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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPROVING THE EFFECTIVENESS OF e-GOVERNANCE PROJECT IN PUBLIC DISTRIBUTION SYSTEM (PDS) OF GUJARAT <i>PARIKSHIT TIWARI & RAVI GOR</i>	1
2.	A SURVEY ON TRUSTBASED SECURE AODV IN MANET: A LITERATURE REVIEW <i>V.VALLINAYAGI</i>	5
3.	A STUDY ON THE PERCEPTION AND AWARENESS OF THE PEOPLE ABOUT THE DIGITAL INDIA INITIATIVE OF THE GOVERNMENT OF INDIA <i>DR. ASHA NAGENDRA, ANUKRITI PANDEY & VISHAKHA BABBAR</i>	8
4.	IMPACT OF ICT & OPENNESS ON STUDENTS' PERFORMANCE IN QUANTITATIVE SUBJECTS <i>SHILPA MUJUMDAR, DR. H. S. ACHARYA, DR. TEJASWINI APTE & VENKATESH IYENGAR</i>	11
5.	RISK ANALYSIS OF EXCESS AND OBSOLETE INVENTORY IN A COMPUTER COMPANY: A CASE STUDY <i>KUSHAL NAGENDRA & DR. ASHA NAGENDRA</i>	17
6.	A STUDY ON PURCHASE BEHAVIOR OF CONSUMERS TOWARDS E-RETAILING <i>DR. G. PRAKASH RAJ, DR. A. PAPPU RAJAN & DR. J. MICHAEL SAMMANASU</i>	20
7.	TRAINING FOR SKILL UP-GRADATION IN SELECTED IT ORGANIZATIONS: A SAMPLE SURVEY <i>S. S. K. SASTRY AKELLA & DR. K. VENKETESWARA RAO</i>	24
8.	INFORMATION TECHNOLOGY AND INDIAN ECONOMY: A DISCUSSION <i>DR. BANDANA PATHAK</i>	30
9.	DIGITAL ACCESS SKILL IN THE WEB AMONG LIBRARY USERS OF PATRICIAN COLLEGE STUDENTS: A STUDY <i>G. MEENAMBIKA, S. MAIDHILI & DR. N. THILAGAVATHY</i>	35
10.	AN APPLICATIONS OF DATA WAREHOUSING <i>PADMANJALI.A.HAGARGI</i>	39
11.	A REVIEW OF E-BANKING SERVICES IN INDIAN BANKING INDUSTRY <i>DR. AVNEET KAUR</i>	44
12.	ASSESSMENT OF TEMPERAMENT, EMOTIONAL STABILITY AND SELF-CONFIDENCE AMONG DEAF AND HARD OF HEARING ADOLESCENT STUDENTS IN VELLORE DISTRICT <i>K. ELAMATHI</i>	48
13.	CONVERGENCE OF IFRS <i>SHAILAJA D.KELSHIKAR & DR. MANOJ D SHAH</i>	54
14.	FARMERS' ATTITUDE AND SOCIO ECONOMIC STATUS TOWARDS DRIP IRRIGATION SYSTEM IN COIMBATORE DISTRICT <i>DR. P. MAHESWARI</i>	58
15.	WATERMARKING USING ARNOLD TRANSFORMATION AND PRIVATE KEY <i>HARJOT KAUR & GURINDER SINGH</i>	61
16.	BARRIERS OF USING AND PRACTICING ELECTRONIC SHOPPING (AN EXPLORATORY STUDY OF VIEWS OF A SAMPLE OF CONSUMERS IN IRAQI KURDISTAN REGION ERBIL CITY) <i>ZANA MAJED SADQ, JAMIL ABDULKARIM ABDULLAH & SAID MOHAMMAD KARIM</i>	66
17.	RELATIONSHIP BETWEEN KNOWLEDGE MANAGEMENT PROCESS AND CREATIVITY AMONG FACULTY MEMBERS: A CASE STUDY OF SAMBALPUR UNIVERSITY <i>SWAGATIKA NANDA</i>	71
18.	RATIO ANALYSIS BETWEEN PRISM AND RAMCO CEMENT <i>INNA YADAV</i>	74
19.	DIGITAL MARKETING AND ITS EFFECTS ON CONSUMER DECISION MAKING PROCESS <i>MONIKA BANGARI</i>	81
20.	A STUDY ON EMPLOYEES' MOTIVATION IN A SHIPPING COMPANY <i>P. ANBANANDAN</i>	84
	REQUEST FOR FEEDBACK & DISCLAIMER	87

