Internet Shops. It applies to the selling of goods of a business over the internet. It can be done either to advertise the company and its goods and services or to directly sell the products / services through this virtual marketplace. Amazon.com, which began selling books online and eventually expanded to various product areas, is one of the best examples of an e-store.

3. Web Facilities. That is another field where the Internet can be abused by businesses. A lot of organizations use the Internet to offer customer support. One such case is in banking and equity dealing in the financial sector. Companies like eTrade.com have introduced the simplicity of stock trading to consumer PC.

2.18 E-Commerce, E-Business and E- Marketing

The difference concerning e-commerce and e-business (Beceren, 2007):

- E-commerce involves internet transactions and orders. Internet retailers are an example of alternatives to e-commerce.

- The definition of e-business is much wider. It aims at promoting enterprise processes of digital technologies. The procurement and disposal of such business processes are only two examples. Another example for e-business is enabling our client to change details about their address over the Website.
- E-commerce focuses on e-commerce: web purchases and purchases but this is so much an idea of the customer that has been passed to the business. Consumers "buy" their Chinese surplus on Amazon's eBay or "auction off".

2.19 Benefits of E-Marketplaces

There are several benefits of B2B Marketplaces for sellers, buyers and market makers (Türkoğlu, 2006):

- Sellers are using B2B e-commerce to cut costs and reach new customers. Markets extend this hand even further by creating and benefiting from close collaboration between trading partners, and to strengthen the relationship between supplier and buyer, and promote price discovery and assembly expenses, and reduce costs. Buyers should use B2B marketplaces to reduce internal and external supply chain costs by exploiting their multinational reach, concentrating on reducing favorite vendors, exploiting competitive platforms such as sales and attempting to bid on purchasing performance and spot transactions. In addition to reducing spending, new technologies for distribution, payment and tax provide new opportunities for creating efficiency across the supply chain, decreasing transportation prices, raising product turns and enhancing the overall performance of production and sourcing systems, bringing 15-27 per cent back to market with decreased costs.
- Retail manufacturers are the centerpiece of these modern B2B ecommerce partnerships, catalyzing B2B economy growth by leveraging their business experience, consumer connections and supply chain power to fuel B2B marketplaces development. Market makers are prepared to reap considerable benefits by investing in the gains earned by consumers and manufacturers, in exchange for providing exceptional performance.

2.20. How Information Technology Improves Business Processes

How do the corporate operations enhance knowledge systems? System can automate certain steps of previously manually operated business procedures, such as reviewing a customer's credit balance or making an invoice and distribution notice. Currently the information technology will do nothing. Technological innovation can dramatically improve information management by enabling more people to access and exchange information, replace sequential steps with tasks that can be completed concurrently, and reduce processing delays. Make a statement on that. New information systems also modify a company's way of working and actively embrace emerging business models. Uploading Amazon's Kindle e-book, purchasing a device digitally at Best Buy and uploading an album from iTunes are totally modern business practices focused on new business concepts that would not be possible without it. Today, information management.

For this cause, when preparing your information technology and your future career, it is so important to think carefully about business processes. You will obtain a better view of how the organization currently works by observing market processes. You'll also learn that you can transform the company by changing the procedures and make them more efficient or profitable when performing a market process review. It look at company processes and learn how to develop them by using Them to maximize productivity , creativity and customer experience (Laudon, 2014).

2.21 Business-to-Business Electronic Commerce

Business-to-business EC has been enabled using Electronic Data Interchange (EDI) prior to the advent of the Internet and Network. Generally, these schemes are confined to multinational companies that can bear the necessary costs. The internet has created an economic channel by which knowledge can be exchanged, allowing small and medium-sized businesses to compete in B2B markets. Companies have developed a range of innovative ways to use these tools to promote B2B transactions. B2B services focus on basic extra-net apps to sophisticated trading markets where numerous buyers and sellers come together to do business.

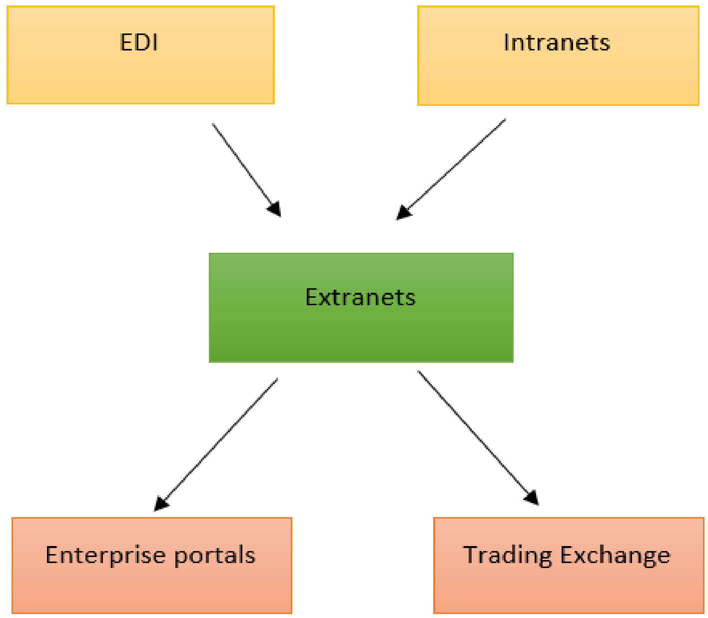

Figure 2. Stage of B2B electronic commerce

The processes explored in which the current B2B EC is carried out shed light on the various techniques and their suitability for different market requirements. Figure1. Table 1. Provides a high-level description of how B2B architectures usually build (Jessup and Valacich, 2002).

2.22 How Electronic Data Interchange Works Electronic Data Interchange (EDI)

The Giga Knowledge Group reports that U.S. businesses acquire about $500 billion worth of products and services electronically per year through EDI networks. EDI refers to the automated or electronic transfer of business records and related data between entities via telecommunications networks. This telecommunications networks, more precisely, typically take the form of value-added networks (VANs), which offer a direct path through which information can be transferred. VANs are telephone lines leased from telecommunications providers to establish a protected, dedicated circuit between a company and its business partners. Figure 2 shows a typical EDI system architecture using VANs to connect a company with its suppliers and customers (Jessup and Valacich, 2002).

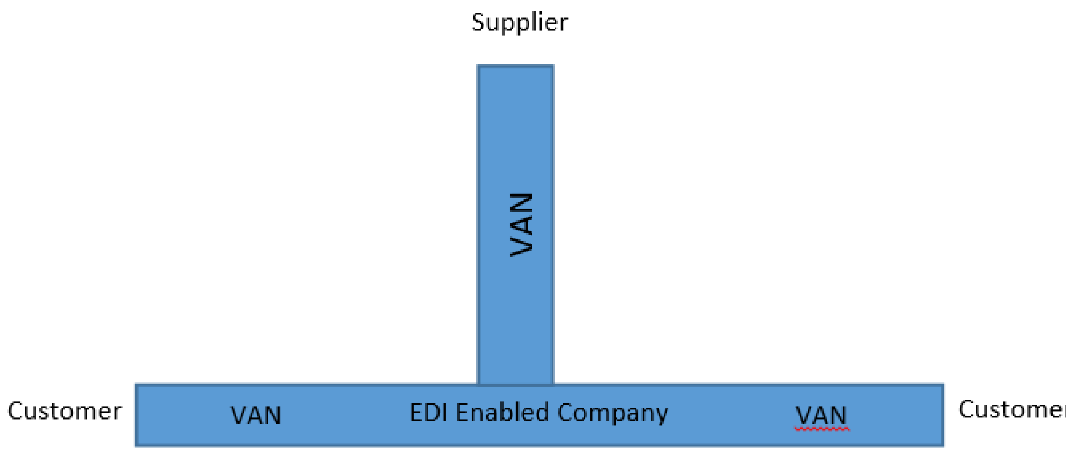

Figure 3. A typical EDI system Architecture

Companies use EDI to exchange a wide range of corporate records including buying orders, invoices, dispatch reports, shipping plans, and electronic payments. Data transmission in EDI meets a series of guidelines for matting, which defines how information is conveyed electronically. These standards are known as the standards set by ANSI X.12 and UN / ED / FACT. More than 100,000 USD businesses currently use either one or both of the requirements for conducting business through EDI. ANSI X.12 and UN / EDIFACT provide a standard set of guidelines which business partners follow when developing EDI-based transmission formats (Jessup and Valacich, 2002).

2.23 New Business Technologies in The Information Age

Employees at any level of the company use computer technology to enhance efficiency, ranging from technical professionals to top executive. Information systems help to plan day-to-day car journeys, assess prospective employees and devise the strategic policy of the company. IS 's growing position stems from rapid advances in emerging technologies that allow for quicker and wider information and communications flows. However, as we will see, the networked endeavor is more than merely an organization armed with the new technologies. Technology has inspired new organizational designs, innovative relationships with other organizations, and new management processes for improved competitiveness (Ebert and Griffin, 1995).

2.24 The Business Model and E-Business

In the literature, the term of business model does not have a simple and unambiguous meaning which has made studies on the topic challenging. More than that, both by clinicians and academics, this term has been overlooked and misused over the years. Often it has been confused with other common management literature concepts including policy, business model and sales mode.

Building the business model helps businesses to execute e-business operations, which is characterized as the dynamic role of business processes, software applications and organizational structure needed for high performance achievement. Strategies, processes, and frameworks have to be compatible for virtual market growth. Companies also have plans that do not match their processes and systems correctly, contributing to low results in electronic organization deployment process. An inclusive strategy should steer the investment needed to build the appropriate infrastructure, not only in terms of information technology but mainly in terms of human capital and suitable processes to help the virtual operation. The business model definition is important in these situations as guidelines for the organizational framework for the distribution of value.

Oster Walder (2004) suggests a structure for formulating business models of any kind, while emphasizing that his model is most suited for businesses using technology intensively because it helps coordinate corporate, operational and technical strategies. The pricing structure suggested by this author is composed of four foundations separated into nine components that make up the framework of the operations of the firms.

The product / service, first foundation, is a key aspect of the Ontological Business Model suggested by Osterwalder, Pigneur and Tucci (2005), for it represents the company 's Demand Proposition on the market and requires all operations to be carried out. The cost structure outlined in the business plan can be interpreted as a description of the company's advantages to its consumers and other stakeholders (Moreira & César, 2017).

2.25 Effect of Cross-Border E-Business Policy on the Export Trade of an Emerging Market

E-Commerce and e-business technological assistance in pilot cities and exchange facilitation: China's online market has a strong growth rate. But the growth of e-business still poses difficulties in the Chinese industry. Online shopping in China is still also relatively smaller than in the U.S. and China's purchase style is looking to trade face to face. Also, a satisfactory payment system is still to be developed. Transport still needs to be developed to realize the required technology growth and e-business distribution systems (Yu 2006). A percentage of Chinese pilot areas were approved with cross-border e-business support and funding from 2012 to 2013, aimed at more effective custom clearing, regulated currency value settlement, and convenient tax retreatment. This institutional support of cross-border E-Business is supported by two networks. One is overhauling supervisory legislation, aiming at regulations that balance the development of cross-border e-business. The alternate interface is an information processing system aimed at efficient collaboration in e-business operations, such as payment and logistics as well as data sharing, between relevant administrative departments and businesses. Trade expansions can be facilitated by enhancing the customs and making greater use of e-business. E-business has been seen to have a major positive effect on trade facilitation and it is suggested that expanded use of e-business would enhance trade opportunities. It is also noted that a strong regulatory climate would reduce the performance of trade facilitation Therefore, institutional support in pilot cities will provide a favorable atmosphere for cross-border e-business and encourage export exchanges by enhancing regulatory policies and the structure for information management (Huo, Ouyang, Hung, 2018).

2.26 E-business, organizational innovation and firm performance

It is not easy to describe the definition of creativity, since this topic has been examined from various approaches: technical, operational, managerial, etc. Nevertheless, there appears to be consensus to regard creativity as fresh concepts and innovations converted into fresh goods and/or services, modern technology, innovative methods and new types or systems of organisation. For a long time, there has been substantial theoretical debate about IT's potential to push major developments in company structures, goods and services, leading to significant changes in their market success across them. In addition, the opportunity to invent results, particularly in competitive settings, through employees' mutual capacity to exchange and combine. In this way, there are a variety of studies connecting creativity with inter-functional collaboration and network use. For the implementation of the invention process, organizations are using increasingly distributed tools (shared libraries, archives, comment boards, workflow). As a consequence, Meroño-Cerdan et al. (2008) Find that most innovative innovations contribute favorably to creativity in small and medium businesses. In the same way, other Internet tools can be used to exchange information with consumers and vendors, for example, such as the extranet and the website. Therefore, Online technology can be used to spread and exchange human expertise and creativity across the enterprise and provide the ability to use information and develop new products and/or services and/or processes. In addition, these systems enable the creation of virtual teams to conduct the process of creativity with customers and collaborators from distant locations. In short, the advantages of e-business use, which include effective exchange of information and skills as well as operating with no distance constraints, are predicted to be linked favorably to creativity. Then the theory that follows is proposed:

Hypothesis 1: The level of e-business use and corporate creativity have a good relationship. Research has also found a positive correlation between certain Internet technology (collaborative technology, the website) and firm results (e.g. Meroño-Cerdan et al. 2008a; Meroño-Cerdan, Soto-Acosta 2005, 2007; Xin et al. 2014), Although other reports have shown that the exchange of Online information is a backdrop to creativity. The opportunity to generate new information through the exchange of Online information will allow businesses to boost company output through creativity. Studies have also discussed the contribution of Internet technologies to the creation of information in this theory (e.g. Lopez-Nicolas, Soto-Acosta 2010) and the relationship between IT, knowledge management and firm performance (e.g. López-Nicolás, Meroño-Cerdán 2011; Pérez-López, Alegre 2012), Identifying direct and indirect positive links between IT, knowledge management and firm performance. Organizational innovation can therefore mediate the relationship between the extent of e-commerce use and firm performance (see Fig3).

