



T.C

BİNGÖL UNIVERSITY

GRADUATE SCHOOL OF SOCIAL SCIENCE

BUSINESS ADMINISTRATION, DEPARTMENT

**OBSTACLES OF ADOPTION MARKETING ON THE
INTERNET, FIELD STUDY IN AGRICULTURAL,
INDUSTRIAL AND TOURIST COMPANIES, PUBLIC
AND PRIVATE SECTOR, IN ERBİL**

Prepared by

Azad Salih NADER

MASTER THESIS

SUPERVISOR

Assoc. Prof. Dr. Abdulvahap BAYDAŞ

Bingöl - 2017



T.C

BİNGÖL ÜNİVERSİTESİ

SOSYAL BİLİMLER ENSTİTÜSÜ

İŞLETME ANABİLİM DALI

**İNTERNET ÜZERİNDE PAZARLAMA
ADAPTASYONUNUN ZORLUKLARI: ERBİL ÖZEL VE
KAMU SEKTÖRLERİN TARIM SANAYİ VE TURİZM
İŞLETMELERİNE AİT BİR ALAN ÇALIŞMASI**

Hazırlayan

Azad Salih NADER

YÜKSEK LİSANS TEZİ

DANIŞMAN

Doç. Dr. Abdulvahap BAYDAŞ

Bingöl – 2017

CONTENTS

SCIENTIFIC ETHICAL NOTICE	IV
PREFACE	VII
ABSTRACT IN TURKISH	VIII
ABSTRACT	X
ACRONYMS	XII
LIST OF TABLES	XIII
LIST OF FIGURES	XIV
LIST OF APPENDICES	XV
THE INTRODUCTORY	1
INTRODUCTION	1
PREVIOUS STUDIES	2
CHAPTER ONE	13
1. ELECTRONIC AND MARKETING.....	13
1.1. ONLINE SHOPPING.....	13
1.2. ELECTRONIC- MARKETING CONCEPT (THE CONCEPT OF SHOPPING ONLINE).....	14
1.2.1. Electronic - Marketing Definition.....	16
1.3. AIM OF E MARKETING	17
1.3.1. E-Commerce	18
1.3.2. Marketing Through Search Engines Marketing Through E-Mail, Marketing And other Virus of Ways.....	18
1.4. SOME MODELS OF THE E-COMMERCE, ELECTRONIC - COMMERCE MODELS	19
1.4.1. Business – to Business Model B2B	19
1.4.2. Business – to Consumer Model B2C	19
1.4.3. Peer to Peer Model P2P.....	19
1.5. GLOBAL EVIDENCE OF THE SPREAD OF ONLINE SHOPPING	20
1.6. ELECTRONIC MARKETING METHODS.....	23
1.7. THE ARTHUR ELECTRONIC MARKETING MODEL.	24
1.7.1. Preparation Phase	24
1.7.2. Communication Phase.....	24
1.7.3. Transaction phase.....	25
1.7.4. After Sale Phase	26
1.8. SERVICES MARKETING ON THE INTERNET.....	26
1.8.1. What is Service?.....	26
1.8.2. Services Properties	27
1.8.3. The Absence of Stereotype Static in Providing the Service	28
1.8.4. Characteristics and Advantages of Shopping Online.....	28
1.9. THE PROBLEMS AND CHALLENGES OF ONLINE SHOPPING	32

1.9.1. Problems and Challenges Facing Marketers	32
1.9.2. Challenges and Problems Faced By Shoppers	32
1.10. THE STANDARD SUCCESS OF ONLINE SHOPPING	33
1.10.1. Security and Privacy	33
1.10.2. Simplicity in Dealing with the Internet	34
1.10.3. The Quality of Relationship and Dealing	34
1.10.4. Follow-Up Customer Service.....	34
CHAPTER TWO	35
2. THE CONCEPT OF ADOPTION AND THE FACTORS INFLUENCING IN CONSUMER ADOPTION OF ONLINE SHOPPING	35
2.1. The Theoretical Background of the Adoption Process	35
2.1.1. Concept of the Adoption Process.....	35
2.1.2. The Adoption Process Models	36
2.1.2.1. MODEL ROGRES	37
Model Rogres,1962.	37
2.1.2.2. Rogers and Shoemaker Model.....	37
2.1.2.3. Rogers of Developer Model	39
2.1.2.4. Antil Model	40
2.1.2.5. New Adoption Model for New Production.....	41
2.2. ADOPTERS CATEGORIES	43
2.3. ADOPTERS CHARACTERISTICS.....	45
2.4. THE FACTORS INFLUENCING THE ADOPTION OF ONLINE SHOPPING	45
2.5. SPECIAL INNOVATION FACTORS	46
2.5.1. Comparative Advantage.....	47
2.5.2. Compatibility	48
2.5.3. Complexity	49
2.5.4. Trial ability	49
2.5.5. Ability of Communication and Observation	50
2.5.6. Perceived Risk.....	50
2.6. FACTORS PRIVATE CONSUMER.....	51
2.6.1. Demographic Factors	51
2.6.2. Attitudinal Factors.....	55
2.7. FACTORS RELATED ORGANIZATIONS	55
CHAPTER THREE	57
3. RESEARCH PROBLEM.....	57
3.1. RESEARCH IMPORTANCE.....	58
3.2. RESEARCH GOALS (RESEARCH AIM)	58
3.3. RESEARCH LIMITS	59
3.4. RESEARCH HYPOTHESES	59
3.5. RESEARCH TOOLS	60
3.6. SEARCH COMMUNITY.....	60
3.7. RESEARCH METHODOLOGY	60

3.8. THE TYPE AND SOURCES OF RESEARCH DATA	61
3.9. THE RESULTS OF THE FIELD STUDY	61
3.9.1. General Results	61
3.10. THE VALIDITY AND RELIABILITY STANDARDS	62
3.10.1. Testing the Validity Scales Used in the Research.....	62
3.10.2. Test the reliability (firming) standards used in the research	62
3.11. THE DESCRIPTIVE ANALYSIS.....	64
3.11.1 Test for differences between the demographic characteristics of adopters and non-adopters of online shopping.....	64
3.11.2. The test Result of Hypotheses.....	73
3.12. DESCRIPTION SAMPLE OF THE STUDY.....	73
3.12.1. Testing Validity and Reliability	73
3.12.2. Pearson correlation coefficient analysis.....	85
CONCLUSIONS AND RECOMMENDATION.....	87
CONCLUSION	87
RECOMMENDATIONS	88
FUTURE STUDIES	90
REFERENCE.....	91
RESUME	105

CIENTIFIC ETHICAL NOTICE
BİLİMSEL ETİK BİLDİRİMİ

I have met with the scientific ethics and academic principles carefully until the conclusion of the proposal of the graduate work [**Obstacles of Adoption Marketing on the Internet, Public and Privet Sector in Erbil**] I declare that the works I have used and used as a source of each and every quotation I have made directly or indirectly in this work which I have prepared in accordance with the rules of thesis writing in the context of scientific ethics and tradition,

12/ 6 / 2017

Signature

Azad Salih NADER

SCIENTIFIC ETHICAL NOTICE

BİLİMSEL ETİK BİLDİRİMİ

Until the end of the proposal phase of the project named [**Obstacles of Adoption Marketing on the Internet, Public and Privet Sector in Erbil**], which I have presented as the Master of Science (MSc) without thesis, I have met with scientific ethics and academic principles carefully and all the information in the semester project is obtained in the frame of scientific ethics and tradition I undertake that my works which I have made directly or indirectly in this work which I have prepared in accordance with the writing rules of the term project, are of the kind shown to me at the source.

Tezli Yüksek Lisans (Master) olarak sunduğum [Erbil'de İnternet, Kamu ve Özel Sektöre Yönelik Kabul Pazarlamacılığının Engelleri] tezini her aşamasında bilimsel etik ve Akademik ilkeleri dikkate alınarak hazırlanan çalışmanın tüm bilgilerinin bilimsel etik ve gelenek çerçevesinde elde ettiğim bilgilerin doğru, kullanılan kaynakların yerinde ve kurallara uygun olduğunu ve her türlü olumsuzluğu üstlendiğimi taahhüt ediyorum.

12 / 6 / 2017

İmza

Azad Salih NADER

THIS ACCEPTANCE AND CONFIRMATION

BİNGÖL UNIVERSITY

SOCIAL SCIENCES INSTITUTE DIRECTORATE

This work entitled [**Obstacles of Adoption Marketing on the Internet, Field Study in Agricultural, Industrial and Tourist companies, Public and Private Sector, in Erbil**], prepared by [**Azad Salih Nader**], was found to be successful as a result of the thesis defense examination held on the date of [08/05/2017] and accepted by our juror as the Master Degree in the department of Business Administration .

THESIS JURY MEMBERS (Title and Surname)

President: Prof. Dr. Yakup BULUTSignature:

Supervisor... Assoc. Prof. Dr. Abdulvahap BAYDAŞ...Signature:

Member: . Yard. Dr. Mehmet GÜVENSignature:

CONFIRMATION

This thesis has been accepted by the jury determined in the..... / / 2017 Session of the Board of the Board of the Directors of the Institute of Sciences of Bingöl University.

Director of the Institute

PREFACE

ÖNSÖZ

The topic of [**Obstacles of Adoption Marketing on the Internet, Field Study in Agricultural, Industrial and Tourist companies, Public and Private Sector, in Erbil**] has been found to be worth emphasizing in the context of "consumer-focused" approaches that are increasingly important in maintaining the competitive position of today's businesses.

A counselor who does not spare his help in preparing this work [**Assoc. Prof. Dr. Abdulvahap BAYDAŞ**]; I would like to thank all the contributors who contributed to the [**Assoc. Prof. Dr. Abdulvahap BAYDAŞ, Prof. Dr. Sait PATIR, Assist Prof Dr. Rzgar Aljaf, Assist Prof Dr. Raid Muhammad , Dr. Nadema Aljaf**] who did not spare their contribution in the writing and correction of the thesis and who contributed to my education throughout my life.

[İnternet Üzerinde Pazarlama Adaptasyonunun Zorlukları] başlıklı konunun, günümüz işletmelerinin rekabetçi konumunu korumak açısından "tüketici odaklı" yaklaşımlar bağlamında vurgulanması gerektiği gittikçe önem kazanmıştır.

Bu çalışmayı hazırlamada yardımlarını esirgemeyen danışmanım [**Doç. Dr. Abdulvahap BAYDAŞ**]; Katkıda bulunan, tez yazımı ve düzeltmesinde yardımlarını esirgemeyen [**Doç. Dr. Abdulvahap BAYDAŞ, Prof. Dr. Sait PATIR, Yrd. Doç. Dr. Rzgar Jaf, ve Prof. Dr. Riad Muhammad , Dr. Nadema Aljaf**] hocalarıma teşekkür ediyorum.

12/06/ 2017

Azad Salih NADER

ABSTRACT IN TURKISH

ÖZET

Yaklaşık olarak beş bin yıl önce eski Mısır uygarlığının başlangıcında insanlar dükkanlara giderlerdi.

Hayat ihtiyaçları için yapılan ödeme listeler, dün antik dükkanlar arasında binlerce yıl geriye uzanan, modern mağazaların günümüzde, internetin kullanıldığı alışverişlerde, yeni ortaya çıkan alışveriş türlerinin ortaya çıkmasında araba, giyim, kitap veya uçak biletlerinin tüm ihtiyaçlarını online olarak satın almak vb. büyük bir fark yoktu.

Her ne kadar online alışveriş bazıları için kabul edilmese bile, özellikle de bilgisayar ekranına bakarak, çocuk giyimleri gibi belirli ürünleri satın almak istediğinizde, ama biz meseleye bakarsak, çocuğumuzun giysisini satın almaya gidebilir, İnternet üzerinden benzer alışverişlerin artış gösterdiğini istatistikler göstermektedir.

Irak'ta ve Kürdistan Bölgesi'nde (KR) olduğu gibi, bazı elektronik ticaret kısıtlarına rağmen, İnternette elektronik işlemler için gerekli altyapı bulunmaması, yeni yaklaşımın işletme ve tüketiciler arasındaki işlemlerin boyutunun ne kadar olduğunun bilinmemesi, ülkedeki en son iletişim ve internet teknolojilerinin durumunu biraz zorlaştırmıştır.

Araştırmacılar, online alışveriş hakkındaki farklı fikirler göstermiş, bazı bilim adamları çevrimiçi alışverişin tam olgunlaşma aşamasına erişmediğini belirtmişlerdir (Rowley, 1996). Bununla birlikte, diğer bilim adamları çevrimiçi alışverişin geleneksel alışverişin yerini alacağına inanmakta, ancak az sayıda araştırmacı bu görüşleri çürütmüştür (Citrine, 2000).

Aslında, çevrimiçi alışveriş süreci birçok tüketici için birçok faktörden kaynaklanabileceğinden hala belirsizdir. Bu nedenle bu faktörlerin belirlenmesi ve olumsuz etkilerin ortadan kaldırılması veya en aza indirgenmesi, çevrimiçi alışveriş yapanların sayısının artırılmasında önemli bir etkiye sahip olabilecektir.

Bu araştırma ile araştırmacı, inceleme ve anketler, birincil ve ikincil verilere erişim, bu engelleri ele alma yöntemleri ve çıkabilecek problemlerin

çözümlemesiyle, Erbil şehrinde online alışverişin adaptasyonuna yönelik en önemli zorluklara odaklanmaya ve yapılan analiz ve hipotezlerle ulaşmaya çalışmıştır.

Araştırma ve çalışmanın kısa bir özeti kadar, araştırma problemi, araştırma ve araştırma amaçlarının önemi, araştırma hipotezleri, araştırma sınırları, araştırmada kullanılan araçlar, hipotezler ve verilerin açıklanması da amaçlanmıştır. Hem birinci hem de ikinci bölümde, alışverişin ve online alışverişin avantajları, dezavantajları ve sorunları ele alınmıştır. İnternet üzerinden alışveriş, riskleri, kültürel etki, yaş, medeni hal ve eğitim düzeyi vb. faktörlerle olan ilişkisi de araştırmada ele alınmıştır.

Üçüncü bölüm, alan araştırması ile ilgilidir; saha çalışması, araştırmacı tarafından formüle edilen hipotezleri test etmek için amaçlanmıştır. Üç bölümde, ölçülecek değişkenlerin niteliğine uygun istatistiksel yöntemler kullanılarak, online alışveriş alanında daha önceki çalışmaların sonuçları incelenmiş, elde edilen sonuçlar, mevcut çalışmayla ne ölçüde örtüştüğünü göstermekte ve araştırma sonucunda ortaya çıkan analizlerin yorumlanmasına yer verilmiştir. Ayrıca bölümünde, internet üzerinden alışverişini etkileyen faktörler değerlendirilmiş ve şirketlerin müşterilerini daha memnun etmeleri için önerilerde bulunulmuştur. Öte yandan gelecekte yapılacak çalışmalara ışık tutması açısından araştırma konuları da belirlenmiştir.

Anahtar Kelimeler: İnternette Pazarlama, Özel ve Kamu Sektörü, Alan Araştırması, Erbil.

ABSTRACT

Five thousand years ago and the beginning of ancient Egyptian civilization, people were going to the shops.

The list of those around them for payments to their life requirements, there was no big difference between antique shops yesterday that dates back thousands of years, modern stores today, shopping using the Internet, the emergence of this newly created shopping type become available to buy all the needs of cars, clothing, books or airline tickets online... etc.

Although online shopping may not be acceptable to some, people, especially when you want to buy certain kinds of products like clothes just by looking at them through the computer screen, but if we look at the matter, we will find many of us can go back to buying clothes, as well as various goods during the catalog, similarly shopping through the Internet is now becoming a growing business, statistics show that this type of shopping is increasing.

As is the case in Iraq and the Kurdistan Region (KR) and in spite of the availability of some electronic trading limited, but there is no necessary infrastructure for electronic transactions on the Internet, despite the fact that the new approach will be in this direction, what is the size of transactions between businesses and consumers is still a bit compared with the availability of the latest communications and internet technologies in the country.

Researchers have differed in their opinions about online shopping, some of the views that online shopping has not yet matured to reach full bloom stage (Rowley, 1996). However, other views believed that online shopping will replace traditional shopping place, but there is a small number of research support or refute these views. (Citrine, 2000).

In fact, the process of shopping online is still vague for many consumers may be caused by many factors, so the identification of these factors and eliminate or minimize the negative effects may have a significant impact on increasing the number of adopters of online shopping.

Through this research, the researcher tries to focus on the most important obstacles to the adoption of online shopping in the city of Erbil through interviews and questionnaires, access to primary and secondary data, methods of addressing these barriers and the treatment of the future as well as analysis of data and the results of the corresponding hypotheses.

This topic and a brief summary of each study aims to, as well as the focus of this chapter, the problem of research, the importance of research and research objectives, research hypotheses, research limits, tools used in research, hypotheses, data type support in the search, either in chapter one and two , the focus was on the theoretical side to look in terms of the definition of shopping and online shopping, as well as the advantages and the problems and disadvantages of online shopping in general, and the types of adoptions and the most important theories adopters, as well as influencing the adoption of online shopping factors, the most important risks that fall in the way of online shopping, as well as factors related to the consumer of the cultural level, age etc.

The third chapter deals with the field study, field study aims field study to test hypotheses formulated by a researcher, in the three chapter, using many of the appropriate statistical methods to the nature of the variables to be measured, and then compare the results obtained by the results of previous studies in the field of online shopping, so to show the extent of their agreement or disagreement with the current study, in the end, the conclusion of the recommendations, summarizes the most important findings' researcher in the previous chapter, it also directed a number of recommendations that benefit be guided by them, especially with regard to the business sector with consumers through the awareness of companies and markets more than the factors that affect the adoption of online shopping, and finally displays the researcher, it should be the most important for future studies to complete scientific research in this area.

Key Words: Marketing on the Internet, Private and Public Sector, A Field Study, Erbil.

ACRONYMS

ATM	: Automated teller machine
FAQ	: Frequently asked questions
TC	: Turkish Republic
KBO	: Kurdistan Board of Investment
KRG	: Kurdistan Region Government
KR	: Kurdistan Region
USA	: United States of America
US	: United States of America
UNIDO	: The United Nations Industrial Development Organization
IFC	: International Finance Corporation
IMF	: International Monetary Fund
R&D	: Research and Development
USAID	: U.S Agency for International Development

LIST OF TABLES

TABLE 1: FACTORS AFFECTING THE ADOPTION OF ONLINE SHOPPING	10
TABLE 2: ADOPTERS RATING CATEGORIES	43
TABLE 3 USE THE RESULTS OF THE ANALYSIS STABILITY CRONBACH ALPHA	63
TABLE 4 THE RELATIONSHIP MALE AND FEMALE WITH ADOPTIONS	65
TABLE 5 THE RELATIONSHIP BETWEEN AGE AND ADOPTION	66
TABLE 6 THE RELATIONSHIP BETWEEN NATIONALITY AND ADOPTION	67
TABLE 7 THE RELATIONSHIP BETWEEN EDUCATION AND ADOPTIONS	68
TABLE 8 THE RELATIONSHIP BETWEEN WORK AND ADOPTIONS	69
TABLE 9 TEST ABOUT FIELDS USING THE INTERNET BY THE SAMPLE	71
TABLE 10 SOURCES OF INFORMATION	72
TABLE 11 ONE – SAMPLE TEST FOR H_1	77
TABLE 12 ONE-SAMPLE STATISTICS FOR H_1	78
TABLE 13 ONE-SAMPLE STATISTICS FOR H_2	79
TABLE 14 ONE – SAMPLE TEST FOR H_2	80
TABLE 15 ONE-SAMPLE STATISTICS FOR H_3	81
TABLE 16 ONE-SAMPLE STATISTICS FOR H_3	82
TABLE 17 ONE-SAMPLE FOR H_4	83
TABLE 18 ONE-SAMPLE STATISTICS FOR H_4	84
TABLE 19 TOTAL ONE-SAMPLE STATISTICS	84
TABLE 20 TOTAL ONE- SAMPLE TEST	85
TABLE 21 CASE PROCESSING SUMMARY	85
TABLE 22 RELIABILITY STATISTICS	85
TABLE 23 CORRELATIONS OF HYPOTHESIS	86

LIST OF FIGURES

FIGURE 1 CLASSIFICATION OF PREVIOUS STUDIES	3
FIGURE 2 MARKETING-CONCEPT	19
FIGURE 3 EBAY'S ANNUAL NET INCOME FROM 2004 TO 2016 (IN MILLION U.S. DOLLARS).....	20
FIGURE 4 CONSUMER INTERNET TRAFFIC.....	21
FIGURE 5 MOST POPULAR DIGITAL WALLETS	21
FIGURE 6 US AND AUSTRALIA ONLINE SHOPPING, 2013	22
FIGURE 7 ONLINE SHOPPERS WEEKLY SPENT TIME IN TURKEY	22
FIGURE 8 ERBIL SHOP ON FACE BOOK	25
FIGURE 9 SERVICES MARKETING ON THE INTERNET	27
FIGURE 10 MODEL ROGRES, 1962.....	37
FIGURE 11 ROGERS AND SHOEMARKER MODEL	38
FIGURE 12 ROGERS DEVELOPER MODEL	40
FIGURE 13 ANTIL MODEL	41
FIGURE 14 NEW ADOPTION MODEL FOR NEW PRODUCTION	42
FIGURE 15 PERCENTAGE OF ADOPTERS.....	44
FIGURE 16 ADOPTER CATEGORIES	44
FIGURE 17 FACTORS AFFECTING CONSUMER ADOPTION OF ONLINE SHOPPING	46

LIST OF APPENDICES

1. List Questionnaire.....	97
----------------------------	----



THE INTRODUCTORY

INTRODUCTION

Electronic commerce appeared in the scope of business for consumption in (1955), with the advent of Amazon his famous electronic library.

Optimism of some institutions has led to this new way of marketing and its operations through the sale of contact sometimes aided institutions belong to the so-called old economy distinctive about the economy, which relies on the internet and modern technology, but the spread of rumors own technological values, led to the stagnation of the evolution of the internet as a channel distributional ,the crisis has translated into a decline of funding sources necessary to create and develop the activities of these new sectors, as a result, it fell several institutions belong to the old economy, this crisis has been intensified after the September (2011) attack, which should not be neglected psychological effects, which led to re-evaluate the possibilities of collective internet connected activities.

As a result, the conclusion that trade through contact is just a pastime associated with the sale via e-mail, however, the developments that followed, showed that trade over the internet has surpassed the crisis and defined a new start in France.

Internet marketing has become contemporary phenomenon, it is used by millions of consume, using personal computers regular, also companies that are expanding increasingly in the field of traditional shopping has become over the internet from the most successful for companies and consumers to use together the network, and it saves time and effort, instead of traveling to buy certain needs in the country, he was able internet user to choose what he wants from these goods or the things that you are looking for in a few minutes and asked to reach it in less time, and the easiest way, where he became the purchase of various products freelancer habits on the internet and one of the most network users habits.

Sales and online marketing value has reached millions of dollars a year, and that makes a lot of changing their idea of turning the traditional shopping and online shopping, it contains online marketing some of the obvious advantages which attracted more than one network users, including easy navigation between them to

buy from one place to another, has resulted in a product from one place to choose a computer screen to provide an infinite number of calls phone to search for a product, it may not be available in the market, instead of a problem in the traditional market, which the user can compare a lot of places selling and exporters and manufacturers of various industries by simply using a web browser and search the websites of companies, although there are many reasons for the request for marketing from the internet, such as the proliferation of devices the computer contains more individual consumers and the development of network security devices and lower cost of goods and services for its theory of normal market, and the flexibility of e-marketing, so it was optional for this subject, reasons consumer demand for the world through internet marketing.

The changes taking place in business organizations today in the mode of production and exchanges and all forms of communication, but in style and lifestyle not taking place in communities before the previous stage of the emergence of the information technology revolution and communications.

The change did not just happen in all but was not represented that depth, comprehensiveness and speed brought about by contact or remote techniques using the internet.

PREVIOUS STUDIES

Take over many of the studies in the field of marketing and consumer behavior, especially in the adoption of the importance of online shopping, so the researcher reviewed a number of these studies, and will be displayed in chronological sequence, shown in figure.