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BARRIERS OF USING AND PRACTICING ELECTRONIC SHOPPING
(AN EXPLORATORY STUDY OF VIEWS OF A SAMPLE OF CONSUMERS IN IRAQI KURDISTAN REGION ERBIL CITY)

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ABSTRACT

Internet is considered to be a marketing tool characterized by a high degree of interaction and expansive, with the possibility of quick access to local and global markets without restrictions or obstacles, with providing a variety of features that assist consumers for the purpose of obtaining their daily products and services in order to satisfy their needs and desires. However, some consumers are facing different barriers and challenges when they purchase goods and services using various online websites. Hence, the idea of this study is aimed to identify the most important barriers and challenges faced consumers when using the internet as a tool for the purchase of their goods and services. The population of this study includes consumers in Erbil city in Kurdistan Region of Iraq, stratified random sampling method used due to the size of the population of the study, the data has been collected through questionnaire developed for the current study included (17) questions, distributed to (71) consumers who use the Internet for online shopping, as well as statistical software (SPSS) used to analyze the questionnaire. The outcomes from the study addressed that the most important barriers facing consumers when they shopping online are obstacles subjective related to the lack of awareness of electronic shopping, fear of the late arrival of the items purchased online, incapability of confidence in shopping online, fear of facing "robbery and fraud", and lack of payment system (VISA card).

KEYWORDS

electronic shopping, barriers, electronic marketing, Internet, and consumers.

INTRODUCTION



Shopping online is considered as one of the e-commerce tools in the present modern era, and the period of globalization, which transform the world into a "small village", as well as it is one of the factors affecting trade and more prevalent business in today's world. E-marketing activity is increasing continually which it is expected take a great arrangement of consumers interest and shoppers in a similar way, because of its advantages outdone by the other shopping means (Al-Kurdy, 2012). Studies indicate that most online shopping and e-commerce operations in the world are in the United States and Europe. E-commerce is a process of purchasing, selling, and exchanges of products, services and information over the Internet networks, used for a range of techniques available to transmit information trade electronically (Al-shwra et al, 2009). Moreover, electronic shopping is a process illustrated by fun, at the same time it is interesting because it helps to provide comfort to the shoppers instead of the fatigue caused by the curfew in normal shops and view various types of products and exposure attempts in many cases vendors persuasion troublesome (Al-Kurdy, 2012). In addition, there are many goods that consumers find it at online pages; however, the culture of users for marketing and of shopping online through the World Wide Web is still in their opinion risky and unreliable results (Salama, 2010). Hence, the idea of study has been take place, in order to identify the most important barriers and challenges facing consumers by the use of E-shopping despite the universally recognized.

LITERATURE REVIEW

Recently, noticeable change in the field of marketing occurred due to the spread of digital technology in terms of their nature, their capabilities and their chances of success, in addition to the problems that may obstruct its completion. This directs to the increase the importance of e-shopping frequently, since day after day the number of Internet users is constantly increasing, which unchallenged lead to promote the concept of online shopping on the throne of marketing. This method of marketing exceeds few years old, with popular and sought an unparalleled when various strata of society categories especially for producers, which producers in today's can be promoted their goods and services in different parts of the world. This development has led to the emergence of several convergent concepts usually confuse between them which they are: e-commerce, e-marketing, and e-shopping.

ELECTRONIC COMMERCE

E-commerce started to emerge later in (1994), since that term has been associated entirely with the invention of the Internet, which covers the world. Internet network is considers as one of the most important inventions in this period, which was able to link the countries of the world that previously could have not been imagined.