Hypothesis 2: Organizational creativity drives the link between the scale of e-business usage and firm results (Acosta, Popa, Marques, 2016).

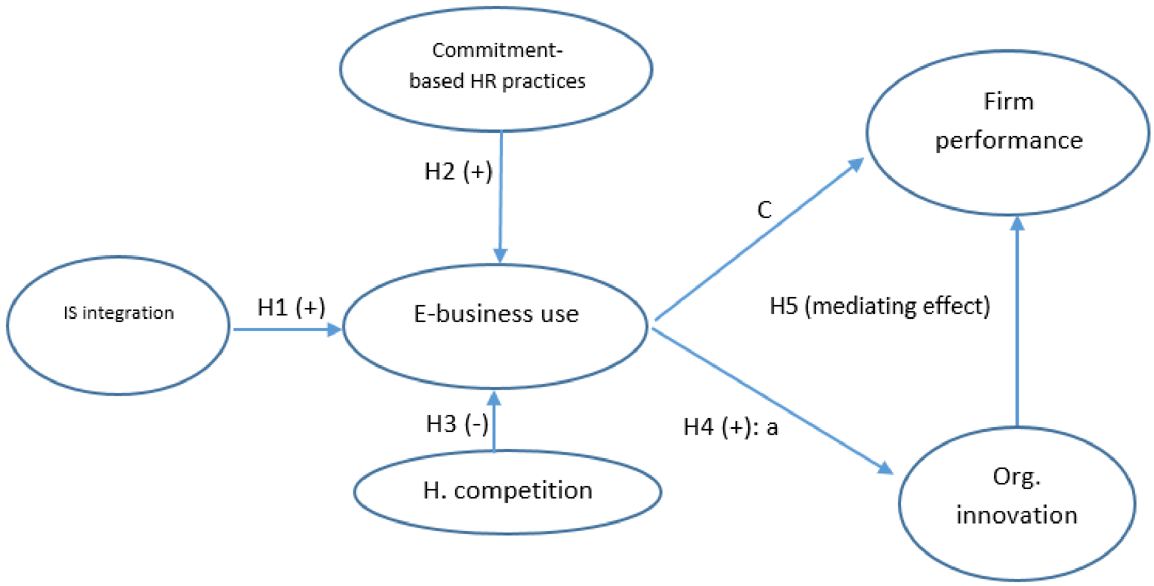

Figure 4. Research Model

2.27 Changing paradigms of e-business in India

Help for the Product Life Cycle Management (PLM) requires a significant change from sharing product data to sharing product knowledge across multiple realms and disciplines. There are different types of topologies that have been suggested in relation to PLM help and can be described as:

1. Standards consist of: (a) product quality standards; (b) product manufacturing standards; (c) product usage standards; and (d) product identity standards which are related to product life cycle traceability.
2. Pursuant to the reach of standards: (a) PLM business best practices and specifications; (b) applications-specific requirements; (c) structured system structures describing product data; and (d) domain norms.

3. According to the root standards: (a) open standards; (b) business guidelines; and (c) de facto norms that have been commonly used and adopted usually benefit from strong consensus.
4. In line with the production phase of the standards: (a) de facto standards; (b) regulatory standards created by regulatory agencies to ensure phase uniformity and not influenced by market forces; and (c) consensus standards used and developed by standard development organizations with mutual agreement (SDO).
5. According to the specifications designed to ensure the compatibility of components, goods, procedures, models and services: (a) measuring or metric requirements; (b) process-oriented or prescriptive specifications for repeatable and reliable delivery; (c) specification-based requirements where specification is defined but the system is not; and (d) interoperability standards where process type is defined (Malhi, 2018).

2.28 E-business in the Global Marketplace

Various studies have shown that e-business is increasingly increasing and evolving in various ways. A research performed by e-Business Watch in Europe (2008) found that e-business operations are determined primarily by the characteristics of the supply chain and the scale of the enterprise. Less relevant in this context are the geographical considerations. The researchers indicated that terms of electronic business activity EU companies are on average at the same stage as their counterparts in other developed economies.

Some other research performed by the European Communities in Europe (2008) highlighted significant gaps between different fields of e-business usage in industries and also identified disparities between small and large businesses. One of the very first pieces of evidence for e-commerce practices by companies belonging to the industrial sectors listed in a 2006 survey is that, whatever the scale, online shopping is more evolved than online selling.

At European stage, 54% of small businesses use the Internet platform to position orders and 26% to accept orders; for large firms, the figures are 68% and 26% respectively. The predicted discrepancies among the classes of companies resulted from an overview of the percentages of companies using e-business software to help promotions and sales.

Specifically, the numbers of small firms that employ CRM programs and specific communication and distribution ICT tools are half those for big businesses.

Raymond and Bergeron (2008) discuss the success effects of the collaboration between the e-business capacities of SMEs and their market policy by analysis of SMEs in Canada. Their findings suggested that the optimal e-business profiles differ in relation to the strategic orientation of the company; further, e-business alignment has positive success results for the SMEs studied in terms of growth, competitiveness, and financial efficiency.

In their study Ghobakhloo, Arias-Aranda, and Benitez-Amado (2011) Explored the considerations within the context of technology – organization – environment (TOE) that influence the decision to implement e-business as well as to introduce or not separate e-business applications within small and medium-sized enterprises. They noticed that e-business growth within SMEs is influenced by a perceived relative benefit, perceived flexibility, innovativeness of CEOs, knowledge strength, buyer / supplier demand, technology vendor support and competitiveness.

Ng (2005) researched (B2B) e-business models for Australian agribusiness companies and established factors (both internal and external) influencing the choice of e-business models as well as insights into current Australian agribusiness practices in relation to the B2B e-business models selection process.

The implications of globalization and technology tend to have driven the introduction of e-business activities by smaller companies around the world, but there is significant inconsistency in acceptance and use from country to country. Fillis et al. (2004) established several causes for adoption and non-adoption in small and medium-sized businesses — namely, influences at the macro level, at the industrial level and at the business level. They also studied motives of the owner / manager and attitudes towards the implementation of e-business. Taylor and Murphy (2004) have discussed a host of problems regarding SMEs' implementation of e-business technology. They studied e-business implementation models by SMEs, and identified obstacles to e-business technology adoption. They argued that SMEs' acquisition of e-business would be seen as a path to an end rather than an end in itself.

Mendo and Fitzgerald (2005) set out to discuss the applicability of e-commerce frameworks and justify the success of SMEs in their use of e-business technology. This study's hypothesis was that studying the evolution of websites over time provided insights into the real changing tactics and motives driving e-business investments. They suggested that a multidimensional structure could incorporate three aspects of organizational change: method, substance and drivers.

Comprehensive research on e-business in SMEs in Scotland conducted by Fillis and Wagner (2005) indicated that industry factors, customer influences, the degree of entrepreneurial orientation of the key decision maker, and the level of competency development within the organization play important roles in the level of e-business development achieved. They also noticed that only certain small businesses participate in e-commerce at a certain stage and also return to more traditional market activities.

Simmons, Armstrong, and Durkin (2008) looked at what influences the growth of small business websites, reflecting on the role of small business marketing in the acceptance of e-business technologies.

Wynn, Turner and Lau (2013) have recently published in-depth analysis using two case studies to investigate the effects of e-business technology implementation at the process level in small and medium-sized enterprises. They explained how competing information management techniques would effectively accept transition in the e-business process. They also indicated the importance of operational problems in deciding the amount of services to be offered.

Among the accelerated innovations described above are business strategies adopted and introduced by businesses around the world. These businesses are the driving force behind the creative application of emerging technology in all fields of industry. The e-business model explains how a organization works? how it produces a product or service? how it raises sales? and how it develops and adapts to emerging opportunities and technology? The four typical components of the e-business framework are value proposition, revenue streams and the operations, services and skills needed.

The literature review brings us to the following assumptions: e-business is most commonly used in conjunction with e-banking; e-business has the highest effect on B2B micro-enterprises; micro-enterprises have a strong attitude towards e-business; micro-enterprises see the main challenges in e-business in terms of high prices and lack of knowledge and experience; and micro-enterprises do not lead e-business developments (Zabukovšek, 2015).

2.29 E-business in Export Marketing

Claim that the mixture of market size and economic growth makes the Greater China Region (China, Taiwan and Hong Kong) the most desirable place for internet products and services in the country. Using the Internet as a medium to raise regional exports ensures that there are no barriers to growth and development. As this platform lowers the economic implications of geographical distance to an irrelevant degree, it opens up vast opportunities to enter both foreign and domestic markets. Observations that 'clearly advertisers are developing new channels for finding, meeting, communicating and selling and that small and large companies are taking advantage of the shrinking national boundaries of cyberspace indicate that the Internet would accelerate the internationalization of small and medium-sized enterprises.

The Internet is supposed to provide "a playing field" for small and medium-sized companies in comparison to their larger counterparts by growing the conventional value of economies of scale, making multinational ads more competitive, and widening the geographic scope of the market for smaller businesses. In spite of the huge interest paid to the Internet in the corporate media and the common perception that the Internet is a significant medium for domestic and export marketing; It is somewhat surprising that only little study was dedicated to understanding the role of the Internet in some global export marketing data sources. Stated that technology was changing service sectors and internationalizing. Divide globally traded services into two categories, depending on their degree of digitisation: full-digital services and partial-digital services. Community companies very similar to businesses that are entirely online and do not have a physical component with the digitisation of one and those that do not have an internet presence with zero digitisation. Notes that there are no nationally competitive markets with zero digitisation, and such marketing activities for retail providers will and do take place online, such as a platform with advertising services (Danish, 2005).

2.30 E-Business in Iran

The Web is considered a big development in the international business world and was a very significant tool in 21st century multinational business operations. New business trends are emerging in recent years, one of the newest innovations and a pioneer in the e-commerce field, leveraging the industry-focused social network. The e-business system includes all aspects of information technology use in the acquisition and sale of companies. E-business can be affected by all things, such as revenue, knowledge, resources, technology, skills, staff, consumers and even the marketing and delivery of a commodity, and can also create new technologies like software and protocols. This tools aim for peace and management of a business model 's operations. As a consequence, it would be necessary to produce events and improvements in operational processes and in providing product and service. E-business can be said to be part of the business model and can be seen in various areas of the business model.

The advantages of E-business:

- Increased rate of revenue
- Reliability
- Knowledge of the company
- The services continued and strengthened
- Revised data
- Development of market
- Current Stakeholder Partnerships

According to Vladimir Zhu E-business means knowledge exchange, establishing mutual relationships and performing business transactions through the communication network. Sustainable companies provide the global forecast, strategic strategy, tracking, assessment and cooperation with consumers and a broad variety of other stakeholders in terms of sustainability. The researchers propose that members of the social network use common strategies and effect each other's work. Hence the company's goal is not a single Internet connection. It is the cornerstone and strengthens international ties, which ensures that this form of industry is affected by multiple influences as all companies. Lastly, the establishment and strengthening of collaboration between the customer and its quality development and the provision of new ideas focused on competitive advantage for each company is the main issue of group businesses that boost business case in cyberspace. Furthermore, relationships such as relationship management, improving or weakening it and no relationship is an important ability to build every company and develop e-business synonymous with customer interaction and intensity. Looking at developing countries' experiences in the area of Internet-based industry and the development of Internet connectivity, we may foresee the emerging needs and growing trend in Iran. There is no access to information and Internet businesses, all of these companies' founders refuse to disclose financial reports and investment firms. Obstacles to the development of E-business are:

- Lack of social communications
- Lack of public awareness about the capabilities and limitations of E-business
- Lack of useful information in the business information network
- Lack of cooperation from related institutions
- Lack of hardware and software
- Telecommunications infrastructure
- not spread culture of buying and selling online
- Distrust

Iranian consumers of companies whose offer products or services through the internet do not trust enough to communicate with them and to exchange their personal and financial information with these companies when they decide to buy (Inejad & Asli, 2017).

