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IDENTIFICATION OF KEY FACTORS THAT AFFECTING ON ONLINE SHOPPING IN AMONGST EMPLOYEES TEJARAT BANKS OF QAZVIN PROVINCE TEJARAT BANKS EMPLOYEES

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ABSTRACT
The current study aimed to investigate the impacts of online shopping experiences on customers' perception while shopping online. In order to do so, factors affecting online shopping experience were both identified and ranked. How they affect online shopping was presented as the final model. Using experts' ideas, a questionnaire was created and sent to 150 Qazvin Tejarat bank employees to collect final variables and indexes. The confirmatory factor analysis along with the software package for statistical analysis-SPSS- was used to analyze the questionnaire data. Therefore, the final variables and indexes having the highest effect on the abovementioned employees' online shopping were identified. As the results suggested, factors including ease of use, risk, quality and website features each of which having their own components can affect online shopping. It should be noted that all variables are considered independent.

Keywords: Online Shopping, Ease of Use, Website Features

INTRODUCTION
Information and communication technology (ICT) development resulted from the changes in computer sciences have brought about dramatic changes to the world of business. E-commerce is considered as the main achievement of applying ICT in economic fields. Of the major factors affecting consumers' shopping behavior is their characteristic traits, as various studies regarding consumers' behaviors have indicated. Thus, recognizing their theoretical factors and characteristic traits seems undoubtedly one of the key factors to better understanding internet users and, most probably, predicting their behaviors as well as, eventually, affecting their performance.

These factors include extroversion, the stability of feelings, openness to experience, the sense of responsibility and conscientiousness and sociability. According to numerous researchers, these five personality dimensions play an essential role in customers' decisions and shopping behaviors regarding the increasing growth of online shoppers. While in previous researches shopping behaviors have been studied regarding the behaviors following a logical process, Angle *et al.,* (2006) indicated that over 50 percent of purchases-including online shopping- are made haphazardly while no logical process is involved; they suggested that some stimuli are the sole cause of these purchases. Thus, it seems a necessity to study the strategies through adopting which these purchases can be concentrated so that online shopping centers gain more profits. Of the reasons of low online shopping is distrust. Numerous worldwide studies regarding the barriers to e-commerce development have pointed to trust. The current study aimed to identify and evaluate the factors affecting customers' trust in online shopping.

According to the studies, cultural differences are considered as one of the factors affecting customers' trust and, consequently, amount of shopping online. In addition, customers' perception of the internet company can have effects on the amount of online shopping (Latifai and Kasahni, 7830). Satisfactory experiences with online shopping centers can lead to online customers' loyalty, attraction and return (Sajinha *et al.,* 2011).

Amazon is considered such an online shopping center increasing customers' satisfaction via protecting the consumers. It has reached high sales, ultimately, leading to an increase in its users' positive shopping experience (Victoria *et al.,* 2012). There lies the important fact that although online shopping is popular,

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majority of consumers are not so much interested in it which can be attributed to the bad memories stuck in their minds from past experiences with shopping online (Jiun *et al.,* 2013).

Theoretical Foundations

All the variables along with their indexes are investigated in the following.

Online Shopping Experience

Online shopping refers to purchases shattering logical and typical boundaries of the shopping process and made once a customer is influenced by intrinsic or extrinsic motivation during a short period of time regardless of evaluating various alternatives and the consequences. Academic studies and researches have repeatedly considered online shopping experiences in the past years. Nasashiun *et al.,* (2014) regarded customers' experience as information accumulation in response to observing or participating in an event; whereas, Nasashiun *et al.,* (2014) defining it as customers' feelings or gained knowledge resulted from some interactions with different elements created in a field held a different viewpoint toward users' experience and considered it as the metaphor of the journey through which customers can have different perceptions of and responses to service provision. However, according to researchers, the indexes based on which customers; online shopping can be identifies are as following. As Lian *et al.,* (2013) stated, online shopping is solely considered as a new and innovative idea to those internet users having no online shopping experience. Gerard (2002) suggested that a hedonic product or offer enabling a customer to reach pleasure and get amazed affects individuals' online shopping experience (Ha and Stowel, 2011). Online goods credit is highly dependent on the trade credit. It should be noted that advertisement and motivating individuals to make purchases have been extensively confirmed in industry (Yen *et al.,* 2010). Obermair and Tscheligi (2007), highlighted monitors as a tool to present information to users in order to make them aware of certain aspects effective in communication.

