

Perceived Risks and Their Impact on Customer Online Buying Decisions: A Field Study for Online Marketing Services in Iraq

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The shift from the traditional style of shopping to online shopping has led to changing habits and patterns of purchase in consumers. Many changes have occurred, such as convincing customers that online transactions are safe and that products are quality and guaranteed. There are many channels for replacing and returning products, multiple methods of delivery, enhanced marketing, and user friendly services. Perceived risk is an important element in studying the behaviour of consumers. There is no doubt that consumers are exposed to different risks when they engage in purchasing behaviour, and the nature of those risks varies depend upon a particular set of factors, the most important of which is the nature of the product, whether there is a good service, the nature of the consumer, and the availability of information.

Key words: *Perceived risks, customer, decisions online.*

Introduction

The large-scale, rapid development of information and communication technology has contributed to the emergence of many financial services and innovative business models such as mobile banking and banking services without branches. There have also been improvements to access opportunities for individuals, as many constraints hampering access to financial services have been reduced. Financial inclusion means that everyone in society is able to access financial products appropriate to their needs, including savings accounts, debit accounts, payment and transfer services, financing and credit and other financial products and services. It also entails that prices remain appropriate for all, that financial services are easy to obtain, that institutions take into account the protection of consumer rights and ensure that there are appropriate opportunities for people to manage their money and savings in a safe and secure

manner. This goes some way towards ensuring that the majority do not resort to informal means, which are not subject to monitoring and supervisory mechanisms, and can potentially expose them to fraud or inflated fees.

With the increasing popularity of internet marketing and most groups, whether it is at home, the office, or mobile devices, have started marketing with the Internet, which pushed into the rapid spread and in very large numbers such as advertising companies, Norway through a network and its products, and at competitive prices with the services of their services. Ordinary, and the exploitation of these modern tools to achieve marketing objectives and the translation of new philosophies, ultimately contribute to attracting and retaining customers and consumers and conforming to their requirements individually to achieve a requirement Charged in exchange for earnings.

Literature Review

Muhammad's (2008) research focuses on exploring the concerns and risks perceived by consumers about internet marketing and shows that perceived risks are one of the main aspects of concern in the field of electronic commerce. The expected and potential risk factors are: financial risks, performance risks, risk of time loss and psychological risks, all of which have a strong impact on the consumer's decision to buy online. The aim of this study is to identify the main factors affecting the buying intentions of consumers who shop on the internet. In addition, this study explores the direct effects of the various dimensions of expected risks on the intention to purchase, which leads to a better understanding of consumer thinking in the internet environment. The research proposes a model with which to study the relationship between perceived risks and purchase intentions. This model analyses the risk factors which affect the desire of customers for buying online products, considers whether perceptible risks have an effect on the buying intentions of consumers in the online environment. Phau & Poon's (2000) study aims to identify the factors that affect products and services which are purchased online in Singapore. It focuses on the behaviour surrounding online purchasing and compares online buyers and non-users who use online networks continuously.

Perceived Risks and Buying Online

There is no doubt that consumers are exposed to different risks when they engage in online purchasing behaviours, and the quality of those risks varies depending on a set of factors, the most important of which is the nature of the product, the nature of the consumer and the availability of information. 2005, p 54). Before identifying the perceived risks for consumers when purchasing online, it is necessary to clarify what is meant by the internet. The internet refers to an enormous group of computers connected to each other so that its users can participate in the exchange of information (Bashir al-Alaq, 2003, p23).

Most research about perceived risks has focused on traditional purchases, but online shopping differs from traditional shopping (Cunningham, 2009, p44).

- 1) Electronic shopping saves time and effort and reduces consumer anxiety and stress when engaging in the purchase process. However, there are obstacles for consumers when purchasing products online, including the lack of fast and stable information networks that can transfer image and sound information with high speed and quality.
- 2) Finding practical and safe methods for electronic signatures.
- 3) The prevalence of commercial fraud, the absence of appropriate legislation, and the weak security of online communications are among the risks facing consumers when making online purchases.-

The consumer faces risks arising from the use of the internet, and these risks are related to perceptions and beliefs about the online environment. The consumer considers shopping important from a personal and social point of view as it meets different needs, including social interactions, enjoyment and comfort, and these things are not available through online shopping (Doolin, 2006, 16 p).