2.31 Outlook of the E-Commerce Services Industry

While the exponential growth of the e-commerce services market is facing many the difficulties, the short-term challenges can not deter the sector from taking off.

1. It seems to be a big space for e-commerce sites to distribute. China has the largest e-commerce product ranges, not only for business uses but also for personal use. In the growth plan, e-commerce is listed in significant national newspapers. A solid

development of e-commerce is critical and makes it suitable for small and medium-sized businesses, was stated in the Twelfth Five-Year Plan for Economic and Social Growth. The goal was set in the "Twelfth Five-Year Strategy for Electronic Commerce" for "the volume of e-commerce transactions to hit 18 trillion yen by 2015, including 3 trillion internet shopping, and e-commerce transactions would account for 9 percent of consumer retail products". Complete only before the end of 2015. The e-commerce industry will play an increasingly critical role in helping China grow and boost its economy, and in other respects establish a prosperous society.

2. E-commerce companies are becoming increasingly relevant in the supply chain and leading the transition from traditional retail and production industries. "Personalization, mobile development and socialisation of logistics" is an apt description of e-commerce providers' integration of the supply chain. The processing model is essentially transformed for industrial society by the characteristics of the segmentation of social information by producing e-commerce services, that is, demand-driven output and transaction model.
3. E-commerce networks have become a critical part of the Big Data environment. The creation of e-commerce transactions has generated huge volumes of transaction data and therefore the analysis of this data plays an important role in improving business transaction efficiency. Currently Taobao, China's largest e-commerce trading platform, has opened its data to its partners for the shared development of the web apps service industry.
4. Cell phone services will become a critical e-commerce acquisition mechanism. The introduction of mobile internet and smart terminals has made cell phones an important means of service delivery in China (Jingqiao, 2017).

2.32. Government Initiatives and E-Commerce in Saudi Arabia

Since 2004 Saudi Arabia's government has developed a variety of programs across multiple ministries of government. These policies have been instrumental in promoting e-commerce growth through more efficient banking, enhanced postal operations and delivery networks, and more versatile information and communication technology, including e-learning, e-government and e-commerce.

In October 2004, the Saudi Arabia Monetary Authority (SAMA) launched SADAD Payment System to act as the electronic bill-paying process and fund the transition scheme for the Country. SADAD provides a consolidated online system with a high degree of accountability, security and confidentiality, and user-free billing process to reduce transaction and privacy risks. The SADAD method thus encourages the payment of recurring high-volume bills (such as electricity and telecommunications bills) as well as payments for customer-initiated transactions, such as e-commerce transactions. Though SADAD tackles the e-commerce payment section, the issue of shipping and distributing merchandise to consumers and businesses that shopped online remained a feature of Saudi Post delivery. Saudi Arabia's Postal System: As with other Gulf Cooperation Council (GCC) member countries, Saudi Arabia 's mail distribution system has historically consisted of individuals and companies renting Post Office (PO) boxes rather than direct delivery to the property addresses of an individual or company. The big hurdle to distribution of home / office mails was a lack of a standardized street addressing scheme. In addition, the requirement for postal staff to read Arabic and English addresses concurrently exacerbated mail sorting and distribution systems when 30-40 percent of the mail volume is delivered in Arabic and the rest in English. In Saudi Arabia, the Saudi Post has initiated many big mail delivery and e-commerce innovations in addition to SAMA's launched on-line banking technologies between 2005 and 2010. Saudi Post developed and started introducing WASEL (meaning 'direct delivery' address), an automated delivery process focused on geographic information system (GIS), and global positioning satellite (GPS) mapping technology to resolve prior delivery limitations and enhance delivery capabilities. Once finished, the WASEL scheme would include a numerical postal code for each individual building using GIS to gather all distribution details in a national database. For example, HHT devices can be used to read addresses from smart radio frequency (RFI) tags that are connected to post boxes to enable postal workers to distribute accurately. Via a range of interconnected technology, WASEL will provide direct home / business delivery services in the Kingdom focused on the use of GIS / GPS systems, automated vehicle [location] (AVL) tracking system and handheld devices (HHT) to be incorporated with the Saudi Post mail delivery and mail sorting (MDMS) systems.

The new platform is bilingual (Arabic and English) with an optimized billing system. The e-commerce platform is designed to allow consumers to monitor their online transactions, and provides credit card users with a link to bill display and payment options, as well as consumers who choose to make cash payments through SADAD. Other Developments: The transformation drive by Saudi Post did not end at introducing WASEL. In 2010 Saudi Post unveiled a new e-shopping platform in Saudi Arabia − Connect Development 's largest and most interactive virtual e-mall ever created and planned.

The new e-mall offers the ability for SMEs to sell their goods online, build customer accounts and benefit from low-cost distribution as well. The new platform allows Saudi Post and its suppliers to monitor and inspect financial transactions and distribution information. The next two sets of results from a new ICT survey to examine in part the usefulness of these interventions are presented The virtual mall project seems to be in line with the goal of Saudi Post to increase the acceptance of e-commerce by customers, as well as a way to enable more people to subscribe to their home mailbox service (Ezzi, 2016).

2.33 Establishing an E-Commerce Web Site

A company must have access to an Internet server to create a Web business. Note an internet server is a device linked to the backend of the internet. Companies have multiple choices for building up a Web site:

1. Putting up your own folder
2. Deal with ISP website
3. Link to a Online server
4. Establishing an Automated Shop
5. Buying a Web hosting package
6. Usage with a Database Server
7. Establishing a Subdomain

In the following parts we will address the advantages and drawbacks of and alternative for various types of companies (Effy, 2002).

2.34 E- Commerce, Practices on the Internet

The Internet provides not only a way to perform current day-to-day business, but also ways for enterprises to raise income solely through the creation of a whole new online sector. Web pages provide different types of interactivity. The simplest is publication of static company information on a home page, similar to a billboard advertisement. An increasing number of businesses do not settle for that, however; they have established Web sites that enable customers to search for specific items offered for sale, dropping items into a virtual shopping cart, and paying for the purchases.

Although electronic business, popularly called e-business, had been conducted before the advent of the Web, most of it is now conducted using Web technologies and the Internet.

E-commerce is commonly graded according to the par. Interaction involving: Business-to - Business (B2B) and Business-to - Consumer (B2C). There are also those individuals who link government to customer and government to industry (Effy, 2002).

- Business-to-Business Trading

Business-to-business trade just occurs between firms. Consume: is not included with the actual product and services. Overall, the amount of e-commerce between corporations is around five times as high as that of e-commerce to customers. Most analysts predict the figure to grow by 2003 to $1.3 trillion, nine per cent of all U.S. business. Through 2006, nearly 40 U.S. business persons, or $5.8 trillion, are expected to address online the key aspects of this practice next time (Effy, 2002).

- Electronic Data Interchange

Electronic data exchange (EDI) seems to be the sharing of market information across computer networks: price recommendation. Contracts, invoices, delivery papers, transfers and other material which used to be conveyed on paper and by telephone only. EDI talked widely on "Electronic Data Transfer, Supply Chain Management, and Corporate Information Networks," since more businesses are already using the Internet for EDI. EDI is not a business model, rather the technical principle of electronic inter-commercial transactions (Effy, 2002).

- Exchanges and Auctions

In the old days a gathering place had to be real for buyers and sellers: a market room, an annual fair, or a shop house. Until recently it may have taken a long time to locate a market for scrap metal, obsolete research instruments or some other product. In addition, buyer and seller had to pay high finder fees to individuals and businesses engaged in such intermediary trading. Most platforms act as portals for products & services exchanges. The only difference between an exchange and an auction site is that t in the former the buyer may negotiate the price with the seller, but the negotiation is not done through public bidding. At an auction site, a seller places goods and services for sale and bidders compete on what is offered with higher and higher bids until a deadline, at which time the bid concludes.

Electronic marketplaces usually specialize in a narrow range of products. For example, MetalSite.com specializes in metals and scrap 1netals; Altra.co1n specializes in energy commodities such as natural gas, electricity, and oil; and Trade out is an exchange for surplus goods. Another example is PaperExchange.com, an exchange for paper products. Producers list the type of paper products they offer, and the site invites buyers to bid on the items.

Such exchanges cut out the "middlemen" and their exorbitant fees. Buyers receive the information they need immediately and obtain desired items for the best price available (Effy, 2002).

- Online Business Alliances: An online alliance is similar to an e-marketplace, but it has a different purpose. The site is established by several companies that operate in the same industry, in other words, by competitors. The aim of such a platform is to set the prices of purchasing goods and services for the whole community or-if the number of allies is large-for the whole market. The major players in an industry, such as airlines or automakers, typically set up a joint company which runs the web. Providers are allowed to sell and compete among themselves via the web. The alliances profits from reduced prices and higher profit margins. Some partnerships were formed not for acquisition but for sale. The aim of such sites is to aggregate the sales of the goods and services of the partners to other companies or to the public covering as one of the best known shoppers' sites (Effy, 2002).

- Application Service Providers: The widely accessible Internet has fostered a new business model for renting software. Instead of buying or renting software programs and Installing them on their own computers, many. Businesses opt to enter an agreement with an application service provider (ASP). For an annual or monthly charge, workers can use chosen applications that are installed and managed on ASP databases. They invoke the applications through an Internet connection. We discuss this B2B business model "Alternative Avenues for Systems Acquisition (Effy, 2002).
- Business-to-Consumer Trading: While Web business-to-business trade is much broader consumer trade has grabbed the headlines in recent years and this has led to the creation of a multitude of Internet firms. Online shopping and promotion has rapidly become the mainstay of industry as Figure 6 show. The number of U.S. residents who are online steadily increasing, and the number of buyers among them is growing as will although the absolute numbers of on line individuals is smaller in other countries, the trend is similar. 82C commerce Includes online advertisement, retailing, auctions, and other activities (Effy, 2002).

2.35 E- Commerce and the Internet

In 2010 133 million adult Americans purchased things online, as did millions worldwide. And while most sales continue to take place through traditional networks, e-commerce is expanding rapidly and transforming the way many companies do business. In 2010, e-commerce accounts for around 6% of all U.S. online revenues and rises at 12% continuously (Laudon, 2006).

2.36 The use of e-commerce by handmade product makers

Because of the e-commerce potential of the modern technologies, the handmade product producers today have a much greater chance to showcase their work. Moreover, with the rise of e-commerce they will have more and better ways to sell their products. And on a global scale this is technically feasible.

There are also a number of new avenues and platforms to market and sell online. We may have others as follows:

• Medical Care,

• The blogs and web forums (mostly hobbies),

• Online Markets,

• E-stores,

• E-shopping (e-galleries / e-bazaars) malls.

Whatever the option, it should be remembered that even free platforms also provide ample opportunities for new comers (Czaplewski, 2018).

2.37 Five Dimensions of Online Buying Experience

Web Site Usability (EASE): Top-rated organizations in this group have an elegant interface with closely organized content, helpful demos and comprehensive online support according to the Gomez rankings. Gomez discusses device functionality, access to online assistance, context glossary, collection of FAQs (frequently asked questions), degree of convenience in account opening and purchases, accuracy in website architecture and navigation, and close incorporation of data to provide effective access to knowledge widely sought by customers.

On-site Tools (SELECTION): This feature of Gomez' ranking mechanism tests the number of goods and services that the rated company holds and, as such, gathers the abundance of product and service knowledge that a company can collect (e.g., product reviews). Companies are also graded on which the website offers comprehensive product details through electronic forms and facilities for knowledge analysis.

Customer Confidence (TRUST): The leading businesses in this group run highly secure Web pages according to Gomez rankings, maintain competent and open customer service agencies, and offer safety and security assurances. Gomez examines the reported availability of customer support through mobile, email, and branch locations; privacy policies; quality guarantees; and fees and their descriptions. In addition, test phone calls will be made and e-mails sent to customer support departments addressing basic technological and industry-specific problems. The answers are measured in terms of consistency, speed and precision. -- Web site is checked for the pace and stability of both public and protected parts of the system every 5 minutes. Other considerations such as technical competence, economic freedom, years of business, internet years and participation in a company organisations also lead to a higher degree of consumer trust.

Relationship Services (REL): Gomez explores the provision of guidance, guides, the opportunity to configure a platform, reused consumer data to promote potential sales, and help for recurring orders, including regular purchaser rewards, to operationalize that component. This factor tests the capacity of a company to create electronic connections through personalization, allowing consumers to make online demands for service and questions, and through services that develop loyalty to consumers and a sense of community.

Price Leadership (COST): Gomez is rateing the cost effectiveness of buying a standard bundle of products or services for the market leadership factor. Costs cover transportation and storage services, sales and additional costs. Offering products and services at reduced cost to businesses with higher scores on this measure (Kotha and Rajgopal, 2004).

