
Understanding the Impact of Trust, Perceived Risk, and Perceived Technology on the Online Shopping Intentions: Case Study in Kurdistan Region of Iraq

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Abstract: The paper aims to understand the impact of trust, perceived risk, and perceived technology on the customer intention for online shopping. The online shopping habits are new and emerging in Kurdistan Region of Iraq. In this regard, the data collected to from the region to understand the main reasons those drive of slow the customers to purchase online. The results have shown that perceived risk effected customers' online shopping intentions negatively. Secondly, perceived technology was affecting the intentions positively. Lastly, it was observed that trust was positively related with the online purchase intentions.

Keywords: Online shopping, Perceived risk, Perceived Technology, Trust, Purchase intentions

INTRODUCTION

Online shopping is purchasing a demanded product or service from using internet service through a website, an app or some social media platform. The payment for that purchased product can be through a card or paying by cash to the delivery guy. There are many e-commerce's working around the world and there are many online shoppers. Online shopping has been developing since the day it was created because it is very easy to use and people feel more freedom while shopping online. The process of online shopping is more efficient since it costs less. Lufkin Bryan (2020) have discussed that online shopping started as a social service for the disabled people and elderly for the reason that they cannot leave their houses, so they built that service for them. It all started in 1984, Bryan says.

He also mentions that between march 2020 and April 2020 in the US, online shopping has increased by 49% and 110% increased online grocery shopping on a daily basis. This is a very dramatic development of online shopping. For this particular reason, we can say that online shopping has become a need for everyone. Life is transforming more into a digital world and online shopping is a part of that transformation. Digitalization has affected every move of everything (Budur et al., 2021). For example, there are two working parents and they have a kid, and their kid needs some new clothes immediately. They may be very tired from work and they cannot directly leave the house to buy those needs for their kid. Therefore, they will need to do that shopping for the kids without leaving the house. Online shopping can be an easy solution for them.

Covid-19, have been a threat to many lives and to many developments in the world. But it became the greatest opportunity for ecommerce. Every country got a lockdown and people were abandoned in public places. Meanwhile, daily necessities were staying the same. That being the case, online shopping has saved everyone's lives from the threat and conveniently made them purchase their necessities. According to the survey of UNCTAD, Covid-19 has changed online shopping forever. They conducted 3,700 consumers in nine developing countries. They found that online shopping has increased for a long-lasting period of time. Covid-19 has affected online shopping in each country differently.

The Coronavirus had affected the whole people of the world, it has changed the nature of the nature of trading in all of the different types of businesses. on the report of investigation, 52% of customers maintaining a strategic distance from going back and real markets and swarmed regions. Besides, 36% maintaining a strategic distance from and real shopping until they get coronavirus vaccine. Subsequently, shoppers choose to move to a diverse way which is online shopping. very few to begin with issue that came into the online shoppers' minds were already known before they begin doing it, for case, the delivery was stressing for online shoppers such as the security of the delivery man was the most valued thing. and also, online shoppers inquiring themselves it is secure. another perceived risk for the Online shoppers was that they have got stressed that the shopping stage may be difficult and long lasting, or indeed is the valuable cost attending to be diverse that traditional shopping (YUSOFF 2020).

However, there are many obstacles regarding online shopping in Kurdistan. Consumers are not completely aware of the process and that makes them control and handle the situation (Budur, 2020). Such as ordering a

product from a particular page and then disappearing online. This problem happens because the sellers are not getting the payment beforehand and online payment is not very common in Kurdistan. The sellers deliver the product and then get paid by cash. Another problem is from the seller side. They may show you that you're purchasing the right product for yourself but then the quality of the product is not what you expected (Budur, 2018; Torlak et al., 2019). Consumers expect to get the exact product or the service that they want and need, but the online sellers are not so professional. For this reason, consumers tend to be dissatisfied with the process of online shopping in Kurdistan. They can't foresee the consequences of the online shopping since it is at a developing rate in the region.

Ling et al. (2011) defines perceived technology as a main component of Technology Acceptance Model (TAM) with perceived ease of use. Perceived technology is an individual's perception to be familiar with a particular system and to use it with the least effort. Perceived technology affects consumers' purchasing decisions in the process of online shopping. As well as it affected the consumers' trust (Budur et al., 2021). Ling et al. (2011) have studied the impact of perceived technology on the online shopping intention of the customer. They collected 250 data from undergraduate Information Technology students, they found that perceived technology and perceived risk have positive relation with online trust. Online trust has a positive relation with online purchase which has a positive relation with online purchase intention. As a result, they found that perceived technology has a positive relation with online purchase intention.

According to Ling et al (2011), online purchase intention is consumers' intention to create a relationship with web retailers through online and to make online transactions with them. Also, online transactions are distributed into three steps which are information retrieval, information transfer and product purchase. The study attempts that there is a strong relationship among online trust intention and perceived risk, perceived technology, and online trust.

Also, perceived risk is defined as consumer's uncertainty while deciding whether to buy a product or not buy it (Demir et al., 2019). They face this perception due their past experiences of negative outcomes from online shopping. There two main risks; security risks and privacy risks. The consumer should feel secure while online shopping for giving the information of their credit card and other information into the system. And should feel that their privacy is protected while deciding a certain product or service to purchase as well as their financial information.

There are many trust issues among consumers while online shopping, the quality of the product, the faithfulness of the price, the delivery process, and etc. consumers' have experienced not to get the purchased products and services they ordered. As well as the staff behind the pages and websites are not available to fix the mistakes that they have made through the process. But, still there are positive reasons to purchase online which are the saving of time, saving the cost of transformation, and having freedom while looking at the products. And the main negative reason to purchase online is Covid-19, since people should not get into crowded places, they should purchase the things they need and want through online shopping (Rashid et al., 2020).

