Factors Affecting Egyptian Consumers' Intentions for Accepting Online Shopping
Dr. Osama El Ansary, Cairo University, Egypt
Dr. Ahmed Samir Roushdy, Sadat Academy for Management Sciences, Egypt

ABSTRACT

The objective of this research is to highlight and explore factors affecting consumers' intentions for accepting online shopping. It is important to find out variables that impede Egyptian consumers' intentions for accepting online purchase. The research approached a convenient sample out of the internet consumers' population. An online survey was administered to collect data. The initial interviews with Egyptian online vendors and literature review showed that the important independent factors that affect Egyptian consumers' intentions for accepting internet shopping, as dependent variable, were: (1) the trust in website, (2) e-service quality, (3) consumers attitude toward online shopping, and the consumers demographic characteristics as moderating variables. The research findings pointed out that all the demographic characteristics had significant impact on the consumers' intentions for online shopping. Men were more oriented for accepting online shopping compared to women, consumers aged between 36 to 45 years old were having the highest intentions to accept online shopping, Consumers experience with the internet was a very significant factor and was positively correlated with the intentions for accepting online shopping, graduates were having more intentions for online shopping compared with MBA/MSC and PhD holders, and Trust, e-service quality and Consumers attitude toward online shopping were positively and significantly correlated to consumers' intentions.

INTRODUCTION

There are many challenges that must be overcome, if online shopping is to reach its full potential. Bosworth (2006) stated, “consumers increased wariness is costing online business billions of dollars in lost revenue” and noted that online business lose $3.8 billion in revenue annually, due to a lack of confidence on the part of consumers in current security measures provided for e-commerce. In electronic commerce environment, business to customer electronic commerce had developed rapidly for recent years (Alden et al., 2006; Holt et al., 2004), and advances with the internet and e-commerce have further diminished trade boundaries. E-commerce and e-shopping create opportunities for businesses to reach consumers globally and directly – indeed they are transforming retailing. In turn, business and social science research increasingly focuses on cross-national and cross-cultural internet marketing (Griffith et al., 2006). Normally, of course, consumers now have various online and offline options from which to choose, and without a compelling reason to choose one retailer over another, they experiment or rotate purchases among multiple firms (Bhattacherjee, 2001; Crego and Schiffrin, 1995). Despite impressive online purchasing growth rates, compelling evidence indicates that many consumers who search different online retail sites abandon their purchase intentions. So our study is aimed to help online businesses understand which factors encourage consumers for online shopping. There have been numerous studies of identifying factors that affect consumer behavior (Chang, Cheung, & Lai, 2005; Chi, Lin, & Tang, 2005; Dillon, & Reif, 2006; Doolin, Dillon, & Corner, 2005; Shergill, & Chen, 2005). Prior researchers have attempted to identify factors that influence traditional consumer behavior and which also may relate to consumer decision making and behavior in an online shopping environment ( So, Wong, & Sculli, 2005). These researchers have incorporated theoretical models such as the theory of reasoned action (TRA), technology acceptance model (TAM), and the theory of planned behavior (TPB) (Klopping & MacKinney, 2004). this section provides a comprehensive overview of literature pertaining to our research study. This section is organized in subtopics; within each subtopic an overview of studies that examined the subject of online shopping acceptance with emphasis on different factors construct is presented.