Al-Sayrafi (2005) explains E-commerce as commercial transactions made by individuals and organizations that are dependent on the processing and transfer of digital data including sound and image through open networks such as the Internet, which allow access to open networks. Furthermore, Abu Saada (2007: 2) indicates that E-commerce is a concept that includes the performance of business processes between businesses units with each other, between the business

units and customers, as well as between the business units with the government through the use of information technology and communications network in the operations of this performance. Frequently, some use the term e-commerce synonymous with e-business and this is a common mistake. E-business wider than e-commerce and is based on the idea of mechanization performance in the relationship between the two frames of work, which extends to other activities of administrative, productivity, financial and services. Furthermore, E-business is not only related to the relationship between seller and customer, the relationship extends to agents, their employees and customers, as well as extends to the performance of the work patterns, evaluate and control it (Amin, 2010).

ELECTRONIC MARKETING

E-marketing is the key to achieving the organization's goals includes identifying the needs and desires of the target market with obtain the desired satisfaction effectively and efficiently than competitors, in an environment of all the tools combined with the available technology through the communication between human beings, whether an e-mail or other electronic tools. E-marketing according to Burgess and Bothma (2007:397) is a "business's efforts to inform, converse, promote and sell products and services over the Internet". Furthermore, E-marketing can be defined as "identify and illustrate the needs of customers and their needs satisfy that make a company generates profits and ensures its survival by using modern communications technology of the Internet aimed at specific groups of customers are a mixture of normal people as well as companies (Mezdour, 2004, 1).

ELECTRONIC SHOPPING

The term of Electronic shopping used symbolically to refer to the e-commerce transactions that are conducted between businesses and consumers. Since it provides consumer information and services that will allow him/her the appropriate amount of knowledge which enables him/her to make the right purchasing decision. Thus, Electronic online shopping can be defined as "a structure of trade between businesses and consumers, through electronic resources" (Shaheen, 2000: 62). In addition, Al-edadi (2014: 2) defines Electronic shopping as "a range of efforts being made by the purchaser over the use of Internet to search for specific products and trade-offs between these products."

The factors that affect the attitudes of consumers to embrace the Internet in the procurement process varies from consumer to another according to the perception of risk and the relative importance of the benefits offered by the Internet, in addition to the consumer culture and the environment that affects consumers in which they live. For some consumers risks perceived consider restrictions hinder that adoption the Internet as a way to purchase, such as the risk of product type, risk of retailer confidence, techniques of payment, and the risk of privacy. While there are other consumers realize the relative importance of the benefits and services offered by the Internet in the procurement process outweigh the potential risks, including the degree of what motivates consumers to use Electronic shopping (Al-Shura et al, 2009).

CHARACTERISTICS AND ADVANTAGES OF ELECTRONIC SHOPPING

The electronic shopping has many advantages as a new shopping method which includes (Al-Nono, 2007: 47):

- Easily search for the desired items online as a result of providing a huge amount of information about the specifications of items, their price, maintenance and compare them to other goods that available.
- Direct purchase, where consumers do not need to face the salesmen face to face with their attempts to convince consumers to purchase their products.
- Helping customers to choose high-quality products.
- Customers can access to global markets as well as identify their products.
- The continued existence of information throughout (24) hours, 7 days a week.
- simplicity and rapidity of transactions along with the possibility of purchasing and shopping from the office or at home.

BARRIERS AND CHALLENGES OF E-SHOPPING

- Lack of knowledge of how to conduct shopping transactions on the Internet.
- The possibility of stealing the consumer card numbers through dealt with the Internet, and then the owners of the cards bear the burdens of buying goods operations or obtain services they did not implement them.
- Shopping online leads to the loss of well-known shopping fun, which in the practice families was found of shopping process through direct social interaction between purchaser and seller.
- Involvement some consumers quickening toward the purchase of goods may not be needed, as a result of the attractiveness of advertisement, and simplicity of purchase with credit cards. Thus, this leads to personal and family debt accumulation.
- The probability of occurrence of pretense contracts, and the occurrence of stealing because of the inability to verify the identity of the sellers.
- Lack of consumer's ability to see or examine the item before purchasing it.
- Language is a barrier for a number of dealers.