There is a huge gap of studies in Kurdistan for online shopping and this study is aiming to fill this gap. This investigational study focuses on the impact of a COVID-19 on consumers' behavior regarding Samsung company in the region of Iraq. As well as to find the purchasing behavior of Samsung products online.

LITERATURE REVIEW

Online Shopping, Importance of Online Shopping and History of Online shopping:

In the present-day people's way of life and behaviors about living have changed and are more varied than before. In this day and age people don't particularly feel very much pleased about entering crowd markets and shops, mainly because they believe it is time consuming. Because of this electronic shopping is a lifesaving bonus in the options that saves a lot of time for them (Gnanadhas & Sunitha, 2014).

Online shopping is a type of purchasement in which customers buy goods, services, etc. from retailers and suppliers at first hand with no other intermediates concerned between them on the internet. Customers can pay a visit to the supplier's internet shopping address from their homes in the freedom from hardships only by sitting in front of their browsing device. The main advantage is, the suppliers' web stores can be accessed 24 hours a day from anywhere the customers desire, and nowadays, people mainly have access to the internet almost everywhere they are, whether from home or work (Gnanadhas & Sunitha, 2014).

This makes the level of convenience very satisfactory. One of the factors that make online shopping very attractive and interesting especially in times of holidays and the free times that people consume markets the most, is the reduction and absence of the need to hold in lengthy lines to get your desired product. Also, the diversity of present goods in online shopping is another key feature. So, in this study to determine the customers' liking and desires, the researcher has collected fifty respondents' data of their wants and preferences with respect to online shopping (Gnanadhas & Sunitha, 2014).

Online shopping's popularity is rising and currently on going for multiple reasons. Some are direct and some are totally indirect factors regarding that. For instance, the increase of vehicle petroleum prices and transportation prices going up, makes visiting traditional stores and markets harder, and in turn impacts the online shopping

industry which makes it more pleasant and wanted to customers, also other struggles and difficulties that are associated with traditional shopping, also makes online shopping more attractive (Gnanadhas & Sunitha, 2014). In the online stores, buyers have access to very tiny details about the product they desire to purchase; also, they have further access to observe other customers' reviews and satisfaction rates on the particular product. In this scenario, the customer does not need to ask around from friends and families to obtain feedback, all he/she has to do is one click/tap on the browser and other users' responses and criticism appears before them. Also, the internet market, the knolling shops and suppliers don't keep to one code of quality; instead, high quality is available for specific groups of buyers, and mid quality available for their own group of buyers keeping in mind the level of people around in terms of socioeconomic background, etc. (Gnanadhas & Sunitha, 2014). There are many benefits coming from online shopping to people who buy from, including the lack of local and international barriers. Also in online shopping systems, the suppliers are not in a commanding position anymore, instead it is the buyers that demand and the sellers fulfill the need. In addition to that, there are huge employment opportunities and chances in online shopping mechanisms (Gnanadhas & Sunitha, 2014). Online shopping is characterized mainly by its speed and convenience. Yet it cannot be suited well for all products. Customers all have unique preferences and wants in marketing which varies according to their level of satisfaction and comfort. Analyzed with Garret's Ranking Technique, the table below spells out preferences of customers:

Table 1:consumer reference wise distribution of respondents

S. No	PREFERENCE	Garret's mean score	Rank
1	Groceries	36.84	XI
2	Fast Food	33.78	XII
3	Cosmetics	39.42	X
4	Books	66.02	I
5	CDs / DVDs	56.02	IV
6	Toys	46.28	VII
7	Furniture	44.12	VIII
8	Clothes	53.72	VI
9	Electronic Goods	54.92	V
10	Movie Ticket	59.3	III
11	Airplane Ticket	66	II
12	Jewellery	41.58	IX

Source: secondary data (Gnanadhas & Sunitha, 2014)

In the table above, which is data obtained by (Gnanadhas & Sunitha, 2014) that shows preference of customers regarding online shopping. From this data, "books" with a score of 66.02 ranks number one in terms of demand by customers. On another hand Airplane and railway tickets with a score of 66 ranks number two in the data obtained in their survey.

In this regard, we could crystal clear see that books and tickets are preferred by most users. Movie tickets come in the third place in the score system, with the mean score of 59.3. The least wanted in the conducted study shows to be fast food, which obtained a mean score of 33.78, which indicated that people that are users of online shopping use their experience least to purchase fast food through online shopping.

This study shows that most of the survey respondents were interested in buying books. They were more into purchasing books through their online shopping experience. It is apparently comforting to sit in front of a computer or a smartphone and browse through books and purchase them without having to go aisle by aisle to find the desired book (Gnanadhas & Sunitha, 2014).

The birth of electronic shopping was first introduced to the world in 1979 by an English inventor, by the name Michael Aldrich. He did this by connecting a modified TV to a transaction processing computer through a telephone line. This technology marked the birth and became the very foundation of what we know today as modern ecommerce. At the time this technology brought the possibility of opening closed information systems (Demir et al., 2021), in a way that can be shared by other parties outside the system for protected data transmission.

Weismiller, H. (2020). have studied about perceived advantages and disadvantages of online grocery shopping by meeting clients. All interviews, counting the online shopping and in-store shopping encounters were audio-recorded and interpreted verbatim, resulting in 14 transcripts. Standard and follow-up interviews and shopping experiences were analyzed independently.