Prior Theories

There are several theories that have been incorporated into prior research studies including: the Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Expectation-Confirmation Theory (ECT), and Innovation Diffusion Theory (Cheung et al., 2005). In the context of TRA, Ajzen (1991) suggested that a person’s behavior is determined by his/her intention to perform the behavior and his/her subjective norm. The best predictor of behavior is intention (Ajzen, 1991). Intention is the cognitive representation of a person’s readiness to perform a given behavior, and it is considered an antecedent of behavior. Three items
trust has been the focus of a great deal of attention and study within many contexts, such as in social psychology (Deutsch, 1960), sociology (Strub and Priest, 1976), and economics (Dasgupta, 1988). More recently trust has been applied in marketing contexts (Moorman et al., 1992, 1993) to explain exchange relationships between parties and how they affect decision making (Doney and Cannon, 1997). All the studies suggest that trust is central to interpersonal and commerce relationships and is also widely applied in organizations. The previous literature on electronic shopping has contributed greatly to our understanding of how trust in a shopping website can affect attitude toward, and willingness to engage in, online shopping (Jarvenpaa et al., 2000; Lee and Turban, 2001). However, with online shopping, physical salesperson is replaced by help buttons and search features, thus removing the basis of consumer trust in the shopping experience (Lohse and Spiller, 1998). Furthermore, online shopping also contains a level of risk. Consumers cannot physically check the quality of a product or monitor the safety and security of sending sensitive personal and financial information while shopping on the Internet (Lee and Turban, 2001). This condition creates a sense of powerlessness among online shoppers. Therefore trust has an important moderating effect on the relationship between consumers’ attitude toward Internet shopping and intention to shop online (Turel et al., 2008). The complexity of examining consumer trust in Internet shopping and its determinants lies in the fact that online shopping involves trust not simply between the Web shop and the consumer (interpersonal trust), but also between the consumer and the computer system, i.e. the Internet (institutional trust) (McKnight and Chervany, 2001-2002). A high level of security and privacy in the online shopping experience has a positive effect on consumer trust, owing to the lowered risk involved with exchanging information (Collier and Bienstock, 2006). In general, the level of trust, interpersonal as well as institutional, is positively related to consumers’ attitude and intention to shop on the Internet (Bauer et al. (2006). Violation of consumers’ trust in online shopping, in terms of privacy invasion or misuse of personal information, negatively influences attitude toward online shopping and leads to reluctant behavior among consumers to shop on the Internet in future occasions (Weisberg et al., 2011; Zboja and Voorhees, 2006).

E- Service Quality

Lee and Lin (2005) noted that e-service quality could be defined according to consumer evaluations and judgments regarding the excellence and quality of e-service delivery in the marketplace. The researchers stated two purposes for this research. The first stated purpose was to “derive the instrument dimensions of e-service quality based on the SERVQUAL model and modify them following the reference to the related literature on online shopping context” (Lee and Lin, 2005). The second purpose was, “to determine how the e-service quality dimensions affect overall service quality and purchase intentions” (Lee and Lin, 2005). Service quality is commonly defined as how well a delivered service level matches customer expectations. The SERVQUAL instrument has been widely tested as a means of measuring customer perceptions of service quality (Parasuraman et al., 1998). SERVQUAL contains five dimensions: reliability, responsiveness, empathy, assurance and tangibility. However, SERVQUAL does not embrace the unique facets of e-commerce service quality, such as the interactions...
between customers and websites, since this instrument was developed to measure the quality of traditional customer service, which focuses mainly on customer-to-employee interactions (Jun et al., 2004). With a growing recognition that service quality in the e-commerce environment is different from that in the brick-and-mortar environment, an increasing number of studies have focused on e-service quality. Many different scales measuring e-service quality have been developed. For example, Zeithaml et al. (2000) developed e-SQ to measure e-service quality as an updated measure of SERVQUAL in the web setting. Based on the explorative study by Zeithaml et al. (2000), Parasuraman et al. (2005) applied a rigorous scale-development process to the e-SQ scale and developed an e-service quality scale (E-S-QUAL) and e-recovery service quality scale (E-RecS-QUAL). The basic E-S-QUAL scale consists of four dimensions: efficiency, fulfillment, system availability and privacy. The E-RecS-QUAL is a subscale for problem resolution and consists of three dimensions: responsiveness, compensation and contact. According to Bart et al. (2005), the dimensions of e-service quality can be considered as website-related determinants of trust. However, little research has been done to examine the relative influence of the dimensions of e-service quality on trust in the online vendor.