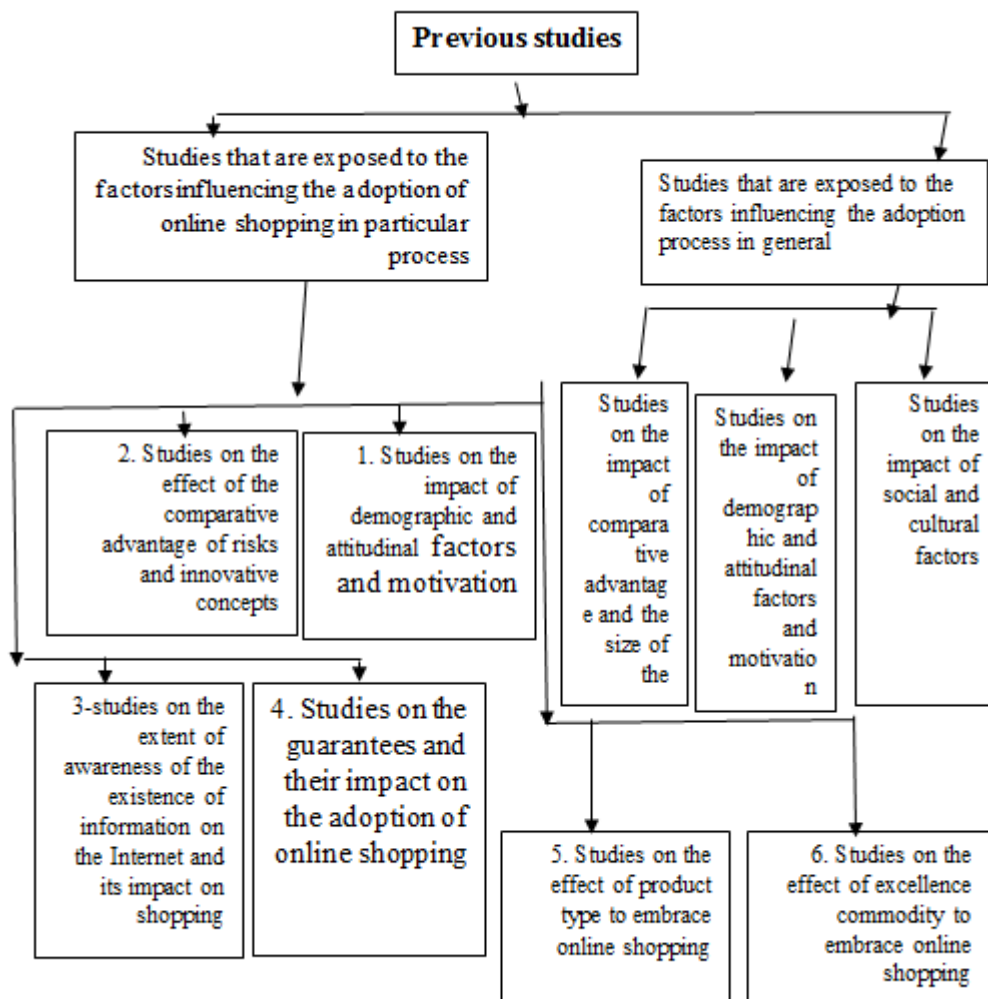


Figure 1 Classification of previous studies

Source: prepared by the researcher

A. Studies that are Exposed to Factors Affecting the Adoption Processes Generally Divided into three Categories According to the type of Factors Influencing the Adoption Process as Follows:

1. Studies on the Impact of Social and Cultural Factors

- The study Daghfous (1999) aimed to examine the impact of values on consumer adoption of new products, and so for consumers living in large urban areas and belong to three varying cultures who is a are students of the faculty of commerce of Quebec, Canada, France University and North Africa, the study concluded that the values espoused by the individual have an impact on consumer tendencies has therefore to adopt new products.

- The study Antonides (1999) aimed to look at the adoption of four different systems for payment in ten different countries during the period in 1996, from the consumer's perspective, the study found that the social knowledge of the product new -1988 will contribute more to the spread of these products and services, and build an innovation depends on the speed adoption of previous products and systems relevant to these products.

2. Studies on The Impact of Demographic and Situational Factors and Motivation

- The study Douglas (1995) aimed to find the most important demographic and attitudinal factors influencing the adoption of the principles of computer technology in the state of Ohio, and it summarized the results of this study is that factors attitudinal and perception of the feasibility and usefulness of computer and anxiety from the use of all computer linked to the possibility of adopting the principles of this technology, and demographic factors (age, sex, retraining, years of experience, professional environment) were not significant factors that could predict the possibility of to the adoption of this technology accordingly.
- The Teo and Lim (1996) primary objective of the study is to identify the most important factors influencing the use of personal computers and with gender differences (male and female), this study found that the gender variable affect the use of the computer, as the study showed significant differences between the sexes in respect of factors associated with ease of use and functional relevance and a look of society, and the lack of significant differences between the sexes for the factors associated with the viability and reactivity of experience and complexity.
- The ford and Miller (1996) primary aim of the study is to show the extent of the difference between (male and female) about the Internet and on the level of students (chenille England University), this study found that students do not have to have the skill of searching and browsing for proper Internet and feeling lost, and that the students cannot find any fun searching the internet and are not used only when necessary, unlike the students who expressed a warm searching the internet.
- The study (Chan, 1997) looked at demographic differences and situation between holders of credit cards is not active any who use the cards are very

simple or between active is those who use credit cards extensively, and the study found that the income of the most demographic variables are important in terms of its impact on the use of credit card rate, more specifically show that the holders of the card is simple to use group are those with the lowest income, use group for credit card are high income earners, as the study showed that there is a relationship between the position shown by the card holder (his sense of the usefulness of use and the importance that has in possession of the card as a facility needs to spend and save time and ease and comfort) and the use of a credit card.

- The study Altamimi (1998) looked at demographic factors that affect the spread and adoption of people to serve broadcast live in the United Arab Emirates system, as discussed in the attitudes of people and their motives and behavior towards the adoption of this new technology, and summarized the results of this study that the motives of the personal and his positions do not mending their strong indicators for predicting the adoption of this service, the study also showed the vulnerability of the relationship between the independent variables (age, gender, income and education level, language and price) and the dependent variables (attitudes, motivations and behaviors), in addition to that there are some factors that have hindered the adoption of personal service broadcasting.

3. Studies on the Comparative Advantage and the Size of the Company's Worker

- The study Ghoneim and Ansari (1991) aimed to identify the degree of acceptance and adoption of e-banking services offered, and the World Bank telephony, (ATM) operating in the (UAE) banks, specifically my service (ATM).

The results of this study indicated that consumer attitudes towards the (ATM) favorable largest of which about telephony bank degree, where consumers are believed to be factors of ease of use, confidentiality, and low cost were behind the adoption of this service, in addition to this and other factors relating to the personal characteristics of consumers, which had an impact on the adoption of my service ATM and bank telephony.

- The study Frambach (1998) aimed to understand the underlying factors behind the decision to adopt the banking service electronic in the Dutch market business organizations, the study found that the comparative advantage achieved by the new technology introduction, in addition to the large size of the enterprise have played a decisive role in the decision of adoption of new technology, and on the contrary, the difficulty of using the new technology and the need to have a certain scientific background has affected negatively the acceptance of the new product.

(B) Studies that Exposed to the Factors Influencing the Adoption of Online Shopping Process, has been Divided into Sections on as Follows:

1. Studies on the Impact of Demographic Factors, Motivation, and Attitudinal to Embrace online Shopping.

- Study Teo (2001) addressed the impact of demographic variables (gender, age, level of education), and the variables of motivation, (sense of ease, of use, fun-aware a sense of greatness interest), associated with four activities to use the internet and is sending telegrams, browsing, download software, buy, concluded the results of the study that education variables, and age were not the decisive factors in differentiating between the participants in terms of the difference in roaming activities and purchases over the internet.
- The study verchopoulos (2001) aimed to find the extent of the impact of demographic and behavioral characteristics of the Greek consumer who is shopping online, the study showed that demographic characteristics have an impact on online shopping, but in relation to other factors that played a role in the Greek consumer adoption of this type of shopping has been the availability of the service twenty-four hours, saving time for the consumer and that because of its activity online shopping speed and meet the demand in record numbers.
- The study fenech and O'cass (2001) focused on the key indicators of potential to help predict the adoption of on-line retail for internet users of these positions taken by the perception they have generated the feasibility of using this technique, the results of this study indicated that the positions, that the internet user espoused toward the buy through the Internet, and a sense of usefulness of trading this center affect the retail build on the Internet, though the positions adopted by the user look like as an indicator of much more powerful in predicting

the internet, to adopt even more than the sense of the usefulness of this medium, as internet users characteristics and of the sense of the usefulness of this medium, and the degree of security applied to transactions over the network and creative shopping perceived by the user generate positive attitudes towards the retail network, while the consumer who wishes to contact the products before buying, them shows a negative attitude towards the retail network, the prices have not shown as an influence on the attitudes that user shows it to the retail network.

2. Studies on the Impact of Comparative Advantage and the Concepts of Risk and to Adopt Innovative online Shopping.

- The study Citrin (2000) looked at consumer innovative effect, which turned out to be a specific influential in the adoption of online shopping, also looked at the role that can be played this property to transform the Internet user in general to the buyer of the products over the Internet, and the study concluded that the use of the Internet in general and the activities of non-shopping and innovative limited areas (the demand for a particular field experience) have a direct impact on the adoption of the Internet as a means of shopping.
- The primary aim of the study Ruyte (2001) was to investigate the effect of some factors such as the company's reputation and comparative advantage and risk perceived the quality of services and customer confidence towards the adoption of e-services, the study found that the three factors that have been identified have a major impact on customer attitudes and behaviors toward electronic service also confirmed that reputation, the company and the perceived risk is more important in terms of customer confidence in electronic service for comparative advantage reason.
- The primary objective of the study is Eastlick and Lotz (1999) to identify the special adoptive prediction indicators and taken adopters compared with non-adopters of e-shopping, according to a set of variables is the personal attributes of innovation - innovation characteristics - risk - shopping attitudes and concepts of the current tenure, the results of the study concluded that the strongest indicators to predict the adopters of e-shopping is the perceived characteristics of this innovation including the comparative advantage which is characterized by this method from other shopping environments and the extent of the consensus achieved with the character of modern life, in addition to the personal attributes

of innovative and risk-aware, adopters also explained that one of the most influential variables on the intention to adoptions preeminence to the opinions of others and innovative shopping and previous experiences low levels of risk and orientations of economic shopping, as opposed to non-adopters who have confirmed that their lack of experience in shopping impact on the adoption of this type of shopping.

3. Studies on the Extent of Awareness of the Existence of Information on the Internet and the Impact on the Adoption of Online Shopping.

- The primary objective of the study Littlefiled (2000) is to identify the factors that affect the use of the Internet in the home buying process, the study found that consumer awareness of the existence of a real estate information on the Internet is a factor in the possibility of its use of the Internet during the purchase of the house, in addition to other factors such as the difficulty of access to the network, age, and hits perceived, and the presence of a real estate broker on the Internet, are all important factors in determining consumer use of the Internet in the purchase of (Sathye, 1999).

The study showed that the study seeks to identify factors influencing the decision-Internet exchange by the Australian consumer that there are some factors that are working to reduce consumer acceptance of the Internet for the exchange of services in Australia is the lack of awareness of the information and the Internet definition and the advantages and security concerns that negative factors and main obstacles hinder the adoption of this service.

4. Studies on the Impact of the Guarantees (Financial Guarantees - Competitive Price - a Famous Brand) to Embrace online Shopping.

- This study Tan (1999) looked at the effectiveness of several strategies to reduce the risks faced by consumers in Singapore while shopping online, which serves as the guarantees provided by the destination companies, the study found that more factors effective in relieving the sense of risk among online shopper's potential represented in the famous brand followed by reputation the company then guarantees provided by the destination marketing.

- The primary objective of the study ChanPoel and Leunis (1999) is to look at the effect of three factors (financial guarantees, reduced price, famous brand) and business, in the buying process online, and as agents for reducing risk among the online shoppers, and summed up the results of this study, in that the consumer less inclination to buy online if it is coupled with conduction the material of the product, especially if the product high-value material, on the contrary. if the product is cheap with less risk that the consumer element. So you must find a guarantee to reduce the risk felt by the consumer by purchasing online, especially for high product price, which does not trust the consumer where the Internet as a conduit connecting element, where a study has shown to reduce the risks that associated with buying online through the provision of financial guarantees or lower the price or the brand famous all point out that Internet will become a serious competitor for the sale of retail stores in terms of sales or mail.

5. Studies on the Impact of the Type of Product to Embrace online Shopping

- The primary objective of the study Phau and Poon (2000) is to compare the behavior of potential buyers and abstaining from purchases online in Singapore, the study concluded that the classification of the different types of products and services significantly affect consumer choice between a normal retail shop or the online store, and the products and services of low quality and that given the value of intangibles is often purchased, and that the products do not need to contact and frequent number of times buying these unsuitable for sale online due to the ease of buying from the nearby shops and prices as low as they do not require advance information on these products, as opposed to those that need to advance information These should focus on marketing destinations.

6. Studies on the Impact of Discrimination Commodity to embrace online Shopping

- The study Kunz (1997) looked at the impact of some the properties (the store, the consumer, the product) to embrace online shopping, and summarized the results of this study in that type of goods, quality and type of services provided to the consumer play a role in the selection and adoption of the Internet as a medium for shopping and the demographic characteristics of consumers linked to tangible worth purchasing from internet of age, occupation, nationality, size and urban development.

- The study Ward and Lee (2000) search student in effect discrimination commodity on online shoppers, and how consumers use the famous brand as an information source when shopping online, the study found that with increasing individuals experienced in the use of the Internet, they become more likely to search for alternative sources of information and become less dependent on discrimination commodity under brand.

A review of previous studies has been reached as follows:

1. Attributed the majority of these studies the reasons for consumers to shop via the internet to the adoption of some factors that summarized in table number (1) at the bottom of the page.
2. Some studies have focused on a small sample is representative of the research community or on a particular sector of consumers or on a particular age group cannot be generalized to all other sectors.
3. Previous studies have looked online marketing channel or channel retail and commercial ability, and so for retailers, there are few studies that have been to the consumer, in particular, the extent of acceptance and adoption of this network in shopping.
4. There is a diversity of communities and states that it carried out these studies, which means that there are different cultures and values among consumers in those countries.

Table 1: Factors Affecting the Adoption of online Shopping

	Factors	Researcher Name
1	And economic, demographic and social factors	(Vrechopoulos, 2001) (Teo, 2001) (Eastlick and Lotz, 1999) (Michelle, 1997)
2	Factors related risks	(Ruyter, 2001) (Eastlick and Lotz, 1999) (Tan, 1999)
3	Product quality and distribution methods	(Phau and Poon, 1999)
4	Factors related to safeguards	(Poel and Leunis, 1999) (Tan, 1999)

Source: prepared by the researcher

Therefore, this research focuses on more factors affecting consumer adoption of the Internet as a way to shop and that contribute to the rapid adoption of this type of shopping study.

3. The Exploratory Study

(A) Researcher Studying an Exploratory objective was to:

1. Formulation of the research problem.
2. Identification of influencing the adoption of online shopping process variables.
3. The composition of hypotheses.

(B) The Researcher in Conducting this Study:

1. References and books and previous studies on the subject of the search .
2. Personal interviews with some e-commerce specialists and managers of competent companies by e-commerce and some Internet users.
3. The in-depth study of Internet users in order to determine the gap between the expectations of Internet users with respect to the factors influencing the adoption of online shopping internet and the availability of these factors from their point of view.

(C) The Result of the Scoping Study are as Follows

1. Percentage of those who have a want to adoption online shopping up to (374) out of total sample.
2. Aspects that have been raised about the motive behind the use of the Internet shopping with easy handling network, but what is being said about the lack of safety in electronic transactions is one of the most points they see as weakening of demand for this kind of shopping, they are perplexed about what is important to them and what is available.

3. The main obstacles to the spread of online shopping include

(A) Weak Internet shopping, despite the growing number of users.

(B) Lack of consumer experience for this type of shopping.

(C) Lack of confidence in online shopping, which leads to reluctance in data mode

Such as the credit card number on the Internet for those with cards for the weakness of the presence of this system in Iraq and the Kurdistan region - Iraq.

(D) Consumers desire to contact with products and check before purchase.

(E) No fun while doing your shopping online.

(F) Few shopping sites in local languages.

(G) The adoption by local companies of traditional methods of communication to consumers, since the absence of such companies uses the Internet to interact with consumers.



CHAPTER ONE

1. ELECTRONIC AND MARKETING

The traditional marketing focus on offering specific products to a particular group of consumers.

There were many ways of marketing activities, such as advertising, for example, it was not possible to get feedback for many organized marketing, activities such as conducting research and survey, to identify customer feedback to modify the marketing strategy, many of the changes got the marketing function, increase the functional subset of marketing, to include in addition to the product, price, distribution and promotion of new functions.

1. Web Design
2. Security
3. Virtual communities
4. Customer Service
5. Privacy
6. Customization

1.1 . ONLINE SHOPPING

Cultural transformation is a surprise to many, even in the most advanced countries in shopping malls in network technology, online shopping has actively participated with the emergence of shopping malls as well as electronic markets, in (December 1995) announced a huge market on the network site.

The online shopping is a cultural shift a surprise to many, even in the most advanced countries in the network technology, has been actively shopping online with the advent of commercial centers, as well as electronic markets, in December 1995 it was announced huge market network site on the Internet in conjunction with many of the global companies such as “General Mills” and “Land O “ Lakes” and “Coca-Cola” and other large institutions, and enables new location for any user to shop around as he pleases simply offering this location data and information on all types of goods and services, so that the individual can visit more than one site shopping on the Internet, and then compare the items in it in terms of price and quality, then the selection of them and pay in cash or by check or in any other way,

have varied views of researchers around the shopping Network services, and web varied between supporters and opponents have pointed out (Resnick, 1995), the online shopping in the future to become an acceptable substitute for the fun of traditional shopping to online shopping cannot become an acceptable substitute for the fun of traditional shopping, online shopping is not yet ready for a full stage of prosperity, and in the same direction stresses (Markham, 1998) that online shopping is still slow and unattractive to the majority except for specialists and professionals to computer technology, and see (Rowley, 1996) that the real advantage of the Internet is not cost reduction but merely a presence, but that (Ellsworth, 1995) considers that there are grounds to shop online, but the most important shopping speed, convenience, selection and price, as well as the immediate delivery of information and digital products which can be obtained in the home, work or on the road.

Also, confirms a recent study (Ward and lee, 2000) that the reasons for consumers to do actively shopping over the network lies in the ease with which they can from which the consumer find many products online, in addition to detailed information about these products and the multiplicity of options.

In the same direction on both (Thicher and Qawra, 1998) that with the internet becoming the consumer a variety of products with the opportunity to control and express their wishes in an environment where there was no pressure at all to make a purchase, and see all the (Vrechopoulos, 2001), the most important thing to attract consumers shopping online is service provides 24 - hours a day and save time for the consumer and meet the demands in record numbers and in spite of differences of opinion about the extent of the Internet effectively as a tool for shopping, we can say that online shopping is a reality imposed by information technology, and therefore, it is necessary for us to live with this new reality.

1.2. ELECTRONIC- MARKETING CONCEPT (THE CONCEPT OF SHOPPING ONLINE)

It has increased the strategic importance of electronic marketing after the spread of commercial uses of the Internet, has opened new horizons electronic marketing in the world of marketing.

E-marketing provides the organization with an opportunity to target buyers and e-marketing has a promotional advantage in terms of its ability to talk to the buyer

(consumer), given the importance it enjoys - e-marketing has become necessary for the success of modern organizations including this marketing style in the organization's activities and operation bites the interaction between the management of the organization and the consumer, in order to achieve common benefits, this type of marketing depends mainly on the Internet technology and e-marketing process not only focus on selling products to consumer operations, e-marketing function is to achieve coordination and integration with the rest of the functions of the organization and the different function of marketing business to achieve coordination and integration with the rest of the organization's various functions such as output function, procurement, storage, finance, research and development and other functions, and other functions.

Previous studies have looked into the internet as a marketing tool for goods and services, it took some perceived as a form of direct marketing, which requires effective and direct contact between the property and consumer marketing, so it does not require the presence of an intermediary between buyer and seller (Resnick, 1995) however, many researchers (Kotler, 2000; Radwan, 1998) unanimously agreed that online shopping is used metaphorically to refer to the e-commerce transactions that are conducted between businesses and consumers, as it provides consumer information and services that will allow him the appropriate amount of knowledge which enables him to make the right purchase decision and can thus shopping definition online that: "a form of trade that is between businesses and consumers through electronic means (Shahin, 2000).

E-commerce can be considered as a concept to promote goods or services and sell them on the Internet, based on looking at the digital Internet environment, we are definitely in desperate need of ways and methods of digital normalization to promote these goods and publish them online to create a web store, and finally accept customers wishing to buy these goods or services.

In a quick reading of the traditional and electronic marketing environment, we find confluence of ideas and ingredients, in parallel while the difference may be in style or the way that is with the marketing and publishing process and thus some traditional business models and concepts reflected on e-commerce.

It has increased the strategic importance of e-commerce (online marketing) after the spread of commercial uses of the Internet, opened e-marketing new horizons in the world of marketing and e-marketing allows the organization an opportunity to target buyers, marketers and consumers individually, and enjoy the individual e-marketing great promotional importance, where whenever the circuit is capable to deal with the buyer (consumer, client) in the personal and individual, and the more they are able to polarization, attracted to the organization better for some reason the importance enjoyed by the e-marketing has become essential for the success of organizations.

E-marketing is the interaction between the organization and the consumer in space management virtual environment in order to achieve the common benefits, the virtual environment of e-commerce solutions based mainly on Internet technology, the e-marketing process not only focus on the purchase and the sale of products to the consumer, by the consumer that the elements of the internal environment (Yosif, 2012) ,and Function of e-marketing works to achieve coordination and integration with the rest of the functions of the different organization (such as output function and function of the purchase and storage of financial and function and function of research and development, and other functions.

Marketing over the long term Internet marketing (e-commerce) is the product of the term e-commerce) where marketing relies on the internet for online investment in applying principles, concepts and elements of marketing mix (product, pricing, distribution, promotion).

Where e-commerce sites related services companies no longer large but available to all users and all uses on all levels of the internet is one of the new marketing channels and important for all products and services, so companies must and institutions benefit from using alternative marketing strategies and appropriate for this new marketing channel, here we find that there is a similarity or overlap between several concepts which.

1.2.1. Electronic - Marketing Definition

There are many definitions of electronic marketing

- A. The Electronic -shopping includes all the activities carried out through the Internet to find, solve, attract, retain and bring profits; this definition was presented by (Mark Sceats) and presented by (Otlacan, 2010).
- B. Either the American Marketing Association, defined electronic marketing, it is an organizational function and consists of a set of processes that are defined to create communication and deliver value to the customer and to manage the relationship with the customer in a manner that achieves the benefits and objectives of the organization and the stakeholders, which is done through electronic tools and means (the American Marketing Association, 2004).
- C. Either (Blak, 2008) indicates that e-marketing should not know in isolation from traditional marketing, but the application of the concept of modern marketing and its components and mix through the use of the Internet, both focused on meeting the needs and desires of customers and reach the target market.
- D. My definition is that it is a modern type of marketing for creating quick and easy relationships with the customer, and bringing profits in ways that make the benefits and aims of the organization and the shareholders and the customer and meet their needs and desires at the lowest cost and save time as well as targeting the largest possible of the markets no matter how far away through the internet.

Electronic-marketing is a subset of e-business that uses electronic media to carry out marketing activities and thus achieve the marketing objectives of the organization and the electronic media, including the internet, telephone, television, etc., and include marketing operations through a number of forms and electronic media where online marketing or online marketing is online, marketing concept includes electronic, the most important of this multimedia is the Internet because of its widespread use these days, studies have confirmed that mail marketing has led to market expansion and increased market share for companies at rates ranging from three to 22% due to global Internet penetration.

1.3. AIM OF E MARKETING

1. Definition of the company's consumer products where can the Internet to give enough information about the company and the nature of the products or services offered to customers more easily and faster than the traditional method, but the traditional media also remains of great importance in this area.

2. Increase sales:

The Internet can provide much important information about the product so that it can be used to attract buyers, and therefore the possibility of purchase through the company's website.

1. Reduce costs:

The network automated demand sites, billing, customer service; it also reduces the time and paper work, the catalog, which displays products on the Internet, less expensive in the renovated, and distribution of the publication (Ahmad, 2011).

1.3.1. E-Commerce

The definition of e marketing, represents one of the topics of e-commerce, which is called the (Digital Economy), where the digital economy on two facts.

A. E-commerce (Electronic commerce).

B. Information technology

In the era of information, technology comprises a computing and communication that created the real presence of e-commerce, which relies mainly on computing and various technical means to implement and manage the business.

It must initially clarify the concept of e-commerce compared to the concept of E-business as well as compared to online marketing to get to the concept of e-marketing.

1.3.2. Marketing Through Search Engines Marketing Through E-Mail, Marketing And other Virus of Ways

It so difficult to define a clear and precise term for internet marketing. Some of these concepts can be presented as follows, internet Marketing Intended "To use ability and marketing experts by developing new and successful immediate strategies that enable the achievement of current goals and aims faster than marketing in addition to traditional expansion and business growth Significantly in a short time and investing less in capital, this may also mean Internet marketing as" the use of technological information to link the actor between the functions offered by buyers and sellers, and online marketing known as " To search for the need felt by both companies, traders and consumers, and includes a rich set of marketing concepts and tools to help marketing decisions Marketer must be implemented. We

will begin by defining marketing and then describing its key concepts and tools.