They have found that the larger part of in-store motivation buys occurred within the nibble, chips, and cookie part and were considered unhealthy and unfortunate by the members. regarding drive buys regularly being supplement poor and substandard, Comparative to earlier subjective considers (23–25), members in this investigation famed advantages of online grocery shopping, such as sparing time, maintaining a strategic distance from swarms and lines, and not having to urge out of the car in awful climate or when attempting to buy heavier/bulkier products (Weismiller, H. 2020)

The most commonly specified disadvantages were uncertainty of the personal shopper's capacity to choose the freshest and highest-quality things, failure to see great bargains online, and the online shopping charge. Members too famous the trouble of comparing comparative things recognition that there are diverse (higher) costs online than in store (maybe diverse bargains online versus in-store), and concerns about item blend and accessibility online versus within the store. (Weismiller, H. 2020)

After roughly 16 years, in the year 1995 Amazon started operating. At the time Jeff Bezos started the entire idea of Amazon as a platform in electronic commerce only providing and exhibiting books (History of Online Shopping (2021).

Then after another three years, PayPal was launched in 1998 serving as a payment method in the electronic commerce systems. It was originally established as confinity founded originally by Max Levhin, Peter Thiel, Like Nosek and Ken Howery. PayPal appeared to the public merely as an element that made money transferee possible in the electronic commerce platforms. Then after two years of its establishment, PayPal merged with Elon Musk's online banking company and started raising up the ladder. It became well known and popular (History of Online Shopping (2021).

One year after PayPal's establishment, in the year 1999, Alibaba Online was launched. It started as an immense market place with over 25 million dollars in funds. After two years of its establishment, in the year 2001, the company became profitable. The company then became a main platform that became a place for business to business, business to customer, and customer to customers to meet. And it is very widely used even as of today (History of Online Shopping (2021).

After all that, after passing approximately two decades, in the year of 2017, Shoppable Instagram was introduced to the public. The shopping started with an immense partnership with BigCommerce when it was established. Since that time till today, the service has broadened into various ecommerce platforms that gives the ability to users to tab on any product and be connected with the supplier's page and purchase directly (History of Online Shopping (2021).

The growth of using online shopping is not very exponentially high, it takes years to develop and be used by users around the globe at a big rate. But with the outbreak of late 2019's coronavirus, the obligation to stay at home and quarantine in the entire world, made a huge maneuver in the online shopping industry. It poked the people and pushed them into online shopping at very unbelievable levels. By May 2020 ecommerce reached over \$82.5 billion, which was a roughly 77% increase in usage when compared to 2019. Naturally, under normal circumstances it would have taken about four even to six years to reach this incredibly high number though the traditional growth of year to year (History of Online Shopping (2021)

When this research was conducted the COVID – 19 vaccine was not available. Staying at home and not being able to move out to buy their needs, people continued to purchase online from home, like food, and needed household equipment. Many respondents have claimed that they will continue to use the online shopping until COVID – 19 vaccine was available. (History of Online Shopping (2021).

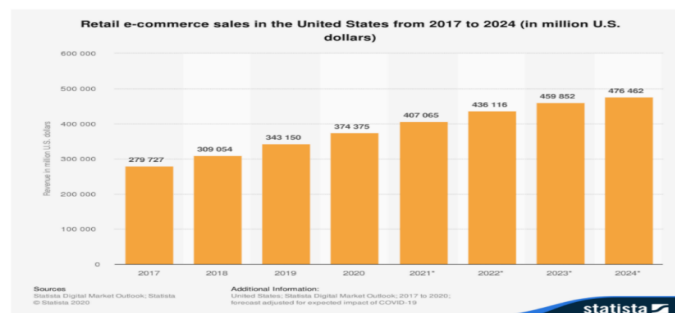


Fig.1:Retail E-Commerce Sales in the United States from 2017 to 2024

This graph's data is from 2017 to 2024. The growth and demand for online shopping is clear from the numbers. People gradually understand the convenience of online shopping and thus become users of online stores and purchase from them.

Example of Online Shopping:

The process of online shopping used to be a little limited in the beginning of its birth, having only one or two websites and addresses in hand. As for now, almost all social media can be used to shop online, and apart from the popular ecommerce websites, there are many more websites that allow shopping online. And now all it takes for someone to purchase form online, is the availability of a computer or a smart phone with internet access on them, and there are hundreds of options in hand to do online shopping from.

Nowadays, the numbers of sources that one can buy from are impressive. With some small number of clicks one can buy from amazon. In the smartphones we hold with only several taps one can buy his/ her favored jacket and will take as long as drinking his / her morning coffee.

In other social media platforms, there are links of the retailer websites published and promoted. Also, there are dozens of websites that nowadays almost everything in the traditional markets is available and can be purchased online.

Also, influencers and celebrities play an important role in impacting consumers to buy from an online store. They promote from all accounts they acquire in almost all social platforms they take part in.

Perceived Technology and Effects of Perceived Technology:

From the time technology entered the equation of shopping, it became a very helpful element in improving and played a very significant role in selling and aiding retailing. Both sellers and customers have benefited from technologies' helps, in the ways listed below (Renko & Druzijanic, 2014).