**Consumer attitudes toward online shopping**

Consumer's attitude toward the online shopping may be an important determinant for internet use for product information search. Helander and Khalid (2000) found that a positive attitude toward e-commerce has a significant influence on shopping from the internet. Klein (1998) proposed that the internet may influence information search behavior because of the greater convenience and accessibility. The positive attitude toward the internet can increase information gathering behavior from the internet. Blackwell et al. (2001) provided a similar notion on the positive relationship between attitude and information search behavior. When a consumer has a positive attitude toward the retailer, he or she is likely to exhibit greater willingness to search product information from the retailer. Empirical evidences showed that there is a positive effect of attitude toward the internet purchase on internet search intention (Shim et al., 2001; Watchravesringkan and Shim, 2003). Based on the literature, it is reasonable to expect that the more positive attitude toward the online store, the greater amount of search intention for product information via the online store. The relationship between attitude and search intention is a critical factor in determining the pattern of online purchase. The positive attitude toward the internet shopping significantly increased intention to use the internet for purchasing. Using the survey data from the Graphic, Visualization, and Usability (GVU) center in 1998, George (2002) and Kwon and Lee (2003) reported the positive impact of attitude toward the internet purchasing on the intention to purchase via the internet. In addition, Kim et al. (2003) found that consumers who had more favorable attitudes toward online shopping had greater intention to purchase clothing via the internet. Watchravesringkan and Shim (2003) also confirmed a positive causal relationship between attitude toward online shopping and online purchase intention focusing on apparel. Similarly, Yoh et al. (2003) found that attitude toward the internet apparel shopping influenced apparel buying intention via the internet.

**Intention for Online Shopping**

Online purchase intention, an important predictor of actual buying behavior, refers to an outcome of criteria assessment of consumers regarding website quality, information search, and product evaluation (Poddar et al., 2009; Hausman and Sieke, 2009). Online purchase intention reflects the desire of consumers to make a purchase through the website. Previous research has explored driving forces of online purchase intention. For example, Liang and Lai (2002) found that consumers are more likely to purchase online when the shopping website provides highly desirable functions, including a product catalog, a search engine, intelligent agents for price comparisons, shopping carts, e-payment methods, and tracing mechanisms. Likewise, Vijayasarathy (2004) and Richard (2005) found that website design affects online purchase intention. Jarvenpa et al. (2000) differentiated online shopping from traditional commerce and suggested that trust is crucial for online transaction. Ranganathan and Ganapathy (2002) concluded that security, privacy, website design, and information content are important for B2C websites. In sum, technology features, shopping conditions, and product factors each plays a critical role in forming the complex response of online purchase intention (Ha and Stoel, 2009; Schiffman and Kanuk, 2000). Understanding the relative importance of each of these factors is important for e-vendors in order to attract and retain consumers.

**METHODOLOGY**

The purpose of this section is to provide a concise overview of the methodology that was used for this research. The researchers begin with a restatement of the problem addressed within this research study. Following
the restatement of the problem, the research model is constructed and the hypotheses that were developed as a result of the research model are stated.

Research Problem

Holland (2006) determined that online shoppers are still abandoning their shopping carts at a rate of nearly 60%. Considering that, an estimated $102 billion was spent online during 2006, shopping cart abandonment cost online vendors $61 billion in lost sales revenues. In consideration of this problem, the focus of this research study was to assess the factors that may cause consumers to accept or reject online shopping. A better understanding of the factors that online shopping acceptance or rejection may provide online vendors with insights into the possible causes of consumers' abandonment or completion of online transactions. With more complete information on consumer perceptions of constructs such as trust in the web site, perceived site quality and attitude, web site designers can potentially design web sites that are more conducive to transaction completion. According to the research objective, which is to highlight and explore factors affecting consumers' intention for accepting online shopping and in the light of the literature review, the researchers found that the most common factors affecting the acceptance of online shopping are E-service quality, trusting the web site, and attitude toward buying online. So this research concentrates on these variables as independent variables. Demographic characteristics in this research are a moderating variable. The dependant variable is intention for accepting online shopping.

Research Model

![Research Model Diagram](image1)

Figure (1) Conceptual model of factors affecting consumers' intentions for accepting online shopping

Research Hypotheses

The study will test the following hypotheses:

**H1**: There is a significant statistical relationship between consumer demographic characteristics and consumer intention for accepting online purchase/shopping.

**H2**: There is a significant statistical relationship between consumer perceived site quality and consumer intention for accepting online purchase/shopping.

**H3**: There is a significant statistical relationship between trusting the website and consumer intention for accepting online purchase/shopping.

**H4**: There is a significant statistical relationship between attitude toward buying online the internet and consumer intention for accepting online purchase/shopping.