2.38 Online shopping

When consumers see banner advertising or promotional commercials relevant to online messages, these commercials will attract the attention of customers and attract their purchases. Further detail is needed in order to be able to determine before buying. If they have inadequate knowledge, they look online for platforms like online catalogues, websites or search engines (Laudon and Traver, 2009). If consumers have enough details, they need to consider these choices with the product or service. In the testing process, you can access product reviews or feedback of the customers. You will discover which brand or business fits your needs best. A well-organized website layout and appealing design are critical at this point to reassure customers that they are interested in purchasing a product (Koo et al., 2008).

Moreover, the form of data sources can also affect consumer actions (Bigné-Alcañiz et al., 2008). The most significant thing about the Internet is that it facilitates pre-purchase (Maignan and Lukas, 1997), as it allows clients to compare multiple alternatives (Dickson, 2000). Post-order activity becomes more relevant after the purchase online. Consumers may have a concern or complaint about the product, or wish the product they bought to be changed or refunded. Retour and swap services are becoming increasingly relevant at this point (Liang and Lai, 2002). Product definition, customer support and knowledge content tend to be the most relevant factors during the purchase process in helping customers determine which product to select from or from which retailer to buy (Koo et al., 2008).

External risk and trust levels are affected by five steps of the aforementioned mark (Comegys et al., 2009). The quest process is an important aspect of the online shopping actions of a customer (Seock and Norton, 2007). Source danger occurs during the search and review process of the information, when certain mistakes may appear in the information on the website. Some websites demand that clients register before they browse their website. Consumers are also vulnerable to network security threats in addition to the safety risks (Comegys et al., 2009; Wang et al., 2005). Because of the difficulty of internet shopping, consumers gamble because they are unable to inspect items until they order. If you need to include personal details such as your credit card number, you are also accountable during the payment process. Security threats don't have to stop at the point of acquisition, but continue into the post sales process, where you can access their sensitive details.

2.39 Online risk

The growth in e-commerce has been surprisingly fast since the introduction of the Internet in 2000, before the dot-com crash. The case shows e-commerce has risks and benefits that need to be weighed and taken into consideration. Remember (Sin, et al., 2012). Depend on a study that done (Pristiwa et al . , 2017), perceived risk and trust in online transactions have multiple effects on a purchase decision. We know that perceived danger has a negative impact on consumer behaviour, which may have a positive effect on on decisions to shop online (Bianchi et al., 2012).

Saw et al., 2015 found there was a strong negative association between the perceived danger and online shopping intentions. The created literature indicates that financial danger, product usefulness danger, comfort risk , time risk, health risk, consistency risk product, after-revenue risk, revenue risk , social risk, data security risk, are the risk categories for online purchase decisions. (Thakur and Srivastava). Latest research by (Thakur and Srivastava, 2015) has shown that some of the online shoppers' risks are financial and privacy dangers. Consumers paying by credit card are worried about the protection of their results, by contrast. Customers are reluctant to shop digitally, and if the product may not meet their expectations, they will be disappointed or offended. Another problem that is hindering customers from buying online is the danger of time or comfort.

In 2014, Aref and others find that there is a risk when customers purchase a commodity with a long time of return. Zheng and Arif et al evaluating their actions when purchasing a commodity. External threats have been described in 2014 as the threats to which online shoppers are vulnerable. Probably optimistic or pessimistic views. In addition, shipment risks occur as buyers face long delivery periods or when the products are at risk during the period of distribution (Zheng, 2012). Post-sales threats include problems facing online retailers, such as the reputation and stability of online retailers, which are hazards accompanying internet transactions of goods (Zheng, 2012).

CHAPTER THREE

3. UNIVERSITY STUDENT'S ATTITUDES AND THOUGHTS ABOUT E-COMMERCE AND E-MARKETING: A CASE STUDY OF FIVE UNIVERSITY IN IRAQ – ERBIL

3.1. Literature Research on the Topic

Blackie (2018) made in Turkey in the global batching study investigating the e-commerce market; He conducted a survey with 422 people studying at Çankırı Karatekin University, with an easy sampling method, and the attitudes of the students about their online shopping and the benefits that this shopping provided to them were tried to be determined. According to the results obtained from the research; It was determined that there was a moderate relationship between students' attitudes and e-commerce interest levels, a weak level between belief and interest levels, and a high level relationship between attitudes and beliefs in the benefit of e-commerce.

Özbek (2018) in his study on the students of Sinop University; The attitudes of young consumers about online clothing shopping were measured through a personal information form prepared and the students' internet shopping scale. According to the results obtained from the study; The conclusion that factors such as the possibilities of young people to have online shopping, their families 'income status and the information required for online shopping are effective in students' online shopping, but gender, age, the program they study, and the time they spend on internet use are not effective on the behavior of buying clothes from the internet. It has been reached.

Aliyeva (2017in her study; has examined the development of electronic commerce in the world and its development in Azerbaijan. In the research, firstly e-commerce samples were selected from the world and Azerbaijan, and these samples were observed at certain times. According to the results obtained from the study, it has been determined that developed countries are more advantageous compared to developing countries in terms of electronic commerce, while Azerbaijan has been suggested to have achieved a growth of 40 percent in e-commerce compared to previous years.

Quelch and Klein (1996) describe electronic marketing as the use of the Internet to help with the distribution of goods and services. It includes the use of a wide variety of technology such as social media and smartphones in consumer research and networking practices. In the previous, telegraph marketing was practiced a practice that has since evolved with the advent of modern media such as television, radio, email, and telephone. Online marketing allows direct contact and engagement between the marketer and his customer by requesting direct input by consumer comment segments. Doherty and Hart (2002) conclude that electronic marketing gives companies the ability to sell value at a cost-effective price while enabling them to follow a scalable and cost-effective targeted marketing strategy. Unlike conventional marketing platforms, this form of internet marketing is more efficient particularly for small companies who can not afford big marketing budgets. It is comparatively cheaper than mainstream networks (Dobie, Grant & Ready, 2001).

Tiago (2012) suggests that internet advertisement costs decline with a growth in viewership over TV. Via this method of marketing, segmenting customers as requested on the basis of consumer regional and demo-graphic roles becomes increasingly simpler. This is important because customers can quickly click on links targeted at their personal preferences and desires. This provides a reciprocal link with the manufacturer and his target consumer.

Stone (2000) describes customer retention as the reported continuation of a contractual connection with an entity by consumers. Depending on the scope of the company operations within the enterprise, customer satisfaction will be looked at from multiple angles. For e.g., for discount stores it's the retailer's continued repeat shopping. It includes making consumers feel valued when talking to them consistently in the correct way to keep them coming back. Customer retention is a process whereby a selling company retains its clients by continuously generating a demand and fulfilling them. According to Bitner (2002) has been effective in maintaining clients, it begins from the first touch between the company and the consumer and it lasts throughout existence.

The potential of a company to attract and maintain new clients is linked not only to its products or services, but also to the way it treats its current consumers and the value it builds within the market place.

Bluel (2000) claims that customer satisfaction is more about delivering what consumers expect; it means satisfying their standards such that buyers become lifelong brand supporters. Creating consumer loyalty requires giving preference to customer satisfaction rather than increasing income and shareholder capital. In a competitive market the main differentiator is always the availability of reliable and high levels of customer support (Bitner, 2002).

Moreira & César (2017) seeks to explore the effect on its value proposition of the competitive context and the business model components, and to analyze the relationship between the value proposition and the e-business outputs. The study is logically validated by the Context for Technology, Organisation and Climate (TOE), originating from Diffusion of Innovation Theory (DIT), Conceptual History, Business Model Theory, and Market Efficiency Literature. We evaluated the proposed model using the structural equation simulation, using a dataset of 252 observations. The key findings suggest a partial impact of the competitive context in the value proposition through the management role of the structures, operational preparation, relative benefit and stakeholder pressure. With regard to the business model, market segmentation structures, client interactions, skills, alliances and sales model impact the value proposition, which in turn positively influences the success of e-business businesses.

The goal of this analysis was to explore the effect of strategic antecedents and the elements that constitute the business model in its value proposition and only then, the relationship between the value proposition and the success of e-business firms. To this point, we defined and validated a scale for calculating the strategic antecedent and business model and built a conceptual model to check the relationship between the strategic antecedent structures, the business model and the market results.

While this study is not a new analysis, the findings of this research provide a validated framework for strategic antecedents as a supplement to e-business literature. In addition, the theoretical-conceptual model applied has required a methodological methodology for these types of companies, focused on structural equation modeling, to verify the relationship between the systems. In this regard, it introduces the contribution by using a statistical model in attempting to simplify strategic relationships formed within e-businesses.

Malhi, (2018), in today's scenario, globalization has forced every country to implement new business process technical technologies to cope better with the international market. Market intelligence has arisen as a rudimentary field of analysis and study for both academics and professionals alike. It represents the importance and magnitude of addressing the challenges associated with data in contemporary business environments. Today's world is the age of inventions smashing many roads. It turns the conventional business practices that have existed in the commercial industry for many years into a competitive alternative which is e-business. It is known as the process of conducting some business transaction using electronic technology. While many Indian companies are attempting to turn their conventional business practices into e-commerce, we can not ignore the fact that e-business patterns are a recent leap forward on the Indian market and are not yet implemented at a rapid step. Consequently, the risks and benefits of e-commerce must be known before those business transactions are performed on the Internet.

In this modern age, e-business plays a critical position in the trading market sector. It speeds up growth in different ways, such as cheaper product supply, broader brand option and time savings. Today people can buy products with a click of a mouse button with the aid of e company without going anywhere out of their homes. In brief, e-business is indeed a fresh trend and is creating a sparkling crescendo of economic excitement. Also, we can't ignore the fact that e company becomes a must in the 21st century besides being a business choice.

Kabadayi, (2013), the number of e-commerce companies and the number of users interested in online shopping has risen exponentially in the last few years. If we look at developing economies, e-commerce sales adds greatly to the national gdp. The present research aims at exploring the e-business success factors. The plan to repurchase was used to calculate the success factors as loyal customers appear to make repeated transactions which contribute to improved financial results of the businesses. According to the recent literature, device consistency, application efficiency, knowledge quality, product / service diversity and web site usability were among the essential tools and capabilities for a profitable e-business. Innovativeness and pro-activity were introduced into the paradigm as a reference to the literature. There were 376 participants (n=376) learning present model based on these principles. According to our findings, the key factors that impact the repeated buying behavior of consumers are system quality, order fulfillment, responsiveness and diversity of the services / goods offered. In comparison, pro-activity has an implied impact on desire to buy back. Pro activeness has a positive effect on expected value and in turn has a positive impact on the decision to buy again. Consequently , it is critical for the e-commerce companies to satisfy not only the current needs of customers but also potential ones. The findings of this study are intended to lead to the growth of the Turkish e-business owners' strategy. This report is also intended to direct policy makers in their attempts to grow e-business activities and to guide researchers for their future studies in this field.

Our research aimed to examine the success drivers in e-business. Progress was calculated by customers' decision to buy more, as frequent sales improve firms ' financial efficiency. Our studies have shown that device consistency, order fulfillment, responsiveness and choice of services / goods provided are the key factors that influence the repurchase behaviour of the customers.

Unlike previous research, information accuracy was not observed as a distinct aspect but shifted within the field of order fulfilment. Thus it was deemed essential for our sample to provide correct details about the order. In comparison, pro-activity has an implied impact on desire to buy back. It has a positive impact on perceived utility and in turn has a positive effect on the purpose of repurchasing. Therefore, the financial success of e-commerce companies would lead to satisfying not just the existing demands of customers but the potential ones. Because our sample viewed constructive market orientation and attractiveness as a single factor, the website's appeal is significant in the consumer's perception of utility, which in turn enhances the co-op 's satisfaction and intention to buy back

According to our survey Yemeksepeti.com was the most favored website. As a part of our conversations it was suggested that being a first mover gives the e-commerce companies competitive edge. Another consequence of our research is that commitment to a web site is significant among different types of goods. The amount of intention to buy back was found to be higher for the group of food and clothing compared with technical items. Web pages should then follow varying tactics according to product categories.

Finally, we highly advocate that governments continue to fund e creative entrepreneurs. The e-entrepreneurs are actually earning benefits but they can be extended. As internet retail increases exponentially in each year, gross sales add steadily to national income. Most e-commerce firms currently only engage in domestic sales, but e-entrepreneurs should also be encouraged to use additional incentives and regulations to export overseas.

Rahayu and Day, (2017) this study aims to provide an overview of the adoption of e-commerce by SMEs in developing countries and, in particular, the degree to which Indonesian SMEs embrace e-commerce. It describes the e-commerce benefits these SMEs are experiencing and examines the interaction between the e-commerce acceptance rate and the benefits thus realized. The study was motivated by the limited studies related to e-commerce adoption by SMEs, especially in developing countries. Moreover, it seems that most e-commerce reports rely more on upstream issues: seeing the reasons that promote the growth of e-commerce, or obstacles encountered, rather than downstream issues: finding gains from post-adoption. That definitely restricts our perception of SMEs' adoption of e-commerce in developed countries, as well as the advantages of e-commerce after adoption. A analysis of 292 small and medium-sized businesses reveals that the majority are only at an early stage of their e-commerce adoption. Marketing and ordering and acquisition practices dominate their e-commerce use. "Extending consumer scope', "increased revenue',' "improved outward contact',' "improved business profile',' "improved processing speed" and "increased employee efficiency" are listed as the top six potential e-commerce advantages for these SMEs. This research also indicates that small and medium-sized businesses with a higher degree of e-commerce enjoy greater benefits than companies at other levels.