Figure 2 Marketing-Concept

Source: <https://image.freepik.com/free-vector/digital-marketing-concept>

1.4. SOME MODELS OF THE E-COMMERCE, ELECTRONIC - COMMERCE MODELS

1.4.1. Business – to Business Model B2B

This model is based on the exchange companies for marketing relationships among them, could be shopping here is an example of this type of trade where some companies' manufactures display cards or sound cards and sell them to companies producing computers to collate and sell them later.

1.4.2. Business – to Consumer Model B2C

This model is based on the establishment of a company to provide specific product or service to their customers or artisans (Cunningham, 2000; Sculley, 2000).

1.4.3. Peer to Peer Model P2P

The model is less common forms of marketing, where people shop products or services among themselves, the beginning was with the second model, the first model, which is more complex compared to the remaining models, however, if you look at e-marketing, it is a technology that has made it possible to implement online publishing and distribution.

These are the mechanisms that characterize the traditional marketing of e-synonyms through the use of search engines, for example, in the process of publishing and promoting websites or using e-mail and social networking sites) As is the case in the Kurdistan region of Iraq .. In all Iraq, the situation is now more widespread, and due to the absence of the government banking system, despite the presence of state-owned banks, but the system of Visa and MasterCard does not work but in a few cases (Cunningham, 2000; Sculley, 2000).

1.5. GLOBAL EVIDENCE OF THE SPREAD OF ONLINE SHOPPING

Find will display some statistics which reflect the size of e-commerce, which are among the companies known as online shopping and on the level of the world, which reflects the growing (B2C) and consumer of this type of shopping (Cunningham, 2000; Sculley, 2000) .

- 1. Worldwide:** Total sales volume between consumers and companies (EBAY) as a sample.

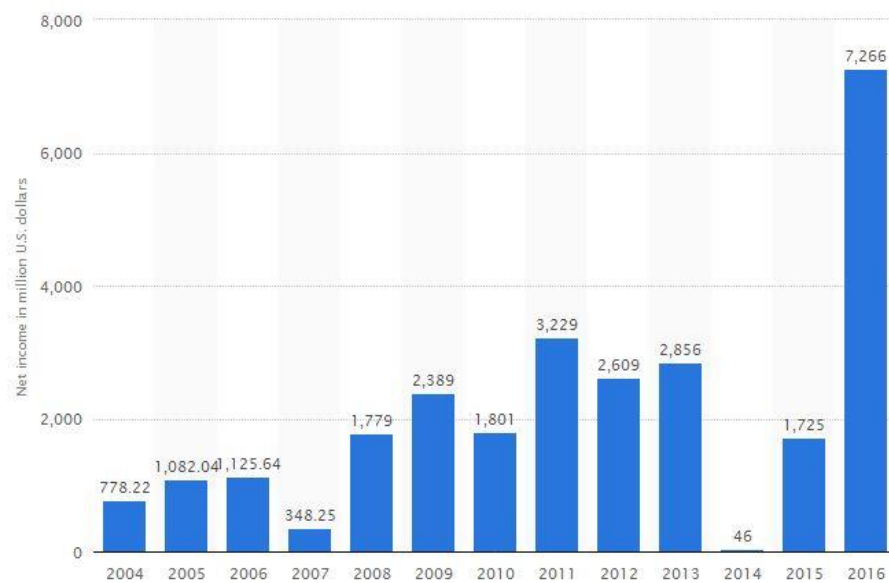


Figure 3 eBay's annual net income from 2004 to 2016 (in million U.S. dollars)

Source: <https://www.statista.com/statistics/281542/ebays-annual-net-income/>

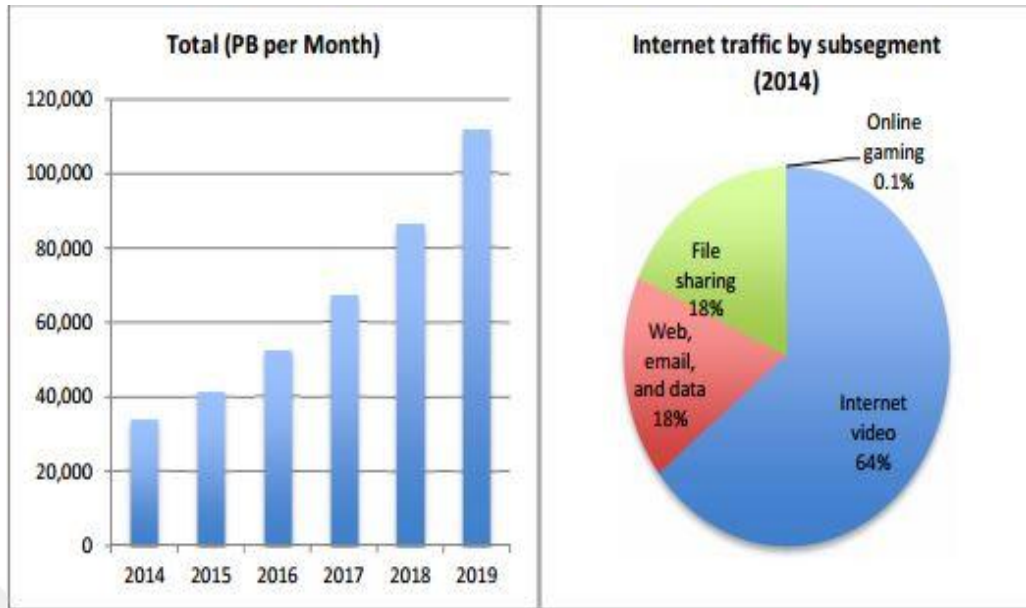


Figure 4 Consumer Internet traffic

Source: Adapted from Cisco VNI, 2015.

http://unctad.org/en/PublicationsLibrary/tn_unctad_ict4d06_en.pdf

2. United States: Most popular digital wallets according to consumers in the United States as of December 2016.

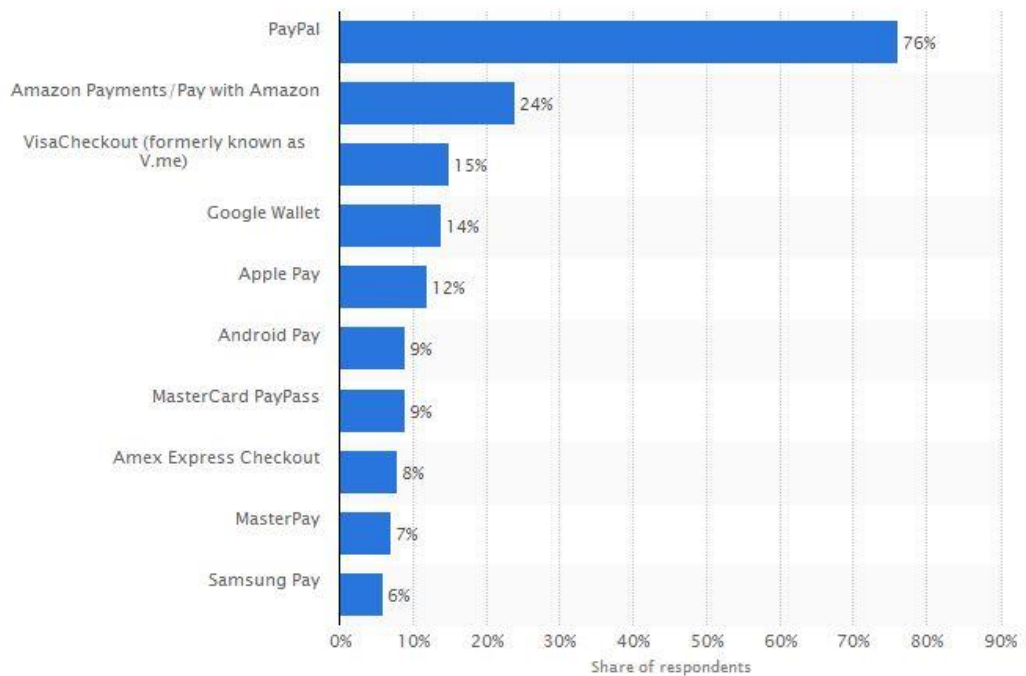


Figure 5 most popular digital wallets

Source: <https://www.statista.com/statistics/284108/reasons-for-non-usage-of-digital-wallets-in-the-united-states/>

Card not present, US and Australia online shopping, 2013

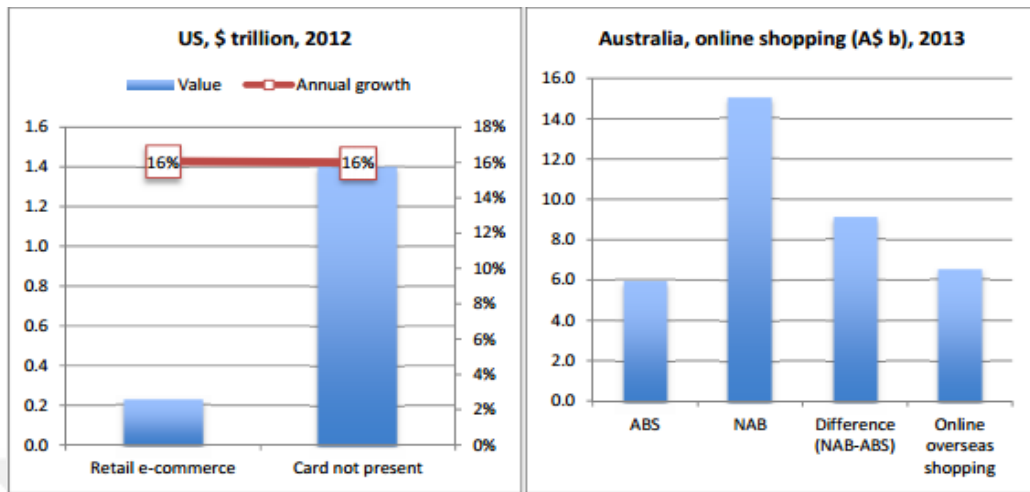


Figure 6 US and Australia online shopping, 2013

Source: http://unctad.org/en/PublicationsLibrary/tn_unctad_ict4d06_en.pdf

3. Word, sales Online shopping around the word Online shoppers weekly spent time in TURKEY (2014) Online shopping around the word

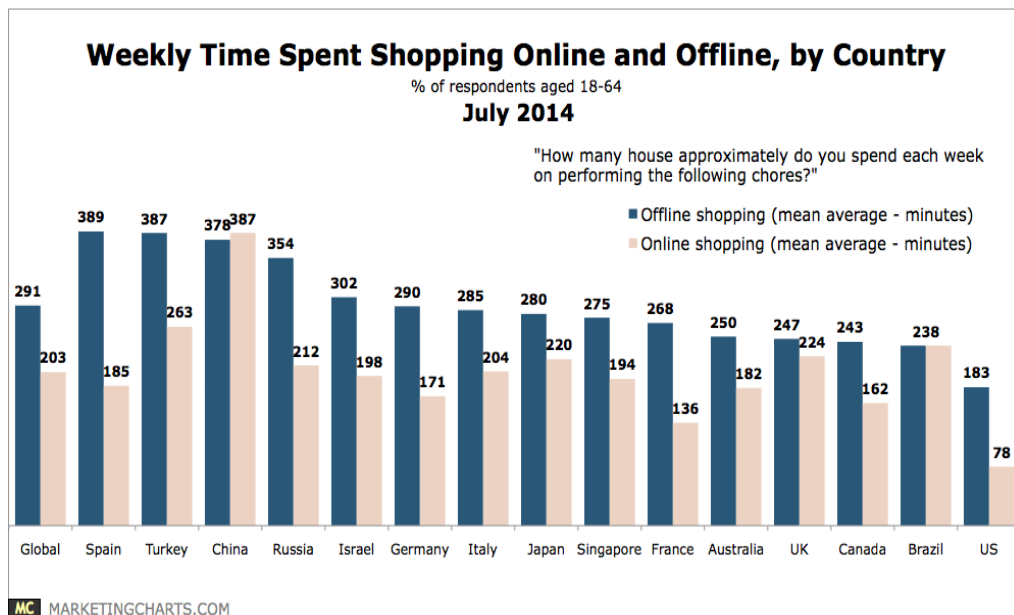


Figure 7 online shoppers weekly spent time in TURKEY

Source: <https://www.google.com.tr/search>

4. Arab World, showing that the rate of (4%) of Arab internet users carried out the purchase, while not practiced by (96%) in (1998) to reach the purchase by the proportion of Internet users in (1999) to (nine %.)

From the previous offer is clear that due to the large number of people who shopped online and the amounts they are spending, it is true that online shopping has been imposed on consumers change in purchasing behavior they have, is worth mentioning that consumers in the United States had fabricated their buying habits to deal with this new form of shopping, followed by the consumers in European countries, is no longer in front of consumers in the Arab countries but to choose one of two things either resist the temptation and continue to use the old methods or enroll in e-commerce and start saving time and money.

1.6. ELECTRONIC MARKETING METHODS.

Electronic marketing includes a set of methods that can be used to successfully promote any product or service with a need for attention to the following points:

The previous methods of the most important methods of marketing on the Internet and the process will come to explain and clarify the mechanisms and its mechanisms.

E marketing includes a variety of methods that can be used to successfully promote any product or service with a need for attention to the following points.

- Can adopt some or all of these methods in the marketing of the product and the process remains interval in determining the most appropriate ways is the product itself.
- Specific budget for the process of marketing and financial amounts allocated to begin the propaganda campaigns of the product as some of these methods is free.
- Personal experiences of the marketer himself in dealing with the various mechanisms and software for the operation and marketing of digital marketing environment is generally (Yousif, 2012).

The most important methods adopted in e marketing are as follows.

1. E marketing through search engines.
2. Marketing through advertisements.
3. Marketing by using e-mails Marketing and Social Media. (Face book).
4. Marketing through sub-programs, Affiliate.
5. Marketing using interactive advertising.
6. Viral Marketing.

1.7. THE ARTHUR ELECTRONIC MARKETING MODEL.

Arthur D. Little, model express mail marketing course it consists of four stages (Yosif, 2012).

1.7.1. Preparation Phase

At this phase being defined consumer needs and desires, being identify and target the attractive markets as being defined form of competition, in order to succeed it requires access to data and information faster, for this purpose, the organization may resort to the collection of information and data via the Internet using (Marketing Research Methodology), through the use of centers specialized in working online marketing research also resort to the data and information collected using traditional means.

The exact needs and desires of the consumer and the size of the attractive markets and the nature of competition help the organization to ask appropriate online products that achieve the objectives of this organization.

1.7.2. Communication Phase

At this phase the organization, verify the customer communication process to introduce new products that are being put forward to the electronic markets, online and the phase of Communication consists of four sub-stages.

A. Attention phase.

Being used various means to attract the consumer's attention and the most important of these tools and methods.

B. Provide the necessary information phase.

At this phase, being the provision of data and information needs of the customer and that helps build a special opinion on the new product.

C. Stir desire phase.

At this stage, the focus on the desire to stimulate the same consumer, in order to succeed should be the process of presentation, presentation process is effective and preferably uses multimedia technology, acting and acting stage.

1.7.3. Transaction phase

This phase express the exchange process, taking place between the seller and the buyer, organization (the seller) provides the required products in quantities required in a timely manner, the buyer pays for the required, and the multiplicity payment method the most important of these methods using credit cards this requires the use of (Online Store), to secure payment systems, the exchange includes the exchange of cash and non-cash operations as is the case currently in ERBIL, where the majority of sales take place online on social networking sites (Face book) and the products are displayed in the store's private-mail pages and is sold for Face book by letter or telephone and a payment is made in cash after delivery of the goods to the consumer for example, Page E-shop (ERBIL shop) on Face book.

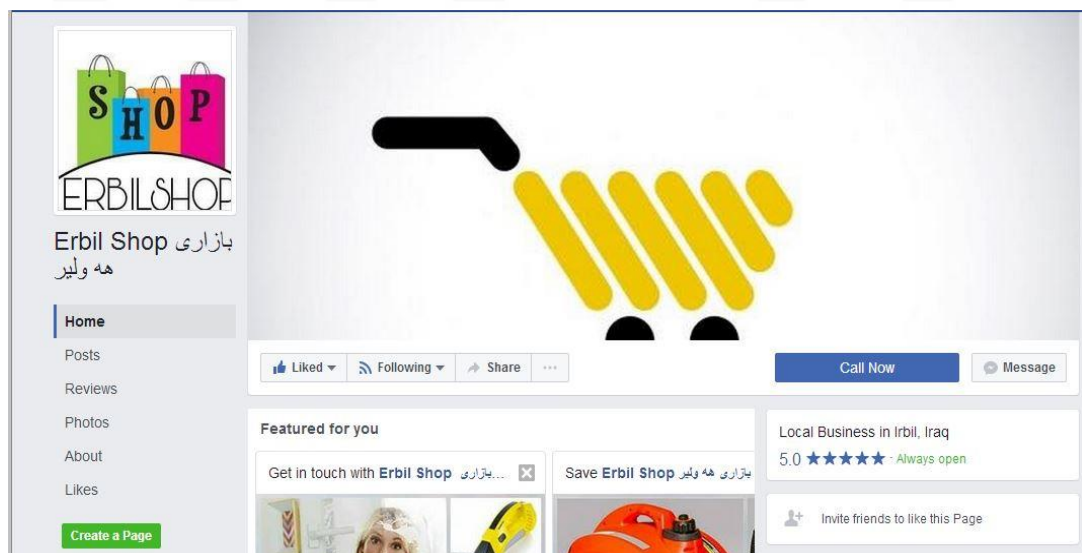


Figure 8 Erbil shop on Face book

Source. www.facebook.com/Erbilshop

1.7.4. After Sale Phase

Organizations have to not enough to sell products, but it is necessary to maintain effective relationships with the buyer, marketing process not end as soon as earnings and attract customersit need to maintain these customers, and the use of all electronic means among these means.

- Virtual communities, chat rooms.
- Continues through the email and equipping the buyer with all new about the product.
- Provide a list of frequently asked questions (FAQ).
- Support and update services.

1.8. SERVICES MARKETING ON THE INTERNET

1.8.1. What is Service?

Services occupies a large part of electronic business on the internet, and we can say that the economy of the Internet is a service economy fundamentally and this is a reflection of the reality of traditional commerce, which has become the services the largest share of which services are intangible products, if there are multiple pictures of the products which goods, services and ideas places, organizations and individuals, and may consider as part of the service and the content of e-business strategy, it's a performance or an active work what played by business organizations electronic (Online Organizations) to the target market (which consists of a group of buyers online) (Yosif, 2012).



Figure 9 Services marketing on the internet

Source: google.com

1.8.2. Services Properties

Service is not tangible as it cannot be touched the beneficiary, and examine them as in the item and explain this matter that many of the products sold on the internet services, it's no different for services, whether purchased online or in traditional markets due to the inability to touch this service, but it should be not edit is not possible sell all services on the Internet since there are services require personal presence to service provider these services are being produced and delivered in the presence of both parties for example (Yosif, 2012).

A. Dentist Services

It is not possible patient treatment without his presence with the doctor in one place with reference to that their facilitative services in this area sold on the internet such as using his last doctor's doctor more skilled to be consulted in some minute things.

B. Hotels Services

A shrug tourist to spend the night in the hotel on the internet it is illogical but he can to reserve for overnight stay at the hotel via the Internet so the internet can provide a booking service in the hotel the service is not sleepover.

C. Service can not be Stored

Service differs item in terms of storage factor the service cannot be stored because it is tangible it follows from the inability to store an important marketing consideration a service that is not sold in a specific period of time the loss and an opportunity does not make up and that action is needed to make a marketing effort to achieve sales volume to achieve sales volume is equivalent to the production capacity of the organization of the size of the internet (Yosif, 2012).

D. The difficulty of judging the level of quality of service before you buy

Due to lack of tangibility service property it is difficult to evaluate and determine the level of quality (for example, by examination) as is the case in goods the process control and evaluation is predominantly based on the views of buyers As is the case in goods the process control and evaluation is predominantly based on the views of buyers who preceded that bought this service in the case of electronic markets that it's much harder because of the spatial (mostly) between users (buyers) for this service (Yosif, 2012).

1.8.3. The Absence of Stereotype Static in Providing the Service

There are many factors that affect the performance of the service and then make the nature of her performance does not have a fixed pattern when selling the service every time for example, the strength of the service or the number of individuals who buy the service at the same time of the e-business organization site affect the quality of service received and makes this quality does not have a fixed pattern example, sites that sell their services style download influenced by the level and type of service increased the number of buyers via the internet at the same time.

1.8.4. Characteristics and Advantages of Shopping Online

Contributes to e - marketing in the open field in front of everyone for marketing or expertise without distinction between the small and the limited resources of the company.

On the basis that the online environment is now on a large scale, as well as the view of the technical evolution and increase the speed of browsing has become easier to obtain any information relating to a product or service on this network, and it is

possible to acquire the item, and get them in a short time to be able to do so any marketer to promote and sell his goods, overtaking the territorial boundaries of the whereabouts of his commodity that comes global limits that ensure at least more popular than the product or service is possible without restriction of time or place, characterized mechanisms and methods-mail marketing low cost and ease of implementation compared to traditional marketing.

We will not forget, of course, the possibility of conditioning design shop-mail and publicity expenses and publicity free of charge or a fee according to their budget. While it seems difficult to apply such mechanisms on traditional commercial activity.

Through the use of software technologies associated with the environment, e-marketing and operations of the publicity in this digital environment simply can be divided over the success of any advertising campaign and to identify strengths and weaknesses, which can also be a router or the geographic distribution of segments intended to these campaigns and other targets which looks difficult to achieve when using identification traditional means (Marwan, 2014).

The online shopping has many advantages as a new shopping are, these advantages

1. Achieve many benefits and advantages to the buyer, such as rapid access to more products and services from all the world the adoption of online shopping multiple benefits for all stakeholders and from these advantages achieve many benefits and advantages to the buyer, such as rapid access to more products and services from all the world and the possibility of buying at a lower price and a substantial price differences and to meet the personal demands and access to high quality services.

Possibility launch and marketing products which are not available widely these products are rare allows consumer electronic obtained and the opportunity to access and purchase no matter how far away there are many products displayed in limited geographic areas where demand slightly and non-viable demand may be available in other parts of the world, and this is done through e-marketing and cannot achieve (viable market) only through marketing tool the

collection of consumers and buyers requests meaning fully this marketing tool availability online.

2. Achieve a variety of advantages to organizations open to organizations marketing opportunities and wide and become able to develop the ability of competition and reduce costs , reduce supply chain, to achieve a global presence in markets, because of the ability of any buyer anywhere in the world to buy it in stores these campaigns and organizations, with the direct distribution process it can be achieved before the advent of the internet, however, the e-marketing realize that the duration of time and at less cost.
3. The ability to adoptions efficient and effective approach mass customized because of the ability to achieve an effective, continuous and personal between the organization and its people and has connected organizations were able to achieve this approach in the past, before e-marketing and is the appearance that the use of this approach through the e-commerce makes the organization is able to offer customized product standardized production costs for many reasons the most important of the magnitude of the global market, and this helps to achieve economies of scale and cost.
4. Achieving consumer participation in the innovation and development of new products and processes that can be easily achieved due to interactive nature offered by e-business over the Internet between organizations and their customers.
5. Reduce manufacturing, design, and reduce delivery costs, especially if it is possible to deliver these products via the Internet (such as the sale of programs, files, and many types of services).
6. The development and function of marketing research if it has become larger capacity and faster access to data and information from various sources, and has become possible to get quick feedback from consumers because of multiple electronic communication methods available online.
7. Ability of any organization no matter how small size of the access to global markets and access to the consumer, if the Internet helped to get rid of many of the barriers to entry to markets.
8. Some products require data and detailed information when announced, especially in the field of industrial goods and services as the buyer cannot make

a purchase decision without the required amount of data and information and means of traditional advertising affords provide an opportunity dissemination of data and detailed information about the product. So the issues and reasons of space identified for promotion in newspapers and magazines and for advertising in radio and television, this issue can be addressed in the development of online ads, as there are no limits on the dissemination of data and information related to the product but can deploy the necessary and sufficient being most often ad bar abbreviated work out the details, and through pressure on him being transferred browser (consumer or buyer) to the data and detailed information in other pages.

9. Become e-marketing deals with a lot of traditional marketing problems, especially with regard to marketing in crowded markets and distant markets if that online marketing has become gives customers the opportunity to obtain the required goods and services without the need to leave your home or place of work, it has become the electronic business organizations working to deliver and delivery products of goods and services to the consumer wherever it is through sophisticated and rapid delivery systems, networks and through the support systems for e-commerce.
10. Easily search for the desired item online because of the availability of a huge amount of information about item specifications and prices, maintenance and compare them to other goods are available.
11. Direct purchase where consumers do not need to face the salespersons and continuing the attempts to convince consumers to buy.
12. Help customers choose products with high quality.
13. Customer's access to global markets and to identify their products.
14. The continued existence of the information 24 hours.
15. The possibility of buying and shopping from the office and at home.
16. Ease and speed of transactions.
17. It is this offer can be seen that the advantages of this channel as a comparison-shopping other shopping channels (Marwan, 2014).