Risks associated with Shopping

Despite the advantages of electronic shopping, there are some risks that must be taken into consideration, including:

- 1) Theft: Threats to the shopper's personal information such as credit card numbers, phone, address and passwords.
- 2) Fraud: There are many fake online shopping sites set up solely for the purpose of defrauding people.

It is important to verify websites as well as the computer in order to obtain the most secure shopping experience (Karahanna, 1999,183). There are other types of online shopping risks, as shown in the following table:

Table 1: Other types of shopping risks

1	Performance risk (functional)	The consumer fears that the service will not perform the expected and required performance, and with the agreed specifications and quality.
2	Financial risk	Fear of losing the money paid for the service
3	Social risk	The fear that others will not accept the service or the criticism directed at it from the results of obtaining it.
4	Physical risk	The device was sabotaged by viruses, the absence of physical contact in purchase, as well as the loss of information due to the Internet.
5	Time risk	This indicates the potential for the long time execution of the online purchase requisition to represent a loss from the consumer's point of view.
6	Informational risk	This indicates that a person can tamper with the shopping site's information environment through inconsistent, asymmetric and deceptive information which affects the online shopper.
7	Risk of alternative opportunities	Loss of shopping opportunities through other out-of-network outlets, which may represent better alternatives
8	Psychological hazards	As a result of exposure to online fraud, the consumer may experience psychological problems and distrust in internet shopping.

Source: (Lu And Hsu, C. And Hsu , H. , (2005) An empirical study of the effect of perceived risk upon intentions to use online applications, information management and computer security.

Perceived Risks

The biggest risk related to internet shopping is the issue of personal freedom (Mayso, 2005,122). When providing personal information, the consumer cannot make sure the site is safe, and thus faces risks that are related to perceptions and beliefs about the internet purchasing environment (Sekaran, 2003,91). Traditional shopping is important from a personal and social point of view, as it satisfies different consumer needs, including social interaction, enjoyment and rest. These things are generally not available via online shopping (Ueltschy, 2004,29).

Curran (2005) has demonstrated the types of perceived risks related to online purchasing which are:

- 1) Credit card risk.
- 2) Risks related to delivery on time.
- 3) Risks related to the product received.

4) Security risks.

The risks perceived by consumers are different, that is, they differ from one shopper to another according to place and culture. The technological development of the country in which the consumer lives, or is shopping from, is one factor. In a comparative study analysing the perceived risks facing Korean consumers compared to American consumers the results showed that the online shopping risks facing the Korean consumers differ from the perceived risks for American consumers (Chio & Lee, 2003,18).

The Stages of Purchasing Decisions

Bauer (1960) showed the stages of the purchasing decision-making process, namely:

The Decision of Need

The procurement process begins when consumers feel they have needs and want to satisfy them. Goods and services are considered one of the primary means of satisfying the desires of high-end consumers and marketing efforts, at this stage, seek to identify unsaturated needs, and desires that are sufficient to stimulate instincts and emotions, which in turn help create the desire to acquire a particular commodity.

Collection of Information on Alternatives

When consumers feel they are in need of a commodity, they search and collect information about the commodity they intend to purchase. The consumer has a range of sources for obtaining information, the most important of which are friends, family, co-workers, and personal experience. The nature of information that the consumer needs is about the quality of the commodity, its location, characteristics and price. There is a difference among consumers regarding the period of time the consumer tends to search for information (Samaniego, 2005, p55).

Evaluating Alternatives

At this stage of the purchasing process, the consumer performs an evaluation process for the various alternatives available for the commodity to be purchased after providing the necessary information. The consumer uses a set of criteria for the evaluation process, and these differ between consumers according to their psychological, demographic, and purchasing power.

Purchasing Decision-Making

The evaluation process results in choosing the appropriate commodity that satisfies a consumer's needs and desires, and the decision to purchase is a choice between available alternatives and the comparison between its benefits and costs. Therefore, it is a complex decision consisting of various aspects, because it is the result of a set of interlocking partial decisions to buy a particular commodity from a specific place, at a certain time and price, using a specific payment method.

Post-Purchase Evaluation

After the purchase process, the consumer evaluates the purchasing decision-making process in terms of previous expectations and decides whether the commodity has resulted in satisfaction.