This study provides an understanding of the adoption of e-commerce by small and medium-sized enterprises in developing countries, especially Indonesia. This study shows that e-commerce adoption by SMEs in a developing world, especially Indonesia, is still at a low level. We are adopters of e-mails and websites (both static and dynamic websites). The pace of e-commerce adoption by the Indonesian SMEs lags well behind compared with SMEs in developed countries. This situation would definitely have consequences for the government to further enhance its efforts by supporting successful e-commerce adoption programs and initiatives by Indonesian small and medium-sized companies. This research also provides empirical evidence to the fact that e-commerce presents multiple benefits for

SMEs. The top six benefits reported by Indonesian SMEs include increasing their business presence, increased revenue, better external connectivity, company profile, data processing speed, and productivity of employees. This outcome could enrich SME owners' awareness of the possible benefits of e-commerce. A better awareness of that would increase their chances of allocating any capital to e-commerce adoption. Moreover, this report also indicates that the gains gained by small and medium-sized businesses appear to be improved by the surge in e-commerce adoption. Certainly this situation will be a concern for SME owners when implementing e-commerce and it can also be beneficial for SME owners when determining whether or not to progress to the next level.

3.2. Purpose, Method and Scope of the Research

3.2.1. Purpose of the research

The goal of the study is to determine the attitudes and interests of university students regarding e-commerce, their perceptions of risk, and anxiety. In this context, first of all, the related concepts were explained in detail, the relevant literature was scanned extensively, and a questionnaire was conducted to measure the students' attitudes towards electronic shopping and their perceptions of risk and anxiety towards electronic commerce, which was prepared to provide information for the research. In addition, the problems faced and the things to be done were tried to be determined.

3.2.2. The Universe and the Sample of the Research

The universe of the research is the students who have been studying at Five major universities as of March 2019. As a sample from this universe, 634 students were selected by random sampling method and these students were assumed to represent all students studying at the university.

The research carried out in the thesis focus the effect of risk and anxiety on onlie shopping by university students in Kurdistan Region of Iraq. Five major universities in Kurdistan Region of Iraq were selected: Cihan University, Ishik University, Bayan University, Knowledge University, and French-Lebanese University. The major universities were selected on the basis of students' population. Data was conducted through a survey distributed by hand.

The survey was conducted with the help of some friends working at these universities. The software Statistical Package for Social Science (SPSS 22) were used for analysis of the data. This research would guide online vendors in understanding student's online shopper's attitudes and thought towards risk and anxiety related to online shopping. It helps them in designing strategies to reduce online perceived risk. The research design of this research study is descriptive by nature considering its objectives, hypothesis, sampling decisions, source of information, data analysis as well as in a view of results, findings and limitation of the research study.

Research Sample: Sampling units are taken from an entire population, such as a country, customer database or region, and put into a smaller group to form a research sample. This group of units is then used to research, analyze and draw conclusions on. In this study, the purpose is to study to examine the effect of risk and anxiety of college students on purchasing online.

The five universities selected for the descriptive study are Cihan University, Ishik University, Bayan University, Knowledge University, and French- Lebanese University. The sample of the study was 700 students attending those five university. The researcher received 634 valid questionnaires and 66 were voided and discarded.

3.2.3. Data collection tool

Questionnaire method was used to provide data for the study. While preparing the survey; The relevant literature was reviewed first, and then Demirel, 2010, Arı et al., 2010, Karabaş, 2018, Kızılyalçın and Gürdin, 2017 using the surveys they used in their studies in 2017, "University students' attitudes towards electronic shopping and risk towards electronic commerce. In the first part, there are a total of 44 questions in three parts: 12 questions questioning the demographic characteristics of the students in the first part, 19 questions for determining the attitudes of students about electronic shopping in the second part, and the third part is about e-commerce. There is a 12-question scale to measure their risks and concerns. In the questionnaire application, students were given five-point Likert-type answer options and the necessary calculations were made according to the answers given, and their perception levels were converted into points. The 32-item scale in the questionnaire has an Alpha reliability coefficient of 0.89. shows that the flower is very reliable. The data obtained from the survey application were analyzed in SPSS 22 program and detailed comments of the results are presented below.

Source of Data

The primary data was collected through a questionnaire distributed to 700 students from five universities in Kurdistan Region of Iraq, who are internet users and have purchased online at least once have been surveyed. The researcher distributed 700 questionnaires and received 634 valid responses and 66 responses were discarded for not being completed. The questionnaire was divided into two sections, demographics and regular statement. The level of the answer for each statement of the questionnaire was scaled according to the Likert scale Alternatives (strongly disagree a mean score of 1-1.80, disagree with a mean score of 1.80-2.60, neutral with an average mean score of 2.6-3.4 agree 3.4-4.2 strongly agree a mean score of over 4.2). Statistical tools also were used to test and analyze the data using SPSS: Frequency, percentages to provide a comprehensive description of the sample in terms of demographics. Arithmetic mean and standard deviations to judge the response of sample items to study variables. Pearson correlation coefficient test to identify the nature of the relationship between the variables studied. And ANOVA test to test the hypothesis. (See appendix 1 for questionnaire statements).

3.2.4. Findings of the Research and Evaluation

The data obtained from the students who participated in the survey application were analyzed and the results were interpreted under three headings and listed below. These titles; students' demographic characteristics, students' attitudes towards e-shopping, and students' perceptions of risk and anxiety towards e-commerce.

Data analysis and discussion

The center of the research process is the analysis of the data gathered and the conclusion drawn with the aid of the validated data interpretation. Researcher has made an attempt to analyze and explain their results by applying SPSS software after collecting relevant primary data.

RELIABILITY OF THE SCALE

Case Processing Summary

		N	%
Cases	Valid	634	100,0
	Excluded[a]	0	,0
	Total	634	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
0,996	31

3.2.4.1. Demographic Features of the Participants in the Research

The demographic information of 634 students participating in the research at different faculties of five major universities in north Iraq is given below.

610 respondents were questioned about their demographic profile. Their demographic profile included gender, college, major, stage, monthly expenses, access to internet, and student frequency of internet usage. Responses of respondents are presented in the following tables

Table 3. Gender of Student

Gender	Frequency	Percent
1. male	263	41.5
2. female	371	58.5
Total	634	100.0

In Table 3, we can see that 41.1% of respondents are male and 58.5% are female. This indicates that the female respondents shop online more than their male counterpart.

Table 4. University Participating in the Research

University	Frequency	Percent
Cihan university	218	34.4
Ishik university	164	25.9
Knowledge University	97	15.3
Lebanese French University	118	18.6
Bayan University	37	5.8
Total	634	100.0

Table 4 shows that the respondents came from different university, 35% of respondents came from cihan University, 26% came from Ishik University, 15.3% came from Knowledge University, 19% came from French-Lebanese University, and the rest came from Bayan University. This will give us variety of opinion regarding our topic.

Table 5. Faculties participating in the research

Faculties	Frequency	Percent
Administrative and Economics	328	51.7
Technological	110	17.4
Engineer	93	14.7
Medical sciences	40	6.3
Other:	63	9.9
Total	634	100.0

In regard to student respondents' majors, 52% of respondents are disciplined in Business Administration, 17% majored in Computer Science, 15% engineering, 6% biology, and the rest were from other types of majors.

Table 6. College Level

College Level	Frequency	Percent
first	69	10.9
second	187	29.5
third	194	30.6
fourth	172	27.1
fifth	12	1.9
Total	634	100.0

Table 6 shows that 31% of student's respondents are in third year of their studies, also, 30% in second year, 27% in their fourth year and the rest were beginners.

Table 7. Total monthly expenses

Montly expense	Frequency	Percent
less than $200	269	42.4
$201 - $400	184	29.0
$401 - $600	83	13.1
$601 - $800	44	6.9
$801 - $1000	35	5.5
More than $1000	19	3.0
Total	634	100.0

In table 7, we can see that 42% of our respondents are spend less than $200 every month. 29% spend between $200-$400 and 12% spend more than $600 per month.

Table 8. Access to internet

Access to internet	Frequency	Percent
yes	583	92.0
no	51	8.0
Total	634	100.0

Table 8 shows that a 92% of our respondents have access to internet. This show that internet shopping will be a very good project to initiate in this region.

Table 9. How often do you use the Internet

Use internet	Frequency	Percent
Daily	439	69.2
once a week	74	11.7
several times a week	54	8.5
once a month	39	6.2
several times in a month	28	4.4
Total	634	100.0

In table 9 we can see that 69% of our respondents use the internet daily, and 12% every week, and 9% several times a week. Finally, 4% of respondents use the internet several time per month.

Table 10. How long do you spend on the internet in a day?

Daily spend time	Frequency	Percent
Less than 1 hour in a day	45	7.1
Between 2-3 hrs.	94	14.8
between 4-6	193	30.4
More than 6 hrs.	302	47.6
Total	634	100.0

Table 10 shows that 48% of our respondents use the internet for 6 hours daily, 31% use the internet between 4-6 hours daily, and 22% less than 3 hours per day.

Table 11. For what purpose do you usually use internet?

Use internet	Frequency	Percent
social networking and communication	149	23.5
scientific researches	27	4.3
having information	32	5.0
Shopping	263	41.5
Follow up news	39	6.2
entertainment, match	124	19.6
Total	634	100.0

When asked why you use the internet, 42% of respondents said for shopping, 20% for entertainment, 6% listen to news, and 24% social media.

Table 12. Do you use internet for shopping?

Use internet for shopping	Frequency	Percent
Yes	429	67.7
No	205	32.3
Total	634	100.0

Table 12 shows that 68% of our respondents use the internet for shopping, the rest do not trust the internet for shopping online.

Table 13. How much money have you paid totally for the past 6 months shopping?

Money paid	Frequency	Percent
Less than $50	242	38.2
$51 - $100	129	20.3
$101 - $150	98	15.5
$151 - $200	79	12.5
More than $200	86	13.6
Total	634	100.0

Table 13 answer the question how much money you spent on shopping in the past 6 months, 38% said less than $50, 20% between 50-100 dollars, 16% more than $100, and 13% stated that they spent more than $200 in the past 6 months on shopping.

Table 14. What type of payment methods you use for shopping?

Payment type	Frequency	Percent
credit card	198	31.2
Check	12	1.9
EFT	42	6.6
Cash	314	49.5
Others	68	10.7
Total	634	100.0

Table 14 shows payment methods used by our respondents when purchase products online. Surprisingly, 50% of respondents used cash, and 31% used credit cards, 7% electronic transfer of money and rest used different types of methods for payments.

3.2.4.2. Students' Attitudes towards Electronic Shopping

634 students studying at different faculties of Elazig Fırat University participating in the study have an average of 3.30 points (out of five full points) towards electronic shopping. This calculated points indicate that students have good attitudes and interests regarding e-shopping. The mean scores and standard deviations of the students' responses to the attitude scale are given below in Table 13 and then their comments are made.

Tablo 15. Students' Attitudes towards Electronic Shopping

(Students' Electronic Commerce Perception Level Average Score X = 3.30)	**X**	**S**
1.I do pay attention to internet shopping very much	3,49	1,05
2. It is my pleasure to shop online for myself or my relatives	3,55	1,05
3. I will be happy to shop online	3,25	1,03
4. Online shopping saves time	4,01	1,08
5. There is enough access opportunity to choose more products	2,83	1,17
6. Products on the Internet are cheaper than in stores	3,51	1,09
7. Internet shopping has more information about the product	3,45	1,11
8. Internet shopping Provides ease of purchase on confidential products	3,10	0,95
9. Website reliability increases my desire for shopping	3,37	1,14
10. My order being sent by company increases my desire for shopping	3,00	0,97
11. Having advertising online increases my desire for shopping	3,44	1,25
12. Certain delivery date, increases my interest in the product	3,29	1,22
13. Instant or daily discounts on the products increases my desire for shopping	3,07	1,30
14. Excluding credit card, different payment options increase my desire for shopping	3,53	1,15
15. Detailed content on products increases my desire for shop	3,29	1,14
16. Receiveing an e-mails about discount or sales increase my desire for shopping	2,48	1,19
17. Easy excess to the website	3,13	0,97
18. Having product information increases my desire for shopping	3,44	1,22
19. Getting after-sales support increases my desire for shopping	3,50	1,19

1. As seen in Table 1; It is possible to say that students' interest in e-shopping is at a good level according to the average score (X = 3.49; s = 1.05) of the students participating in the research.
2. According to the score of the students participating in the research on “It is my pleasure to shop online for myself or my relatives” (X = 3,55; s = 1,05), students are satisfied with e-shopping for themselves or their relatives. According to this result,

students can be commented that they like shopping online for themselves or their relatives.

