



Behavior Evaluation of Online Customers (A Service-Oriented Approach)

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ABSTRACT

E-business as a subset of information and communications technology (ICT) has grown significantly over the past decade. The advantages of online shopping and the fast growth and the increasing use of computer technology as well have made it possible for retail sellers and buyers to more effectively communicate, via the Internet and to further improve the effectiveness of the exchange process. But the main problem is how to design and manage the retailer's website and to identify what factors affect customer satisfaction of online shopping. In this study, the impact of external incentives such as information and service components and system functionality on customer satisfaction through system, information and service quality are studied for the first time and in order to achieve this goal, a model designed By Song et al was used (2012). Due to the large size of the study population, a sample of 330 students of management faculty of Tehran University was selected using probability sampling. The data required was also collected by the questionnaire and in form of field and library research and analyzed using multivariate methodology and Amos graphics. Findings of research have demonstrated that there is a significant and positive causal relationship between the quality of the information (including general and specific information) and the customer satisfaction of online shopping, however on the other hand, there is not a significant causal relationship between system quality and service quality and customer satisfaction of online shopping.

Keywords: online shopping, customer satisfaction, service quality, system quality, information quality, Tehran University.

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INTRODUCTION

In the third millennium, one of the major opportunities to facilitate trade and increase competitiveness globally is the use of modern information and communications technology (ICT). As in the recent years the use of ICT is undeniable as a center of many global developments that this has accelerated the speed of doing things. Now, signs of information technology can be seen in every business (Asfidani et al., 2004).

Information and communication technology has evolved even the nature of markets as businesses are becoming electronic and e-commerce fluctuates every day with a new manifestation. E-commerce as the main product of these new technologies can provide countries, unions and firms with the opportunity of domestic and international trade (Dehdashti, 2012).

According to Turban E-commerce is the "buying and selling of goods, services and information via computer networks such as the Internet (Hashemi, 2010)."

One of the emerging issues in the field is the emergence of markets as online markets and virtual markets and electronic retailers. By using the Internet and websites, firms can take cost-effective ways to change into a leader in the market, the production and the service delivery (Dehdashti, 2012).

Since online markets (retail sites) are completely different from the physical markets in nature, customer behavior in online markets is completely different from that in physical markets

(Kaviani, 2007). So we can say that one of the aspects of success in the virtual world is a better understanding of users and online shoppers and the examining of their behavior, through which a desirable environment and products appropriate to their preferences will be offered. However, given the dramatic increase in the use of internet in the country, it is necessary for retailers who want to improve their E-commerce sales to determine online shopping behaviors of their target customers and accordingly adopt appropriate strategies. Service quality is known as competitive advantage and has a direct impact on customer satisfaction. Knowledge of the customers perception of organization's image and the governing rules, as well as revealing the strengths and the weaknesses of an organization, it provides the opportunity for adopting appropriate strategies and improving the performance (Nazari et al, 2013).

Maintenance and management of customers' information and knowledge in the virtual world and their willingness to shop electronically has become the most important issue in electronic commerce and designing effective websites. In electronic world, web sites are the first point of contact with the customer in order to encourage purchases. Consumers may face different customer knowledge management tools (such as shared databases, document repositories and workflow applications and forum) when using web sites that each can have different effects on risk perception and thus their willingness to shop. The study is based on the value-expectancy theory selected as the main theory. Value-expectancy theory describes the formation of individuals' attitude towards objects and

actions, and moreover explains the mental estimations that individuals use to mentally develop their attitudes. Therefore, based on value-expectancy theory, information forms personal beliefs and consequently, the beliefs shape attitudes. Thus, this study sought to identify the behavior of online customers through which key factors affecting customer satisfaction are identified offline and the ways to more successful websites and online retailer companies are provided. In this regard, since students as the educated group use online shopping services, researcher is seeking to evaluate the students of Management School at Tehran University who have been gone online shopping at least once in three past months, as his study population.