1.9. THE PROBLEMS AND CHALLENGES OF ONLINE SHOPPING

Despite the obvious benefits of the online shopping now, especially in the developed countries, but it still suffers from some of the problems, which are as follows.

1.9.1. Problems and Challenges Facing Marketers

- (A) How to maintain the privacy of individuals, as this is an essential element to ensure confidence advanced user of this type of shopping is the security and confidentiality of information is a key factor for the growth of this type of shopping and encouraged.
- (B) The lack of awareness is a barrier to online shopping, low consumer base inhibition potential sites for the establishment of a network of consumer shopping and purchasing centers commercial efforts aimed.
- (C) The cultural and social background of the consumer, who resist change, requires online the change in purchasing behavior that is unacceptable for shoppers.
- (D) That the credit cards are the most prevalent ways to pay for purchases over the Internet, so decline in the number of credit cards in some states may limit this kind of shopping.
- (E) The problems of protection and insurance against the risks and problems of protection for the movement of the electronic exchange of guarantees between the parties, whether they are vendors, buyers, banks etc. (Emad, 2007; Yousif, 2012).

1.9.2. Challenges and Problems Faced By Shoppers

- (A) . Little knowledge how to conduct transactions on the internet.
- (B) . Failure to provide computers with a lot of families, even if available, the shopping and dealing
- (C) Through unfamiliar especially for family members who make buying decisions, such as the mother and father.
- (D) The possibility of the theft of the consumer card numbers by dealing with over the internet, and then do the owners
- (E) Cards buy shipping operations or access to services that are not implemented.

- (F) The shopping online leads to the loss of well-known shopping fun, which was found in families the practice of the shopping process through direct social interaction between buyer and seller, as it leads to reducing the chances of family interaction as a result of dwindling traditional shopping opportunities, which are to some families the opportunity only for hiking or entertainment.
- (G) Some involvement rushing toward the purchase of goods may not be needed because of the attractiveness of individual advertisement and ease of purchase with credit cards, and thus personal and family debt accumulation.
- (H) The probability of occurrence of sham contracts and the occurrence of theft because of the inability to verify the personal sellers, and the likelihood of commercial fraud or theft list, the item you want or do not respond may come specifications offense.
- (I) Lack of consumer's ability to see or examine the item before buying it.
- (J) Language is a barrier to a good number of dealers who are not fluent in English language right. it is worth mentioning that more challenges facing the non-shoppers 'previous studies are in denial of the fun of shopping, followed by the lack of a secure connection to the customers and the lack of alternatives to non-payment of credit cards.
- (K) The online shopping is a challenge for the customer and the marketer alike, although there was awareness broad and developments currently taking place the facts in order to eliminate the problems faced by this process, but that it needs a long time before final disposal.
- (L) The success of standards for online shopping.
- (M) The main factor for the success of any service is a land client, dealing with e-commerce.
- (N) In addition, shopping online, become a matter of customer service and achieve the satisfaction of the basic issues, and satisfaction clients achieved through four key criteria (Emad, 2007; Yousif, 2012).

1.10. THE STANDARD SUCCESS OF ONLINE SHOPPING

1.10.1. Security and Privacy

The privacy and security part is a prerequisite to make sure user confidence in this type developed from the shopping, and the success of this process depends on

the availability of this condition, as is a safe financial information to consumers is very important and company's things that deal marketing through the internet perception, it should also be made all that would cut these concerns through a third-party, usually a governmental body.

1.10.2. Simplicity in Dealing with the Internet

Customers seeking to deal with the Internet to the ease and simplicity, as well as to obtain the required information is simpler, and terminate processes required for transactions such as the issuance of purchase or orders quickly and easily commands, so the absence of simplicity element in the online environment may adversely affect the shopping through.

1.10.3. The Quality of ache Relationship and Dealing

Many companies seek to communicate with the client, and this is by relying on data compiled by the company for its customer base, it is through this base the company can communicate with the client, and then can identify the desires and needs.

It should be noted that some sites on the Internet offer consumer's excellent services such as information and remind them of their orders in the previous times to avoid the trouble of filling data.

Therefore, the companies recognize the importance of communicating with the client has a significant impact on the adoption of online shopping.

1.10.4. Follow-Up Customer Service

This is of important things for the customer, and this is by tracking purchase orders from start to finish, so in order to achieve customer satisfies (Emad, 2007; Yousif, 2012).

CHAPTER TWO

2. THE CONCEPT OF ADOPTION AND THE FACTORS INFLUENCING IN CONSUMER ADOPTION OF ONLINE SHOPPING

Many researchers interested in the field of consumer behavior research and deployment when bringing a new product or innovation in learning how to spread and adopted by members of the community and the reasons or factors that may lead to the acceptance or reject this innovation, where it is assumed that these factors represent a framework for the evaluation of new products and innovations by prospective adopters in general, as the innovative online shopping, so be necessary for us to understand the factors that affect the adoption of online shopping.

From this point the researcher will try to clarify the concept of the adoption process, and then subjected to intellectual development adoption process, then the classification of adopters, the characteristics of adopters then display the factors affecting the adoption process online shopping, as the main objective of this study was to determine the factors affecting the adoption process online shopping in the Kurdistan region of Iraq – Erbil.

2.1. The Theoretical Background of the Adoption Process

2.1.1. Concept of the Adoption Process

Definitions adoptions were many and varied views around it so it will display the most important in order to reach the concept in the process of adoption, as follows: knew the adoption process (Rogers, 1983).

"As the stages through which the individual consumer to reach a decision to experience or lack of experience (Product, then continue to use or not to continue to use the new product. "in the same direction pointed out both scientists "The process of mind experienced by the individual since hearing about the product until the final adoption him" the researcher believes that this definition focuses on the adoption process by the individual consumer that any individual operation not to mention the role of any groups, so overlooked this consumer is an individual, such as family definition and members of the organization, although the process may take from their side, and he has been known the adoption process:

"As actions leading to the acceptance of the innovative thing (commodity, service, idea, or a new practice) of through the use of the means of communication of personal or non-personal, so with the social system or members target consumers in a short period or organizations.

If the adoptive one of the organizations, the adoption decision will be taken often by purchasing center, a unit of decision-making of people who have influence on the decision of adoption, so the adoption process will take longer, and thus becomes the adoption decision is one of the most complex decisions, which facing any organization, but if the adoptive individuals, the decision becomes personally ,from the previous offer is clear to us that the adoption process is "the process by which one of the individuals or groups decision makers to move from the first phase of the existence of a knowledge innovation to the formation of what's attitude toward this innovation and decision-making either adopt or reject this innovation right up to the implementation of that new idea and finally make sure the validity of this decision ", while the adoption decision is the final stage in the adoption process as a whole, where the individual make a decision finally using a new product and continuously (Davis, 1981; Ganem, 1995; Kotler and Armstrong, 1999; Schiffman and Kaunk, 2000).

2.1.2. The Adoption Process Models

Since the entry of the theory of the spread of new innovations in the sixties in the marketing literature, many of the research appeared in the consumer seeking access to see the depth in the determinants that underlie the decision to the adoption of a product or a new innovation, where researchers believe that all consumers passing through a series of behavioral and mental stages down behavior to the adoption of a product a decision, it has been developing a number of models all these years to express the same idea, and can explain these models are as follows:

2.1.2.1. Model Rogres

Model Rogres,1962.

Roger's Model of Adoption

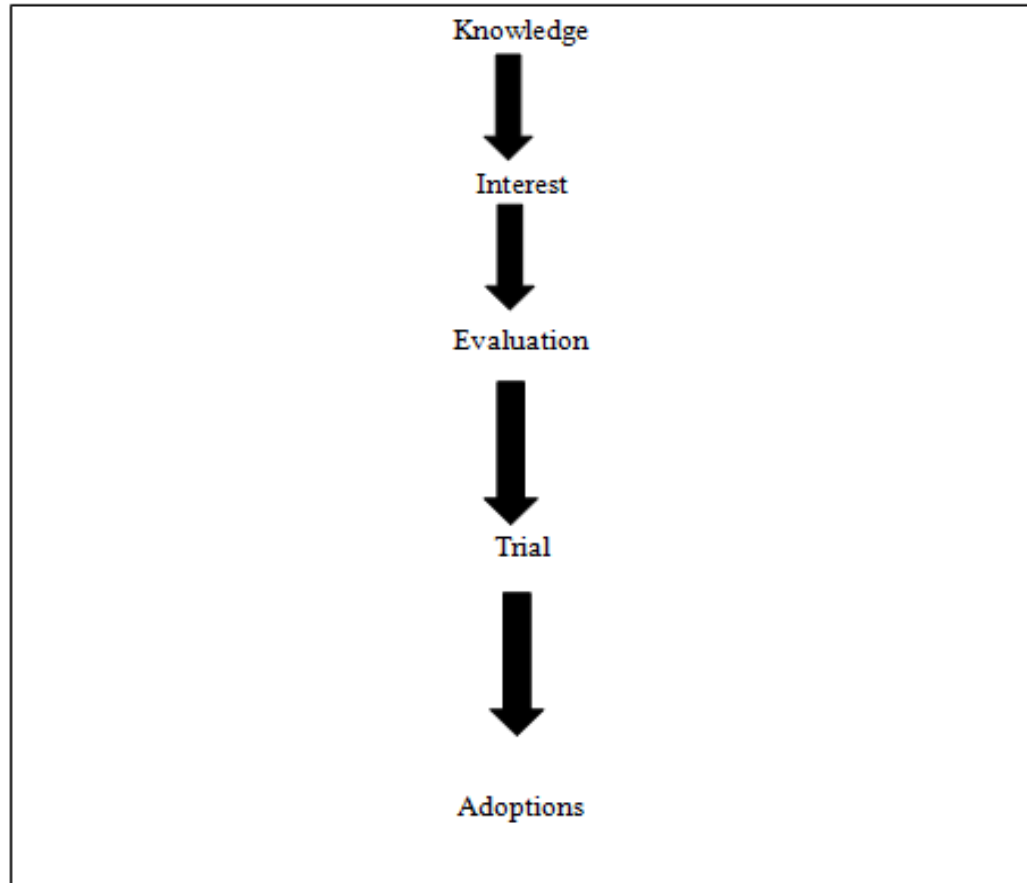


Figure 10 Model Rogres, 1962

Source: Source Rogers (1962) "diffusion of innovation, new York free press of Glencoe, p 81.

2.1.2.2. Rogers and Shoemaker Model

Rogers and traditional Shoemaker, has made all of Rogers to overcome the disadvantages of model, an amendment to the model, so that was reached their model shown in the following figure (Rogers and Shoemaker, 1971).

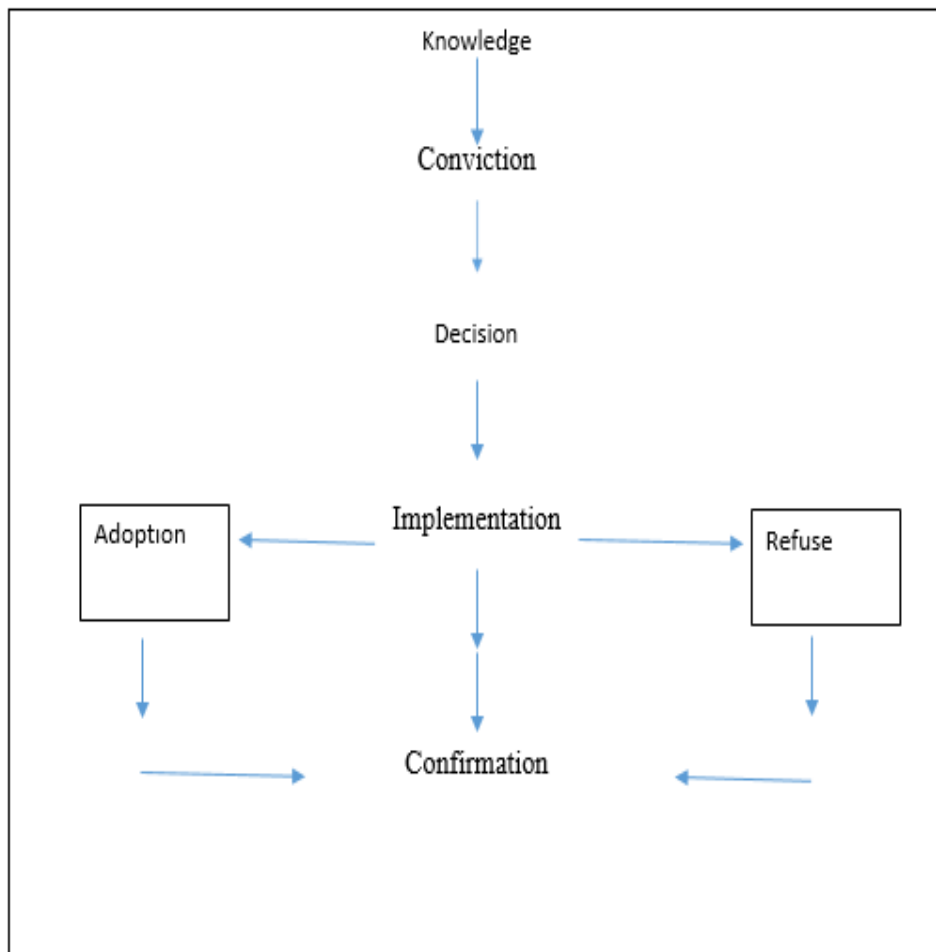


Figure 11 Rogers and Shoemaker model

Source: Rogers Everett M. And Shoemaker, F. floyed, (1971) "communication of innovation, New York: the free press

Demonstrates, the previous figure that the individual is going through the following phases.

1. Knowledge, Consumers know the existence of innovation and they have a certain understanding of how it works.
2. Conviction, Consumers at this stage in a positive or negative attitude towards this innovation.
3. Decision , this phase includes all activities carried out by consumers and lead them to reject or embrace innovation.
4. Implementation. Moreover, it includes the actual consumer use of innovation.

5. Confirmation. These include the promotion of the final phase of the decision taken by consumers towards innovation.

2.1.2.3. Rogers of Developer Model

Rogers explained in his model conditions and place, such as feeling the need, and customs of the social system, experience and previous innovative, in the knowledge stage, we find that the characteristics of the decision-maker may affect consumer acceptance of information about new innovation, and in the persuasion phase of the consumer is influenced by the extent of his awareness of the characteristics of innovation or new product, as well as the information that is received during the stage of the decision may help him to conduct an evaluation of innovation which helps to accept or reject the product and continue communications through implementation and to emphasize a point where the consumer searching for information to support its decision, it may decide to continue or not to continue the use of the product (Rogers, 1983).

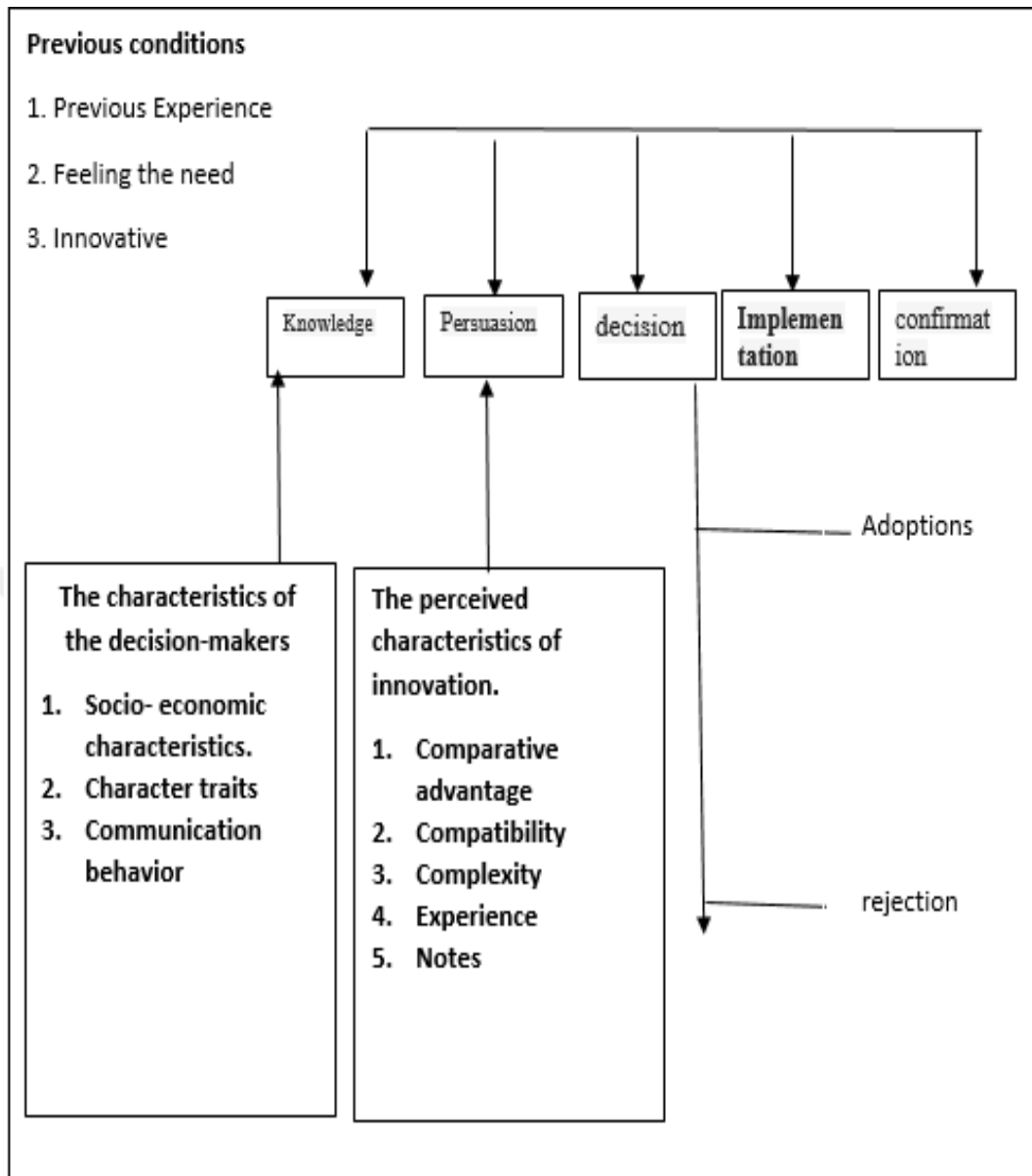


Figure 12 Rogers Developer Model

Source: Diffusion Of Innovations, Third Edition By M. Rogers. 1983. p. 165.

2.1.2.4. Antil Model

Antil has been suggested in this model should be added two other phases are located between the stage and the experience of adoption, namely direct new product experience (results) and evaluation of the product (the emphasis), (Antil,1988).

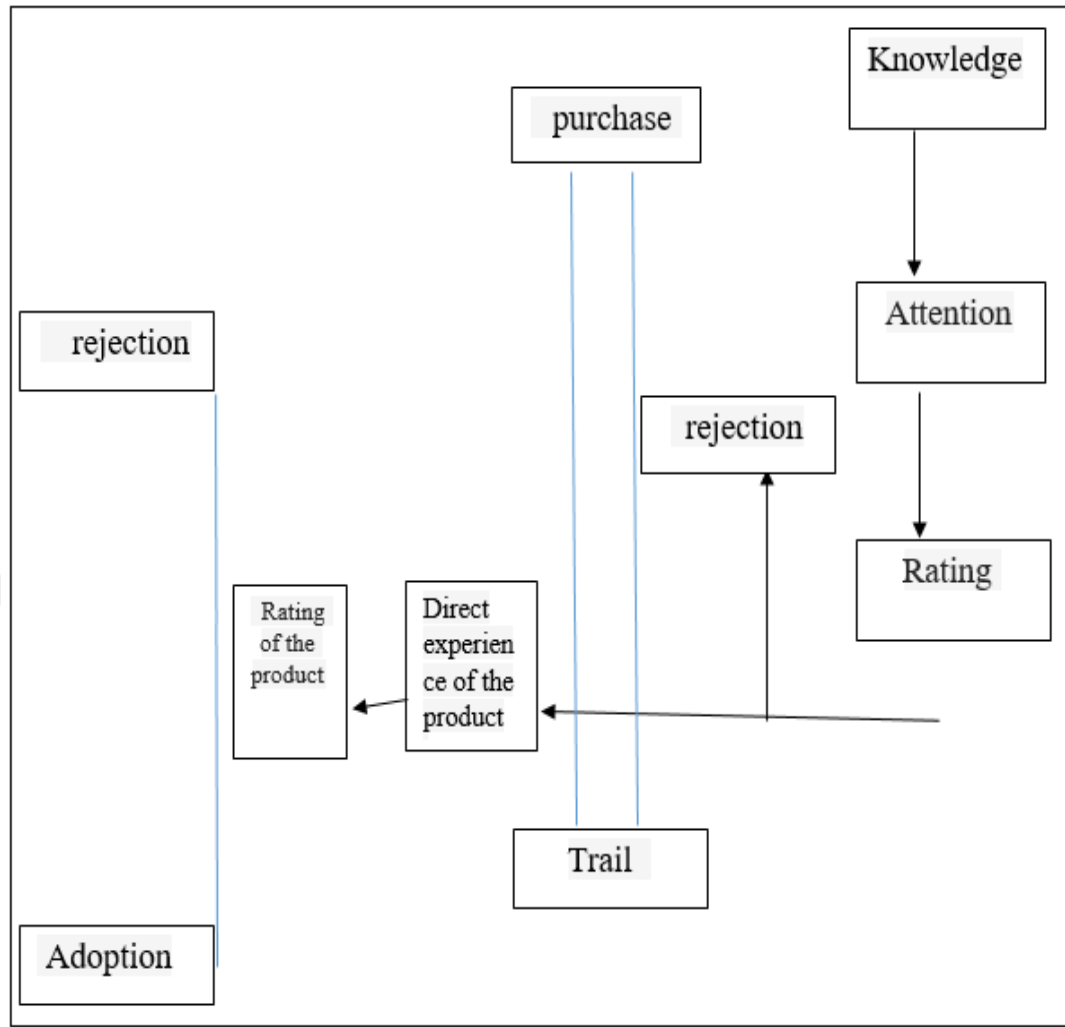


Figure 13 Antil Model

Source: Jhon Antil (1988) "New product or service adoption when does it happen" Journal of consumer marketing, vol. 5. Spring, p. 9.

2.1.2.5. New Adoption Model for New Production

To avoid defects in the previous models for adoption, explained each of the (Antil, 1988) that the adoption process takes the following figure (shape), this model reflects sufficiently complex that you are in fact the adoption process among consumers as well as recognition of the need that precedes knowledge of the stage or the perception and stipulates the adoption process on the rejection or adoption of a product after it has been his experience, as well as the model includes the benefit continuation of the evaluation process throughout the adoption phase, In addition to the assessment did after the purchase, which may lead to a decision of the continuity of adoption or stop using the product.

In spite of the multiplicity of models and differentiated between four stages or five stages, however, some researchers believe that the stages of adoption has been shortened to two stages it has pointed out (Aggarwal, 1999) that the adoption process sometimes become a dual-stage, in the first phase of the alternative buyer to adopt new product then in the second phase of the first category of buyers to accept the idea of buying based on guidance issued by the buyer alternative, in the sense that the alternative buyer plays the role of reference groups that resorted to consumers when purchase decision and it is clear from the foregoing that the aim of the study of the stages of the adoption process is to stand on any stages that are important for the consumer, and that the company will assist in the provision and the provision of information to the consumer, and in directing advertising messages to consumers that help him make the transition from one stage to another and help him achieve the goal each stage, and thus retain consumer loyalty and the adoption of the commodity stage.