**H5**: All the research independent variables have a joint significant statistical impact on consumer intention for accepting online purchase/shopping.

Survey instrument

The measures (survey questions) for the survey instrument are all based on the 5-point Likert type scale: 1=strongly disagree to 5=strongly agree. The variables used to operationalized attitude toward buying on the Internet.
include personal awareness of security and personal innovativeness. The survey instrument includes six indicators that measure attitude, four items for measuring personal awareness of security and two items for measuring personal innovativeness. The survey questions that are included in the online instrument for these variables are adapted from the Chi et al. (2005) study. E-service quality and its antecedents are measured with 10 items adapted from the Wakefield et al. study. Trust in the web site is operationalized with familiarity; perceived usefulness, perceived ease of use. Perceived usefulness is measured with three statistically proven measures adapted from the Koufaris and Hampton-Sosa (2002) study. Online purchase intentions are also measured with proven items adapted from the Slyke et al. (2002) study. The demographic characteristics are measured by gender, age, experience with the internet, and educational level.

RESULTS AND FINDINGS

The objective of this section is to shed the light on data analysis and testing hypotheses. The first section will be devoted to focus on the analysis's descriptive statistics and the second section will test the research hypotheses. We developed a data base according to the questionnaire responses consists of 32 variables. In addition, we calculated new variables such as the average relative importance for each independent variable (Trust, E-service quality, and Attitude) and the dependent variable which is the intention for accepting online shopping. The researchers used the statistical package for social science SPSS/PC+ (V.20) to carry out the required analysis.

Descriptive Statistics

The following table (1) shows the descriptive statistics of the study variables. It is very clear that the Egyptian consumers assign greater importance to trusting the web site, mean equals 4.0973, followed by attitudes toward buying online and the least importance is the E-service quality.

Table (1) The Analysis Descriptive Statistics

<table>
<thead>
<tr>
<th>Variables</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent variable</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intention for accepting online shopping</td>
<td>2.50</td>
<td>5.00</td>
<td>4.1160</td>
<td>.66536</td>
</tr>
<tr>
<td><strong>Independent variables</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trusting the Web Site</td>
<td>3.13</td>
<td>5.00</td>
<td>4.0973</td>
<td>.47154</td>
</tr>
<tr>
<td>E-service quality</td>
<td>3.10</td>
<td>4.60</td>
<td>3.5701</td>
<td>.30893</td>
</tr>
<tr>
<td>Attitude toward buying online</td>
<td>2.67</td>
<td>4.83</td>
<td>3.7464</td>
<td>.45384</td>
</tr>
</tbody>
</table>

Table (2) exhibits the demographic characteristics of respondents. The majority of the survey respondents were males represent 63.0% with age group between 18-25 years equals 31.6%, and 61.4% were having more than 5 years experience with the internet and the majority, 40.7%, were MBA/MSC holders.

Table (2) The Survey Demographic Characteristics

<table>
<thead>
<tr>
<th>Demographic Characteristics</th>
<th>Frequency</th>
<th>%</th>
<th>Cumulative %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>209</td>
<td>63.0</td>
<td>63.0</td>
</tr>
<tr>
<td>Female</td>
<td>123</td>
<td>37.0</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>332</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25</td>
<td>105</td>
<td>31.6</td>
<td>31.6</td>
</tr>
<tr>
<td>26-35</td>
<td>96</td>
<td>28.9</td>
<td>60.5</td>
</tr>
<tr>
<td>36-45</td>
<td>66</td>
<td>19.9</td>
<td>80.4</td>
</tr>
<tr>
<td>More than 46</td>
<td>65</td>
<td>19.6</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>332</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Experience with the internet</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than one year</td>
<td>16</td>
<td>4.8</td>
<td>4.8</td>
</tr>
<tr>
<td>2-5 years</td>
<td>112</td>
<td>33.7</td>
<td>38.6</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>204</td>
<td>61.4</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>332</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>University Student</td>
<td>66</td>
<td>19.9</td>
<td>19.9</td>
</tr>
<tr>
<td>University Graduate</td>
<td>28</td>
<td>8.4</td>
<td>28.3</td>
</tr>
<tr>
<td>MSC/MBA</td>
<td>135</td>
<td>40.7</td>
<td>69.0</td>
</tr>
<tr>
<td>PhD</td>
<td>103</td>
<td>31.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>332</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>
All the research variables were tested for normality using Kolmogorov-Smirnov test and Shapiro-Wilk test and all variables were normally distributed. Reliability test: the overall Cronbach's Alpha coefficient test for the questionnaire items was 0.848. This fact reveals that the survey scales had very high reliability and was consistent tool for measurement. Hair et al., (2010) suggested that the overall items with coefficient alpha greater than or equal to 0.70 is considered to internally consistent.