Ease of Use

As an individual belief, it represents an individual's interaction with technology regardless of the cognitive load. For instance, ease of use implies an individual's comfort to interact with a product or certain software (Agaroal and Karahana, 2000). In the case of online shopping, ease of use is applied once that shopping causes not much trouble. It also refers to the key aspects of website designing, namely search performance, website setting and ease of shopping (Saeidnia and Baniasadi, 2007).

Risk

Solely as a one-model structure, this factor can neither mirror the real features of the perceived risk nor explain why consumers resist e-banking. In order to achieve a deeper understanding of the risk of e-banking acceptance, they are divided into five categories including performance risk, privacy risk, social risk, financial risk and psychological risk (Li, 2009; Martinez *et al.,* 2013).

One of the problems caused by online shopping is that majority of internet companies and shopping centers ask for more personal information of customers. Online shoppers are not willing to provide strangers with their personal information. Such concerns increase regarding the internet due to security problems of online trading. Of the main barriers to online trading are customers concerns over their personal information security (Hawkins *et al.,* 2000).

Quality

Easy access to information processing enables users to reach information for a better analysis. Another index used to measure websites quality is the capability to find the information needed by users (Liu *et al.,* 2013). Quality refers to customers' perception of the shopping centers' performance and its effect on goods or service provision. The quality of shopping requires various interactions such as search, involvement in a trade and after-shopping evaluation (Ha *et al.,* 2011).

Website Features

Designing a website to satisfy customers' interests and needs is a key to the success of e-commerce. It is obviously necessary to adopt suitable strategies such as providing required photos or information to convince website visitors to buy online. Few organizations are aware of how to design websites to attract customers and to assist them with establishing better trading relations with their customers and enjoying more success in e-commerce.

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Literature Review

The main factors mentioned in previous studies regarding e-commerce (Bilgihan *et al.,* 2014) include perceived usefulness, ease of use, clear objectives, interaction, speed and content richness each of which can be considered a motivation for users' experience. It was first stated by Oliver that prior knowledge information based on brand features can affect individuals' experience (Yun *et al.,* 2013; Cass *et al.,* 2011).

According to Ha *et al.,* (2011), those concerned with fantasy pleasures pay more attention to shopping and use them to evaluate their experiences. Moreover, as Bilgihan *et al.,* (2014) suggested, it is essential for e-commerce websites to create pleasant experience. Considering the social response theory, consumers may be willing to accept others' ideas which, in turn, can affect personal experience with online shopping (Liu *et al.,* 2013). Thus, websites bearing social signs can have stronger effects on individuals willing to accept others' ideas. Furthermore, Zhang *et al.,* (2012) studied individuals' information and perceptive variables in e-commerce and pointed to its effects on their shopping. Nasashiun *et al.,* (2014) indicated that highly personal experiences contain the interference of different logical, emotional, sensual, physical and spiritual levels.

As Nasashiun *et al.,* (2014) suggested, in a specific set of stimuli, individual differences may lead to different perceptions and, as a result, a spectrum of different experiences. The studies regarding consumers' behaviors effects on shopping motivation or hedonism conducted by Lig *et al.,* (2012) help to understand consumers' experience role in using services. Some researchers have discovered the needs relevant to consumers' pleasure and joy highlighting fanciful and emotional aspects of their experiences.

Finally, Reitberger *et al.,* (2007) and Lig *et al.,* (2012) highlighted the importance of monitors regarding users' experience with online shopping.

Following Hypotheses are presented:

- Ease of use consists of the indexes including ease and simple usability, performing the intended task and no need of mental trouble.
- Website features consist of the indexes including payment methods, page loading speed and the quality of information provided.
- Quality consists of the indexes including desirable organization, relevant recommendations, reliability and usefulness.
- Risk consists of the indexes including security risk, delivery risk and product placement risk.

MATERIALS AND METHODS

Methodology

Based on the theoretical foundations and their objectives, online shopping experience can be evaluated regarding the four factors of ease of use, risk, quality and website features. The conceptual model is designed based on these factors (Figure 1).
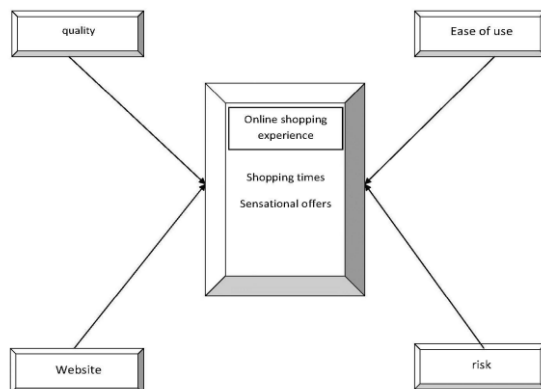

Figure 1: Research Model

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Sampling Method

The population of the current study consisted of Qazvin Tejarat banks employees. One hundred thirty out of one hundred fifty questionnaires sent to them- as the sample size- were correctly completed and used in this study.