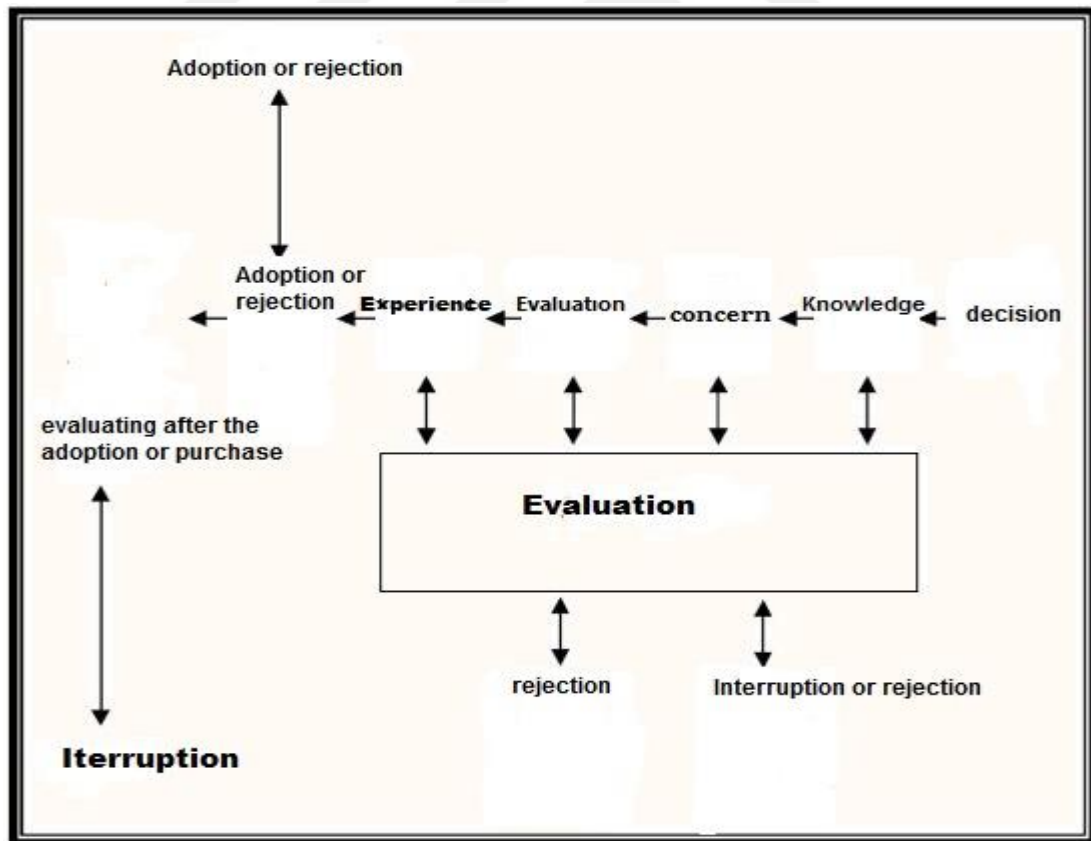


Figure 14 new adoption model for new production

Source: Schiffman, L.g and I.I. Kanuk (2000) "consumer behaviour" 5th Ed, prentice-Hall international. Inc. New Jer say, p. 425.

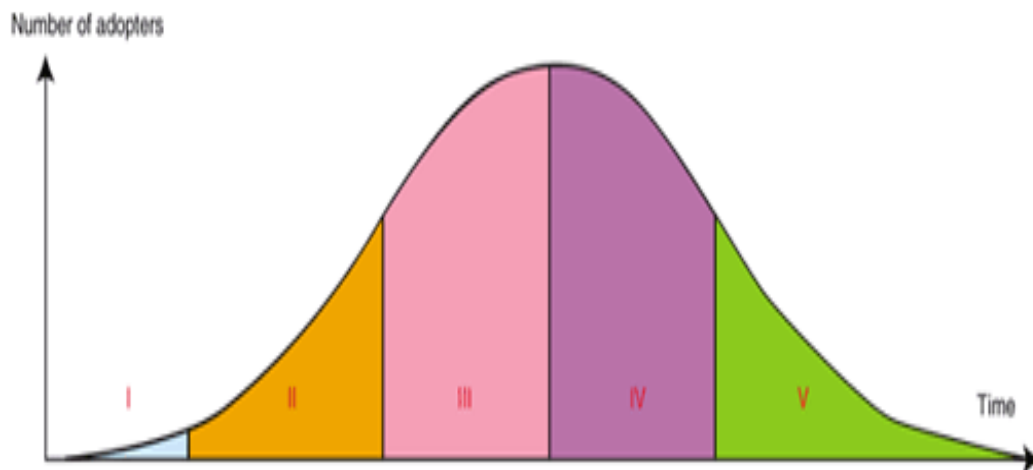
2.2. ADOPTERS CATEGORIES

Potential adopters do not encourage innovation, at the same time, due to the degree of readiness of various individuals and often from new innovations and the experience overall was reached five categories of adopters, namely: the first - the first - Advanced majority - the late majority - late as It is shown in the following table.

Table 2: Adopters rating categories

Adopters category	Adjective	Percentage
The early people	Adventure lovers, people with a strong desire to experiment with new ideas, accept the risk, maintain social ties and wide, making it easier for them transfer their impression of these new innovations with other comparable The early for them.	2.5%
Top adopters	More integrated into the social order category, it includes the vast majority of opinion leaders who represent role models that emulated in the procurement and act.	13.5%
Majority advanced	Characterized as unlikely to take on leadership positions, and prefer to wait and think careful before embarking on adoptions, and usually take the decision, adoption of new ideas, by the end of the medium duration.	34%
Majority delayed	It is skeptical category, that embraces new ideas after a medium period, and the adoption of innovation for them to be a cause economically because of social pressure, and they are dealing with innovation very carefully.	34%
Categories delayed	Traditional category, the last to adopt a new innovative, category includes owners nostalgia, looked incredulously each new.	16%

Source: Rizkallah, Aida (1998) "consumer behaviour and marketing strategies - social ecosystem approach", Cairo, Ain Shams Library.



Category	I. Innovators	II. Early adopters	III. Early majority	IV. Late majority	V. Laggards
Percentage	2.5%	13.5%	34%	34%	16%
Characteristics	<ul style="list-style-type: none"> Venturesome Interested in new ideas 	<ul style="list-style-type: none"> Convey ideas of innovations to others. Greatest degree of opinion leadership 	<ul style="list-style-type: none"> Deliberate Adopt new innovations just before the average member of a system. 	<ul style="list-style-type: none"> Skeptical Adopt new ideas just after the average member of a system. 	<ul style="list-style-type: none"> Traditional Suspicious of innovations Last to adopt an innovation Not opinion leaders

Figure 15 Percentage of Adopters

Source: https://www.ntt-review.jp/archive_html/200804/images/le1_fig04.gif

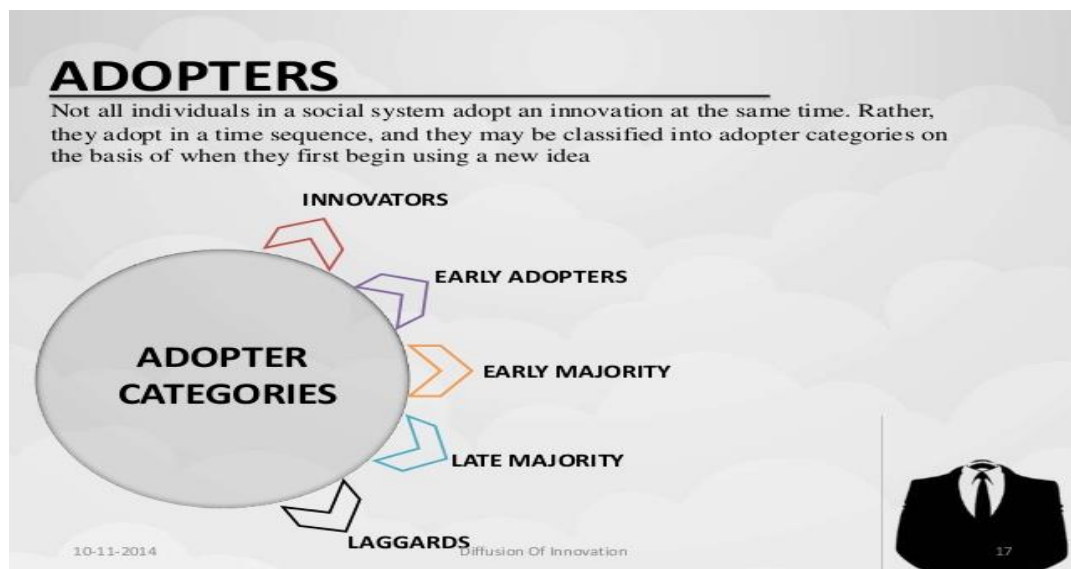


Figure 16 Adopter Categories

Source: <https://image.slidesharecdn.com/originaldiffusionofinnovation-141109232618-conversion-gate01/95/diffusion-of-innovation-17-638.jpg?cb=1415575989>.

In the same direction pointed out (Kanuk and Schiffman, 2000) that there is a blueprint taxonomically and another who is discrimination between five different types of non-adopters are.

1. Empty-minded Group: It includes consumers who have no knowledge or innovation group who have not yet available enough information to make a decision on this innovation.
2. Rejectionists Symbolists: familiar with the new product, but they made a decision that this product does not appear for them.
3. Symbolist's adopters: They are those who believe that the product may be in their favor, but they are waiting until the experience of this product.
4. Experimenters' adopters: They are those who have the experience of the product actually, but they refrained from repeat purchase the new product.
5. Rejectionists experimenters: They are those who have the experience of actually innovation or product, but the product did not achieve them gratification and interpolation of expectations.

It is worth mentioning that there are many researchers in consumer behavior may have taken refuge in the use of schemes other classification, and most of these alternative schemes consist of two or three, and that by comparing the innovators or early adopters with the late majority adopters or not at all.

2.3. ADOPTERS CHARACTERISTICS

Individuals with each differs in terms of the degree of motivation to use the product, while the other tends to be one of the first to use the product, others prefer to begin to use the item at a later date, may be due to a number of qualities or characteristics that enjoyed by those adopters According to the knowledge of these characteristics in the planning to introduce any innovation or a new product that extends marketers the information they need in making marketing decisions and helps them focus their efforts on marketing and advertising on these aspects.

2.4. THE FACTORS INFLUENCING THE ADOPTION OF ONLINE SHOPPING

Many factors play an important role in influencing the adoption of online shopping, these factors may represent an obstacle or catalyst for the process of

adoption, previous research suggests that there are many factors that affect the adoptions and to choose between shopping at retail stores and the shopping from the Internet, some of these factors include demographic, economic and social factors (Kono and Buatsi, 1984; Kunz, 1997; Eastlick and Lotz, 1999; Teo, 2001).

The factors that reflect the perceived risk of buying (Tan, 1999), the factors concerned with the quality of the product and distribution methods (Phau and Poon, 2000) and factors related to discrimination commodity (Ward and lee, 2000), The factors concerned with the positions espoused by individuals (Fenech and Ocass, 2001) and factors related to the famous brand or the company's reputation (Ruyters, 2001) and the other regarding the safeguards provided by the destination companies, returned the price and free trial period for the product (Tan, 1999), Due to the large quantity and variety and difficulty confined to one study, the researcher will be in this part of the review of reference to what would affect the decision of adoption, which will focus on in the field side in the current study, as shown in the following figure:

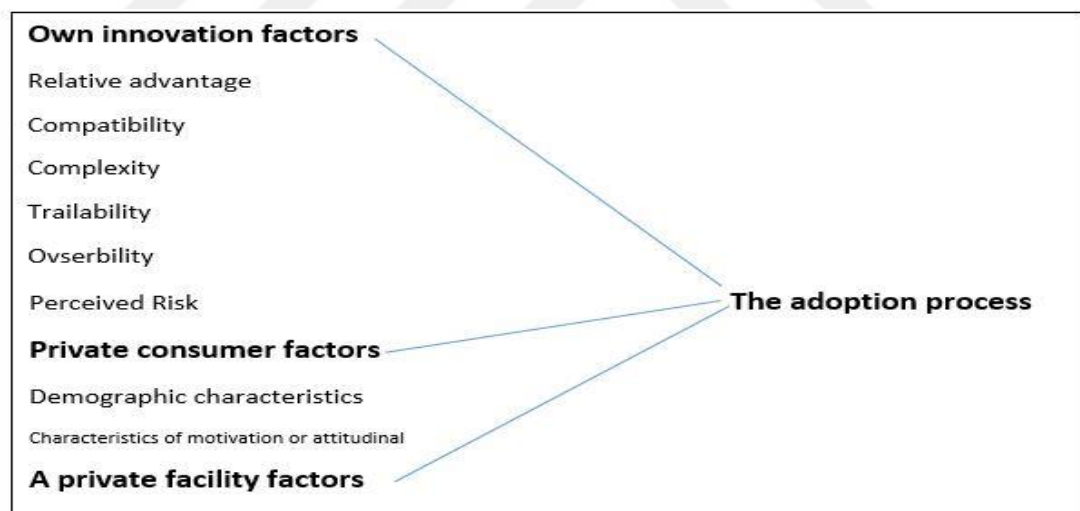


Figure 17 Factors affecting consumer adoption of online shopping

Source: prepared by the researcher

2.5. SPECIAL INNOVATION FACTORS

The online shopping is seen as innovation (Mahajan and Wind, 1989; Peterson, 1997) therefore, the study of innovation and its characteristics perceived in terms of its impact on) (Peter, 1997) are of great importance, and then Social system possibilities velocity spread acceptance within the social system of many researchers

working on the study of this aspect of the characteristics of the impact on the rate of innovation and the speed of adoption for innovation .

Although it does not have any adoption of a uniform classification of the characteristics of innovation can be invoked, but the effect of these characteristics on the adoption process has received a lot of support and on a large scale, is an estimate of what he had done research in this area (Rogers, 1962) a list of five characteristics of innovation (comparative advantage - compatibility - complexity - note - the experiment).

It has all of the uncategorized set includes properties (the financial cost - the social cost - return on investment - the degree of risk associated with the product - the efficiency of the product in terms of saving time - to avoid the discomfort and anxiety) while placing (Frambach, 1993), (the need to complete the new innovation properties and developed by Rogers and taking into account the proportion of the mystery surrounding the innovation, technological and expectations at an accelerated pace of technological innovation and a certain that among potential adopters.

While the (Kotler and Armstrong, 2000) other believes that there is an impact on the rate of adoption, such as cost, risk characteristics, and uncertainty, and credibility, and social compatibility. Whatever the characteristics reached by the researchers, they are considered necessary for scientific research; it is through these characteristics can predict the rate of adoption. The researcher will examine some of these characteristics, and to identify the extent of their impact on the adoption process (Online Shopping) are as follows:

2.5.1. Comparative Advantage

It is the degree to which realizes the innovation better than the current product on the market, and is usually expressed about the comparative advantage of the economic profitability or privileged mode of innovation, and the nature of the same innovation largely determine the comparative advantage of the type, whether economic, social, technological, and which are important for (Adopters) potential adopters have a desire to know the degree to which it will be innovation and the superiority compared to the current innovation, this property is positively associated with the adoption of innovation rate, which confirms previous research (Roger and

Shoemaker, 1971; Robertson, 1971) the comparative advantage of the most important characteristics in Interpretation of adoption rate and the best indicator to predict the rate of adoption.

At the same trend seen (Frambach, 1998) that the characteristics of innovation and more specifically the comparative advantage enjoyed by the new technique is having an impact on the decision of the adoption.

As part of the study of the comparative advantage of online shopping, it has both confirmed (Eastlick and Lotz, 1999) that the strongest indicators to predict the rate of adoption is the perceived characteristics of online shopping, including the advantage of this method to other shopping environments, the Internet has the ability to store large amounts of information, and made available to consumers on demand, the most important feature that characterize the environment shopping online is convenience and this was confirmed by (Ruyters, 2001) pointed out that online shopping saves time for shopping, and it is required in many cases to do shopping from inside the house and the narrow time, a feature achieved by shopping online environment as well as other feature referred to (Vrechopoulos, 2001) in his study, a service availability over twenty-four hours, and must therefore marketers when designing online shopping environment to be able to highlight the potential benefits of shopping online and to clarify its superiority over other forms of shopping.

2.5.2. Compatibility

It is the second property of the innovation characteristics of a class that realizes the innovation that is compatible with current needs, values and practices associated with positive compatibility with the adoption of innovation rate, the more marked by new innovation in agreement with the experiences, values and experiences of individuals increased acceptance rates, and vice versa in the case of non-innovation with consumer values agree .

And incompatibility identified by two sources (Rogers, 1991).

- (A) The occurrence of non-compatibility with existing products previously.
- (B) Failure to comply with consumer needs and expectations.

Noted one recent study, and for the purchase of high-tech products that are disks of the factors that hinder the adoption of such products is the lack of compatibility with existing values as well (CD compact) (to lower product quality).

In addition, pointed in the same direction pointed in the same direction (Dickerson and Gentry, 1983), which makes this quality lacks the element of compatibility with consumers' habits and their experiences. If we look at innovation online shopping in the face of new social values that emphasize the need to co-exist with modern technologies, and the degree of compatibility greatly increase, online shopping may be tempting for many sectors, those segments that believe in the principle of simplified systems optional in their lives, especially.

2.5.3. Complexity

Complexity is the third property of the characteristics of innovation, which is the degree to which the innovation is aware that it is relatively difficult to understand and in use so that it affects the acceptance of this product, and complexity associated with characteristic negative relationship with the adoption of the new product rate.

Frambach, (1998) sees the difficulty of using the new technology and the need to have a scientific background the difficulty and complexity prevent consumer demand for innovations.

The process of shopping online may require marketers to understand how they perceive the consumer's difficulty in exercising this somewhat shopping, and the difficulty of actions made by the process of shopping online, to be able to simplify online shopping process for consumers and help them to embrace this process.

2.5.4. Trial ability

Susceptibility to experience is the fourth property of the characteristics of innovation, which is the degree to which the innovation is aware that it can be tested on a limited scale, the relationship between this property and the rate of adoption is positive, meaning that the greater the opportunity for the new product on the consumer experience easy Rated thus adopted. In the online shopping environment, the use of marketer's promotional methods effective, such as the free trial of the product and the use of samples and returned the money will give the consumer an

opportunity not to risk, or make, the risk to a minimum when his initiation in the purchase online, according to a study (Tan, 1999) that the experience free product has proven to be effective as a means of reducing the risk sentiment among online shoppers.

2.5.5. Ability of Communication and Observation

It is the degree to which can be monitored and note the advantages and distinctive features of the new product and then by others in the social system, whenever possible, offer the advantages of innovation or clarification to consumers whenever led to increased acceptance and adoption by consumers, a positive relationship between the adoption of innovation and the possibility of note results. In addition, the fact that the Internet enjoys a high degree of social vision, knowledge and ability for social monitoring, the likelihood of spread is great.

2.5.6. Perceived Risk

Is the degree to which it is aware of concerns about the economic and physical, functional, social and psychological aspects related to innovation, the more you acquire innovation associated with a high degree of risk, reduces the acceptance and adoption rate, the relationship between perceived risk and the rate of adoption is negative (Barczak, 1992) refers that innovation or new product is usually viewed as carrying a risk and because it enjoys a comparative advantage simple for the consumer, online shopping represents a departure from the familiar pattern of purchasing habits, therefore, many consumers will realize that it carries a high risk (Ruyters, 2001) refers that one of the most influencing factors on consumer behavior towards innovation is the perceived risk, which is usually taken into account as high as for the new product, according to (Akaah and Korgankar, 1988) that the consumer connects the higher level of risk with any purchases carried out outside the stores with the purchase of traditional shops decision, also explained (Tan, 1999; Fenech and Ocass, 2001) that there is a close relationship between the sense of risk and the inclination to shop online, where he pointed out that consumers look to online shopping on because it has a higher risk than in the case of shopping traditional shops.

Functional risks - physical - social - psychological - time - finance. for online shoppers will realize these risks as potential risks which prevents adoptions even with the consumer evaluation process for this innovation (Online Shopping), which precedes the adoption process, and here highlights the role of marketing men in their ability to demonstrate the simplicity of using the new innovation to remove doubts about the difficulty of use of souls is potential adopters.

Finally we can say that it is important to ensure that innovation characteristics of both comparative advantage or compatibility or complexity, or the possibility of experience or observation or risk depends on the impression generated among consumers, Innovation, who is viewing it as easy to understand and observation and has great comparative advantage and meet the specific needs of and easily tested on a limited scale, is the most likely to be adopted than a product innovation which does not create such impressions among consumers.

In the area of online shopping is important for business marketing focus to show the benefits that shows the comparative advantages that outperform their new innovation than that of the media shopping located, as well as the compatibility of this innovation with the character of life as well as on marketing managers must show the similarities between good innovation and between innovation symmetric him, beside making the online shopping experience easy to look in the eyes of those who did not adopt online shopping.

The researcher concludes from the previous view that the characteristics of innovation is one of the factors influencing the adoption process, so I will focus researcher at the field side of the study on the comparative advantage and the degree of risk and complexity of one of the most influential on the technical innovation Properties.

2.6. FACTORS PRIVATE CONSUMER

2.6.1. Demographic Factors

Connects many researcher's adoptive demographic characteristics, where they see that these characteristics affect a clear impact on the individual using innovation and embraced him, and the researcher will review the most important variables

demographic that affect adoption and which will focus on in the field side of the study, namely.

(A) Age

Many researchers assumed a relationship between the consumer age and adopted a particular innovation without the other, it has explained (Kotler and Armstrong, 2000) that individuals making purchases in different ways through the stages of their lives, that the needs and wishes and preferences and individual tastes vary according to the age, (Rogers, 1991) refers that the adopters of the new innovation are mostly of the young people.

In a recent study (Schiffman and Kanuk, 2000) stressed that the age factor of the factors affecting the consumer adoption of an electronic medium.

It pointed in the same direction (Altamimi, 1998; Vrechopoulos, 2001) that the age factor is linked to a concrete relationship with the process of shopping from the Internet, on the other hand, some researchers differ in the extent of the impact of this factor is to adopt a new product or innovation, it has been found (Kunuz, 1997; Littlefield, 2000) that age was not a factor tangible predictable occurrence in the adoption of modern technology.

(B) Income

The different individuals to adopt an innovation depend on the difference in the level of income, which is referred to by (Douglas, 1995) that the economic situation of the individual affect the choice of a commodity, and can be evaluated on an individual that consumer's high-ticket items if you have enough income to it and vice versa. In the same direction pointed out (Teo, 2001) that determines the ability of income to spend on goods and services, individuals with high income levels spend a large proportion of their incomes on many goods and services and, unlike individuals with low incomes are focusing on essential commodities.

That adopters' good innovations often with high incomes, unlike the naysayers to these innovations and who are characterized as low-income, refers both (Reibstrin, 1985; Altamimi, 1998) in their study that the impact on the adoption of new innovations process of income.

The income may be seen as it is set up for adoption or non-adoption of a particular product and indicate most of the previous studies (Rogers, 1991 and Kotler, 1991; Schiffman and Kanuk, 2000) that adopters of innovations.

(C) Type

Kind affects the way the individual thinking and his behavior and purchasing patterns depending on the type and needs of the consumer and tendencies, it explained (Harrison, 1992; Teo and Lim, 1996; Ford and Miller, 1996) that there is a difference gender regarding the use and adoption of new innovations males, for example, they have the experience and skills of more than females in the field of technology.

In a study by (Kuna, 1997) stressed that males are more likely to use and the activity of shopping online than females, while different (Douglas,1995) with this opinion where explained that the kind of demographic factors that did not have an impact on the adoption of new technology.

It is worth mentioning that the changing social conditions and the entry of women into the workplace all this led to the buying pattern has changed, which could be reflected on the possibility of adopting new technology.

(D) The Level of Education

Another factor affecting the adoption process a level of education (Tull and Kahle, 1990) the difference between the level of education of individuals affects their behavior as consumers, which affects the perceptions and needs. stressed different educational level among individuals affects their behavior as consumers, which affects the perceptions and needs as individuals and as a way of thinking and style of their needs ,researchers often associate the educational level using technology adoption, indirectly, that the level of education has a negative and significant impact on the degree of associated anxiety (labaria, 1993) has pointed out for the technology, and the impact of a positive and tangible to feel the benefit of this technology, the researchers agree (Schiffman and Kanuk, 2000; Rogers, 1991) that new adopters of innovation are characterized by a high level of education compared

to other non-adopters, that new adopters of innovation are characterized by a high level of education compared to other non-adopters.

On the other hand, sees (Teo, 2001) that the level of education is inversely associated with online purchases and that the relative ease of roaming and surfing online, making education a variable irrelevant.

(E) Function

Job with a clear impact on product innovation or new variables, and it was in his study that the function is one of the demographic characteristics that are associated with him) pointed (Keun, 1997) to buy a significant online is a function of the variable with clear influence on the adoption of the new product or innovation variables, it was in his study that the function

The function is one of the demographic characteristics that are related to the value of buying online (Rogers, 1991) that there is a great relationship between the specialization of function and the ability to innovate and adopt new ideas, also noted study (Eastlick and Lotz, 1999) the sponsors of the center of a letter that they are characterized by those with high functionality.

It concludes the researcher from the previous view that there is a disparity in the impact of demographic factors on adoption consumers for innovations or new products, and likewise the impact of these factors on online shopping has been uneven, due researcher this disparity is the difference of the same type of innovation that is adopted and the extent of saturation which can be achieved by this innovation, so shoppers should recognize individual differences to consumers and how impact on the adoption of new products.

In addition to the previous variables, the researcher will test the relationship between some of the other adoptions and demographic variables that may affect a lesser extent than the previous variants, following

- Social status.
- Citizenship.
- City.

2.6.2. Attitudinal Factors

Previous studies suggest that factors attitudinal an impact on the adoption of the new product or innovation, despite the impact of situational factors, but there are a small number of research studies that focused on those factors in its impact on the adoption process (Doglas, 1995) noted that attitudinal factors having an impact on the adoption of modern technology and is an indicator for predicting the possibility of adoption of this technology.

There are some researchers associate degree attitudinal factors to use for a particular product, he explained (Chan, 1997) that there is a positive relationship between attitudinal variables and of a sense of interest and easy access to the needs and comfort and the use of credit card, as seen (Teo, 2001) that the motivation variables positive shopping online activities are linked, as seen (Teo, 2001) that the motivation variables positive shopping online activities are linked, and repeats the same meaning (Fenco and Ocass, 2001) who pointed out that the positions adopted by the Internet user and the feasibility of using this technique affect the adoption of the fragmentation of the network.