The perceived risks facing the consumer are different according to the stages of the purchasing process (Yavas, 2007,53). Likewise, the perceived risk facing the final consumer differs from the perceived risks facing the industrial buyer, and although each stage of the procurement process requires certain information, the consumer also needs to use different online tools through the different procurement stages as sources of providing information (Venkatesh, 2000, p123).

Perceived risks affect consumer attitudes towards online shopping, and the consumer faces various perceived risks by way of their purchasing decisions. If the consumer realises that security is available when buying online, this will enhance and support the online shopping process (Rodney, etal, 2001).

Methodology

This research acquires its importance through identifying the perceptible risks of electronic shopping by showing the reasons for consumer demand in internet marketing. It clarifies the perceived dangers and their types. The current research adds to the existing knowledge in this area of study by analysing the types of perceived dangers which the shopper may be exposed to via the internet and how to deal with them. The research has several goals, including establishing the types of dangers that result from electronic shopping and looks at how perceived dangers affect the users of electronic networks. It is noted that there is an inverse relationship with statistical significance between the perceptive risk (with its various types) upon the purchasing decisions of online customers.

The research community is represented by individuals who engage in online shopping. The study used a random sample consisting of the families of university students. The questionnaire

was distributed to a number of families randomly; 200 forms were distributed, and 188 forms were retrieved, representing a 94% recovery rate . Some forms were not valid for analysis. Thus, the number of the forms that were analysed totalled 167, which represents 83.5% of the total forms retrieved.

Results

The research data was obtained through scientific references and scientific journals related to the subject of the research. With respect to the practical source of data collection, this was through the scale represented by the questionnaire and this was the main tool used in collecting data from the members of the sample. Based on what was mentioned in the literature of previous research, a measure was established for the research. This dealt with the measurement of perceived risks by way of a number of questions regarding eight types of risks related to internet shopping: job risks, financial risks, social and psychological risks, information risks, time risks, and risks related to alternative opportunities.

The questionnaire was also used to collect information about the perceived risks and their impact on the online purchasing decisions of customers. The questionnaire was divided into two parts:

Section One: This section contains personal information about the person who fills out the questionnaire, such as: age, education, qualification, gender, use of the internet, computer type, mobile number, and job.

Section Two: Contains questions such as: how does perceived psychological risks affect your decision to buy online? And how do these perceived risks associated with product performance affect your online purchase decision? How do the perceived risks associated with information security affect your online purchase decision? The research community comprises the consumer (all individuals) who buy and shop online. The current research consists of descriptive and applied research, and accordingly, follows the descriptive survey method that is consistent with survey applied research. Descriptive research aims to describe a phenomenon, event or specific things and collect the facts and information about it. The analytical method was used to collect data and information related to the case in discussion. The questionnaire was analysed and the results were interpreted. As a result of this, scientific and practical indications were inferred (Mohammed, Flayyih, Mohammed & Abbood, 2019). The research is based on the descriptive analytical approach which is one of the most frequently used approaches for studying social and human phenomena because it fits the phenomenon of study. The analytical approach is defined as ‘a method that relies on the study of reality or phenomenon as it is in reality and is interested as an accurate description and expresses qualitative and quantitative expression’. Descriptive expression describes the

phenomenon and clarifies its properties, while quantitative expression gives us a numerical description that clarifies the amount of this phenomenon or its size and the degrees of its association with other phenomena. In this respect, it is not limited to describing the phenomenon but rather it uses interpretation and analysis to arrive at specific conclusions about the existing conditions (slaves, et al., 2003). This study aims to analyse the impact by way of statistical analysis using the statistical program SPSS utilising the descriptive statistics method and tests of natural distribution. In addition to the test for natural distribution arithmetic averages, simple and multiple regression analysis and other tests, a range of results were found, as listed below:

Description of the Characteristics of the Study Sample

The table below shows the frequencies and percentages of personal data for the research sample in terms of gender, educational attainment, age, average income:

Table 2: Percentages of Respondents by gender

The ratio	Repetition	Gender
%57.5	96	Female
%42.5	71	Male
%100	167	Total

We note from Table 2 that the percentage of females is 57.5% for a total of 96 individuals, while the number of males is 71 individuals with a percentage of 42.5%. This indicates that out of 167 individuals females are more used to e-shopping.