Benefits for retailers:

- Enables retailers to grow customer services
- Enables improvement to management operations
- Reduces cost

Benefits for customers:

- Customers don't wait in lines
- Speedy checkouts
- Higher speed in providing service in the store
- No pricing errors
- Loyalty card programs

Several intellectuals that have researched about perceived technology, about how easy and useful it can be perceived to the users, partially promotes the intention in the people to perform online shopping. Studies have shown that consumers usually trust the companies and retailers that have a website and its use is relatively easy. (Choon Ling et al., 2011)

In the environment of online shopping, there are no agents of sales or sales persons handling the purchase, instead the buyer directly interacts with the web site and directly perceives the company's image. Because of this, consumers are put in a virtual interaction with the retailer and it will give the needed start of trust between them. The easier the use of a website is, the more information and tangibility the website can provide, the more trust will be accompanied in the interaction. This effort made by the retailer to their own website shows the commitment and the level of seriousness of the relationship to the consumers. Because of this it can be argued and concluded that the perceived easiness of use of websites can lead the relationship onwards to a trustworthy environment and thus increase the perceived usefulness of ecommerce. (Choon Ling et al., 2011)

Choon Ling et al claims that there has not been much research on the impact of perceived technology. He also claims that, perceived technology is composed of the two elements of perceived ease of use and perceived usefulness. He investigated a study that points out to the point that customers mostly visit a company's website merely based on the trust they have towards the retailer, and this phenomenon is referred to as espouse. And while a consumer intends to do an online shopping, there is no sales person, there is only the website between them. And due to this very reason, the person buying from the website decides with regard to the trustworthiness of the website and how authentic the sale platform looks to them (Choon Ling et al., 2011).

The factors that give birth to trust in consumers while using a technology are the following points:

- The ease of understanding the perceived information.
- Ease in finding the desired product the consumer looks for.
- Feeling like he / she can make bonds with the retailer through the design of the web store.
- Unavailability of asymmetric information.
- Tangibility of the web store.
- Being able to process the information on the website.

The points mentioned above makes the consumer visiting the website, feel the authenticity and feel the commitment the retailer has made towards their consumers. With these being mentioned, perceived technology (ease of use and perceived usefulness) makes consumers have more trust towards online shopping. (Choon Ling et al., 2011)

Based on his findings, there is a positive relationship between perceived technology and online trust. Choon Ling et al successfully fulfill reliability and validity in his research. Also, with his research study kept in consideration, operators and business people can increase the rate of online shopping if they take into account developments of perceived technology and develop different strategies to have more online shoppers. (Choon Ling et al., 2011)

Risk, Perceived Risk and Consequences of Perceived Risk:

Risk is defined in many aspects, according to the Economic Times, it is defined as future uncertainty for expected results or expected earnings. Economically speaking, it is the measure of uncertain realization of a gain from an investment. (What is Risk? Definition of Risk, Risk Meaning - The Economic Times, 2021)

Risks have different types and they get developed from various situations. There is liquidity risk, insurance risk, business risk, health risk, default risk, sovereign risk, etc. there are various factors that result in various types of risks. (What is Risk? Definition of Risk, Risk Meaning - The Economic Times, 2021)

Based on Peak and Hove's research in 2017, perception of risk is entirely the subjective judgment of people's minds of any negative happening around them like, injury, sickness, diseases and / or death, it is very significant to understand and comprehend risk perception of people especially potential customers for retailers and suppliers. It is also of great importance to understand risk communication because they determine which hazards and dangers people are concerned about and how they deal with them. There are two main dimensions to risk perception: Which both are relating to how people react to them. (Peak& Hove, 2017)

1. The cognitive dimension
2. The emotional dimension

(Peak& Hove, 2017) There are several models developed in forms of theories about how people understand risk, how they try and process the particular risk and how decisions are made afterwards regarding the particular risks at hand.

The models are as follows:

- The psychometric paradigm
- The risk perception model
- The mental noise models
- The negative dominance models
- The trust determination model
- The social amplification of framework

People that have been participating in research have been found to make judgments on risks mostly based on perceptions linked subjectively, based on intuitions, and the main disturbances and interferences made by media coverage and also limited information on the particular subject/topic. Experts in return have tried their best to switch and base the judgments on risk perceptions more on findings of conducted research and evidence posed by statistical data and information (Peak& Hove, 2017).

Ways of perceptions regarding risks are of great significance in behaviors that are related to health and other behaviors that are recommended by experts for dealing or preventing risks. The models explaining changes in behaviors embrace the very idea of perceptions of risk, and this includes the following models: (Peak& Hove, 2017)

- The model of health belief
- The theory of motivation of protection
- The model of extended parallel process
- The framework of risk perception attitude.

There is still the need to have more endeavors in the commitment to comprehension towards finding out the perceptions of risks and also understanding the mechanisms laying underneath by which perceptions of risk impact the successive future behaviors. (Dunwoody & Neuwirth, 1991)

There are still several beliefs hanging around between intellectuals of related fields arguing that the idea of perceiving risk is utterly complicated and cloudy. They believe that the idea should better be referred to as judgment of risk, due to its status of being accompanied by emotional dimension along with analytic, cognitive and behavioral dimensions. (Dunwoody & Neuwirth, 1991)

With these being said, the idea of risk management is more focused on the rational side of the perception and less focused on the multiple different ways that emotionality kicks in by which people react to risks. (Peak& Hove, 2017)

In the opinion of Bauer, due to the outcomes that might or might not come out of customers' behaviors in regard to risk, because people as buyers possess a power that determines the market entirely and it is referred to as

purchasing actions. And this purchasing action will ripple out consequences that will not be in the scope of certainty and not even close to it. And amongst them, some might not turn out to be very pleasant. Since the year 1960 a big number of researches have taken place on consumers and as a result more understanding of their behaviors. It has been confirmed through these researches that the effect and impact of perceived risk not only affects buyers from North America, but also across different countries and multiple cultures. Consequences of perceived risk (Lim, 2003)

When it comes to the issue of risk perception classification regarding dimensions of consequences, the people who research about it need to study risk perception from another dimension and different angle of view of sources. It is very useful to know about and recognize the incoming sources of risk perception in businesses, because from this way, internet retailers can target their audiences and resources more easily and appropriately so as to maximize prevention and reduce perceptions of risks (Lim, 2003).