On the contrary, it made it clear (Altamimi, 1998) that the attitudinal characteristics and motivation does not constitute predictors of individuals to adopt the middle of Technology. It concludes the researcher from the previous view that attitudinal factors and motivation to learn about the purchasing behavior of online shopper's task, so the researcher will focus on these factors in the field side study.

2.7. FACTORS RELATED ORGANIZATIONS

The pillar of the information relied upon by the consumer to make a purchase in general decision, the Internet because the network is capable high on the delivery of information, and do many retail sectors over the Internet by focusing on customer contact on the informational side, all this will affect the shopping decision online by consumers in general, there are many factors that may have an impact on the adoption of innovation and, similarly, the adoption of online shopping, a point noted by the study (Hoffman and Novak, 1996) the study confirms (Littlefield, 2000) that awareness of the existence of information on the Internet is considered an important factor in influencing the Internet user while he was shopping and buying online.

It concludes the researcher from the previous view that the adoption of online shopping depends largely on the information provided by the destination marketing.

We find by reviewing the search for the concept of adoption and for the intellectual development of the process of adopting new innovation in general, there are many factors that may have an impact on the adoption of innovation and, similarly, the adoption of online shopping, which represents a new innovative affected by a variety of factors, whether social, demographic, economic, which may represent either an incentive or a hindrance to the adoption of new products or innovation.

It is worth noting that the impact of these factors varies depending on innovation or new product, and the impact of these factors varies from one individual to another, so it is important to determine first the most influential factor on the adoption of the new innovation process and then work on finding a mechanism limit the impact of this factor in the state whether a negative impact and vice versa.

CHAPTER THREE

3. RESEARCH PROBLEM

With the growing demand for internet marketing most of the categories become, it began marketing via the Internet, the rapid spread of very large numbers, prompting the advertising companies, online promotion, and the provision of services and products, and competitive prices to the regular markets and exploit these modern tools to achieve goals marketing and translates new intellectual philosophies to attract customers and consumers, and maintain compatibility with the requirements individually contribute to the end of the transaction with them achieve growth. It became necessary to ERBIL and the Kurdistan Region - Iraq, stand on the obstacles to the adoption of shopping via the Internet to keep up with this kind of shopping with the outside world, and access to a level acceptable to the consumer as well as the development of producing and importing to the process of shopping networks have online, find out the most important of these constraints through access to primary and secondary information in different ways, whether interviews and magazines and newspapers, the survey and analyzed in order to address this problem and get to be resolved in the future, hoping that this research occupies a good space in the processing of online shopping

1. To know the reasons for failure to follow the electronic shopping in ERBIL and the region.
2. Does the environmental constraints is one of the main obstacles in the inability to follow the e marketing and consumer adoption in the region.
3. The lack of consumer response to technological development through shopping for goods electronically by the authorities.
4. Is that the organizational culture has an impact on the application of online shopping.

3.1. RESEARCH IMPORTANCE

First: the theoretical importance:

- It shows the most important obstacles to the adoption of e marketing via the Internet in ERBIL.
- Knowledge of the factors that drive the consumer to go to e-marketing
- This study shows reasons consumer demand across the world on marketing to the Internet.
- This study will add a cultural dimension with respect to marketing and promotion through institutions electronic marketing.
- The present study provides new addition of a thorough study of the reasons why the consumer accepts internet Marketing.

Secondly: practical significance:

- A. This study Tenpin reasons for adoption and lack of consumer adoption of online marketing
- B. This study shows reasons consumer demand across the world on marketing to the Internet in order to benefit the advantage of the pros and the Internet and e marketing.
- C. This study provides the pros and cons of e marketing for the consumer, for the producer, and for individuals in general.
- D. Considered to usher in the study and an update of research on the subject of contemporary marketing via the Internet and modern appliances.

3.2. RESEARCH GOALS (RESEARCH AIM)

Research aims at several goals and their relevance, including:

1. Reasons for the non-application or adoption of e-marketing in the region and Erbil governorate.
2. Are environmental constraints one of the main factors in the inability to follow e-shopping.
3. Lack of protection and security of caffeine risk in e-marketing.
4. Lack of consumer response to technological development through e-shopping and e-services electronically by the authorities.

3.3. RESEARCH LIMITS

- Spatial boundaries: ERBIL- Iraq
- Temporal limit, the academic year (2017).
- Human border, consumers through Internet marketing.

3.4. RESEARCH HYPOTHESES

With the growing demand for internet marketing most of the categories become, it began marketing via the internet, the rapid spread of very large numbers, prompting the advertising companies, online promotion, and the provision of services and products, and competitive prices to the regular markets and exploit these modern tools to achieve goals marketing and translates new intellectual philosophies to attract customers and consumers, and maintain compatibility with the requirements individually contribute to the end of the transaction with them achieve growth. It became necessary to ERBIL and the Region - Iraq, stand on the obstacles to the adoption of shopping via the Internet to keep up with this kind of shopping with the outside world, and access to a level acceptable to the consumer as well as the development of producing and importing to the process of shopping networks have online, find out the most important of these constraints through access to primary and secondary information in different ways, whether interviews and magazines and newspapers, the survey and analyzed in order to address this problem and get to be resolved in the future, hoping that this research occupies a good space in the processing of online shopping.

Research hypotheses were formulated in the light of previous studies related to direct and indirect related the nature of the research problem and in the light of the exploratory and objectives of the research study are as follows:

The research is based on four hypotheses.

1. The first hypothesis

There is a great correlation between adoption shopping via the Internet and cost

2. The second hypothesis

There is correlation between adoption online shopping and the factors IT culture.

3. The third hypothesis

There is correlation between adoption online shopping and organizational culture (the infrastructure).

4. Fourth hypothesis

There is a relationship or correlation between adoption online shopping and the protection and the security of commercial transactions.

3.5. RESEARCH TOOLS

The questionnaire will be used to gather information on the subject of the reasons consumer demand for marketing the Internet, and will be divided into two parts questionnaire:

contain personal information about the employee who will fill out the questionnaire, such as: age, education, qualification, sex, use of the Internet, computer, Mobile, function contains information about the reasons consumer demand for Internet marketing, the pros and negatives e-marketing, risks, and obstacles for electronic marketing.

3.6. SEARCH COMMUNITY

The research population is the consumer (all individuals) and my parents accepted the purchase and shopping through the Internet.

3.7. RESEARCH METHODOLOGY

This research depends on the descriptive and analytical approach to reach its objectives through the collection and characterization the careful analysis of the factors influencing consumer adoption of online shopping, and includes research methodology to identify all of the framework of the research community and research sample and the type and sources of data collection and survey design and

methods of measurement, and assess the scale used, and then determine the statistical analysis methods are as follows:

Due to the absence of a framework includes all Internet users' data on which to determine the method of drawing the sample, so the researcher to withdraw the sample at random from Internet users and visitors to the computer centers internet cafes in the Kurdistan region of Iraq.

A. Research community

B. Sample

1. Depend on the sample search method instead of the comprehensive inventory method, due to the large the magnitude of the research community, and spacing vocabulary geographically, and in the time and effort is limited to prepare search.

3.8. THE TYPE AND SOURCES OF RESEARCH DATA

Find depend on two types of data:

(A). Primary data.

Most of the Arab and foreign references and research published and unpublished relevant the subject of the search, in addition to multiple publications Emirates telecommunications corporation Media Branch the number of users and Internet subscribers, at the level of Arab States, and in addition to the reports and the results of business conferences and e-commerce.

(B). Secondary data.

Most of the references and the Arab and foreign research published and unpublished related research topic, the number of users and Internet subscribers, at the level of Arab States, and in addition to the reports and the results of business conferences and e-commerce.

3.9. THE RESULTS OF THE FIELD STUDY

3.9.1. General Results

This chapter aims to test hypotheses formulated by a researcher in the third chapter, and includes this chapter on tests of validity and reliability standards, and

test hypotheses, using several statistical techniques he found occasion to test the hypotheses the researcher, following the identification of the overall results demonstrated by statistical analyzes.

In addition, aims to test the hypotheses formulated by a researcher in the first chapter, and includes this chapter on the validity and reliability of the standards tests, and then test hypotheses using several statistical techniques he found occasion to test the hypotheses the researcher, following the identification of the overall results demonstrated by statistical analyzes.

3.10. THE VALIDITY AND RELIABILITY STANDARDS

3.10.1. Testing the Validity Scales Used in the Research

Measure intended validity its ability to accurately measure the object to be measured, and mathematically equal the square root of the coefficient of stability, to estimate the sincerity of the scale has been the questionnaire after the completion of the initial preparation of some of the arbitrators, academics professors at the university in this area in order to identify their opinions regarding the appropriateness of the questionnaire from the scientific point of view to achieve the objectives of the research, as well as to identify their views on the extent and clarity of drafting the questionnaire items, and in the light of observations arbitrators have been rebuilding the questionnaire to take final form.

3.10.2. Test the reliability (firming) standards used in the research

Intended to consistently measure reliability internal consistency between his words, which means the stability of scale and lack of contradiction with itself, and the scale hard gives the same results if measured the same times in a row, and there are several ways to calculate the stability of the scale, as a way of re-testing Test-retest and the way tests balanced parallel tests and the way retail midterm split- half way and Cronbach Alpha ($0.898 = \%89.8$), the closer the value of reliability coefficient of per share was as high stability and the closer to zero was stable low, Cronbach Method and the Derivative Equations

Depends on the calculation of the correlations between the signs of the stability group on all the paragraphs in the test, and we were divided the test into a number of parts equal to the number of paragraphs.

The Cronbach Mathematical Equation formed as follows

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N - 1) \cdot \bar{c}}$$

N = Number of items

C.bar = Average internal contrast between elements

V.bar = Average total variance of elements

Re-application of the instrument in similar circumstances means that we get the same results, the value of Alpha Cronbach always ranges from (0-1) , the value of Alpha Cronbach, which is equivalent to 60% of the lowest acceptable value to judge the search tool or the questionnaire honestly.

The higher the alpha coefficient, the greater the degree of consistency and truthfulness between the questionnaire.

The researcher depends on Alpha Cronbach method to calculate the stability of the scale, through the SPSS program where crosses the alpha coefficient of the degree of internal consistency of the scale Internal Consistent, it has revealed the consistency of the measure subject to a study analyzing the degree of internal consistency between the scale phrases located in the acceptable range (95%) as shown the following table.

Table 3 Use the results of the analysis stability Cronbach Alpha

Reliability Statistics

Cronbach Alpha	N of Items
.898	4

Source. The results of the questionnaire

The previous table shows that the alpha coefficient of Cronbach (0.898) which is high and positive signal, and the results indicate shown in the table to the value of the alpha coefficient of the scale used in the study, the whole is greater than (0.60) which is the minimum required for alpha coefficient According to (Churchill, 1979) the value of coefficient Alfa considered acceptable, if they are larger than (0.60) and it could be argued that the measure contained in the foregoing table enjoyed internal stability to his words.

3.11. THE DESCRIPTIVE ANALYSIS

Descriptive statistics for the sample of the study, which includes the frequencies and percentages for paragraphs of resolution. Where descriptive analysis shows the extent of the impact strength of questions from the questionnaire to embrace online shopping for the research sample.

3.11.1 Test for differences between the demographic characteristics of adopters and non-adopters of online shopping

The researcher attributed this difference to what follows

(A) Type:

The following table shows the ratios and the number of adopters of online shopping in Erbil, where the number of male participation in the questionnaire (292), the number of female participation (108) and reaches the percentage of male participation of adoptive to the idea of online shopping (98%) and females (84%).

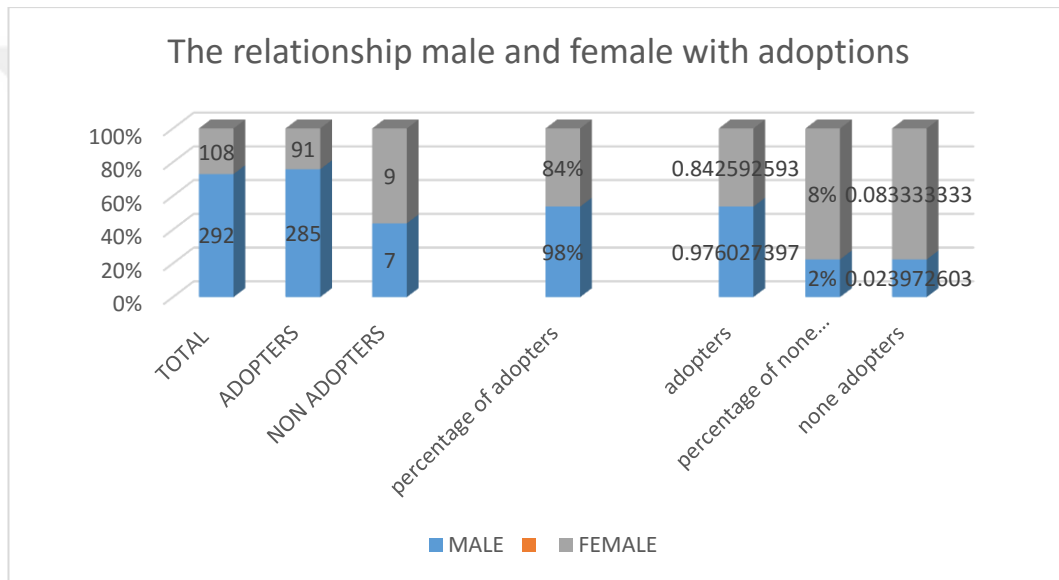
The percentage of non-adopters of males (2%) and females (8%), and this explains that more males have adopted for purchase online from the female and male more commonly used for purchase online.

Table 4 the relationship male and female with adoptions

Type	Total	Adopters	Non adopters	Percentage of adopters	Adopters	Percentage of none adopters	None adopters
Male	292	285	7	%98	0.976027	2%	0.02397
Female	108	91	9	84%	0.84259	8%	0.08333

Source. The results of the questionnaire

Chart (1) the following chart illustrates in Table 4



Source :The results of the questionnaire

(B) Age:

The following table shows the age differences to participate in the questionnaire and how they affect the process of adoption, including the questionnaire were officers and directors of tourism and agricultural and industrial companies in Erbil , where we find ages above 30 years of participants.

Where we find that the largest age group foster shop online between (30-39) years and indicates that that this group more aware of the programs and technology and the changes taking place in the world of shopping either category ranging between (40-49 years) are second only in terms of the adoption of the idea.

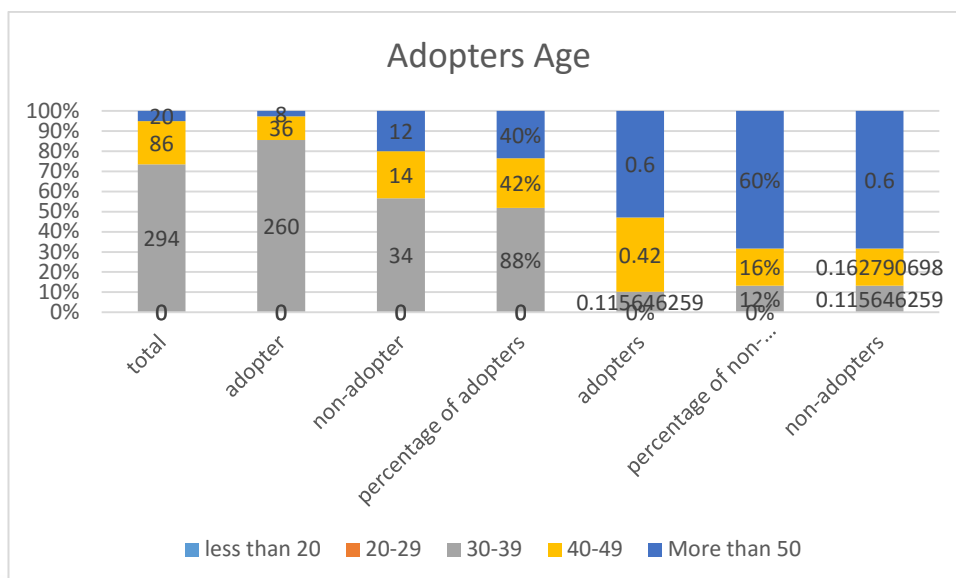
The ratio of non-adopters of up to (88%) for the age group between the first (30-39) years and is a very good percentage, either non-adopters of the idea of the proportion of the age group between (40-49 years) up to (75%), where the largest of the class the first, and indicates that the greater the age, the less adoptions.

This clearly appears when age category (greater than 50 years), where up adopter's ratio (40%), the lowest rate in this questionnaire and the proportion of non-adopters to (88%) the highest percentage, and indicates that that the big age groups less aware technology informatics so we cannot embrace the idea of buying via the Internet and thus there is a strong influence of a strong relationship between the age groups and the adoption of shopping via the Internet.

Table 5 the relationship between age and adoption

Age	Total	Adopter	Non-adopter	Percentage of adopters	Adopters	Percentage of non-adopters	Non-adopters
Less than 20	0	0	0	0			
20-29	0	0	0	0			
39-30	294	260	34	88%	0.11565	12%	0.11565
40-49	48	36	14	75%	0.75	29%	0.29167
More than 50	20	8	12	40%	0.6	60%	0.6

Source : The results of the questionnaire



The following chart what has been clear in Table 5

(C) Nationality:

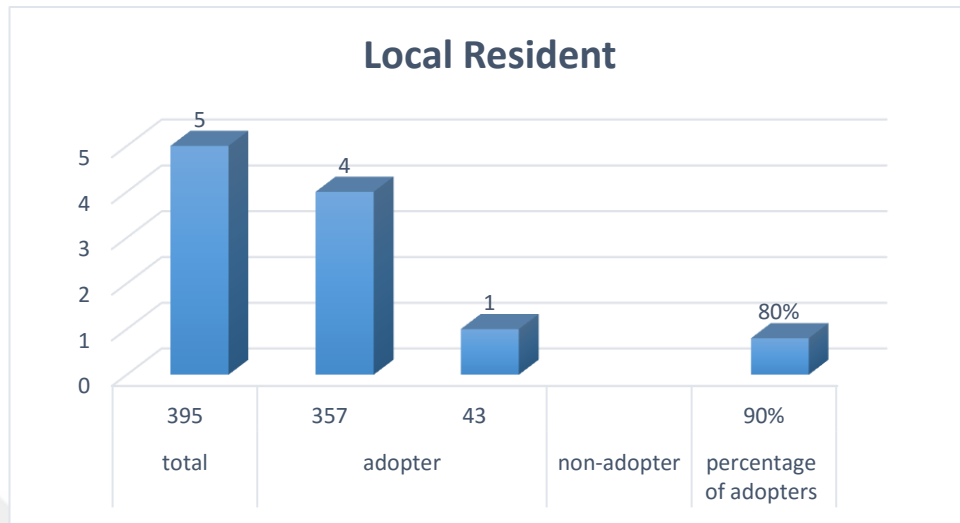
No significant differences between adopters and non-adopters of online shopping in nationality, where expatriates comprise the majority in both cases, whether or not shopper's online shoppers, which does not mean that there is significance to this property when the distinction between shoppers and non-shoppers online, worth noting that the impact of this variable does not appear in previous studies, which was confirmed by the current study

Table 6 the relationship between nationality and adoption

Nationality	Total	Adopter	Non Adopters	Percentage of Adopters	Non Adopters	Adopters	Non Adopter
Iraqi	395	357	43	90%	11%	0.903797	0.108861
Local Resident	5	4	1	80%	20%	0.8	0.2

Source: The results of the questionnaire

The following chart illustrates in Table 6



Source.prepare by researcher

(D) The level of education:

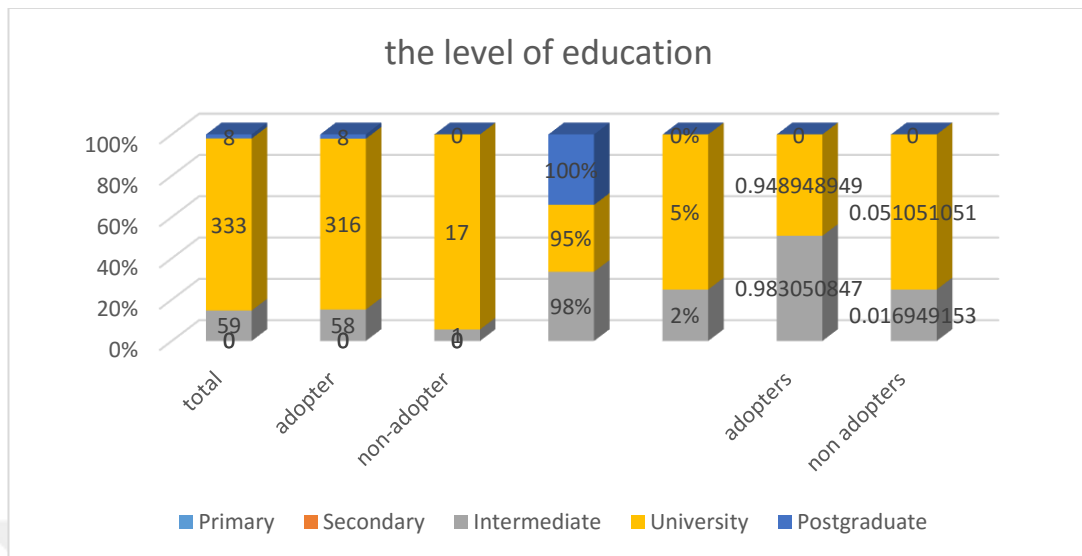
That there are significant differences between adopters and non-adopters and therefore different levels of education ,where we find that the level of the university's biggest shopping Foster ratio of online to the presence of a strong awareness and realization of programs, technology and the ability to understand where the hit ratio, according to the questionnaire (98%) Non-adopters a small percentage (2%) this indicates the presence of a strong statistical function between the level of education and the adoption of online shopping and is a direct correlation higher the level of education the higher the adoption level where we find the percentage (100%) in the upper levels of studies.

Table 7 the relationship between education and adoptions

The Level Of Education	Total	Adopter	Non-Adopter	Percentage Of Adopters	Percentage Of Non-Adopters	Adopters	Non Adopters
Primary	0	0	0				
Secondary	0	0	0				
Intermediate	59	58	1	98%	2%	0.983051	0.016949
University	333	316	17	95%	5%	0.948949	0.051051
Postgraduate	8	8	0	100%	0%	0	0

Source: The results of the questionnaire

The following chart illustrates in Table 7



Source: prepare by researcher

(E) Marital status:

There were statistically significant differences among the respondents, both adopters and non-adopters, depending on the case, whether social or were married, divorced, or widowed, but there is not a mention for the marital status of the effect.

Thus, it can be said that the marital status has no significant impact on the adoption on shopping.

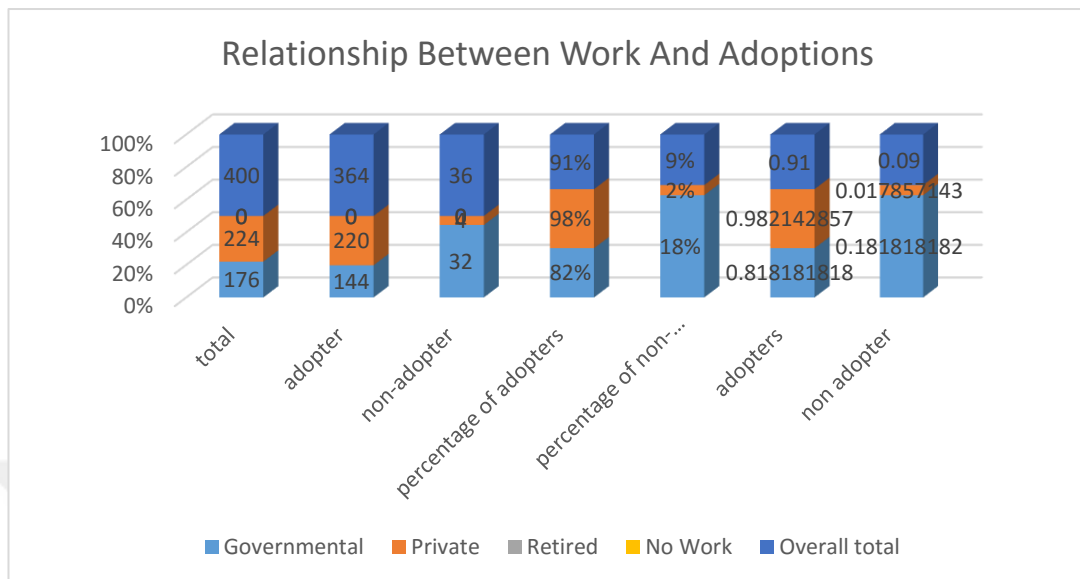
(F) Work: There were significant differences between adopters and non-adopters in terms of function due in the viewfinder.