**Testing Hypotheses**
The following section will focus on testing the study hypotheses.

Testing hypothesis one: The first hypothesis stated that:

H1: "There is a significant statistical relationship between consumer demographic characteristics and consumer intention for accepting online shopping"

We used the four demographic characteristics as independent variables: gender, age, experience with internet and education against the intention for accepting online shopping as dependent variable. The relationship between gender and intention for accepting online shopping: The T-test for independent sample has been used to test the relationship between the two variables. The following table (3) illustrates the test results. It shows that males' mean is higher than females indicating that Egyptian males' intention for accepting online shopping is higher than females’ consumers.

<table>
<thead>
<tr>
<th>Gender</th>
<th>N</th>
<th>Mean</th>
<th>Std. deviation</th>
<th>Std. Error Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Males</td>
<td>209</td>
<td>4.3230</td>
<td>.67118</td>
<td>.04643</td>
</tr>
<tr>
<td>Females</td>
<td>123</td>
<td>3.7642</td>
<td>.48471</td>
<td>.04370</td>
</tr>
<tr>
<td>Total</td>
<td>332</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The following table (4) contains the T-test main statistics.

<table>
<thead>
<tr>
<th>Intention</th>
<th>Levene's test for equality of variances</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>Equal variances assumed</td>
<td>48.570</td>
<td>.000</td>
</tr>
<tr>
<td>Equal variances not assumed</td>
<td>8.763</td>
<td>316.387</td>
</tr>
</tbody>
</table>

The previous table shows that Levene's test is significant at p≤ 0.01 and we can conclude that the variance is significantly different. Also, the t-test value is significantly at 99% level of confidence. We can accept the assumption that there is a significant relationship between gender and intention as the analysis showed that men intention for accepting online shopping are more than females.

The relationship between age and intention for accepting online shopping:

We used the one way analysis of variance ANOVA statistical method to assess the relationship between age and intention. ANOVA procedure generates a one way analysis of variance for a quantitative dependent variable by a single factor, independent, variable. ANOVA is used to test the hypothesis that several means are equal. The following table (5) presents the summary statistics of intention for accepting online shopping as dependent variable against different age categories.

<table>
<thead>
<tr>
<th>Age Groups</th>
<th>N</th>
<th>Mean</th>
<th>Std. Dev</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 18-25</td>
<td>105</td>
<td>3.9357</td>
<td>.63929</td>
<td>3.999</td>
<td>.008</td>
</tr>
<tr>
<td>From 26-35</td>
<td>96</td>
<td>4.1875</td>
<td>.56078</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From 36-45</td>
<td>66</td>
<td>4.2424</td>
<td>.33768</td>
<td></td>
<td></td>
</tr>
<tr>
<td>More than 46</td>
<td>65</td>
<td>4.1731</td>
<td>.72473</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>332</td>
<td>4.1160</td>
<td>.66536</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The previous table shows a significant difference between the mean values of age groups with the intention for accepting online shopping. The highest mean was for the group age between 36 to 45 years old. This group has the highest intention to accept online shopping. The second important group was from 26 to 35 years old.
Accordingly, we can accept the assumption that there is a significant statistical relationship between age and intention for accepting online shopping.

The Relationship between the Consumer Experience with the Internet and Intention for Accepting Online Shopping

The following table (6) illustrates the summary statistics for the difference of means between consumers experience with the internet. There is significant statistical difference between consumers intention for accepting online shopping according to years of experience with the internet. It is obvious that consumers with more than 5 years experience were having very high intention for accepting online shopping. The analysis F value is significant at 0.01.