Based on the theory of consumers' perceived risk, it elaborates that consumers / buyers do perceive risk because of the uncertainties they face and because of the consequences that are not desired by them that might happen due to their activity of purchasing. And eventually because of these reasons, they perceive more risk, and like it goes, the more risk consumers perceive, the less the likelihood becomes of them buying and purchasing (Lim, 2003).

With all that being said, consumers often try to reduce the risks naturally, using various strategies, for instance consumers try to acquire more information about the products they buy before purchase (Lim, 2003).

The study of perceived risk is highly powerful and strong due to its ability to understand and explain consumers' behavior because it is very clear that buyers are more concerned about avoiding making mistakes than concerned about making their purchases maximum useful (Lim, 2003).

So far, the conducted studies put forward the idea that perceived risk is of importance for consumers' acceptance while they do shop orders via telephone and orders through mail. The type of consumers that do shopping via telephone care a lot about the perceived risks due to their inability of seeing and evaluating the product that they are about to purchase. They won't know the size, the shape, the quality and roughly anything. With all that kept in mind, consumers also perceive risk due to their doubts that the purchase might go unsuccessful and the process might be a lot time consuming (Lim, 2003).

Trust, Perceived Trust, Consequences of Trust and Examples:

According to Thagard's study in 2021, Trust is defined as the core of every human relationship and communication. Consisting of romantic relationships, business relationships, political relationships, family communication, medical operations, and other types of relationships. He claims that if you don't trust your doctor or psychiatrist, it is not easy to get the treatment you need and it is unlikely to get from it (Thagard, 2021).

He classified some possibilities to define trust in following points:

1. Trust is having confidence and feeling secure about a certain situation.
2. Trust consequences in positive emotions.
3. Trust binds behaviors together and makes them dependent on each other.
4. Trust is a mental attitude about someone or something that is dependable.
5. Trust is knowing and predicting how someone will behave.

Trust is helping to overcome uncertain situations and during organizational crises. During the organizational restructuring crisis of the 1990s, trust acted as an asset for central strategy (MCKNIGHT & CHERVANY).

They have also mentioned in the study that trust acts as a core element in the effectiveness of working relationships (Demir et al., 2020). Trust is important for everyone such as practitioners, scholars, and business people. There is a saying from a 1996's study: "...there are a lot of issues in partnering, but trust is truly the key. Everything else has to be based on it. Without trust, there is no basis for partnering. It's the bottom line (Rackham, Friedman & Ruff, 1996).

Online relationship speaks to a complex mix of human performing artists and technological systems. In light of this complexity, with what or whom can we genuinely talk of building believe connections? utilize of the term trust introduces pointless perplexity. visualize, for example, that a few specialized angles of the Internet falls flat to perform as expected, resulting in a few hurt, maybe the misfortune of time, information, or security. Here, we have a straightforward case of specialized disappointment (Friedman and Howe2000).

Also not caring about trusting in online interpersonal intelligent also make us helpless mentally, creating, harmed sentiments or shame. As in other interpersonal connections, there are no warranties. We cannot, for example, take out a protections approach to secure ourselves from mental hurt ought to we experience betrayal in a fellowship (Friedman and Howe2000).

Also, Howe in 2000 studied that in online commercial transactions, they should care more about these two ways - loss of cash and misfortune of security. Certain characteristics of online innovation, such as those including security, secrecy, responsibility.

- performance history, can make it troublesome for users to decide the potential for both budgetary harm and the great will of the organization they're dealing with

The Web debilitates shopper information security in modern and extraordinary ways, Unlike the case with consumer behavior within the physical world and real life. The security issues raised by natural control are shared by commercial Web suppliers and consumers (Budur, 2018). according to the study in 2000 by Hoffman, online shopping potentially allows commercial Web suppliers to gather much more nitty gritty buyer behavior data than they can from most physical shopping trips (Hoffman and Peralta 1999).

They came to the point that the most vital reasons nonbuyers uninterested in online shopping allow for not shopping online are not useful but are related to issues of control over their individual data. the more involvement one acquires online, the less vital are the utilitarian barriers to online shopping and the more critical are concerns of control over individual data (Hoffman and Peralta 1999).

Due to the importance of trust, there are many studies that elaborate the essential role of building trust and having trust (Budur et al., 2018; Mohammed and Sahin, 2020). It is described that trust has positive consequences but the meaning of it is not simplified in some words. It is a deep topic that it is hard to explain with a fixed definition (MCKNIGHT& CHERVANY).

Perceived trust is best defined as having the certainty about an online store, having absolute certainty that the quality they advertise is the quality the consumer gets while he / she purchases (Budur et al., 2019; Torlak et al., 2021). The promises given in the website are fully and completely fulfilled without taking advantage of the users consuming them (Winand and Pohl, 2000).

Most consumers in the world, regardless of their identity, have some levels of doubt towards electronic commerce, due to the unclarity in the processes and effects of ecommerce, and because the qualities provided in the website are not tangible and accessible before purchase. That is why all consumers have some levels of distrust in their minds about buying online (Winand and Pohl, 2000).

Trust can be characterized as a feeling of security and eagerness to depend on somebody or something, proposed that believe, at the side of customer satisfaction, may be an energetic prepare and is built over a certain period of time contributing to fulfillment past the impacts of the economic result.

classified perceived trust into two ways:

- characterizing believes as a conviction, certainty, state of mind, or expectation around another party's reliability
- defining believe as a behavioral purposeful or behavior of dependence and involving helplessness and vulnerability (Lee 2011).

Consumers' satisfaction could be a key figure for setting up long-term connections with them and obtaining their repurchase eagerly consumers' seen e-trust in the e-trade environment of tourism B2C affects completing transactions securely and keeping up the privacy of individual information conjointly. security incorporates a positive effect on believe, alongside dependability which is additionally impacted by fulfillment (Lee 2011).