Table 8 the relationship between work and adoptions

Work	Total	Adopter	Non-adopter	Percentage of adopters	Percentage of non-adopters	Adopters	Non adopter
Governmental	176	144	32	82%	18%	0.81818182	0.18181818
Private	224	220	4	98%	2%	0.98214286	0.01785714
Retired	0	0	0				
No work	0	0	0				
Overall total	400	364	36	91%	9%	0.91	0.09

Source: The results of the questionnaire

The following chart illustrates in Table 8



Source: The results of the questionnaire

(G) City

There were no statistically significant differences between adopters and non-adopters of online shopping differences, and it may vary depending on the region through the above.

(H) Average household income: No statistically significant differences between adopters and non-adopters of online shopping in terms of income. Thus, we can say that the income is ineffective to the adoption on shopping

(I) Fields using the Internet.

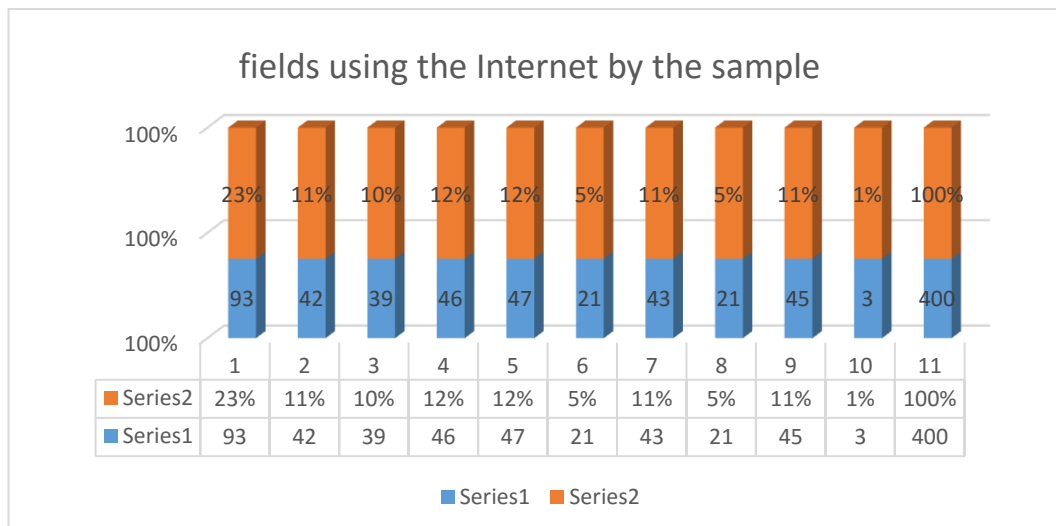
There are significant differences between adopters and non-adopters shopping online differences in terms of the areas of the use of the Internet, thus it can be said that the areas of the use of an influential online shopping to the adoption on where the survey showed that the majority of users are using the sites to talk and are second only to education sites, the visitors purchase sites accounted for 21% which is a small percentage, the reason is due knowledge, culture and organizational infrastructure, as shown in the following table, is evident from the table that the area's most commonly used by the sample represented in conversation with non-members.

Table 9 Test about fields using the Internet by the sample

fields using the Internet by the sample	sample	Users	Users%
Follow-up newspapers and news	93	0.2325	23%
Access to libraries	42	0.105	11%
A conversation with others	39	0.0975	10%
Health and Medicine	46	0.115	12%
Education	47	0.1175	12%
Purchase through the network	21	0.0525	5%
Entertainment and recreation	43	0.1075	11%
Economy and business	21	0.0525	5%
Sport and recreation	45	0.1125	11%
Non users	3	0.0075	1%
Total	400	1	100%

Source: Answers a question from the questionnaire number

The following chart illustrates in Table 9



Source: answers a question from the questionnaire number

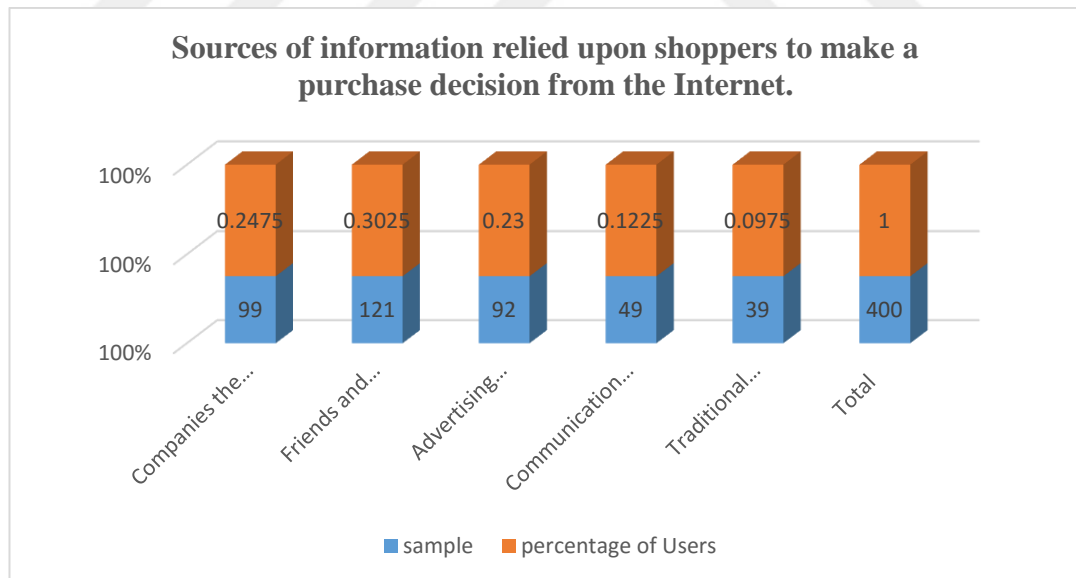
B - Sources of information relied upon shoppers to make a purchase decision from the Internet.

Table 10 Sources of information

Sources of information	sample	percentage of Users	
Companies the computer Trade shows	38	43%	0.2475
Friends and neighbors and acquaintances	59	66%	0.3025
Advertising companies online	48	54%	0.23
Communication offered Internet company	19	21%	0.1225
Traditional advertising media, such as radio	12	13%	0.0975
Total	400	100%	1

Source: The results of the questionnaire

The following chart illustrates in Table 10



Source: answers a question from the questionnaire number

3.11.2. The test Result of Hypotheses

Data Collection

The data for this study were collected through a survey. In order to collect the required information from the administrative responsibilities in the industrial and agricultural companies and tourist in Erbil, it has decided to design samples carefully and properly selected for the study. Coverage of (400) sample size.

The main objective of this study

It is to highlight the importance of marketing constraints on the adoption of the Internet in Erbil.

You must know the cost and the impact of consumer IT culture and organizational culture among the factors relating to the protection of commercial transactions to embrace online shopping in Erbil.

3.12. DESCRIPTION SAMPLE OF THE STUDY

3.12.1. Testing Validity and Reliability

In order to test the validity of the hypothesis level, it was distributed four items of questions, and a number (400) of the samples on the general managers, deputy general manager, assistant general manager, and is considered executives and employees.

The questionnaire tool five options

1) Strongly agree. 2) Agree. 3) Natural. 4) I do not agree. 5) Absolutely Disagree.

The test results were compiled and census-using SPSS compiled in (Table 3) the reliability of the test: Cronbach's alpha coefficient (Cronbach 0.1951) is used to test the statistical reliability in the preparation of the questionnaire in various fields (Nunnally, 1978; Cortina, 1993).

The alpha coefficient for the four elements of (0864), which indicates that the items that have a relatively high internal consistency (note that 0.70 or higher reliability coefficient is considered "acceptable" in most social science research cases, on the other hand (Table 1) the value of reliability shows (alpha) test (for all factors, consequently, all very good structures as they were the alpha value of each is

considered construction of more than 0.5 all the alpha coefficient values exceeded (0.95.).

The test results were compiled and census-using SPSS compiled in Table 3 the reliability of the test: Cronbach's alpha coefficient (Cronbach 0.1951) is used to test the statistical reliability in the preparation of the questionnaire in various fields (Nunnally, 1978; Cortina, 1993).

The alpha coefficient for the four elements of (.898) which indicates that the items that have a relatively high internal consistency (note that 0.70 or higher reliability coefficient is considered "acceptable" in most social science research cases. On the other hand, (Table 1) the value of reliability shows (alpha) test (for all factors. Consequently, all very good structures as they were the alpha value of each is considered construction of more than 0.5 all the alpha coefficient values exceeded 0.95. according to the results the value of alpha coefficient of the scale used in the study, greater than (60%). which is the minimum required for the coefficient of alpha, according to (Churchill, 1979) The value of the alpha coefficient is considered acceptable, if they are larger than (0.60) and it can be said that the measure contained in the table, expresses the internal consistency of his word.

M1=the first hypothesis.

There is a great correlation between adoption shopping via the Internet and cost.

M2 = the second hypothesis.

There is correlation between adoption online shopping and the factors IT culture.

M3 =the third hypothesis.

There is correlation between adoption online shopping and organizational culture (the infrastructure).

M4 = Fourth hypothesis.

There is a relationship or correlation between adoption online shopping and the protection and the security of commercial transactions.

Clear that more variables important to adopt a shopping online, analyzed the data online and perceived by the adopters are saving a lot of time and effort (mean, 00.0%), use of presentation allows the recipient of detailed information about the products offered (arithmetic mean of 4.%) ease of dealing with the Internet (Mean%), and the fulfillment of exhibiting companies of their obligations, for

example, the delivery dates (arithmetic mean), there is no guarantee for most goods sold from the network and periods suitable (arithmetic mean), and to inform customers of new developments to the product (arithmetic mean) which variables related aspects of ease and the information provided and service excellence, safety and security, respectively, and is supported by the result shown by the current study, the more motivated to shop online from the viewpoint of adopters is the ease of shopping and purchase and familiarity with all new goods and services,

This result also agrees with the study (Eastlick and Lotz, 1999; Ruyters, 2001) where the results of those studies that the strongest indicators to predict, and non-adopters of the central shopping letter represents the comparative advantage and the perceived risk, as is consistent with a study has shown ,pointed out that of encouraging the purchase of the internet factors ease the procurement process, and also agrees with the study (Sathye, 1999) which indicated that the lack of awareness of the information and the definition of the service you have on the internet and its advantages are a hindrance towards the adoption of the service on the internet.

While came less variables in terms of importance when doing the process of online shopping is the order as follows.

Once the survey had been prepared, it was revised and validated at the conceptual level, by some of the experts specialized in this area and compared by having personal interviews with some managers belonging to sample firms.

The study was based on analysis of useable responses were collected from different types of manager, questionnaire had been sent to all respondents and had a number of questionnaires that have been recovered (400) out of (415) which represents (100%).

The importance of this study is to deal with the situation of agricultural, industrial and tourism companies in the Kurdistan Region and Iraq is working and to what extent reflects the cost and the culture of informatics and organizational culture, security and protection of business transactions to embrace the idea of online shopping in ERBIL factors, in addition, the companies mentioned as one of the most important sectors interested in modern information systems through the possession of advanced information technology are considered.

Accordingly, the author has established the importance of doing such a study to show the roles that can be performed by the show impediments to the adoption of shopping via the Internet, total samples were (400) of the total distributed (415) who were recovered after a field survey they have been chosen because of the elite class and the ability to understand the topic because they are the owners of irrelevant moreover, their position allows them to get an idea of all the information and planning almost in order to make strategic decisions in the light of the information available in this regard.

The purpose behind it is to improve the financial situation and move forward in the activity of the Iraqi industry companies under the product intense competition among companies. Tool that is used in the study, as in the following:

The form of a study of this type of target detection, this was clear from the nature of the questions presented in the form of a questionnaire. In this regard, the study consists of three parts in terms of the distribution of questions.

The first part of the question is concerned with the data member of your identification with respect to age, academic achievements, and educational attainment according to the testimony, which shows the details of the questions and the first levels of the distribution stage.

The second part of the question deals with information on the professional qualifications and practical experience.

The third part of the question is to measure the impact of the independent variables on the dependent variables, which is made according to lockets on the scope and design of the Pentagon, (strongly agree, agree, neutral, non-OK, and strongly agree).

The final part of the question in the order of priority relative importance, here, we propose the deployment of this approach is to provide a better view of the assessment of the most important obstacles that fall in the way of adoption of online shopping in ERBIL through this field study.

1. Hypothesis one (H₁) there is a great correlation between adoption shopping via the Internet and cost.

His indicates that the buying and selling sector on internet in ERBIL takes more than great importance to customers and gain their satisfaction. t- Test= (141.539), its highest-level one, in the degree of freedom (400) and a large level of less than (0.05),

singing = 0.000, it means a significant increase on this question, can be attributed in Table No. (11) On the remaining questions, all results also look good in general. In the beginning where we note that all questions rates fall on an acceptable level (over 60%). With regard to the standard deviation, the results indicate that there is a great harmony and lack of contrast between the responses of the respondents to the questions; this means that there is a good positive relationship to this important level. When the significances are level is (0.05) the answers were put according to the pentagon scale (completely agree, agree, naturally, disagree, and completely disagree). In this respect, we note that the all questions have been better evaluate of the other question assessments as bellow.

Mean Difference is between (3.630 - 3.385) this indicates the existence of harmony clear and the lack of variation between individual respondents to answer question - survey questionnaire.

Table 11 one – Sample Test for H₁

One-Sample Test				
	Test Value = 0.95			
	t	df	Sig. (2-tailed)	Mean Difference
Q1.Low cost delivery process	141.228	399	.000	3.630
Q2.The relatively low prices of goods and services when shopping online	75.506	399	.000	3.292
Q3. The low cost of using credit cards	105.744	399	.000	3.502
Q4.4. the existence of alternatives Payment non-credit card as payment when Delivery	117.064	399	.000	3.507
Q5.5. low cost of purchase via the Internet	125.914	399	.000	3.488
Q6.E-marketing is less expensive than traditional marketing	112.064	399	.000	3.398
Q7.After-sales service it is less costly when buying online	133.119	399	.000	3.422
Q8.Low cost of advertising on the network of electronic markets	137.759	399	.000	3.455
Q9.Low cost of obtaining credit cards	127.152	399	.000	3.385
Q10.The cost of using the internet appropriate	141.539	399	.000	3.542

In the following table shows that the medium the arithmetic (Mean) between (4.58 – 4.24) and the highest level arrived t- test (141.539- 105.744) the number of questionnaire forms that have been distributed and symbolized in the table (12) equal to (400) formats the difference between the average sample the value imposed in one-Sample test table shows that the Sig. = 0.00, this indicates the existence of harmony clear and the lack of variation between individual respondents to answer question - survey questionnaire .

Thus, there is statistical relational function between the cost and the adoption of online shopping in Erbil.

Table 12 One-Sample Statistics for H₁

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Q1	400	4.58	.514	.026
Q2	400	4.24	.872	.044
Q3	400	4.45	.662	.033
Q4	400	4.46	.599	.030
Q5	400	4.44	.554	.028
Q6	400	4.35	.606	.030
Q7	400	4.37	.514	.026
Q8	400	4.41	.502	.025
Q9	400	4.34	.532	.027
Q10	400	4.49	.501	.025

2. The second hypothesis. (H₂)

There is correlation between adoption online shopping and the factors IT culture

His indicates that the buying and selling sector on internet in ERBIL takes more than great importance to customers and gain their satisfaction. t- Test = (109.408) its highest level one, in the degree of freedom (400) and a large level of less than 0.05, singing = 0.000, it means a significant increase on this question. Can be attributed in table No. (13) On the remaining questions, all results also look good in general. In the beginning, where we note that all questions rates fall on an acceptable level (over 60%). With regard to the standard deviation, the results indicate that there is a great harmony and lack of contrast between the responses of

the respondents to the questions. This means that there is a good positive relationship to this important level.

When the significances are level is (0.05) the answers were put according to the pentagon scale (completely agrees, agree, naturally, disagree, and completely disagree).

In this respect, we note that the all questions have been better evaluated of the other question assessments as bellow.

Mean Difference is between (3.485 - 3.138) this indicates the existence of harmony clear and the lack of variation between individual respondents to answer question - survey questionnaire.

Table 13 One-Sample Statistics for H₂

One-Sample Test				
	Test Value = 0.95			
	t	df	Sig. (2-tailed)	Mean Difference
Q11	109.408	399	.000	3.377
Q12	85.805	399	.000	3.240
Q13	83.760	399	.000	3.138
Q14	72.962	399	.000	3.200
Q15	75.266	399	.000	3.195
Q16	121.819	399	.000	3.462
Q17	113.293	399	.000	3.450
Q18	113.560	399	.000	3.485
Q19	108.927	399	.000	3.365
Q20	104.888	395	.000	3.419

Table 14 one – Sample Test for H₂

	N	Mean	Std. Deviation	Std. Error Mean
Q11	400	4.33	.617	.031
Q12	400	4.19	.755	.038
Q13	400	4.09	.749	.037
Q14	400	4.15	.877	.044
Q15	400	4.14	.849	.042
Q16	400	4.41	.568	.028
Q17	400	4.40	.609	.030
Q18	400	4.43	.614	.031
Q19	400	4.32	.618	.031
Q20	396	4.37	.649	.033

In the following table shows that the medium the arithmetic (Mean) between (4.09 – 4.41) and the number of questionnaire forms that have been distributed and symbolized in the table (14) equal to (400) form. as the difference between the average sample the value imposed in one-Sample Test table shows that the Sig. = 0.00, this indicates the existence of harmony clear and the lack of variation between individual respondents to answer question - survey questionnaire obstacles of adoption on internet in Erbil.

3. The third hypothesis. (H₃)

There is correlation between adoption online shopping and organizational culture (the infrastructure) his indicates that the buying and selling sector on internet in ERBIL takes more than great importance to customers and gain their satisfaction, t- test = (132.245) its highest level one, in the degree of freedom (400) and a large level of less than 0.05, singing = 0.000, it means a significant increase on this question, can be attributed in table No. (15) On the remaining questions, all results also look good in general, in the beginning, where we note that all questions rates fall on an acceptable level (over 60%) with regard to the standard deviation, the results indicate that there is a great harmony and lack of contrast between the responses of the respondents to the questions.

This means that there is a good positive relationship to this important level, when the significances are level is (0.05) the answers were put according to the pentagon scale (completely agree, agree, naturally, disagree, and completely disagree). In this respect, we note that the all questions have been better evaluated of the other question assessments as bellow.

Mean Difference is between (3.573– 3.202) this indicates the existence of harmony clear and the lack of variation between individual respondents to answer question - survey questionnaire.

Table 15 One-Sample Statistics for H₃

One-Sample Test				
	Test Value = 0.95			
	T	df	Sig. (2-tailed)	Mean Difference
Q21	119.512	399	.000	3.228
Q22	115.290	399	.000	3.282
Q23	116.940	399	.000	3.202
Q24	128.074	399	.000	3.292
Q25	124.260	399	.000	3.350
Q26	117.524	399	.000	3.325
Q27	119.062	399	.000	3.523
Q28	131.613	399	.000	3.505
Q29	132.245	399	.000	3.532
Q30	129.321	399	.000	3.573

Table 16 One-Sample Statistics for H₃

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Q21	400	4.18	.540	.027
Q22	400	4.23	.569	.028
Q23	400	4.15	.548	.027
Q24	400	4.24	.514	.026
Q25	400	4.30	.539	.027
Q26	400	4.28	.566	.028
Q27	400	4.47	.592	.030
Q28	400	4.46	.533	.027
Q29	400	4.48	.534	.027
Q30	400	4.52	.553	.028

In the following table shows that the medium the arithmetic (Mean) between (4.52 - 4.15) and the number of questionnaire forms that have been distributed and symbolized in the table (16) equal to (400) form, as the difference between the average sample the value imposed in one-Sample Test table shows that the Sig. = 0.00, this indicates the existence of harmony clear and the lack of variation between individual respondents to answer question - survey questionnaire.

Thus, there is statistical relational function between the cost and the adoption of online shopping in Erbil.

4. Fourth hypothesis (H₄)

There is a relationship or correlation between adoption online shopping and the protection and the security of commercial transactions.

Table 17 One-Sample forH₄

One-Sample Test				
	Test Value = 0.95			
	T	df	Sig. (2-tailed)	Mean Difference
Q31	108.927	399	.000	3.365
Q32	104.888	395	.000	3.419
Q33	119.512	399	.000	3.228
Q34	115.290	399	.000	3.282
Q35	127.152	399	.000	3.385
Q36	141.539	399	.000	3.542
Q37	109.408	399	.000	3.377
Q38	85.805	399	.000	3.240
Q39	141.228	399	.000	3.630
Q40	75.506	399	.000	3.292

His indicates that the buying and selling sector on internet in Erbil takes more than great importance to customers and gain their satisfaction. t- Test= 141.539, its highest-level one, in the degree of freedom (400) and a large level of less than 0.05, singing = 0.000, it means a significant increase on this question.

Can be attributed in Table No. (17) On the remaining questions, all results also look good in general. In the beginning, where we note that all questions rates fall on an acceptable level (over 60%) with regard to the standard deviation, the results indicate that there is a great harmony and lack of contrast between the responses of the respondents to the questions; this means that there is a good positive relationship to this important level.

When the significances are level is (0.05), the answers were put according to the pentagon scale (completely agree, agree, naturally, disagree, and completely disagree). In this respect, we note that the all questions have been better evaluate of the other question assessments as bellow.

Mean Difference is between (3.630 -3.228) this indicates the existence of harmony clear and the lack of variation between individual respondents to answer question - survey questionnaire.

Table 18 One-Sample Statistics for H₄

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Q31	400	4.32	.618	.031
Q32	396	4.37	.649	.033
Q33	400	4.18	.540	.027
Q34	400	4.23	.569	.028
Q35	400	4.34	.532	.027
Q36	400	4.49	.501	.025
Q37	400	4.33	.617	.031
Q38	400	4.19	.755	.038
Q39	400	4.58	.514	.026
Q40	400	4.24	.872	.044

In the following table shows that the medium the arithmetic (Mean) between (4.58 - 4.18) and the number of questionnaire forms that have been distributed and symbolized in the table (19) equal to (400) form, as the difference between the average sample the value imposed in one-Sample Test table shows that the Sig. = 0.00, this indicates the existence of harmony clear and the lack of variation between individual respondents to answer question - survey questionnaire.

Thus, there is statistical relational function between the cost and the adoption of online shopping in ERBIL.

Table 19 Total One-Sample Statistics

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
M1	400	3.0910	.64414	.06828
M2	400	3.0674	.67534	.07159
M3	400	3.2539	.72802	.07717
M4	400	3.3730	.77133	.08176

Table 20 Total one- sample test

One-Sample Test				
Test Value = 0.95				
	T	df	Sig. (2-tailed)	Mean Difference
M1	31.357	399	.000	2.14101
M2	29.579	399	.000	2.11742
M3	29.855	399	.000	2.30393
M4	29.636	399	.000	2.42303

3.12.2. Pearson correlation coefficient analysis

The data were analyzed using the Pearson correlation coefficient as shown in the following table.

There is a strong relationship between the four hypotheses listed in the introductory chapter to this research, a cost and culture of informatics, organizational and security of commercial transactions.

Table 21 Case Processing Summary

Case Processing Summary			
		N	%
Cases	Valid	400	100.0
	Excluded ^a	0	.0
	Total	400	100.0

A. list wise deletion based on all variables in the procedure

Table 22 Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
.898	4

This shows that there is a relationship and correlation between cost and adoption of online shopping in the private and public sector companies as well as

cultural and regulatory information, as well as with the security of commercial transactions in Erbil.

Table 23 Correlations of Hypothesis

		Correlations			
		H1	H2	H3	H4
H1	Pearson Correlation	1	.772**	.601**	.894**
	Sig. (1-tailed)		.000	.000	.000
	N	400	400	400	400
H2	Pearson Correlation	.772**	1	.387**	.898**
	Sig. (1-tailed)	.000		.000	.000
	N	400	400	400	400
H3	Pearson Correlation	.601**	.387**	1	.616**
	Sig. (1-tailed)	.000	.000		.000
	N	400	400	400	400
H4	Pearson Correlation	.894**	.898**	.616**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	400	400	400	400

** Correlation is significant at the 0.01 level (1-tailed).

In this section, we attribute obstacles of adoption on the internet in Erbil on hypothesized relationships between his obstacles of adoption on the internet in Erbil companies.

The research reveals that the hypothesis is accepted because significances of each dimensions of culture value are high significant value obtained from the distribution table at 1% level of significance and with (400) degrees of freedom.

The response to the questionnaire and the relevant computations are shown in table (23) the Result Test the Correlation between obstacles of adoption on the internet in Erbil.

By Pearson correlation method, table (23) reports the Pearson correlation of independent variables method; moreover, as table (23) shows, four independent variables have a significant correlation with the dependent variable. We expected high correlation between the four hypotheses as shown in the table, because the significant of four dimensions are less than 0.01. Except the power distance because the significant results in table (23) shown significant is more than (0.01) however.