According to the Jupiter Institute report, Internet shopping is growing in line with the increase in Internet penetration rate. Thus, according to international reports, online sales volume in the United States has reached to \$ 128 billion in 2007 to \$ 165 billion in 2009 (the Gangoly, 2010). In Iran, based on the reports of Public Relations of Islamic Republic Post on 9/4/2012, from the beginning of the company's efforts in the field of electronic commerce (2007) onwards, more than seven million online purchase orders worth about 900 billion were exchanged. This alone can show the spread popularity of online shopping among our people (Nazari et al., 2013).

According to this trend, it is certain that in a near future shopping through online and electronic networks will be a social norm among which virtual stores and retailers would be perfect examples. The important issue is that although virtual stores are the most popular examples of e-commerce, many websites were unsuccessful helping businesses reaching their profitability targets. Kearny found that 82% of online shoppers leave their Internet shopping process unfinished without finalizing the order. Keane has also stated that the websites are powerless in providing a satisfying shopping experience. Researchers such as Nielsen and Rosen know the failure of virtual stores resulting from neglecting the needs of customers and lack of knowledge on the factors influencing online customer satisfaction (Nazari et al., 2013).

Thus, according to the ascending trend of using the Internet and online purchases from virtual stores and retailers in Iran, conducting a research on the behavior of online customers and identifying factors influencing online customer satisfaction is essential to prevent failure of virtual stores.

Rahman Seresht et al (2009) have conducted a study entitled "*presenting a conceptual model of online book shopping and its evaluation in the country's universities*". Their main objective of the research was to present and evaluate a conceptual model of online book shopping in the country. Research model has been examined and tested in the country's universities studying the attitudes of students and professors having at least one Internet book shopping experience. The results showed that the four hypotheses of organizing information communications, facilitating the process of selecting and accessing to books, information security and privacy and also reducing transaction costs were approved at a confidence level of 99 percent.

Khaef Elahi et al (2012) have done a research entitled "*Application of self-determination theories, planned behavior and rational actions for online shopping* (case study, the website of Iranians Royal Travel Agency) in Tehran. The study population includes all those who have experienced online ticket shopping through the website of Iranians Royal Travel Agency. The results showed that the perceived quality of the Iranians Royal Travel Agency website affects the willingness for online shopping, through reliance on the website.

Ms. Dehdashti et al (1391) conducted a study entitled "*evaluation of the factors motivating the individual for online shopping*". The results of the study indicated that if managers can increase the probability of multiple shopping by providing high

quality information to their customers, their willingness to return to the website will be increased.

Li and Zhang (2002) conducted a study entitled "behavior and attitudes of online shopping customers: evaluation of studies". In their study, through the analysis of 35 empirical papers of top journals on information systems and articles from 3 important conferences in the field of information systems, they studied the behavior and the attitudes of online shopping. In this regard, researchers began to classify the study and presented the conceptual model of online shopping based on the studies conducted.

Monsuweet al (2004) conducted a study in the Netherlands titled as "what factors guide customers to the online shopping". The results showed that attitudes towards online shopping and intention to purchase on the internet is not just influenced by factors including ease of use, usefulness and the enjoyment of online shopping, but some other external factors such as customer behavior, situational factors, product characteristics, and previous online shopping experience and trust in online shopping are effective on online attitudes and purchase intention.

Rong-An Shang, Yu-Chen Chen, Lysander Shen (2005) conducted a study entitled "external incentives versus domestic incentives for customers for online shopping" at Suchu university. Research results suggest that users of the online experience of cognitive absorption is effective on perceived ease of use and usefulness of online shopping, but not directly affect the behavior of online shopping.

Goodwin et al (2010) conducted a study entitled "evaluation of e-service quality, customer satisfaction and willingness". One important result of this study was that the reduced risk may be conducive to understanding the favorability of the website services quality, but this does not necessarily lead to positive customer satisfaction or behavioral intention.