In 2000, Lee and Kim have found that fulfillment had a essentially positive impact on loyalty and trust. satisfaction was found to have especially critical impact on trust, they famous that the relationship between trust and fulfillment often changes from one think about to another (Budur and Poturak, 2021). because they are fulfilled with Web shopping. their discoveries demonstrate that when buyers consider an online purchase, fulfillment is likely to influence their level of trust, which is critical for online shopping.

Since most individuals don't know in case their information is being collected, recorded, and conceivably utilized afterward for undesired purposes, they are becoming increasingly cognizant of how their information is being utilized. because of that, buyers are becoming increasingly reluctant almost giving out touchy data on the web. perceived security may be characterized as the subjective likelihood within the customer's eyes that his or her individual or budgetary data will not be shown, saved, and stolen amid e-commerce and capacity by outside parties (Lee, C. K. 2011)

In 2005, Everard& Galletta studied about "How presentation flaws affect perceived site quality, trust, and intention to purchase from an online store" they have inspected imperfections in a test setting that we anticipate would harm a site's credibility and test their impacts on the user's appraisal of the store's quality. One specific sort of trust is that which shapes at the beginning point of contact with a merchant, this sort of trust is notable in an electronic commerce environment, where shoppers may bargain with new Web sellers. Introductory trust suggests that trust is put in a new trustee, within the setting of a relationship where the parties do not have valid data around each other and where no tie between the parties as of now existed (Everard& Galletta,2005).

Communication technical systems give birth to a risk between buyers and sellers about the possibility of security problems and functional defects to happen. When the information is not symmetric between transaction partners, uncertainty comes into the equation of transaction. But, if the perception is changed to a consumer's side, this transaction specific uncertainty about the quality of the product and the service takes place, and this is related to the capability of the retailer and also the willingness to perform (Grabner & Kräuter, 2002).

It is relatively harder to evaluate a product or a service's quality in an online market when compared to the evaluations in a traditional offline store. There is a tiny complication in online stores that makes them lose some

elements of marketing unfunctional. When a consumer visits a traditional store, he / she is encountered with an agent of sale that processes their needs and the eye contacts, smiles, gestures and the type of the communication between the salesperson and the buyer develops some kind of trust between them, but this element is entirely absent in the online shopping stores and markets, because there is only one interaction and it is between the buyer and the screen. It is because of these factors consideration of perceived trust is of great significance in the process of online shopping (Winand and Pohl, 2000).

Trust has too been recognized in past studies. For example, Zaheer, McEvily, and Perrone (1998) found a strong link between trust in an organization and trust in a person inside the organization. and also in another study, Milliman and Fugate (1988) found that a sales representative can exchange the burden of setting up believe to a “proof source” – the industry affiliation, which advertised a irrefutable prove of the salesperson’s claim and driven to more prominent deliberate to buy (Basmanova, O. 2013).

According to a report by eMarketer (2008b), before making a buy, most internet consumers will take shopping prompts from powerful item reviewers or bloggers. trust in proposals is also characterized as the readiness of a shopper to trust the item proposals. Expanded degrees of trust in item proposals of customers will increase the consumer’s deliberate to buy the items that shoppers recommend (Rhee, J. 2018).

Chen and Dibb conducted a research in 2010 that involved 122 students from college. They found out the following points about consequences of trust and are pointed as follows:

- The factors that made a very powerful result on website trust are how the company images themselves in the website, how they performed brand awareness and how they processed navigational functionality.
- The feeling of familiarity of the consumers with the website, the personalized level of the website has made the system more trustworthy to consumers and be satisfied in the website.

Website trust, website satisfaction and website awareness all together affected and possessed an impact on online perception. There is a high correlation between website trust and website satisfaction.

So, we can conclude that trust has a positive consequence on online shopping in websites. It makes the consumers have a positive attitude, positive thinking, positive behavior and positive intentions towards websites. Also, a website that is easy to use, has a key factor to be trusted in online shopping. Plus, perceived ease of use directly impacts trust, and in turn makes the consumer use the website and eventually purchase from it (Chen & Dibb, 2010).

Perceived trust can be imagined in an example in which, for instance, if we picture a girl that wants to shop for a jacket and visits an online store there are two scenarios to reflect on to understand the case better, If the website she visited has jackets of her liking but in contrast no sizes, colors, prices and styles are specified, if the website looks like a chaos and confuses the consumer, if the consumer cannot tell if the jacket in the picture is the right size for her, the right color for her and certainly the right style for her she will end up being confused and will eventually get bored and leave the website without having an intention to ever buy from it.

But on the other hand, if the website she visited symmetrically listed all the colors and sizes and prices for the jackets, if the tangibility and ease of use was easily recognized in the website and with only few clicks or taps, she could end up in the right choice of the jacket she intended to buy, then the likelihood of purchase from the website is proportionally high with it.

This example explains in simple words how perceived trust is important for a consumer to end up purchasing from the web store.

All in all, The Internet can moreover give benefits to companies. As customers are progressively utilizing the Web as a shopping approach in performing their obtaining activities, online believe and earlier online buy involvement on the client online purchase intention among the potential clients who have solid purposeful to lock in in online obtaining exercises. mechanisms. Creating a trust-based association to clients is an essential advantage which is about as imperative as the specialized properties of the Net location such as usefulness.

Methodology

1.1 Purpose

After concluding and explaining the importance and reasons of this project in this section. The method and the methodologies that have been used is going to be explained. The purpose of this study was to know the intention of the customer. In general, this investigational study focuses on the effect of a COVID-19 on consumers’ behavior on Samsung company in particular within the Sulaymaniyah region of Iraq. As well as to discover the obtaining behavior of Samsung online.