STANDARDS OF ELECTRONIC SHOPPING SUCCESS

The key success factor of any service is to satisfy the customer, in the part of dealing with e-commerce and shopping online, the essential issues is the services presenting to customer achieves their satisfaction. Furthermore, customer satisfaction is achieved through four main criteria (Haddad, 2002: 15):

- Privacy and Security: The elements of privacy and safety are required to ensure user confidence in the type of electronic shopping. Therefore, the success of this process depends on the availability of this requirement, since is secure consumers financial information which is very important issue, as well as the companies performing marketing through the Internet should realize that. Moreover, it must reduce these concerns through a third side, usually a governmental structure.
- Simplicity in dealing with the Internet: consumers attempts to deal with the Internet due to the ease and simplicity. In addition, obtain the required information in a simpler way, and end the operations and transactions required, such as issuing purchase orders, or orders quickly and easily. Thus, the absence of an element of simplicity in the online shopping may negatively affect the electronic shopping.
- The quality of the relationship and transactions: many companies seeks to communicate with the client, these is be done by relying on the database prepared by the company for its clients, through this database the company can communicate with the client. Therefore, companies can identify the clients' desires and needs. It should be noted that some sites on the Internet offers consumers excellent services including information along with remind them of their orders in the previous times so as to avoid the trouble of filling applications. Consequently, the companies recognize the importance of communicating with the client that has a significant impact on the adoption of online shopping.
- Follow-up customers service: this is important for the customer believes and their satisfy, this is by tracking purchase orders from start to end of the process, as a result customer satisfaction is achieving.

PREVIOUS STUDIES

There are few studies in Middle East carried out by researchers aims to find out the barriers and challenges of e-marketing and e-shopping. A study carried out by (Shamimri & Hamada, 2007) in both Egypt and Saudi Arabia in order to examine how consumer realize to the concept of e-shopping with the extent of their use as well to investigate the consumers knowledge of the reasons and barriers to use e-shopping. Researchers concluded that consumers are aware of the accurate use of e-shopping concept. However, some consumers are confusing between the concept of e-commerce and other electronic concepts. Furthermore, the use of e-shopping by consumers comes in the latest ranking compared to other areas of shopping.

In another study carried out by (Al-Kurdy, 2012) with the application to the consumers using e-marketing in Egypt. The study sought to determine the perceived risk through using e-shopping and influencing their decision to purchase products. Al-Kurdy found out that there are some perceived risks through using e-shopping influence the consumers' decision to purchase goods online, such as: (product performance, information, psychological, financial, and opportunities).

Rashad (2007) conducted a study entitled factors affecting customer confidence in shopping online. Researcher aimed to find out the extent to which the customer confidence plays in e-shopping, as well as to identify the determinants of this confidence. Rashad tests the hypotheses of his study in an applied field targeted a set of relationships included in this study sample that they use e-shopping. The results showed that the specific variables such as the site, customer characteristics, types of industry, personal demographics data of the client, explain about 76% of the variance in confidence in the website on the Internet. Furthermore, website features such as (privacy, security, browsing, rendering and presentation, the trade brand, tips and instructions, etc.) explains more than 88% of the variation or difference in the degree of customers to the website of confidence.

A study conducted by (Al-edadi, 2014) entitled obstacles to the use of e-shopping from a consumer point of view, focusing on determine the barriers facing clients and individuals of commercial companies when they use e-shopping. Al-edadi found that the most important obstacles facing clients and avert the use of online shopping is that the majority of customers are having difficulty when retrieving and altering goods and products, as well as fear of a lot of clients from stealing their credit card numbers and misuse.

Al-Shura et al. (2009) conducted a study entitled "e-marketing by using the World Wide Web (Internet): motivators and barriers to Jordanian consumers". Researchers found that the adoption of the Internet as a means of purchasing by the Jordanian consumer is still weak. Moreover, the lack of confidence in this means of purchasing, and high costs of Internet services precluded their use. Although the Jordanian consumers aware of the advantages of online shopping, however the impact of the barriers is larger than the impact of motivators.

Finally, Al-sagal Study (2010) entitled "Determinants of e-shopping and its impact on purchasing decision of Jordanian consumers". Al-sagal found that the determinant of marketing does not have contribution in influencing the purchasing decision of consumers. While the determinants of cultural and technological contributing to influence the purchasing decision of consumers.