<table>
<thead>
<tr>
<th>Consumer experience with the Internet</th>
<th>N</th>
<th>Mean</th>
<th>Std. Dev</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one year</td>
<td>16</td>
<td>3.2500</td>
<td>.8943</td>
<td>28.329</td>
<td>.000</td>
</tr>
<tr>
<td>2-5 years</td>
<td>112</td>
<td>3.9330</td>
<td>.60589</td>
<td></td>
<td></td>
</tr>
<tr>
<td>More than 5 years</td>
<td>204</td>
<td>4.2843</td>
<td>.59662</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>332</td>
<td>4.1160</td>
<td>.66536</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Relationship between the Consumer's Education and Intention for Accepting Online Shopping

Table (7) exhibits the one-way ANOVA summary statistics for the relationship between consumer's education and the intention.

<table>
<thead>
<tr>
<th>Education</th>
<th>N</th>
<th>Mean</th>
<th>Std. Dev</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Student</td>
<td>66</td>
<td>3.5909</td>
<td>.50694</td>
<td>22.131</td>
<td>.000</td>
</tr>
<tr>
<td>University Graduate</td>
<td>28</td>
<td>4.3214</td>
<td>.37796</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MBA/MSC</td>
<td>135</td>
<td>4.3130</td>
<td>.58088</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PhD</td>
<td>103</td>
<td>4.1383</td>
<td>.74156</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>332</td>
<td>4.1160</td>
<td>.66536</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The previous table shows that there exist a statistical significant difference between consumers' level of education and their intention for accepting online shopping. The university graduates, in general, were having more intention for accepting online shopping as compared to MBA/MSC and PhD holders. Also, it can be noticed that the means and standard deviations for the last three level of education were almost very close in spite the fact that there is a significant difference.

Testing Hypothesis Two and Three and Four

H2: There is a significant statistical relationship between consumer perceived site e-quality and consumer intention for accepting online purchase/shopping.

H3: There is a significant statistical relationship between trusting the website and consumer intention for accepting online purchase/shopping.

H4: There is a significant statistical relationship between attitude toward buying on the internet and consumer intention for accepting online purchase/shopping. The following table (8) shows the correlation coefficients between the analysis independent variables and the dependent variable.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Intention</th>
<th>Trust</th>
<th>Quality</th>
<th>Attitude</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intention</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust</td>
<td>.551**</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality</td>
<td>.383**</td>
<td>.519**</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Attitude</td>
<td>.654**</td>
<td>.480**</td>
<td>.548**</td>
<td>1</td>
</tr>
</tbody>
</table>

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

Table (8) shows that all the independent variables, trust, quality and attitude, are having positive significant statistical relationship with consumer's intention for accepting online shopping. Thus, we can accept hypotheses H2, H3 and H3.

Testing Hypothesis Number Five

The fifth hypothesis stated that:
H5: "All the independent variables have a joint and equal significant statistical impact on consumer's intention for accepting online purchase shopping"

We used the multiple regression analysis with intention for accepting online shopping as dependent variable and the following independent variable: (1) trusting the website (2) e-service quality and (3) consumer attitude toward buying online. The following table (9) reports the regression analysis results and the model's goodness of fit statistics.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>B</th>
<th>t-statistics</th>
<th>Sig</th>
<th>Tolerance</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trusting the website</td>
<td>0.450</td>
<td>6.582</td>
<td>0.000*</td>
<td>.789</td>
<td>1.267</td>
</tr>
<tr>
<td>E-service quality</td>
<td>-0.118</td>
<td>-0.892</td>
<td>0.373</td>
<td>.728</td>
<td>1.373</td>
</tr>
<tr>
<td>Attitude toward buying online</td>
<td>0.721</td>
<td>0.111</td>
<td>0.000*</td>
<td>.659</td>
<td>1.517</td>
</tr>
</tbody>
</table>

**Table (9) Multiple Regression Analysis Results Between Intention for Accepting Online Shopping and the Analysis Independent Variables**

**Goodness of Fit Statistics**

- R = 0.649
- R² = 0.421
- Adjusted R² = 0.416
- F-equation = 79.460
- Prob. (F-statistics) = 0.000*