1.2 Sampling

For this reason, a questionnaire has been developed and around 350 data’s have been collected. The questions were conducted to Samsung customers and it has been filled by them. The survey (questionnaire) is made of different types of question to become clearer and more understandable. The table below highlights the people’s demographic characteristics. It represents their gender, age and educational backgrounds.

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	202	59.4	59.8	59.8
	Female	136	40.0	40.2	100.0
	Total	338	99.4	100.0	
Missing	System	2	.6		
Total		340	100.0		
Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-21 years old	53	15.6	15.6	15.6
	22-25 years old	94	27.6	27.6	43.2
	26-30 years old	63	18.5	18.5	61.8
	31-35 years old	62	18.2	18.2	80.0
	36-40 years old	30	8.8	8.8	88.8
	41-45 years old	19	5.6	5.6	94.4
	46-50 years old	4	1.2	1.2	95.6
	51-55 years old	6	1.8	1.8	97.4
	56-60 years old	5	1.5	1.5	98.8
	60+ years old	4	1.2	1.2	100.0
	Total	340	100.0	100.0	
Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary school	2	.6	.6	.6
	Secondary school	13	3.8	3.8	4.4
	High school	38	11.2	11.2	15.6
	Vocational school	25	7.4	7.4	22.9
	Bachelor's degree	201	59.1	59.1	82.1
	Master's Degree	36	10.6	10.6	92.6
	Ph.D. Degree	25	7.4	7.4	100.0
	Total	340	100.0	100.0	

1.3 procedures

the questionnaire has been developed based on the dimensions which are intention to online shopping, perceived technology, perceived risk, and trust. For the intention to online shopping, we have asked 6 main questions, also for Perceived technology 4 questions have been asked, moreover, perceived risk questions were 5 and we have asked 6 question about trust. In addition, we have used exploratory factor analysis and reporting. Regression analysis has been used to analyze the data.

Research Findings

Table 2: Descriptive Statistics

	Mean	Std. Deviation
Int1	4.452	1.955
Int2	4.15	2.2482
Int3	3.219	2.1981
Int4	3.233	2.2089
Int5	4.083	2.3101
Int6	1.907	1.4826
PTech1	5.821	1.7032
PTech2	5.784	1.6842
PTech3	5.392	1.8164
PTech4	4.841	1.9903
PRisk1	3.924	2.0569
PRisk2	4.07	2.1036
PRisk3	2.771	1.9384
PRisk4	3.176	2.11
PRisk5	4.449	2.098
TR1	3.551	2.0351
TR2	5.362	1.8308
TR3	3.605	2.0736
TR4	5.04	1.9352
TR5	3.11	1.9878
TR6	4.88	2.0394

Given in the table 2, there are the results of descriptive statistics of the exploratory factor analysis. The result shows that standard deviation for each question is 2 or below 2, however some of the intention questions are above 2 because online shopping is new for people in Kurdistan, that's why we don't expect them to think in the same way. The participants were thinking different from each other. Secondly, it was observed in the table that average results of each question, which were ranked from 1 to 7, have been changing between 3.11 and 5.82 after considering all questions together.

Table 3: KMO results of the exploratory factor analysis

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.819
Bartlett's Test of Sphericity	Approx. Chi-Square	2718.747
	df	210
	Sig.	0.000

Table 3 above show the Kaiser-Meyer-Olkin test result. This result stands for the sampling adequacy of the collected data. According to the standards, the test result must reveal minimum 0.5 value of above, secondly the threshold of Bartlett's test of Sphericity must be checked and make sure that is significant at 0.05. when the table above is observed, it was revealed that KMO test result contributed value of 0.819 which is sufficient considering the standard that was explained. Lastly the result of Bartlett's test of Sphericity was significant at

0.000. Therefore, it was concluded that the sample of the dataset was sufficient to continue with the further analysis.

Table 4: Communalities of exploratory factor analysis

Communalities		
		Extraction
Int1		0.718
Int2		0.794
Int3		0.726
Int4		0.674
Int5		0.644
Int6		0.453
PTech1		0.664
PTech2		0.728
PTech3		0.595
PTech4		0.562
PRisk1		0.603
PRisk2		0.617
PRisk3		0.472
PRisk4		0.538
PRisk5		0.52
TR1		0.706
TR2		0.696
TR3		0.744
TR4		0.645
TR5		0.69
TR6		0.597

Table 4 shows the communalities results of the exploratory factor analysis. The standards indicate that value for each question must be above or very close to 0.5 or more than this value. When the table above was observed, it was seen that all items held value above 0.5 but intention question number 6, the value is 0.453. and also 3rd question of risk value is 0.47. both of them are close to 0.5, it was decided not to exclude it from the further analysis.

Table 5: explaining variance for each dimension of the questionnaire

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.071	24.146	24.146	5.071	24.146	24.146	2.989	14.234	14.234
2	3.185	15.167	39.313	3.185	15.167	39.313	2.846	13.553	27.787
3	2.286	10.887	50.199	2.286	10.887	50.199	2.739	13.045	40.832
4	1.800	8.571	58.770	1.800	8.571	58.770	2.416	11.506	52.339
5	1.045	4.976	63.746	1.045	4.976	63.746	2.396	11.408	63.746
6	.933	4.444	68.190						

7	.760	3.619	71.810						
8	.730	3.476	75.286						
9	.694	3.305	78.590						
10	.645	3.071	81.661						
11	.499	2.375	84.036						
12	.488	2.325	86.362						
13	.456	2.171	88.532						
14	.418	1.990	90.522						
15	.368	1.754	92.276						
16	.345	1.642	93.918						
17	.333	1.587	95.506						
18	.289	1.374	96.880						
19	.248	1.180	98.059						
20	.240	1.141	99.200						
21	.168	.800	100.000						

Given in the table 5 there are Eigen values and extracted variance for each dimension and total. According to the threshold, first of all, Eigen value must hold minimally 1 in order to accept a dimension as a meaningful cluster. Secondly, all dimensions in total must explain at least 50% of the overall variance. It can be revealed from the table above that there are five dimensions which hold Eigen value above 1. Secondly all dimensions together, explained 63.746% of the overall variance. Hence, it can be concluded that questions asked in the questionnaire are sufficient to explain minimum 50%.