3. According to the average score (X = 3.25; s = 1.03) of the students participating in the research according to their average score of participation in the "I will be happy to shop online" opinion, the participants have the opportunity to shop online.
4. According to the average of participation of the students participating in the research to the “Online shopping saves time” opinion (X = 4.01; s = 1.08), the participants believe that shopping on the Internet saves time.
5. According to the score of the students participating in the research on “There is enough access opportunity to choose more products” (X = 2.83; s = 1.17), the participants do not care about having the opportunity to reach more product options. As a result, students do not care much about more product options in e-shopping.
6. According to the average of the students participating in the research to participate in the “Products on the Internet are cheaper than in stores” view (X = 3.51; s = 1.09), the participants believe that the products on the internet are cheaper than those in the store.
7. According to the average of participation (X = 3.45; s = 1.11) of the students participating in the research to the opinion of “Internet shopping has more information about the product”, the participants believe that there is an opportunity to reach more information about the product in the electronic environment.
8. According to the score of the students participating in the research on the “Internet shopping Provides ease of purchase on confidential products” opinion (X = 3.10; s = 0.95), the participants of the survey think that e-shopping facilitates the purchase of confidential products.
9. According to the scores of the students participating in the research on the “Website reliability increases my desire for shopping” view (X = 3.37; s = 1.14), the respondents think that security will increase their willingness to shop. According to this result, it can be commented that the reliability of the website will increase the desire to shop.
10. According to the participation score (X = 3.00; s = 0.97) of the students participating in the research according to their participation score (X = 3.00; s = 0.97), the

participants think that the products they buy from the internet will increase their shopping requests.

11. According to the score of the participants (X = 3.44; s = 1.25) who approve the opinion of the students participating in the research “Having advertising online increases my desire for shopping”, the participants think that the special campaigns will increase their willingness to shop.
12. According to the participants' participation score (X = 3.29; s = 1.22) in the opinion of “Certain delivery date, increases my interest in the product”, the participants believe that the delivery date of the products will increase the interest in the product.
13. According to the participants' participation points (X = 3.07; s = 1.30) according to the idea of “Instant or daily discounts on the products increases my desire for shopping”, the participants think that instant or daily discount applications will increase their willingness to shop.
14. According to the participation score (X = 3,53; s = 1,15) of the students participating in the research, according to the opinion that “Excluding credit card, different payment options increase my desire for shopping will have increased shopping requests except for credit cards” (X = 3,53; s = 1,15) options will increase their willingness to shop.
15. According to the participation score (X = 3.29; s = 1.14) of the students participating in the research to the idea that “Detailed content on products increases my desire for shop will increase the desire to shop” (X = 3.29; s = 1.14). They believe that providing information will increase their willingness to shop.
16. According to the opinion of the students participating in the study, "Receiveing an e-mails about discount or sales increase my desire for shopping will increase the desire to shop" (X = 2.48; s = 1.19), Participants think that receiving emails about discounted and campaign products does not affect their desire to shop much. Since the average score is lower than the average of the department (2.48 <3.30), it can be interpreted that receiving mails related to discounted and campaign products does not affect the shopping requests much.
17. The students who participated in the study stated that the score of "Easy excess to the website e-shopping sites will increase their shopping requests" (X = 3.13; s = 0.97)

3.2.4.3. Students' Perceptions of Risk on Electronic Commerce

The risk perceptions of 634 students studying in different faculties of five universities in the city of Erbil, Northern Iraq, who participated in the study were calculated as 3.36 points (over five full points) on average. According to this average, it can be interpreted that student risk perceptions are in good condition. Below, students' mean scores and standard deviations regarding their responses to the risk scale are shown in Table 16 and related interpretations are made below.

Table 16. Students' Perceptions of Risk Regarding Electronic Commerce

(Students' electronic commerce risky vision level average score x = 3.36)	**X**	**s**
1. I don't find it safe for shopping online	3,35	1,15
2.It's a risk for me to ask for my credentials (personal information)	3,76	1,10
3.Transferring my credit card information is a risk	3,92	1,08
4. Not being able to touch the product is a risk for me	3,73	1,09
5. The product I ordered may differ from the site	3,09	1,19
6. I may not receive the product at all	2,48	1,09
7. Delivery of the product may take longer than specified	3,53	1,16
8.I'm worried about the time it takes to get the product	3,34	1,17
9. I'm worried about buying the product without trying the product	3,49	1,09
10. I'm worried about having trouble returning the product	3,70	1,34
11. I'm worried about not being able to contact the company when a problem arises	3,58	1,59
12. Even though the shipping fee does not appear during the sale, it concerns me that it might be included in the delivery	2,30	1,23

1. As can be seen in Table 14, according to the average participation score of the participants in the "I don't find it safe for shopping online" idea (X = 3.35; s = 1.15), students think that shopping online is not safe. Participation is weak. This result can be interpreted as students find internet shopping safe.
2. According to the participation score of the students participating in the research, “It's a risk for me to ask for my credentials (personal information)” (X = 3.76; s = 1.10),

the participants consider the request of identity information as a risk during shopping. According to this result, students find it normal to ask for identity information for their shopping.

3. According to the participation score (X = 3.92; s = 1.08) of the students participating in the study "Transferring my credit card information is a risk", it can be said that the respondents find it risky to give credit card information in shopping and do not want to give their information.
4. According to the score of the students who participated in the research “Not being able to touch the product is a risk for me” (X = 3.73; s = 1.09), respondents believe that not touching the product to be purchased in a virtual environment is a risk and they feel the need to touch the product.
5. According to the score of the students participating in the research on “The product I ordered may differ from the site” view (X = 3.09; s = 1.19), the participants believe that the products they order may differ from the product promoted on the site. According to this result, it is not very likely that the product ordered from the virtual environment will differ from the one presented on the site.
6. According to the participation score (X = 2.48; s = 1.09) of the students participating in the research according to the opinion of "I may not receive the product at all", the participants are unlikely to receive any product they order online.
7. According to the average of participation points of the students participating in the research on “Delivery of the product may take longer than specified” (X = 3.53; s = 1.16), the participants think that the product they order has a longer delivery risk than specified.
8. According to the participation score of the students who participated in the study, “I'm worried about the time it takes to get the product” (X = 3.34; s = 1.17), the time spent until the participants had the product they ordered was quite they are concerned. According to this result, students perceive the prolonged delivery time of the products they shop as a risk.
9. According to the participation score of the students who participated in the study, “I'm worried about buying the product without trying the product” (X = 3.49; s =

1.09), the respondents are worried about buying the product they purchased in the virtual environment.

10. According to the score of the students participating in the research, “I'm worried about having trouble returning the product” (X = 3.70; s = 1.34), the participants of the survey are concerned about having problems returning the product they purchased in the virtual environment.
11. According to the score of the students participating in the research, “I'm worried about not being able to contact the company when a problem arises” (X = 3,58; s = 1,59), the questionnaire is a problem related to their shopping in the virtual environment. He is concerned that he cannot find interlocutors who will take care of themselves when they are experienced.
12. Participation of the students who participated in the research to the opinion that “Even though the shipping fee does not appear during the sale, it concerns me that it might be included in the delivery is anxious to be asked for delivery even though the shipping fee is not seen during the sale (X=?? s = 1.23), the respondents are not worried that the shipping fee of the product they purchased is requested at the time of delivery.

3.2.4.4. Relationship Analysis (Comparisons)

Testing the Hypothesis

After identifying the demographics of the respondents, the researcher has analyzed the impact of risk and anxiety on students' consumers purchase intentions for online shopping. For analyzing the relationship between the two variables risk and anxiety on purchasing online, the researcher used Pearson correlation. Also, simple regression analysis has been conducted by the researcher to measure the impact of independent variable on dependent variable.

An effort has been made by the researcher to design and test various statistical hypothesis derived from review of literature. For the objectives which is to analyze the effect of risk and anxiety college students face when they shop on online. Therefore, the hypothesis of this study is:

H0: there is no significant positive relationship between risk and anxiety on the student intention to purchase online

H1: there is a significant positive relationship between risk and anxiety on the student intention to purchase online

Table 17. Correlations

		dependet_var	independet_var
dependet_var	Pearson Correlation	1	.992**
	Sig. (2-tailed)		.000
	N	634	634
independet_var	Pearson Correlation	.992**	1
	Sig. (2-tailed)	.000	
	N	634	634

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

As shown in Table 17 that there is a correlation between the risk and anxiety and online shopping intention by students, where the value of Pearson correlation coefficient is very strong correlation of (0.992), and significant value is 0.000 < 0.05. this indicates that every time the risk and anxiety increased by one unit, the level of online shopping decreases by 99% and it's a good value. Thus, it refuses null hypothesis and supports alternative hypothesis. This leads one to believe, however, that there is a major beneficial risk-anxiety interaction on the student's plan to buy online.

Table 18. Anova dependet_var

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	736.539	47	15.671	4388.465	0.000
Within Groups	2.093	586	.004		
Total	738.632	633			

We can see from table 18 above that the value of a statistical test sig=0.000 which is smaller than α=0.05 and thus we come to the following result: the invalidity of the null hypothesis (H0) and accept the alternative hypothesis (H1), and this means that there is statistically significant relationship between risk and anxiety on the student purpose to buying online.

Table 19. Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
Dependent var	Male	263	4.2842	.58472	.03606	31.065	628.932	.000
	Female	371	2.6126	.76938	.03994			
Independent var	Male	263	4.4255	.52667	.03248	34.345	628.201	.000
	Female	371	2.6071	.80541	.04181			

The single sample t-test tests the null hypothesis that the population mean is equal to the number specified by the user. SPSS calculates the t-statistic and its p-value under the assumption that the sample comes from an approximately normal distribution. If the p-value associated with the t-test is small (0.05 is often used as the threshold), there is evidence that the mean is different from the hypothesized value. If the p-value associated with the t-test is not small (p > 0.05), then the null hypothesis is not rejected and you can conclude that the mean is not different from the hypothesized value. Thus, we rejected the null hypothesis and accepted the alternative one.

Table 20. Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
dependet_var	Equal variances assumed	41.745	.000	29.677	632	.000	1.67160	.05633
	Equal variances not assumed			31.065	628.932	.000	1.67160	.05381
independet_var	Equal variances assumed	86.609	.000	32.071	632	.000	1.81840	.05670
	Equal variances not assumed			34.345	628.201	.000	1.81840	.05294

Table 20 shows Independent Samples Test, displays the results most relevant to the Independent Samples t Test. There are two parts that provide different pieces of information: (A) Levene’s Test for Equality of Variances and (B) t-test for Equality of Means.

The p-value of Levene's test is printed as ".000" (but should be read as $p < 0.001$ -- i.e., p very small), so we reject the null of Levene's test and conclude that the risk and anxiety is significantly different non risky operation. This tells us that we should look at the "Equal variances not assumed" row for the t test (and corresponding confidence interval) results. (If this test result had not been significant -- that is, if we had observed $p > \alpha$ -- then we would have used the "Equal variances assumed" output.)

CONCLUSIONS

In this thesis research, the effect of risk and anxiety on students online shopping was studied in two parts specifically for students of five universities in Kurdistan Region of Iraq. In the first part, demographic variables were studied through the analysis of data and in second part we analyzed risk an anxiety effect on students when shopping online. The study showed that there is a significant effect of risk and anxiety on the purchasing or shopping online by our respondents.

Many factors prevented respondent to use e-commerce especially shopping online such as access to more products, the price of the products, website reliability, delivery and product discount.

In response to risk and anxiety perceptions for E-commerce, respondent also do not trust shopping online, the risk of credit card information transfer, not being able to test or touch the products, not receiving the products or late delivery.

The most important reason for the rapid spread of information and technology in the new economy is the developments in communication and internet technologies. These technological trends have created alternative ways of providing products and services to consumers, and the ability to provide more options to customers. New groups, companies and governments created with these new opportunities can follow business processes and carry out almost all their operations with the help of networks that communicate with each other. This alternative form of trade (e-commerce), which emerged as a result of the developments experienced, has rapidly changed the business understanding, eliminating time and space constraints thanks to the development of information and communication technologies and the development of wide network technologies, facilitating all business activities and gaining flexibility to trade. Developments have forced the management processes of businesses to change as well, and new forms of organization managed in virtual environments have begun to form and businesses have gradually turned into virtual enterprises. The number of internet users increases rapidly day by day, and e-commerce activities are becoming more widespread. In this study, a questionnaire application was conducted to measure the attitudes and anxiety levels of students studying in different faculties of Fırat University regarding e-commerce, and the results are summarized below.

The attitudes of e-commerce students who study at different faculties of Elazığ Fırat University participating in the study were calculated as 3.41 points over five full points, and their perception of risk and anxiety towards e-commerce as 3.45 points. These average scores were interpreted as that students' attitudes and perceptions about the subject were at a good level.