CONCLUSIONS AND RECOMMENDATION

CONCLUSION

Has become a shopping offered online and real and concrete action, and therefore we expect to get the same service at the usual shopping level, but some of the views of the researchers believe that it is possible to shop online to replace the regular markets, shopping usually means roaming, mobility and inquiry of the seller, of course, watching something on the nature and touch or test, but the Internet is especially if it is not possible to reach a place of real selling itself for distance or for any other reason, you can also find some of the best shops attributes that no one had heard of him before. Since shopping online activity is on the rise as evidenced by the statistics and studies, so it is expected that this type of shopping take a large part of the interest of consumers and marketers alike because of its advantages to be outdone by other shopping outlets.

Deals with the researcher in this chapter provide search results that have been reached, and then concludes the researcher through and prove hypotheses statistical analyzes a number of recommendations that benefit be guided by them in e-commerce support in governors of ERBIL, in particular with respect to the business sector with consumers through awareness of businesses and marketing the most important factors that affect the process of adoption of online shopping, will finally determine the most important researcher future studies that can be done to complete the scientific research in this area.

We find by reviewing the search for the concept of adoption and for the intellectual development of the process of adopting new innovation in general, there are many factors that may have an impact on the adoption of innovation and, similarly, the adoption of online shopping internet, which represents a new innovative affected by a variety of factors, whether social, demographic, economic, which may represent either an incentive or a hindrance to the adoption of new products or innovation. it is worth noting that the impact of these factors varies depending on innovation or new product, and that this effect factors varies from one individual to another, so it is important to first identify the most influential factor on the adoption process the new innovation and then work on finding a mechanism limit the impact of this factor in the case of whether the negative impact vice versa.

RECOMMENDATIONS

- A.** Enjoy Erbil province and the provincial structure of good infrastructure in the field of e-commerce, but it did not reach to the extent required in the field of electronic exchanges between companies and consumers, although it has achieved fairly good results in the field of electronic exchanges between some companies other, and the provincial government promote this new thinking and awareness of this type of trade through the development of a framework for trade which is made between the companies and individuals which defines the policies, programs, and roles that will raise awareness and motivation on the use of this trade and the support of the private sector and government institutions.
- B.** The researcher recommends the need to focus on a set of key elements and is the ease and excellence of service and information provided safety and security and that the study showed it is of importance to adopters and, and so that the consumer adoption of online shopping process is achieved, and be as follows.
1. Adopt preventive strategies for protection of electronic business conducted through the network
 2. The need for action to reduce the feeling of fear among consumers and by following policies to ensure effective and appropriate intervals and retrieve the goods if they are found not fit, and provide strong safeguards for consumers.
 3. Spread the culture of dealing with e-commerce (exchanges that take place between companies and consumers) and between members of the community through the development of intensive awareness and deliberate programs aimed at both schools, universities and institutions, and targeting of these programs show the advantages of the shopping service Online.
 4. The need to provide a sophisticated communication systems contribute to facilitate this process and provide information with a high degree of precision and modernity so that this will encourage Internet users to the popularity of this process.
- C.** The marketing men and those in charge of this process, taking into account individual differences among consumers and so when marketing policies and

setting especially with regard to gender, and because of the difference toward Social and biological needs of both genders.

It should take into account the constantly changing social level, cultural and that made for women and broad role in the selection and purchase of many of the needs of the family and their needs, the status of women in the purchase and consumption over the Internet need to be addressed, if not convince females to participate in this environment, trade electronic and especially among consumers and the business sector are likely to fail because it is for males, the process is nothing more than being a component of the gravity and the elements of discovery.

As well as the need to take into account differences among consumers in terms of educational level, social and career and family income level, the study results showed the impact of these variables on the process of adoption of online shopping.

- D.** Increase Electronic Shopping Malls on local sites, which the government and supported in cooperation with companies to offer a combination of local products, with a global reputation, and the interest component of the quality and diversity of products and the composition and work on Attract shoppers to these centers.
- E.** Work on reducing the obstacles facing non-adopters of online shopping and be done through:
 - Sensitize companies need to provide a secure connection for customers, and Sensitize customers and the fact that over the safety Available in electronic trading.
 - Companies must be online to change the payment strategy followed over the Internet and not to rely on credit cards as the primary means of payment, but must diversify payment methods include bank transfer, checks, pay Cash on delivery or depending on payment systems and innovative such as cash or electronic currency or payment through the use middleman directly or payment by electronic wallet.
 - Companies must make the shopping process through an enjoyable online for shoppers by focusing on the key points and the interfaces electronic stores, the presentation of products, the way to provide information on products or

services, so that these methods provide exciting shopper pays for the increased dependence directly on online purchases.

FUTURE STUDIES

This research represents an extension of scientific efforts, which began in this area is that the results of the study showed that there are many areas that need further study and analysis, and in general can be summarized as the most important of these areas as follows.

- A.** There are several factors that play a role in motivating consumers to adopt online shopping, as there are other factors that might impede this process, and therefore there is a need to study the expansion of these factors to see how they affect the process.
- B.** There is a need to restore this study, as the repetition of the study is essential, particularly in thither is a need to restore this study, as the repetition of the study is essential, particularly in the region in general and particularly Erbil .
- C.** Strengthen e-commerce under the direction of State; there is an urgent need to study the aspect of using e-commerce between businesses and consumers.
- D.** If this research has focused on the adoption of online shopping from the consumer's perspective, we need to study undoubtedly the viewpoint of other companies that incision.
- E.** The application of this study to other communities to enable him to carry out studies compared.

REFERENCE

- Abaydat, Muhammad (1998) "consumer behavior - a strategic entrance," Jordan: Daroail Publishing, p. 439.
- Aggarwal, P.C.T. and Wilemon, D. (1997) "Barriers to the adoption of really new product and the role of surrogate buyers" journal of consumer marketing, vol. 15, no. 4, pp. 58-371.
- Akaah, I.P, and Korgaonkar, P. (1988) "A conjoint investigation of the relative importance of risk relievens in direct", Journal of advertising research, Aug / Sep, pp. 38-44.
- Al Kurdi, A.S. (2011) Electronic marketing, Jordn.
- Altamimi. Q.M (1998) "*Demographic factor influencing the Diffusion and individual Adoption of, Direct Broadcasting system services in The United Arab Emirates*" unpublished Doctoral Dissertation, Ohio University.
- Antil, J. (1988) "New product or service adoption when does it happen ", Journal of consumer marketing, 5, Spring, p. 9.
- Antil, J. (1988) "New product or service adoption when does it happen" Journal of consumer marketing, 5, Spring, p. 9.
- Antonides, G., Amesz, H.B. and Hulscher, L.C. (1998) "Adoption of payment systems in the tenncountries- a case study of diffusion of innovation", European journal of Marketing. 33, pp. 1123-1135.
- Armstrong, G. and P. Kotler (1991), *Principles of Marketing*, 5th ed. Prentice Hall of India, New Delhi.
- Barczak, G.J., Bello, D.C. and Wallace, E.C. (1992) "The role of consumer marketing, Vol, 9, Spring, p. 55-67.
- Baydaş, Abulvahap, (2016). Sectorial Marketing from the Perspective of Rural Coercion, Kriter, İstanbul.
- Benjamin, R. and Wigand, R. (1995), "*Electronic markets and virtual value chains on the information superhighway*", Sloan Management Review, Winter, pp. 62-72.
- Chan, Ricky, Y.K. (1997) "*Demographic and attitudinal differences between active and inactive creditcard holders: the case of Hong Kong*", International. Journal of Bank Marketing, Vol. 15, 15, No. 4 pp. 117-125.
- ChanPoel and Leunis Pol, Dirl V.D. and Leunis, J. (1999) "Consumer Acceptance of the internet as a channel of Distribution", journal of Business Research, 45 , pp. 249-256.
- Chesher, M. and Kaura, R. (1998) "Electronic commerce and business communication", Springer-Berlin Heidelberg, New York, pp. 97-98.
- Churchill, G.A. (1979), "A paradigm for developing better measures of marketing constructs", Journal of Marketing Research, Vol. 16 No. 2, pp. 64-73.
- Citrin, A.V, Sprott, D.E., Silverman, S.N. and Jr, D.E.S. (2000) "*Adoption of internet shopping: the role of consumer innovativeness*", Industrial Management &Data Systems, Vol. 100, No. 7, pp. 294-300.

- Daghfous, N., John. V.P. and Frank, P. (1999) "Values and Adoption of innovation: across –cultural study" *Journal of consumer Marketing*, Vol 16, No. 4, pp. 314-331.
- Davis K.R (1981) "Marketing management" John Wiley & Sons New York pp. 352-354.
- Dickerson, M.D. and Gentry, J.W. (1983) "Characteristics of adopters and non-adopters of home computers", *journal of consumer Research*, Vol. 10, September, pp. 225-235.
- Douglas, Coutts J. (1995) "Attitudinal and Demographic Factors influencing the adoption of computer Technology by School Principals in Ohio" Ph.D. The University of Akron (Dissertation Abstracts international, Vol. 56, No. 12, 1996).
- Eastlick, M.A. and Lotz , S. (1999) "Profiling Potential Adoption of an interactive electronicshopping medium " *international journal of Retail & Distribution Management*, Vol, 27, No. 6, pp. 209-223.
- Efthymios C., (2002) *Department of Technology and Management*, University of Twente, Enschede, the Netherlands.
- Ellsworth, J.H. (1995) "Boom Town: Business are Rushing on to the Net at Warp speed " *Internet World*, June, ppç 33.
- Emad, A.I. (2007) Shopping via the internet-motivated adoption or rejection. *Innovations*", *European journal of marketing*, Vol. 27, No. 5, pp. 22-41.
- Fenech, T. and O'Cass, A. (2001) "internet users' Adoption of Web retailing: user and productdimensins", *Journal of Product & Brand Management*, Vol. 10. No. 6, pp. 361-381.
- Fliegel, F.C. and Joseph E.K. (1966) "Attributes of innovations as factors in diffusion", *American Journal of Sociology* 72, November, pp 235-248
- Ford, N and Miller, D. (1996) "Gender *differences in internet - perception and use*" *Asllib Preceding* 48, July / Aug, pp. 183-192.
- Frambach , R.T. (1993) "An integrated model of organizational adoption and diffusion of Investigation", *International journal of bank Marketing* 17/7, pp. 324-334.
- Gatingnon, H. and Robertson S.T. (1985) "A *prepositional inventory of new diffusion research*", *Journal of Consumer Research*, March. pp.849-867.
- Ghoneim, A. (1995): "Modern marketing management basics - a scientific study with application to the UAE," the UAE. Dar pen, the first edition, p. 425.
- Ghoneim, A. and Osama, A. (1991), "An analytical study of consu acceptance and adoption of the United Arab Emirates state services153 scientific journal of the Faculty of Commerce, Assiut University, p -, research published", *ATM Bank telephony - electronic banking*.
- Gloor, P.A, (2000) *Marketing the E – Business Transformation*, (New York: Springer.
- Hamada, A., (2012) *,Internet Marketing*, university of panna, Egypt
- Hashem, S. and Magda, I. (1998) "The Evolution of Internet Services in Egypt towards".

- Herbig, P. A. and Palumbo, F. (1994) “*The effect of culture on The Adoption process: a comparison of Japanese and American Behavior*”, *Journal of Technological for Casting and Social Change*, 46 p. 74.
- Hoffman, D. L. and Novak, T. P. (1996) "Marketing in Hyper-Media computer mediated environments: Conceptual Foundations" *Journal of Marketing*, Vol. 60, July, pp 40-50.
- Jason I.M. (2007) *Principles of Internet Marketing New Tools and Methods for Web Developers*.
- Ken, P. and Linda, P. (1997) *the marketing mix in the third age of computing* MCB University Press.
- Kono, K. and Buatasi, S. (1999) "The internet as a virtual cultural region are extant cultural classification schemes appropriate", *Internet Research*, vol. 9, no. 3, pp. 178-186.
- Kotler, and Armstrong, (2010), *Principles of Marketing*, -- 14th ed. University of North Carolina.
- Kotler, P. (1991) *Marketing management: Analysis, Planning and Control*, seventh Ed, Prentice-Hall, Inc, New Jersey.
- Kotler, P. (2000) “Marketing management” the Millennium Ed, prentice-hall, Inc. New Jersey, p. 517.
- Kotler, P. (2000), “Marketing Management" the Millennium ed, Prentice-Hall, inc: New Jersey
- Kotler, P. and Armstrong, G. (1999) "principles of marketing" Prentice- Hall, Inc. New Jersey.
- Kotler, P. and Armstrong, G. (1999) "*Principles of Marketing*" Prentice- Hall, Inc. New Jersey,
- Kotler, P. and Armstrong, G. (2000)” *Marketing Management*" the millennium, Prentice-Hall, Inc., New Jersey.Hall, Inc, gary-Jersey. *Marketing: An Introduction*" 5th ed, Prentice-Hall, Inc, New Jersey.
- Kunz, M.B. (1997) "*Online Customer: identifying store, product and consumer attributes which influence shopping on the internet*" Ph.D. The University of Tennessee (Dissertation Abstracts International, Vol. 59, No. 12, 1999).
- Kunz, M.B. (1997) “On Line customer: identifying store, product and consumer attributes which influence shopping on the internet”, Ph.D.: the University of Tennessee Dissertation Abstracts international, Vol .59, No 12, 1999.
- Lara and Lucas (2011) *Global Markets and the Power of B2B Internet Marketing*, *Published by Pearson Education*, Inc. Publishing as FT Press Upper Saddle River, New Jersey 07458.
- Littlefield, J E., Bao, Y. and Cook, D.L. (2001) “Internet real estate information: are homePruchasers paying attention to it " *journal of consumer Marketing*, Vol. 17, No. 7, pp. 575-590.
- Lockett, A. and Littler, D. (1997) “The adoption of Direct Banking Service”, *Journal of Marketing Management* 13, pp. 791-811.

- Mahajan, V. and Wind, J. (1989) "Market discontinuities and strategic planning: a research agenda", *Technological Forecasting and social change*, Vol. 36, August, pp 185-199
- Markham, J.E (1998) "The future of shopping" *Traditional patterns and Net Effects* Macmillan Press Ltd, UK. p. 172.
- Martin W. and Kleijnen, M, (2001)" Customer Adoption of e-Service: "International journal of service Industry Management dimensins', journal of product & brand Management, Vol. 10. No. 6, pp. 361-381. 2
- Marwa, K., (2012) *E-marketing in the Arab world*, publishing universities House Cairo Egypt.
- Marwan R.A. (2014) (*Internet marketing or electronic marketing, the Middle East Cultural Center - Beirut- Labinan*).
- Paul, T. (1998) *Business Models for Electronic Markets*, European Commission, and Directorate-General III Originally published in April 1998.
- Peterson, R A., Balasubramanian, S. and Bronnenberg, B.J. (1997) "Exploring the implications of the internet for consumer marketing" *Journal of the Academy of Marketing Science*, Vol. 25, No. 4, pp 329-346
- Phau, I. and Poon, S.M. (2000) "Factors influencing the type of products ANF services purchased over the internet" *internet Research & colon; Electronic Networking Applications and Plicy*. Vole 10, No. 2 pp.102-113.
- Ramin, A., *Arabian Journal of Business and Management*, Jordan, Oman, No.6, Jan.
- Rayan, A. (1995), "*Measuring the adoption of individuals to use the computer a new technique*," An Empirical Study sector banks in the Sultanate of Oman,0.221 - scientific journal of the Faculty of Commerce in Banha, Volume I, p. 173
- Resnick, R. (1995) "Business is good not" *internet world*, June, pp71-73.
- Robertson, T.S. (1971) "*Innovative behavior and Communication*" Rinehart & Winston, New York.
- Rogers, E.M. (1983) "*Diffusion of innovations*", 3rd Ed, the free press, New York.
- Rowely, (1996) "*Retail&Distribution on the internet*" *international journal of Retail & Distriibution, Management*, Vol 24, N, 3. Pp. 26-37
- Rowley, J. (1996) "Retailing and shopping on the internet" *International journal of Retail & Distribution Management*, Vol.24, N3. pp. 26-37.
- Ruyter K.O de. Martin, W. and Kleijnen, M, (2001)" Customer Adoption of e-Service: "Internationaljournal of service Industry Management. Vol.2 no .2, pp.184-207. Citrin, et al, op, cit., pp294-300.
- Salem E. and Marwan, A. (2013) *Internet Marketing*, The Middle East Cultural Center, Beirut.
- Sathy, Milind (1999) "Adoption of internet banking by Australian consumer an empirical
- Schiffman, L. G and Kanuk, L.L. (2000) "*Consumer Behavior*" 7th ed, Prentice-Hall, Inc, New Jercey.
- Sculley, A.B. and Woods, W.W. (2000), *B2B, exchanges the revaluation* (ISI Pelotons Ltd.

- Shaheen, B. (2000), "Globalization and Trade Forum- Islamic vision," Farouk Modern Printing and Publishing, Cairo, the first edition, p. 62.
- Tan, S.J. (1999) "Strategies for reducing consumers' risk aversion in internet shopping", *Journal of Consumer Marketing*, Vol. 16. No. 2, pp. 16180. 28- Pol.
- Teo, T.S H. (2001) "Demographic and motivation variables associated with internet usage activities, internet Research: Electronic Networking Applications and policy, vo1.11, no. 2, pp. 125-137.
- Teo, T.S.H. and Lim, V.K.G (1996) "Factors influencing personal computer usage: thegender gap", *Woman in Management Review*. Vol 11. No. 8. pp. 18-26.
- Tull, D.S. and Kahla, L.R. (1990) "Marketing Management", Macmillan Publishing company, New York.
- Vrechopoulos, A.P., Siomkos, Gj. and Doukidis, G.I. (2001) "Internet shopping adoption by innovation management", *Vo1. 4. No. 3*, pp142-152. Resnlck, op.Cit. p. 73.
- Ward, M.R. and Lee, M.J. (2001) "Internet shopping consumer search and branding", *The journal of Product & Brand Management*, Vol. 9, No. 1, pp. 6 - 20.
- Yousef Ahmad, (2012) *E-Marketing Online marketing mix elements*, Dar Weal for Publishing and Distribution, Jordan, Amman,.
- Zaltman, G., Duncan, R. Holbek, J. (1973) "Innovations and organization", JohnWiley & Sons: New York.

APPENDICES, QUESTIONNAIRE



T.C

BİNGÖL UNIVERSITY

Dear Mr./Miss/Mrs.

This questionnaire is a part of master Thesis titled:

(OBSTACLES OF ADOPTION MARKETING ON THE INTERNET, FIELD STUDY IN AGRICULTURAL, INDUSTRIAL AND TOURIST COMPANIES, PUBLIC AND PRIVATE SECTOR, IN ERBİL)

Therefore, I am looking forward to receive your answers to questions listed in the attached questionnaire. The data/ information you are going to provide here will be treated and processed confidentially and will be used only for scientific Research.

Thank you very much for your time and co-operation

The Researcher

Personal Data

Please fill in your personal data. All information provided will be used only for scientific Research Purposes

1- Sex: Male Female

2- Age Under20 20-29

30-39 40-49

More than 50

3- Nationality

Local Resident

4- Education Level

Primary Intermediate

Secondary University

Post Graduate

5- Marital Status

Single Married

Divorced Widowed

6- City ERBIL DHOK SULAYMANIA

Another

7- Work Governmental Sector

Private Sector

No Work Retired

8- Annual Family Income

Less than 150,000 Dinar

150,000 - 300,000 Dinar

300,000 - 500,000 Dinar

500,000 –1000,000 Dinar

More than 100,000 Dinar

1- Are you an internet user? Yes No

2- If the answer is yes, what for do you use it.

(Choose the answers, which apply)

Read Newspapers

Get access to Libraries, Books and References

Get in Touch with other people (Email & Chatting)

Medical and Health Issues

Education

Shopping and Purchasing

Entertainment and Games

Economy and Business

Sports

Others.....

3- What are the information sources that helped you decide purchasing Through internet?

(Choose all answers that apply)

Computer Companies and Exhibitions

Friends, neighbors and colleagues

Advertisements of Companies on Internet

Internet Service Providing Companies

Traditional Mass Media (e.g. TV)

Others, please Specify

4- Which websites are frequently visited?

Local

Arabic

Foreign

I do not know

5- Which of the following products represent the most purchased item Through internet? (One Choice only)

- | | | | |
|--------------------------|----------------------|--------------------------|---------------------|
| <input type="checkbox"/> | Books and References | <input type="checkbox"/> | Perfumes |
| <input type="checkbox"/> | Computers | <input type="checkbox"/> | Jewelry |
| <input type="checkbox"/> | Clothes | <input type="checkbox"/> | Electric appliances |
| <input type="checkbox"/> | C.Ds | <input type="checkbox"/> | Software |
| <input type="checkbox"/> | Watches | <input type="checkbox"/> | Other: |

6- Have you ever heard about shopping through Internet? Yes No

7- If the answer is yes, how much do you know about shopping? Through the internet? (One Choice Please)

Only Heard about it had sufficient details about it
Planning to use in future had all information but decided not to use

8- Which of the following obstacles represent the reasons for not adopting shopping and purchasing through Internet? (More than one choice is allowed)

1. It needs much time and effort
2. Communication over the internet is not safe or secure
3. No alternatives for paying except by Credit Card
4. Having No credit Card
5. No Guarantee is offered for most of the purchased Items
6. Money Refund in case of product refusal by the customer is not guaranteed
7. No credibility or validity of information given to customers
8. The Sellers are not respecting their commitments
9. Relatively high Prices of products
10. Delivery of purchased item is not easy
11. Using the internet is not an easy job

12. Accessing the sellers' web sites is a difficult job
13. Web Sites for shopping are not available in different languages
14. Shopping on the internet is not exciting or enjoying
15. Quality of Items purchased is not being checked by customers
16. No incentives are offered for browsing the internet



Part 2

1- Select the relationship between the adoption of electronic shopping and cost through the following answers: Are there the following factors when buying online?

	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Absolutely disagree (5)
1. lower cost of delivery					
2. The relatively low prices of goods and services					
3. The low cost of using credit cards					
4. the existence of alternatives for non-payment of credit cards as payment on delivery					
5. low cost of purchase over the Internet					
6. E-marketing is less expensive than traditional marketing					
7. provide after-sales services					
8. Low cost of advertising on the network for electronic markets					
9. low cost access to credit cards					
10. the cost of using the internet appropriate					

2- Select the importance of the relationship of each of the following factors to adopt electronic shopping and factor IT literacy among consumers through the following answers:

	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Absolutely disagree (5)
11. Learning how to manage credit card and online					
12. The availability of adequate knowledge among consumers when using credit cards					
13. The lack of adoption of electronic shopping by the consumer to the lack of knowledge by					
14. means shopping suitable for our values and our custom					
15.ads on the network more attractive					
16. the possibility to queries from consumers through the Internet					
17. provide after-sales services					
18. multitude of special offers and product diversity					
9. inform the consumer new product developments1					
20. availability of sites for global companies language of the country					

3- The extent to which the presence of a relationship between organizational structure and the adoption of electronic shopping when your endorsement shopping electronic?

	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Absolutely disagree (5)
21. access to electronic cards (Visa and MasterCard)					
22. Ease and low cost of obtaining credit cards					
23. The existence of networks and contacts a good shopping electronic					
24. the possibility of online shopping in all languages					
25. The existence of infrastructure for the use of electronic shopping					
26. The presence guiding points shopping site					
27. Support the process of electronic shopping by the state					
28. The existence of institutions and the banking system to facilitate electronic shopping process					
29. use of presentation allows the recipient of detailed information on the products offered and their prices and their location					
30. speed to answer inquiries from consumers through the Internet					

4 - To the extent there is a relationship between the factors relating to the protection and security of business transactions and the adoption of electronic shopping taking place online?

	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Absolutely disagree (5)
31. The existence of a secure communication between the consumer and the company's application					
32. there are no laws governing the procurement process through the Internet					
33. The availability of adequate means to protect credit card use					
34. The company has vowed to recover money paid in the case of non-conformity					
Consumer perceptions of products					
35. The existence of a guarantee of goods sold most of the network and periods suitable					
36. The presence of hand (Foundation) for the control of the business conducted through the Internet					
37. credibility and data presented to the consumer's health					
38. The fulfillment of obligations exhibiting companies, for example, the delivery dates					
39. safety in the delivery of the goods when shopping mail					
40. The existence of complete trust between the banks and the citizen					

(Thanks very much for your co-operation)

RESUME

ÖZGEÇMİŞ

Personal Information:

Name & Surname: Azad Salih Nader

Place and Date of Birth: Erbil / Iraq. 16, Aug 1960

Nationality: Iraqi, Kurdish

E-mail: azadrwandzy@gmail.com



Education Level:

- Diploma in plant protection – Baghdad 1981
- Bachelor's Degree: 2014, Hayat University for Science and technology, Collage of Administration, Business Administration Department / ERBIL
- Master's Degree: 2017, Bingol University, Graduate School of Social Science, Business Administration Department.

Language Skills:

- 1- **Kurdish:** Kurmanji / Sorani (Native)
- 2- **English:** Good
- 3- **Turkish:** Little
- 4- **Arabic** Very Good
- 5- **Persian:** Little

Work Experience:

- Manager in plan department / Statistics
- Ministry of Agricultural in Kurdistan Region / IRAQ
- Forestry and range – Erbil – IRAQ