Lee, Shi, Cheung, Lim & Sia (2011) conducted a study in Hong Kong as "Customers choose to buy online: regulating role of positive data on social influence". The results also showed that the strengthening of information social influence on the relationship between the ability of ease of use and attitudes toward online shopping was stronger in the experiment group than the control group and so the first hypothesis was confirmed. Finally, the test results showed that the effect of positive information social influence on positive relationship between attitude towards online shopping and online shopping intention was stronger in the experimental group than the control group and thus the third hypothesis was confirmed.

Sung et al (2012) conducted a study entitled "evaluation of online customers' behavior: a service-oriented attitude". Results suggested that only the information quality of system has directly impact on customer satisfaction and quality of service and quality of system directly had no significant effect on customer satisfaction and was effective on customer satisfaction indirectly through its impact on the quality of system information.

As mentioned, many studies have been done on evaluating the behavior of online customers and the factors influencing their decision to buy online. Why previous investigations made use of a particular model is related to issues such as investigation conditions, objectives and so on, however, it is clear that all previous investigations have their own strengths and weaknesses.

But the main problem is that most studies were focused on the study of factors affecting customer behavior and did not pay attention to the issue of customer satisfaction including the studies by Monsuwe (2004) and Dehdashti (2012), some studies have also focused solely on the effect of personality features and skills of customers on behavior including studies by Goodwin (2010), Shang (2002), Richard (2010) and Khaef

Elahi (2012) and to identify the relationship between prominent beliefs of customers (service quality, information quality and system quality) customer satisfaction of Online shopping. On the other hand, according to the purpose of the present study to investigate the effect of external incentives including information and details of service and ability of systems on customer satisfaction, to the author the most appropriate model to carry out the study is the model of Sung et al in which the impact of environmental and systemic characteristics of retail websites on attitudes and satisfaction of customers have been examined. Besides other reasons for choosing Sung model include the simplicity and effectiveness of the model to offer practical suggestions for managers of retail websites. Hence, the study examined the behavior of online customers and tested research hypotheses, based on Song (2012) model.

The present study examining the impact of external incentives including information and service components and system capabilities on customer satisfaction through quality of system, information and service is the first at the national level among students of management faculty.

The research model

In this study, the value-expectancy theory is selected as the main theory. Value-expectancy theory describes the formation of individuals' attitude towards objects and actions, and moreover explains the mental estimations that individuals use to mentally develop their attitudes. When people receive information about objects and actions, they form their beliefs about actions and objects. These beliefs can be formed without any basis or that if people have beliefs about objects and actions, they can modify their beliefs based on new information that has been given to them. After beliefs were shaped or updated, they assign value features to them based on their beliefs. Finally, based on the beliefs, values, expectations are formed. The expectations are shaped by mental estimations on beliefs and values. Thus, the value-expectancy theory states that information forms beliefs of people and consequently, the beliefs shape attitudes. By examining the records of previous studies on the issue, the author has chosen the conceptual model of Sung et al (2012) as the basis of his research that is presented in the following diagram.

Conceptual model of Sung et al (2012)

1.1.1 Research objectives

Identifying the relationship between prominent beliefs of customers (service quality, information quality and system quality) and customer satisfaction of online shopping
Helping owners of Internet sales sites emphasize on what aspects of prominent beliefs of online customers (service quality, information quality and system quality) when designing their sites to gain online customer maximum satisfaction more

Hypotheses:

1. The quality of the information received from internet sales sites has a significant impact on customer satisfaction.

2. The quality of the service received from internet sales sites has a significant impact on customer satisfaction.
3. The quality of Internet sales sites has a significant impact on customer satisfaction.
4. The quality of the information received from internet sales sites significantly affects the quality of the services they receive.
5. The quality of Internet sales sites significantly affects the quality of services receiving from them.
6. The components of the online sales site relating to the product information significantly affect the online customer understanding of the quality of information on this site.
7. The components of the online sales site relating to the product information significantly affect the online customer understanding of the quality of services on this site.
8. The components of the online sales site relating to the applicability of the site significantly affect the online customer understanding of the quality of the system on the site.