According to the information obtained as a result of the survey, if we summarize students' attitudes towards e-commerce; The students participating in the research want to reach more product options and think that they will have the opportunity to choose more products thanks to e-shopping and that products purchased online are cheaper than those in stores. Students believe that e-commerce facilitates the purchase of confidential products, and that the website's reliability will increase the desire to shop.

Students participating in the research; They believe that the arrival of products bought online with a secure cargo company will increase their shopping requests, increase the interest of shopping for member-specific campaigns, increase the interest of the products, increase the interest in the product, increase the willingness to shop for instant or daily discounts, and increase the shopping requests of different payment options.

Students participating in the research; He thinks that providing descriptive information about the products they will purchase over the internet will increase their willingness to shop, the ease of use of the sites they e-shop will increase their shopping requests, the possibility of installments for shopping by credit card will increase their willingness to shop, and the comments about the products they purchase will increase their shopping requests.

Although there are many superior aspects of e-commerce, it is possible to experience some dissatisfaction from time to time. In this context, the students participating in the research; It was determined that their interest in e-shopping is weak, they do not like shopping online for themselves or their relatives, and that they have the opportunity to shop online does not make them very happy. In addition, comments were made that students were not quite sure that shopping on the internet saves time, and that after-sales support did not affect their desire to shop, and that receiving e-mails about discounted and promotional products did not affect their desire to shop much.

According to the information obtained from the research, if we summarize the students' perceptions of Risk and Anxiety towards e-commerce; Students' participation in the idea that online shopping is not safe is weak. This result is interpreted as the students find the online shopping safe. Students do not want to be asked for their credentials during shopping, they consider this as a risk, and it is risky to give credit card information during shopping and they do not want to give their information. Along with the rapid technological developments in our time, there are important developments related to internet security, new solutions to the security problem are constantly being developed and many different security options are developed, similar to those in banking services.

Students participating in the research; believing that it is a risk to not touch the product they will purchase in a virtual environment and feels the need to touch the product, that the products they order may differ from the product promoted on the site, the product ordered from the virtual environment has a high probability of coming different from the one introduced on the site, there is a risk that the products ordered in the virtual environment will never be delivered, They think that there is a risk of delivering the product they deliver in a longer time than specified, and it is alarming that the time until the ordered product is reached is too much. According to this result, students perceive the prolonged delivery time of the products they shop as a risk. Students are anxious about buying the product they purchased in a virtual environment without trying it, they are worried about having the problem of returning the product they purchased in the virtual environment, they are worried about not being able to find a contact to deal with them when there is a problem with their shopping in the virtual environment, they are worried that the shipping fee of the product they purchased is requested during delivery. and they feel scammed.

Suggestions that can be developed for the solution of the problems determined as a result of the study; Continuous R&D studies should be carried out, monitored and sites should be updated frequently in order to increase the confidence in e-commerce applications, the possibilities of payments and the doubts about product delivery. Again, continuous inspections should be made by relevant and responsible units to increase trust, and deficiencies that would create insecurity should be completed immediately. Some sanctions should also be imposed on those who make wrong transactions.

Since the application of the study is made only for university students, it is inevitable that there are deficiencies in the comments about the situation of e-commerce in our country. In addition to university students, public employees, SMEs in future studies for more comprehensive due diligence and interpretation.

Contributions and Significance

The main influence of this research is to realize the impact of buyer anxiety and the role of risk in the online environment. By adding new information through qualitative research this research has contributed to the body of customer shopping knowledge online. The empirical model of perceived developed.

The trend of shopping for customers has shifted due to the exponential development of the Internet in the country. Consumers are switching to online shopping. While there is a large difference between internet consumers and physical shoppers in the Kurdistan Region of Iraq due to online risk perceptions, it creates new opportunities for e-shoppers. So, it becomes necessary to understand concept of perceived anxiety as major barrier to shopping online.

This study contributes to the body of knowledge that how consumer's perception has changed due to various factors in recent years.

It is very important for e-retailers to understand the role and importance risk. So that, they can adopt risk reduction strategies according to type of risk. And they do not waste their time, money and efforts in implying strategies which are not the relevant one.

E-retailers can use safety concept by improving security policies, by reducing technical complications of website and by providing monitory safety assurance to the online consumers. In this way they can reduce risk perceptions associated with the online shopping.

Research Limitation

This study is directed to the five major universities in the state of Erbil Iraq: This restricts the generalization of the study.

As the sampling method was chosen from college students only, hence the researcher bias in choosing the respondents may have been present. Other type of respondents could of gave better result.

The researcher collected data face to face by personally meeting respondents. Applying online data collection may generate more sample size.

Statistical interpretation is possible from used quantitative method was successful in establishing relationship between variables, but behavioral analysis might have limitation. The study was conducted in five universities in Erbil Iraq; therefore, the similar study can be conducted in other cities or states of the country at a larger scale.

The study focused on risk and anxiety by online students' shoppers. Future researchers can conduct same study by taking other concepts such as payment and delivery systems.

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APPENDIX

Appendix 1 Questionnaire

1- Your Gender

- Male
- Female

2- Your College

- Cihan University
- Ishik University
- Knowledge University
- Lebanese French University
- Bayan University

3-Your major

- Administrative and Economics
- Technological
- Engineer
- Medical sciences
- Other:

4-Your Stage

- 1
- 2
- 3
- 4
- 5

5-Your total monthly expenses

- less than $200
- $201 - $400
- $401 - $600
- $601 - $800
- $801 - $1000
- More than $1000

6-Do you have access to the internet at the place of residence?

Yes No

7-How often do you use the Internet?

daily

once a week
several times a week
once a month
several times in a month

8-How long do you spend on the internet in a day?

Less than 1 hour in a day

Between 2-3 hrs.
between 4-6
More than 6 hrs.

9-For what purpose do you usually use internet?

social networking and communication

scientific researches
having information
shopping
Follow up news
entertainment, match

10-Do you use internet for shopping?

Yes No

11-How much money have you paid totally for the past 6 months shopping?

Less than $50

$51 - $100
$101 - $150
$151 - $200
More than $200

12-What type of payment methods you use for shopping?

credit card

check
EFT Electronic funds transfer
cash
Others

NOTE: Please note that for each of the following statements you agree or the extent to which you disagree (1-Strongly Disagree, 2: Disagree, 3: Undecided, 4. Agree, 5-strongly agree, check the box (X) in front of one of the options and indicate your opinion

The factors that do not let you use Online Shopping

I do pay attention to Internet shopping very much

1 ○ 2 ○ 3 ○ 4 ○ 5 ○

It is my pleasure to shop online for myself or my relatives

1 ○ 2 ○ 3 ○ 4 ○ 5 ○

I will be happy to shop online

1 ○ 2 ○ 3 ○ 4 ○ 5 ○

Online shopping saves time

1 2 3 4 5

There is enough access opportunity to choose more products

1 2 3 4 5

Products on the Internet are cheaper than in stores

1 2 3 4 5

Internet shopping has more information about the product

1 2 3 4 5

Internet shopping Provides ease of purchase on confidential products

1 2 3 4 5

Website reliability increases my desire for shopping

1 2 3 4 5

My order being sent by company increases my desire for shopping

1 2 3 4 5

Having advertising online increases my desire for shopping

1 2 3 4 5

Certain delivery date , increases my interest in the product

1 2 3 4 5

Instant or daily discounts on the products increases my desire for shopping

1 2 3 4 5

Excluding credit card, different payment options increase my desire for shopping

1 2 3 4 5

Detailed content on products increases my desire for shop

1 2 3 4 5

Receiveing an e-mails about discount or sales increase my desire for shopping

1 2 3 4 5

Easy excess to the website

1 2 3 4 5

Having product information increases my desire for shopping

1 2 3 4 5

Getting after-sales support increases my desire for shopping

1 2 3 4 5

Risk and Anxiety Perceptions for E-commerce

I don't find it safe for shopping online

1 2 3 4 5

It's a risk for me to ask for my credentials (personal information)

1 2 3 4 5

Transferring my credit card information is a risk

1 2 3 4 5

Not being able to touch the product is a risk for me

1 2 3 4 5

The product I ordered may differ from the site

1 2 3 4 5

I may not receive the product at all

1 2 3 4 5

Delivery of the product may take longer than specified

1 2 3 4 5

I'm worried about the time it takes to get the product

1 2 3 4 5

I'm worried about buying the product without trying the product

1 2 3 4 5

I'm worried about having trouble returning the product

1 2 3 4 5

I'm worried about not being able to contact the company when a problem arises

1 2 3 4 5

Even though the shipping fee does not appear during the sale, it concerns me that it might be included in the delivery

1 2 3 4 5

Appendix 2 SPSS Outputs

Frequency Table

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	263	41.5	41.5	41.5
	female	371	58.5	58.5	100.0
	Total	634	100.0	100.0	

your_college

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	cihan university	218	34.4	34.4	34.4
	Ishik university	164	25.9	25.9	60.3
	Knowledge University	97	15.3	15.3	75.6
	Lebanese French University	118	18.6	18.6	94.2
	Bayan University	37	5.8	5.8	100.0
	Total	634	100.0	100.0	

Your_major

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Administrative and Economics	328	51.7	51.7	51.7
	Technological	110	17.4	17.4	69.1
	Engineer	93	14.7	14.7	83.8
	Medical sciences	40	6.3	6.3	90.1
	Other:	63	9.9	9.9	100.0
	Total	634	100.0	100.0	

Your_Stage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	first	69	10.9	10.9	10.9
	second	187	29.5	29.5	40.4
	third	194	30.6	30.6	71.0
	fourth	172	27.1	27.1	98.1
	fifth	12	1.9	1.9	100.0
	Total	634	100.0	100.0	

Your_total_monthly_expenses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than $200	269	42.4	42.4	42.4
	$201 - $400	184	29.0	29.0	71.5
	$401 - $600	83	13.1	13.1	84.5
	$601 - $800	44	6.9	6.9	91.5
	$801 - $1000	35	5.5	5.5	97.0
	More than $1000	19	3.0	3.0	100.0
	Total	634	100.0	100.0	

Do_you_have_access_to_the_internet_at_the_place_of_residence?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	583	92.0	92.0	92.0
	no	51	8.0	8.0	100.0
	Total	634	100.0	100.0	

How often do you use the Internet?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	daily	439	69.2	69.2	69.2
	once a week	74	11.7	11.7	80.9
	several times a week	54	8.5	8.5	89.4
	once a month	39	6.2	6.2	95.6
	several times in a month	28	4.4	4.4	100.0
	Total	634	100.0	100.0	

How long do you spend on the internet in a day?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 hour in a day	45	7.1	7.1	7.1
	between 2-3 hrs.	94	14.8	14.8	21.9
	between 4-6	193	30.4	30.4	52.4
	More than 6 hrs.	302	47.6	47.6	100.0
	Total	634	100.0	100.0	

For what purpose do you usually use internet?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	social networking and communication	149	23.5	23.5	23.5
	scientific researches	27	4.3	4.3	27.8
	having information	32	5.0	5.0	32.8
	shopping	263	41.5	41.5	74.3
	Follow up news	39	6.2	6.2	80.4
	entertainment, match	124	19.6	19.6	100.0
	Total	634	100.0	100.0	

Do you use internet for shopping?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	429	67.7	67.7	67.7
	no	205	32.3	32.3	100.0
	Total	634	100.0	100.0	

How much money have you paid totally for the past 6 months shopping?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than $50	242	38.2	38.2	38.2
	$51 - $100	129	20.3	20.3	58.5
	$101 - $150	98	15.5	15.5	74.0
	$151 - $200	79	12.5	12.5	86.4
	More than $200	86	13.6	13.6	100.0
	Total	634	100.0	100.0	

What type of payment methods you use for shopping?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	credit card	198	31.2	31.2	31.2
	check	12	1.9	1.9	33.1
	EFT Electronic funds transfer	42	6.6	6.6	39.7
	cash	314	49.5	49.5	89.3
	Others	68	10.7	10.7	100.0
	Total	634	100.0	100.0	