Table 6:Rotated component matrix

	1	2	3	4	5
INT1		.805			
INT2		.830			
INT3		.608			
INT4		.495			
INT5		.699			
INT6			Dropped		
PTECH1			.753		
PTECH2			.804		
PTECH3			.721		
PTECH4			.574		
PRISK1				.769	
PRISK2				.694	
PRISK3				.525	
PRISK4				.719	
PRISK5				.689	
TR1	.802				
TR2					.782
TR3	.829				
TR4					.744
TR5	.777				
TR6					.740

Table above shows the results of exploratory factor analysis. According table, there are factor loadings of each item that should be loaded as it has been planned. In this regard, we developed six dimensions for online shopping intention, four questions for perceived technology, five questions for perceived risk, and 6 questions for perceived trust. Based on the results, it was seen that sixth question of the intention construct dint hold sufficient factor loading under the planned factor therefore, was subtracted from the analysis. Other dimensions have been distributed appropriately. Hence, the validity was achieved.

Table 7:Cronbach's Alpha for each dimension

Dimension	Reliability Statistics	
	Cronbach's Alpha	N of Items
Intention	0.836	5
Perceived Technology	0.804	4
perceived Risk	0.729	5
Trust	0.836	5

Table above shows the reliability analysis result. The analysis was conducted using Cronbach’s Alpha methodology. For each dimension, Cronbach’s alpha was tested. It is expected for each dimension Cronbach’s Alpha would hold minimally 0.65 in order to consider the dimension as reliable, in this context, reliability can be defined as the chance that the same questions will obtain as data in case they asked to the same people in the same conditions. When the table above is observed, it was seen that each dimension of the questionnaire held Cronbach’s alpha above 0.65. However, the dimensions held values between 0.729 and 0.836. Hence, it can be concluded that the questionnaire and the data are reliable enough to continue with the further analysis.

Table 8: impact of perceived risk on intention of online shopping

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.151 ^a	.023	.020	1.72024		
a. Predictors: (Constant), Perceived Risk						
Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.546	.250		18.167	.000
	Perceived Risk	-.179	.064	-.151	-2.805	.005
a. Dependent Variable: Intention						

Given in the table above, we tested impact of perceived risk on intention to do online shopping. The result shows the perceived risk explained that they have a negative relationship, when perceived risk is increasing, intention to do online shopping is decreasing. Secondly, it was observed that standardized coefficient value of perceived risk on the intention was -0.151. further this impact was significant as the P value was less than 0.05.

Table 9: impact of trust on intention of online shopping

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.433 ^a	.187	.185	1.57126		
a. Predictors: (Constant), trust						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.621	.272		5.965	.000
	trust	.527	.060	.433	8.807	.000
a. Dependent Variable: Intention						

Given in the table above, we tested impact of trust on intention to do online shopping. The result shows the trust explained that they have positive a relationship, when trust is increasing, intention to do online shopping is also increasing. Secondly, it was observed that standardized coefficient value of trust on the intention was 0.433. further this impact was significant as the P value was less than 0.05.

Table 10: impact of perceived technology on intention of online shopping

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.419 ^a	.176	.173	1.58000		
a. Predictors: (Constant), perceived technology						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.168	.333		3.513	.001
	perceived technology	.498	.059	.419	8.485	.000
a. Dependent Variable: Intention						

Given in the table above, we tested impact of perceived technology on intention to do online shopping. The result shows the perceived technology explained that they have a positive relationship, when perceived technology is increasing, intention to do online shopping is also increasing. Secondly, it was observed that standardized coefficient value of perceived risk on the intention was 0.419. further this impact was significant as the P value was less than 0.05.

CONCLUSION

There have been mainly 3 hypotheses in the current study which were impact of perceived risk on intention of online shopping, impact of trust on intention of online shopping, and impact of perceived technology on intention of online shopping. The regression analysis was conducted to test each hypothesis.

The first one includes the impact of perceived risk on intention of online shopping. It was observed that there is a negative relationship between perceived risk and the intention to make online shopping. This result means that when perceived risk is high, intention to purchase online decreases. Based on this result it can be said that customers feel there is a problem, they may lose their money or any kind of transaction so they don't want to do online shopping. In this case we suggest online shopping authorities to educate the society on how to do online shopping so it will reduce their risk.

The second one includes impact of perceived technology on intention of online shopping. It was observed that there is a positive relationship between perceived technology and the intention to do online shopping. It shows that technology plays a really imperative part in easing the online shopping experience. For this case we can say

that customers could make the most of technological advancements to create their shopping experience agreeable and it may increase their willingness to purchase online. By another meaning it was observed that when the customers are engaged with the technology and use it, they become more aware of necessity of purchasing online.

The third one includes impact of trust on intention of online shopping, the result shows that trust and intention to shop online have positive a relationship. When consumer's perceived privacy, security and trustworthiness is high, they may start buying products through the internet more. In this case online shoppers could provide high-quality products or services to engage with their customers. Positive online reviews and evaluations may assist their build online trust with shoppers.

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