*Significant @ 0.01

As for Multicollinearity, the developed regression analysis variables coefficients did not face Multicollinearity problem as the Variance Inflation Factor (VIF) was less than 5 for all the variables and you can detect Multicollinearity if the target VIF is greater than 10, then there is cause for concern as mentioned by Field (2005: p. 175). Also, Hair, et al., (2010) highlighted that a maximum acceptable VIF value would be 10, anything higher would indicate a problem with Multicollinearity. The tolerance statistics value was above the cut off value 0.10 for all the multiple regression analysis variables. Hair, et al., (2010) mentioned that the tolerance value must be smaller than 0.10 to indicate a problem of Multicollinearity

**The Multiple Regression Analysis Shows the Following Results**

1. The regression analysis results showed that only trusting the website and the consumer attitude toward buying online are the only two variables that are significantly and positively correlated with the dependent variable; intention for accepting online shopping. The attitude toward buying online is relatively important than trust.
2. E-service quality coefficient is negatively correlated with the intention for accepting online shopping variable but the t-value is not significant.

According to the analysis findings, we can be reject hypothesis five as not all the independent variables are having equal and joint impact on the intention for accepting online shopping.

**CONCLUSION, LIMITATIONS, AND FUTURE RESEARCHES**

This research highlighted the main factors that affect the Egyptian consumers’ intentions for accepting online shopping. It was found that all the demographic characteristics were having significant relationship with consumers' intentions. Men were more oriented for accepting online shopping compared to women. This fact can direct online vendors for men products and services, in the same time they have to study reasons for women low intention to accept online shopping. As for age, it was found that consumers aged between 36 to 45 years old were having the highest intentions to accept online shopping. Vendors can focus on this market segment in order to increase their online sales. Also, they have to find out methods to attract other age groups. Consumer experience with the internet was very significant factor and was positively correlated with the intentions for accepting online shopping. As for education, the research found that graduates were having more intentions for online shopping compared with MBA/MSC and PhD holders. It was expecting that e-service quality will increase the consumer intentions, but unfortunately Egyptian consumers are much worried about trusting the website as the most important factor to increase their intention for accepting online shopping. These results may encourage IT sector professionals to introduce more secured internet and e-payment tools for intranet transaction such as the digital signature which will increase consumers' trust with online shopping. It was clear that trust is number one factor that affect Egyptian consumer behavior followed by attitude for buying online as this is a new experience for them and very limited number of local vendors offer online shopping transactions. Another significant factor is the lack of secured
advanced e-payments channels through the internet transaction. Moreover, banks are very cautious from internet shopping and provide special limited amount or fully paid credit cards to avoid any fraud or hacking. More advanced online advertising methods should be introduced to attract different age groups and different levels of education. Consumer awareness concerning online shopping needs more attention from all the stakeholders' especially financial institutions and internet providers to encourage vendors to offer more online product and services and to encourage consumers to purchase more online. It is worth mentioning that in a crowded country like Egypt where the consumer has to travel and commute in order to buy his basic products, online shopping and online transactions, even through E-Gov services are a strong opportunity for reducing cost and saving consumers shopping time.

There were several limitations to this study to consider. Firstly, since respondents were chosen from community colleges the results cannot be generalized. Secondly, the nature of this study was limited by design to assess the correlation of antecedent factors to online shopping intention. Correlation doesn’t equate to causation (Trochim, 2001). Thirdly, the possibility that answers provided by the respondents were unduly influenced by their peers if the survey instrument was administered in classroom setting. The length of the duration for the study was limited; therefore, long term results were not available. Finally, this research signaled several opportunities for future research as online shopping and online social media tools have a significant impact on consumers' attitudes and intention for accepting online transactions. The same research could be applied on business consumers' acceptance for online shopping. Consumers' acceptance for E-Gov online transaction is another sounding topic for research. We believe that developing e-payment and digital signature and fast delivery for goods and services through online shopping will accelerate consumers' acceptance and involvements. The other side of the coin could be a research directed to online retail shoppers to explore and investigate the problems they face in order to market their product and services on the internet for the Egyptian consumers. It is recommended to carry out the same research in different geographical areas in Egypt especially a comparative study between rural and urban consumers behavior.

REFERENCES