I do pay attention to Internet shopping very much

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	42	6.6	6.6	6.6
	Disagree	71	11.2	11.2	17.8
	Undecided	132	20.8	20.8	38.6
	Agree	312	49.2	49.2	87.9
	strongly agree	77	12.1	12.1	100.0
	Total	634	100.0	100.0	

p1q2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	31	4.9	4.9	4.9
	Disagree	83	13.1	13.1	18.0
	Undecided	124	19.6	19.6	37.5
	Agree	298	47.0	47.0	84.5
	strongly agree	98	15.5	15.5	100.0
	Total	634	100.0	100.0	

p1q3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	44	6.9	6.9	6.9
	Disagree	79	12.5	12.5	19.4
	Undecided	249	39.3	39.3	58.7
	Agree	194	30.6	30.6	89.3
	strongly agree	68	10.7	10.7	100.0
	Total	634	100.0	100.0	

p1q4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	2.1	2.1	2.1
	Disagree	62	9.8	9.8	11.8
	Undecided	103	16.2	16.2	28.1
	Agree	183	28.9	28.9	56.9
	strongly agree	273	43.1	43.1	100.0
	Total	634	100.0	100.0	

p1q5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	103	16.2	16.2	16.2
	Disagree	123	19.4	19.4	35.6
	Undecided	248	39.1	39.1	74.8
	Agree	93	14.7	14.7	89.4
	strongly agree	67	10.6	10.6	100.0
	Total	634	100.0	100.0	

p1q6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	35	5.5	5.5	5.5
	Disagree	84	13.2	13.2	18.8
	Undecided	149	23.5	23.5	42.3
	Agree	253	39.9	39.9	82.2
	strongly agree	113	17.8	17.8	100.0
	Total	634	100.0	100.0	

p1q7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	46	7.3	7.3	7.3
	Disagree	73	11.5	11.5	18.8
	Undecided	168	26.5	26.5	45.3
	Agree	243	38.3	38.3	83.6
	strongly agree	104	16.4	16.4	100.0
	Total	634	100.0	100.0	

p1q8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	19	3.0	3.0	3.0
	Disagree	143	22.6	22.6	25.6
	Undecided	289	45.6	45.6	71.1
	Agree	121	19.1	19.1	90.2
	strongly agree	62	9.8	9.8	100.0
	Total	634	100.0	100.0	

p1q9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	52	8.2	8.2	8.2
	Disagree	87	13.7	13.7	21.9
	Undecided	163	25.7	25.7	47.6
	Agree	234	36.9	36.9	84.5
	strongly agree	98	15.5	15.5	100.0
	Total	634	100.0	100.0	

p1q10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	33	5.2	5.2	5.2
	Disagree	154	24.3	24.3	29.5
	Undecided	275	43.4	43.4	72.9
	Agree	123	19.4	19.4	92.3
	strongly agree	49	7.7	7.7	100.0
	Total	634	100.0	100.0	

p1q11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	65	10.3	10.3	10.3
	Disagree	79	12.5	12.5	22.7
	Undecided	143	22.6	22.6	45.3
	Agree	202	31.9	31.9	77.1
	strongly agree	145	22.9	22.9	100.0
	Total	634	100.0	100.0	

p1q12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	54	8.5	8.5	8.5
	Disagree	114	18.0	18.0	26.5
	Undecided	189	29.8	29.8	56.3
	Agree	144	22.7	22.7	79.0
	strongly agree	133	21.0	21.0	100.0
	Total	634	100.0	100.0	

p1q13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	99	15.6	15.6	15.6
	Disagree	109	17.2	17.2	32.8
	Undecided	184	29.0	29.0	61.8
	Agree	129	20.3	20.3	82.2
	strongly agree	113	17.8	17.8	100.0
	Total	634	100.0	100.0	

p1q14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	41	6.5	6.5	6.5
	Disagree	67	10.6	10.6	17.0
	Undecided	194	30.6	30.6	47.6
	Agree	175	27.6	27.6	75.2
	strongly agree	157	24.8	24.8	100.0
	Total	634	100.0	100.0	

p1q15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	51	8.0	8.0	8.0
	Disagree	84	13.2	13.2	21.3
	Undecided	233	36.8	36.8	58.0
	Agree	157	24.8	24.8	82.8
	strongly agree	109	17.2	17.2	100.0
	Total	634	100.0	100.0	

p1q16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	154	24.3	24.3	24.3
	Disagree	196	30.9	30.9	55.2
	Undecided	154	24.3	24.3	79.5
	Agree	84	13.2	13.2	92.7
	strongly agree	46	7.3	7.3	100.0
	Total	634	100.0	100.0	

p1q17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	19	3.0	3.0	3.0
	Disagree	149	23.5	23.5	26.5
	Undecided	245	38.6	38.6	65.1
	Agree	167	26.3	26.3	91.5
	strongly agree	54	8.5	8.5	100.0
	Total	634	100.0	100.0	

p1q18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	57	9.0	9.0	9.0
	Disagree	84	13.2	13.2	22.2
	Undecided	154	24.3	24.3	46.5
	Agree	198	31.2	31.2	77.8
	strongly agree	141	22.2	22.2	100.0
	Total	634	100.0	100.0	

p1q19

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	49	7.7	7.7	7.7
	Disagree	74	11.7	11.7	19.4
	Undecided	169	26.7	26.7	46.1
	Agree	193	30.4	30.4	76.5
	strongly agree	149	23.5	23.5	100.0
	Total	634	100.0	100.0	

p2q1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	49	7.7	7.7	7.7
	Disagree	89	14.0	14.0	21.8
	Undecided	194	30.6	30.6	52.4
	Agree	189	29.8	29.8	82.2
	strongly agree	113	17.8	17.8	100.0
	Total	634	100.0	100.0	

p2q2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	22	3.5	3.5	3.5
	Disagree	67	10.6	10.6	14.0
	Undecided	143	22.6	22.6	36.6
	Agree	205	32.3	32.3	68.9
	strongly agree	197	31.1	31.1	100.0
	Total	634	100.0	100.0	

p2q3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	24	3.8	3.8	3.8
	Disagree	39	6.2	6.2	9.9
	Undecided	136	21.5	21.5	31.4
	Agree	198	31.2	31.2	62.6
	strongly agree	237	37.4	37.4	100.0
	Total	634	100.0	100.0	

p2q4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	31	4.9	4.9	4.9
	Disagree	39	6.2	6.2	11.0
	Undecided	183	28.9	28.9	39.9
	Agree	194	30.6	30.6	70.5
	strongly agree	187	29.5	29.5	100.0
	Total	634	100.0	100.0	

p2q5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	76	12.0	12.0	12.0
	Disagree	117	18.5	18.5	30.4
	Undecided	189	29.8	29.8	60.3
	Agree	173	27.3	27.3	87.5
	strongly agree	79	12.5	12.5	100.0
	Total	634	100.0	100.0	

p2q6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	134	21.1	21.1	21.1
	Disagree	186	29.3	29.3	50.5
	Undecided	227	35.8	35.8	86.3
	Agree	49	7.7	7.7	94.0
	strongly agree	38	6.0	6.0	100.0
	Total	634	100.0	100.0	

p2q7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	41	6.5	6.5	6.5
	Disagree	74	11.7	11.7	18.1
	Undecided	183	28.9	28.9	47.0
	Agree	179	28.2	28.2	75.2
	strongly agree	157	24.8	24.8	100.0
	Total	634	100.0	100.0	

p2q8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	43	6.8	6.8	6.8
	Disagree	113	17.8	17.8	24.6
	Undecided	184	29.0	29.0	53.6
	Agree	168	26.5	26.5	80.1
	strongly agree	126	19.9	19.9	100.0
	Total	634	100.0	100.0	

p2q9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	53	8.4	8.4	8.4
	Disagree	24	3.8	3.8	12.1
	Undecided	233	36.8	36.8	48.9
	Agree	207	32.6	32.6	81.5
	strongly agree	117	18.5	18.5	100.0
	Total	634	100.0	100.0	

p2q10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	53	8.4	8.4	8.4
	Disagree	113	17.8	17.8	26.2
	Undecided	40	6.3	6.3	32.5
	Agree	189	29.8	29.8	62.3
	strongly agree	239	37.7	37.7	100.0
	Total	634	100.0	100.0	

p2q11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	112	17.7	17.7	17.7
	Disagree	85	13.4	13.4	31.1
	Undecided	69	10.9	10.9	42.0
	Agree	56	8.8	8.8	50.8
	strongly agree	312	49.2	49.2	100.0
	Total	634	100.0	100.0	

p2q12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	207	32.6	32.6	32.6
	Disagree	189	29.8	29.8	62.5
	Undecided	118	18.6	18.6	81.1
	Agree	76	12.0	12.0	93.1
	strongly agree	44	6.9	6.9	100.0
	Total	634	100.0	100.0	

Table 21. Correlations

		dependet_var	independet_var
dependet_var	Pearson Correlation	1	.992**
	Sig. (2-tailed)		.000
	N	634	634
independet_var	Pearson Correlation	.992**	1
	Sig. (2-tailed)	.000	
	N	634	634

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

Table 22. ANOVA

dependet_var

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	736.539	47	15.671	4388.465	.000
Within Groups	2.093	586	.004		
Total	738.632	633			

Table 23. Group Statistics

	gender	N	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
Dependent var	male	263	4.2842	.58472	.03606	31.065	628.932	.000
	female	371	2.6126	.76938	.03994			
Independent var	male	263	4.4255	.52667	.03248	34.345	628.201	.000
	female	371	2.6071	.80541	.04181			

Appendix 3 Originality Report

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SOSYAL BİLİMLER ENSTİTÜSÜ

FORM 30

YÜKSEK LİSANS TEZ ÇALIŞMASI BENZERLİK RAPORU

ÖĞRENCİ BİLGİLERİ

Adı-Soyadı	Khanda Sarkawt OTHMAN
Öğrenci Numarası	171216118
Anabilim Dalı	İŞLETME
Programı	Yüksek Lisans
Danışmanının Unvanı, Adı-Soyadı	Doç. Dr. Mehmet Karahan
Tez Başlığı (Türkçe)	Üniversite Öğrencilerinin e-Ticaret ve e-Pazarlama Konusundaki Tutum ve Düşünceleri

SOSYAL BİLİMLER ENSTİTÜSÜ MÜDÜRLÜĞÜ'NE

Yukarıda başlığı belirtilen tez çalışmanın a) Kapak sayfası, b) Giriş, c) Ana bölümler ve d) Sonuç kısımlarından oluşan toplam 109 sayfalık kısmına ilişkin, 16/10/2020, tarihinde Sosyal Bilimler Enstitüsü tarafından Turnitin adlı intihal tespit programından aşağıda belirtilen filtrelemeler uygulanarak alınmış olan orijinallik raporuna göre, tezimin benzerlik oranı % 17 'dir.

Uygulanan filtrelemeler:

1- Kabul/Onay ve Bildirim sayfaları hariç,
2- Kaynakça hariç
3- Alıntılar dâhil
4- 5 kelimeden daha az örtüşme içeren metin kısımları hariç

Yukarıda bilgileri verilen öğrencinin yüksek lisans tezi Sosyal Bilimler Enstitüsü Yönetim Kurulu tarafından belirlenen azami benzerlik oranlarını aşmadığını ve tez çalışmamın herhangi bir intihal içermediğini; aksinin tespit edileceği muhtemel durumda doğabilecek her türlü hukuki sorumluluğu kabul ettiğimi ve yukarıda vermiş olduğum bilgilerin doğru olduğunu beyan ederim.

Gereğini saygılarımla arz ederim.

Doç. Dr. Mehmet KARAHAN

Danışmanın Adı-Soyadı

(İmzası)

Prof. Dr. Kenan PEKER

Anabilim Dalı Başkanı

(İmzası)

Lisansüstü tezler, savunma öncesinde intihal program raporu ile birlikte enstitüye teslim edilir.

İntihal raporu ile ilgili olarak etik kurallar dâhilindeki benzerlik oranları ilgili Enstitü Yönetim Kurulu tarafından belirlenir. (Enstitü Yönetim Kurulu tarafından tezin, intihal kapsamı dışında değerlendirilmesi için TURNITIN'den alınan raporda "benzerlik oranı"nın, "alıntılar hariç" en fazla %10, "alıntılar dâhil" % 30'u geçmemesi şeklinde kabul edilmiştir).

Fırat Üniversitesi,
Sosyal Bilimler Enstitüsü,
23119 – Elazığ / TÜRKİYE

http://sosbe.firat.edu.tr/

Telefon : +90 424 241 5480
Fax: +90 424 233 2180
e-posta : sosbilenst@firat.edu.tr

CURRICULUM VITAE

KHANDA SARKAWT OTHMAN
Address: Erbil –Iraq, Email: khokhe90@yahoo.com
Number: +9647507901990

Profile:

A serious candidate who is hard working, responsible, confident and isn't afraid of approaching any forms of work. khanda, has the ability to deal with problems in a professional and successful manner. Determined and open to learn and take up new challenges.

Education and Qualification:

2015 - 2016 College graduate, department of business administration

Employment/Work Experience:

2012-2013 **Minas company for cosmetics in the Majidi Mall for a period of one year**

2013-2014 Company (Deal) for advertising for a period of one year

2016 –Present College of Cihan university

Skills:

Communication: Having experience in different fields has led to my communication skills to develop further. Speaking several languages opens door to a lot of other opportunity and I can communicate without fear.

Languages: Fluent in Kurdish (Sorani) (very good), Arabic (very good), and English (very good)

Computing: Experienced with Microsoft Word Excel and PowerPoint.

Achievements, Interests and Activities:

Interests include reading, dancing, traveling; discovering new cultures and languages.

Referees

Available upon request