Table 3: Percentages of Respondents by Age

The ratio%	Repetition	Categories
%22.8	38	Less than 25 years old
%31.1	52	35 -25
%29.3	49	45-36
%16.8	28	Greater than 45
%100	167	Total

It is clear from Table 3 that 22.8% of the sample are less than 25 years old, comprising 38 individuals. 52 individuals were between the ages of 25-35, at a percentage of 31.1%. 49 individuals were aged 36-45 years, with a percentage of 29.3%. 28 individuals were over the age of 45 years with a percentage of 16.8%. It can be concluded that most of the sample members are from the younger age group and were aged 25 to 45 years. The highest percentage was for the 25- 35 year age group, which amounted to 31.1%. The lowest percentage was for those who are older than 45 years, at 16.8%.

Table 4: Percentages of Individuals in the Research Sample, according to the Individual's Monthly Income

The ratio%	Repetition	Categories in dinars
%10.2	17	Less than 500 thousand dinars
%34.1	57	501 thousand - 750 thousand dinars
%38.9	65	751 thousand - 999 thousand dinars
%16.8	28	More than one million dinars
%100	167	Total

It is clear from Table 4 that the highest percentage was 38.9% for people whose monthly income ranges between 751-999 thousand dinars, while the lowest percentage was for people whose average income was less than 500 thousand dinars with a ratio of 10.2%. 34.1% had an average income between 501 and 750 thousand dinars. 16.8% had income which ranged between 751 and 999 thousand dinars. This indicates that most groups in society are able to engage in electronic shopping despite the variety of fears regarding the perceived risks.

Perceived Risks and the State of Adoption by the Customer

A table was utilised from Al-Alwan (2007) in order to show the extent of consumer adoption of the products:

Table 5: The Results of the Arithmetic Mean of the Research Variables

Duration of use	Repeated use	Degree of adoption
Less than one year	Every day	Not adopted
Less than one year	Once a week	Not adopted
Less than one year	Once a month	Not adopted
Three years	Every day	Adopted to a medium degree
Three years	Once a week	Adopted to a medium degree
Three years	Once a month	Adopt poorly
Five years	Every day	Strongly adopted
Five years	Once a week	Adopted to a medium degree
Five years	Once a month	Adopt poorly
Seven years ago	Every day	Strongly adopted
Seven years ago	Once a week	Strongly adopted
Seven years ago	Once a month	Adopt poorly

Table 6 shows the results of the arithmetic mean of the research variables represented by the types of perceived risks and the state of adoption for the customer, as follows:

Table 6: The Results of the Arithmetic Mean of the Research Variables

Statistical significance Sig	Calculated value of 2	Computed t-value	SMA	Type of risk
0.000	349.67	8.541	5.7511	And adoption status
0.000	161.24	11.307	5.4975	Psychological risk
0.000	387.58	24.193	5.1273	Product management risk
0.000	502.12	8.486	5.2345	Informational risk
0.001	203.70	3.228	6.0001	Risk of alternative opportunities
0.000	902.90	3.985	7.0000	Social risk
0.000	820.10	14.697	4.1421	Financial risk

Perceived Psychological Risk

Table 7: Arithmetic Mean, Standard Deviation, and Order of Response of the Research Sample to Perceived Information Security Risks

Arrangement	Degree of approval	Standard Deviation	SMA
3	Medium	0.9898	3.8776
1	High	2.5357	4.9531
4	Low	0.9117	2.5357
2	High	0.8546	4.7678
	High	0.8590	4.0335

Table 7 shows the dimension which achieved a mathematical mean of 4.0335, and a standard deviation of (0.8590). This indicates that the level of perceived information security risk is high compared to the rest of the risks, from a sample point of view. The highest arithmetic mean was for paragraph 2 which related to credit card information threats (4.9531) with a standard deviation of 2.5357 at a high level. The lowest mean arithmetic was for paragraph 3 which was related to fear of incorrect website information (2.5357) with a standard deviation of 0.9117 at a low level.

Perceived Psychological Risk

Table 8: Mean and Standard Deviation

Arrangement	Degree of approval	standard deviation	SMA
2	High	0.5898	4.4275
3	High	0.8357	3.9932
1	High	0.9117	4.7347
4	Medium	0.8546	3.2629
5	Low	0.8546	2.9273
	High	0.8092	3.8691

Table 8 shows the arithmetic mean, standard deviation, and order of response of the research sample to the risk of product performance on the purchase decision.