RESULTS AND DISCUSSION

Data Analysis

SPSS and the confirmatory factor analysis were used to verify data reliability and elements as well as their indexes validity, respectively. The sample selected had different ages, genders, educations, internet experience and online shopping experience.

Results

The results are presented in the form of the measuring model and structural model. The former deals with the validity of the indexes and elements as well as their reliability while the latter confirms the hypotheses and the conceptual model.

Measuring Model

The results of the measuring model analysis are presented in Tables 1 & 2. The Cronbach's alpha resented in Table 1 is greater than 0.7 for each element suggesting elements acceptable internal consistency.

Table 2 contains the factor load values resulted from the confirmatory factor analysis.

The aspects bearing the factor load value lower than 0.5 will be omitted in calculating impact factors.

Table1: Elements' Cronbach's alpha

Elements	Cronbach's alpha
Ease of use	0.859
Website features	0.992
Risk	0.868
quality	0.990

Table 2: Elements' confirmatory factor analysis results

Aspects	Elements' factor load				
ease and simple usability	0.479	-0.079	0.075	0.091	0.811
performing the intended task	-0.038	0.133	-0.016	0.039	0.877
no need of mental trouble	0.484	-0.058	0.092	0.097	0.815
payment methods	0.271	0.939	0.141	0.054	0.025
quality of information provided	0.284	0.929	0.145	0.056	0.017
page loading speed	0.274	0.933	0.125	0.062	0.031
delivery risk	-0.022	0.101	0.248	0.932	0.051
security risk	0.427	-0.081	0.164	0.640	0.145
product placement risk	-0.040	0.092	0.237	0.936	0.027
desirable organization	-0.109	0.106	0.951	0.206	0.022
Reliability	-0.076	0.124	0.956	0.187	0.025
Relevant recommendations	-0.090	0.137	0.957	0.211	0.047
Usefulness	0.868	0.045	0.029	0.183	0.280
Sensational offers	0.783	0.196	0.016	0.289	0.199
Shopping times	0.863	0.034	0.049	0.174	0.254

Structural Model

Table 3 contains elements' descriptive statistics and Pearson correlation coefficients. As the results show, there are positive and significant relations among all four online shopping elements. Hypotheses results

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regarding the regression model and the significance level which is lower than 0.05 are presented in Table 4. Furthermore, the impact factor of each variable regarding the conceptual model and hypotheses is included in the tables.

Table 3: Elements' Correlation Coefficients

Elements	Mean	SD	1	2	3	4
Ease of use	3.74	1.04	-	0.618	0.529	0.432
Website features	3.54	1.23	0.618	-	0.716	0.598
Risk	3.43	1.25	0.529	0.716	-	0.604
quality	2.93	1.36	0.432	0.598	0.604	-
Sample size	130					

Table 4: Regression test results

Hypothesis No.	Hypotheses	Beta	Sig.	Results
H1	Website features affect online shopping experience.	0.474	0.000	Confirmed
H2	Ease of use affects online shopping experience.	0.556	0.000	Confirmed
H3	Risk affects online shopping experience.	0.549	0.000	Confirmed
H4	Quality affects online shopping experience.	0.469	0.000	Confirmed
H5	Ease of use affects risk.	0.255	0.003	Confirmed
H6	Risk affects quality.	0.532	0.000	Confirmed

Conclusion
The current study aimed to investigate the factors affecting shopping online experience. Once the data collected from Qazvin Province Tejarat banks was analyzed and the reliability of the factors was confirmed followed by the factor analysis, the indexes of interest were studied and confirmed as being effective on online shopping experience. All the hypotheses and factors used were taken from the previous studies. As the results showed, ease of use, website features, quality and risk had great effects on online shopping experience. Due to the fact that the current study was conducted based on previous studies, it is most probable that there still are some unknown factors affecting online shopping. However, since accessing all previous studies was faced with some limitation, the model presented in the current study is claimed to be a comprehensive one compared with what presented in other studies.

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