THE IMPORTANCE OF STUDY

The importance of the study is as the following:

- The few studies that address the problem study in local area, of the barriers and challenges of the use of e-shopping by consumers. Where this study is attempts to highlight the most important barriers facing the consumer when they shopping electronically.
- Contributing to providing certain information and recommendations that is expected to be of assistance to the development of online shopping methods for consumer in the Erbil city.
- Encourage competent authorities and companies to depend on the Internet in order to improve and promote their services and products.

STUDY PROBLEM

Studies indicate that marketing and electronic shopping methods replaced the large size of the traditional trade methods, helped reduce the time and costs on the outskirts of exchanges (buyer and seller). However, weakness of use estimated in the Middle East, or rather in developing countries, due to a range of cultural, social, legal and religious factors contributed to the obstruction online shopping. In this context, this research is attempting to identify the most important barriers to the use of E-shopping from the point of view of consumers' research sample, and highlighting fundamental differences between each of the e-commerce, e-marketing, and e-shopping. As a result, the main question of the study problem is as following:

What are the main barriers and challenges through the use of e-shopping by consumers?

OBJECTIVES OF THE STUDY

The main objective of the study is to identify the barriers facing consumers which make difficulties to the use of e-shopping in Erbil city, the sub objectives through the main objective are the following:

- This study contributes to present theoretical and applied framework to the study problem, that its focus on a modern concepts in the field of business trade in our modern time, which it is electronic shopping.
- Clarify the most fundamental differences between the terms in the field of e-commerce.
- To determine and diagnose the nature of the barriers and the current challenges those make difficulties to the use of E-shopping.

THE HYPOTHESIS OF THE STUDY

The main hypothesis of the study is that **there is statistically significant relationship at the 0.05 level between the barriers of electronic shopping and consumer use of the Internet for electronic shopping.**

METHODOLOGY

This study is based on descriptive and analytical approaches, as in the descriptive approach this study depends on the theoretical part, while in the analysis and statistical inference this study depends on the applied part. This study is based on collection of information and data on variety of resources. In the theoretical part of this study, data collected based on the information from several sources, such as books, studies, and university theses. In the applied part the tool of questionnaire administrated for data collection, due to the nature of the study that should be applied on consumers.

DATA ANALYSIS

A set of statistical analysis methods through the programme of (SPSS) has been used to describe and analysis the questions of the questionnaire, as well as ANOVA test has been applied to test the strength of the model.

PARTICIPANTS DEMOGRAPHICS

1. GENDER

The table below (1) shows the gender of the selected participants. The majority of the participants N=43 (%60.5) were male and N=28 (%39.5) were female.

2. AGE

The table below (1) shows the age of the participants, the participants N= 29 with (%41) their age are between 18-25 years, N= 16 (22.5%) their age are between 26-34 years, N= 20 (%28) are between 35-42 years, and N= 6 (8.5%) are between 43-50 years.

3. LEVEL OF EDUCATION

The table below (1) shows the level of education of the selected participants. The majority are holding bachelor degree N=42 (%59), coming after them participants whose holding diploma degree with N=11 (%15.5), postgraduate holder comes third with N=15 (%21), high school degree holder comes last with N=3 (%4.5).

TABLE 1: PARTICIPANTS DEMOGRAPHIC

Demographics Data		Percent %	Frequency
Gender	Male	60.5	43
	Female	39.5	28
Age	18-25 years	41	29
	26-34 years	22.5	16
	35-42 years	28	20
	43-50 years	8.5	6
Levels of Education	High School	4.5	3
	Diploma	15.5	11
	BSc.	59	42
	MSc. & PhD	21	15

CONFIDENCE SAMPLE TEST

The confidence of sample model is tested by the value of (F) test, as well as by comparing the value of (Sig.) of the model with the level of confidence (0.05). It can be noted that the model is a significant confidence since the model is significant at 0.000 as shown in Table 2.

TABLE 2: CONFIDENCE ANOVA SAMPLE TEST

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	114.280	17	6.722	24.415	.000 ^b
	Residual	14.593	53	.275		
	Total	128.873	70			

THE CONFIDENCE ENTERING VARIABLES TEST IN THE MODEL

After describing variables, it should identify which of the variables are significant, which must be kept in the model and ones are not significant should be deleted from the model, this is done through a statistical program SPSS with depending on the value of sig. for each variables along with selecting the confidence level (0.05) as the table (3) below illustrates that.