Table 8 shows the dimension which achieved an arithmetic mean (3.8691), and a standard deviation of 0.8092. This indicates that the level of product performance risk on the purchase decision is high from the sample point of view, and that the highest arithmetic mean was for paragraph 3 which related to fears that the goods were counterfeit. This reached 4.7347 with a standard deviation of 0.9117 at a high level. The lowest arithmetic average was for paragraph 5 which related to the ineffectiveness of the guarantee for exchange and return with a value of 2.9273 and a standard deviation of 0.8546 at a low level.

Perceived Risks Associated with Information Security on the Purchase Decision

Table 9: Arithmetic Mean, Standard Deviation of the Research Sample to Perceived Risks associated with Information Security on the purchase decision

Arrangement	Degree of approval	standard deviation	SMA
2	Low	0.9232	2.9126
1	Medium	1.2314	3.9237
3	Low	0.9223	2.1337
	Low	1.330	2.990

Table 9 shows the dimension which achieved an arithmetic mean (2.990), and a standard deviation of 1.330. This indicates that the level of perceived risks associated with information security on the purchase decision is low from the sample point of view. The highest arithmetic mean was for paragraph 2 which was related to fear of the lack of protection for electronic shopping which reached 3.9237 with a standard deviation of 1.2314 at a high level. The lowest average mean (2,333) was for paragraph 3 which was related to fear of the incorrectness of the information published on the website with a standard deviation of 0.9223 at a low level.

Perceived Risks of Alternative Opportunities to the Purchase Decision

Table 10: Arithmetic mean, Standard Deviation and Arrangement for the Response of the Research Sample to the Risks of Alternative Opportunities

Arrangement	Degree of approval	Standard Deviation	SMA
2	High	0.8032	4.8126
1	High	0.6950	4.9237
5	Low	0.8223	2.1337
4	Medium	0.8931	3.6251
3	High	0.8414	3.8230
	High	0.8110	3.8636

Table 10 shows the dimension which achieved an arithmetic mean (3.8636), and a standard deviation of 0.8110, and this indicates that the level of risk of alternative opportunities is perceived in the purchasing decision.

This result is high from the point of view of the sample. The highest mean was for paragraph 2, which was related to feeling suspicious or having insufficient experience in buying online. This reached 4.9237 with a standard deviation of 0.6950 at a high level. The lowest average was paragraph 3 which was related to frustration if the benefits of buying online are not realised (2,1337) with a standard deviation of 0.8223 at a low level.

Perceived Social Risks to Your Purchase Decision

Table 11: Arithmetic Mean, Standard Deviation, and Arrangement of the Research Sample to Respond to Perceived Social Risks regarding the Purchase Decision

Arrangement	Degree of approval	standard deviation	SMA
3	Medium	1.1102	3.1986
2	High	0.8250	4.4252
1	High	0.5558	4.8009
	High	0.830	4.1415

Table 11 shows the dimension which achieved an arithmetic mean (4.1415), with a standard deviation of 0.830. This indicates that the level of perceived social risk on the purchase decision is high from the sample point of view, and that the highest arithmetic mean was for paragraph 3 which was related to fear of buying online for risks exposed to close people. This reached 4,800,00 with a standard deviation of 0.5558 at a high level, while the lowest mean was for paragraph 1 which was related to wrong choice of commodity, which would lead to embarrassment. This reached 3.1986 and a standard deviation of 1.1102 at an intermediate level.

Perceived Financial Risks related to the Purchase Decision

Table 12: Arithmetic Mean, Standard Deviation, and Order of Response of the Research Sample to Perceived Social Risks to the Purchase Decision

Arrangement	Degree of approval	standard deviation	SMA
1	High	0.6782	4.9986
2	High	0.7230	4.6202
4	High	0.5558	4.1009
3	High	0.8250	4.5252
	High	0.6955	4.5612

Table 12 shows the dimension which achieved an arithmetic mean (4.5612), with a standard deviation of 0.6955. This indicates that the perceived financial risks to the purchase decision are high from the sample point of view, and that the highest arithmetic mean was for paragraph 1 which was related to fear of losing money because of a mistake during the transfer of the payment which reached 4.9986 with a standard deviation of 0.6782 at a high level. The lowest average calculation was for paragraph 3 which was related to fear of high commodity prices compared to the traditional market which reached 4,1009 with a standard deviation of 0.5558, which is also at a high level, but lower than the rest of the levels shown above.

Perceived Time Risk

Table 13: Arithmetic Mean, Standard Deviation, and Order of Sample Response to Perceived Time Risks

Arrangement	Degree of approval	standard deviation	SMA
3	High	0.7182	4.0936
2	High	0.8230	4.3002
1	High	0.7698	4.5109
	High	0.770	4.3015

Table 13 shows the dimension which achieved an arithmetic mean (4.3015), and a standard deviation of 0.770. This indicates that the perceived financial risks to the purchase decision are high from the sample point of view, and that the highest arithmetic mean was for paragraph 3 which was related to fear of the late arrival of the commodity purchased online. This reached 4.5109 with a standard deviation of 0.7698 at a high level, while the lowest arithmetic average was for paragraph 1 which was related to the length of time to learn how to buy online which reached 4.0936 with a standard deviation of (0.7182).

Hypotheses Test

Examination of the results of the statistical analysis to test the research hypothesis, which states the presence of an impact of perceived risks (of all kinds) on the decision of consumers to purchase via the Internet at a level of significance of $\alpha \leq 0.05$.

Table 14: Titles

Result of the hypothesis	Significance level (Sig)	Table (F) value	Degree of Freedom DF	Calculated value (F)	Values (² R)	Values (R)
Refusal	0.00	1.94	7/351	24.987	0.398	0.611

Table 15: Results of the Perceived Risk Tests Combined and their Effect on Purchasing Decisions in Iraq

Significance level	Values	Values Beta	Standard Deviation	Perceived risks
0.000	3.213	0.121	0.089	Psychological risk
0.000	2.197	0.239	0.075	Product management risk
0.000	1.987	0.512	0.083	Informational risk
0.000	3.438	0.239	0.083	Risk of alternative opportunities
0.000	4.657	0.321	0.067	Social risk
0.001	3.592	0.523	0.059	Financial risk
0.000	3.545	0.419	0.057	Time risk

Table 15 represents the results of the statistical test for the model of this hypothesis in the presence of a set of independent variables (psychological risk, product management risk, informational risk, alternative opportunity risk, social risk, financial risk, time risk) with one of the dependent variables relating to purchasing decisions.

Table 15 shows that there is a statistically significant indication of the perceived risks of the above-mentioned types on customer purchase decisions, where the significance level reached 0.00 as the value of calculated F amounted to 24.9. This is greater than the value of tabular F which is 1.94 at the level of significance of 0.05. The value of 2R of 0.398 indicates that the perceived electronic risks and their dimensions represent a rate of 39.85%. Thus, the relationship between the variables is strong, since the value of R is 61.1%.

Table 15 shows that each of the perceived risks (psychological risk, product management risk, information risks, alternative opportunity risks, social risk, financial risk, time risk) have achieved an effect on purchasing decisions through the value of beta. The phenomenon is

shown in the Table 15, which is respectively 0.121, 0.239, 0.512, 0.239, 0.321, 0.523, and 0.419 at a significance level of 0.00.

This represents a review of the results of the statistical analysis to test the research hypothesis, which states that there is an effect of perceived risks (of all kinds) on consumer online buying decisions at a level of significance of $\alpha \leq 0.05$). Acceptance of this hypothesis is confirmed by the significance of the results presented in the table, and according to the theory of statistical decision, acceptance of the hypothesis is the correct decision. etal, 2003) (Lu etal, 2005).

Conclusions

Perceived risks affect purchase decisions, and this is confirmed by the hypothesis through acceptance of the results included in the research. Acceptance of this hypothesis is confirmed by the significance of the results presented in the various tables, and according to the theory of statistical decision, acceptance of the hypothesis is the correct decision through the value of beta, which is respectively 0.121, 0.239, 0.512, 0.239, 0.321, 0.523, and 0.419 at a level of significance of 0.00 regarding the perceived dangers of electronic shopping. Lack of protection for the rights of online consumers, which exposes them to perceived risks, thus negatively affects decision-making when shopping online. There are differences in the perceived dangers to which the customer is exposed, which is due to educational qualifications, and the differences tend to relate to those who are less educated, from cultures that have less people with higher degrees.



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