TABLE 3: RESULTS OF CONFIDENCE TEST BARRIERS OF USE e-SHOPPING

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Lack of awareness	.192	.063	.203	3.040	.004
Slow Internet	.030	.060	.028	.502	.618
The local language	.031	.061	.026	.498	.620
Lack to the payment system	.123	.086	.118	1.437	.047
Legal and regulatory weak frameworks	.005	.071	.004	.068	.946
Lack of evidence to prove in the event of a dispute	-.051	.073	-.038	-.691	.493
Insufficient information on e-shopping	-.010	.062	-.009	-.168	.867
Risks to the quality of the product	.096	.075	.102	1.275	.208
Lack of confidence in e- shopping	.168	.081	.178	2.078	.043
Lack of privacy and security	-.014	.065	-.011	-.215	.830
Fear of facing robbery and fraud	.214	.113	.206	1.884	.045
Fear of the delay in arrival of the goods purchased	.219	.090	.213	2.434	.018
The weakness of the culture and practice of e- shopping	.033	.057	.031	.576	.567

To test the hypothesis of study a comparison of column values (sig.) done with a significant level (0.05), in case the variable has value sig. less than (0.05) is considered to be significant variable. Below it can be illustrated the confidence variables (significant variables) that they are barriers of using e-shopping according to participants' perspectives:

- Lack of awareness: from the table above the sig. value (0.04) is less than (0.05), consequently the lack of awareness variable is considered a barrier of using e-shopping according to consumers' perspectives.
- Fear of the delay in arrival of the goods purchased: it can be noted from the table above that the sig. value (0.018) is less than (0.05), therefore Fear of the delay in arrival of the goods purchased is considered a barrier of using e-shopping according to consumers' perspectives.
- Lack of confidence in online shopping: from the table above the sig. value is (0.043) which is less than (0.05), as a result the factor of lack of confidence in shopping online is considered a barrier of using e-shopping to complete the process of purchasing goods and services.
- Fear of facing robbery and fraud: from the table above the sig. value (0.045) is less than (0.05), thus fear of facing robbery and fraud variable is considered a barrier of using e-shopping according to consumers' perspectives.
- Lack to the payment system: from the table above the sig. value (0.047) is less than (0.05), thus the factor of Lack to the payment system is considered a barrier of using e-shopping according to consumers' perspectives.

STRENGTH OF CONFIDENCE TEST FOR THE MODEL

Strength of confidence test carried out through value of (R^2), from the table (4) the value is (.475) it means that the barriers selected in the present study explain (47.5%) of the barriers of e-shopping, the rest (52.5%) interpreted that there are other factors that obstruct consumers to practice online shopping.

TABLE 4: MODEL SUMMARY

Model	R	R Square	Adjusted R Square
1	.442 ^a	.475	.350

CONCLUSIONS

Based on the above, it can be argued that consumers practicing of e-shopping is still weak despite the fact that some consumers use the Internet for online shopping and marketing. However, this practicing needs to be more awareness and confidence. This requires providing advice and accurate information make confidence to consumers as well as motivate them to use Internet as a method of shopping.

The present study found that according to consumers' perspectives that facing them and is considered barriers of e-shopping are: lack of awareness of e-shopping, fear of delaying the arrival of items purchased from the Internet, lack of confidence in e-shopping, fear of facing "robbery and fraud," and the lack of payment system.

RECOMMENDATIONS

1. The authorities should work on activating the necessary laws and legislation for the purpose of protecting the consumers from robbery and fraud.
2. The necessity to increase the consumers' awareness and understanding of the importance of practicing e- shopping.
3. Efforts should be done on providing cultural environment in order to practicing e-commerce among members of society through the development of an intense and deliberate awareness programs aimed at schools, universities and institutions.
4. The necessity for attention to a set of basic elements such as security and privacy, services excellence, simplicity, and information provided to consumers.

THE DIFFICULTIES OF STUDY

Researchers faced some difficulties, and they are:

- Some consumers who distributed the questionnaire to them does not deal seriousness with the issues of study.
- Rarity of researches and studies in the local environment that looking at the subject of barriers of use e-shopping from the consumer's perspective.
- Bewilderment of some consumers in the market to receive the questionnaire along with responding it.

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