STUDY METHOD

The present study is an exploratory research including the identification of factors affecting online customer behavior. The study population consisted of all students of Management Faculty at Tehran University that have done the shopping at least once during the last three months from online retailers. Currently the faculty has 186 PhD students, 900 graduate students and undergraduate 1250 students. In general it can be said that the study population consists of 2336 subjects. The study sample according to the needs, research methods and questions is probability using quota sampling. In this study, the questionnaire developed by Song et al. (2012) is used.

METHODS OF DATA ANALYSIS

The study included 7 structures for each the assessment is carried out using a pre-developed questionnaire. The study structures include data, elements of service, usability of the system, information quality, service quality, system quality, and customer satisfaction.

According to the study hypotheses, two main steps were used to collect and analyze data. At the first step to answer the research questions by studying the literature with regard to all different aspects of the research it was attempted to prepare appropriate

questionnaires for measuring the study structures and then using a questionnaire, members of the study population were surveyed. In the second step of the study, data collected from the questionnaires was analyzed, as answering the research questions requires multivariate analysis, using Amos software the research model was investigated and then the research hypotheses were tested and the results will also be presented. Because the objective of the study and the evaluation of the research hypotheses are based on conceptual model of the research, confirmatory factor analysis was used.

This research seeks to test the research hypotheses using structural equation modeling and confirmatory factor analysis (CFA). But the main problem is that the researcher before starting the analysis and analyzing the output of the CFA (using Amos graphics software) should examine the normality of the data of the variables. But here normality of data cannot be examined using tests like Kolmogorov-Smirnov or (KS) test. Because multivariate analysis (structural equation) are used in this part and multivariate normality of data should be assessed which cannot be performed by a univariate analysis, thus, using the Amos Graphics software, multivariate normality of data is assessed.

To evaluate the multivariate normality of data, Mardia index is used ranging from +2.56 to -2.56 at the 90% confidence level. Here this is examined in the final model. In the present study regarding Mardia index, it was observed that its value is equal to 1.867, and the hypothesis of multivariate normality is true.

Measurement models

To ensure the validity of the measurement, the author in this area evaluates models measuring the concepts in the model.

1) The model of information quality:

Information quality is affected by the information structure that consists of two personal and specific information variables. The hypothesis of this model is as follows.

Hypothesis: The components of the online sales site relating to the product information significantly affect the online customer understanding of the quality of information on this site.

Variable	dimensions	Significant level	Intensity of the relationship
Information quality	General information	0.89	0.009
	Specific information	0	0.237

Based on the output of the information quality model it is observed that significant level of the effect of specific information variable on information quality is less than 0.01 or equal to zero, therefore, the null hypothesis is rejected at the 99% confidence level and the opposite hypothesis is true. Thus, the influence of specific information on information quality is true. On the other hand, the significant level of general information variable is greater than 0.01 and equal to 0.89, and the null hypothesis is not rejected at a confidence level of 99% and it can be said that general information variable does not have significant influence on customer perception of information quality.

2) The service quality model

The service quality is affected by service elements including 6 variables.

Hypothesis: components of the online sales site relating to services affect significantly online customer perception of site service quality.

Based on the output of the model of service quality it is shown that among 6 variables of website components relating to services, the only significant level of relationship and influence of two variables (Increased efficiency and bill with significance level of 0.007 and zero, respectively) is less than 0.01 and thus at the confidence level of 99% for the null hypothesis of the two variables can be rejected and the opposite hypothesis will be accepted. And the significance level of the remaining four variables including convenience (0.719), dependability (0.982), the security and protection (0.271) and orders (0.873) was greater than 0.01 and at the confidence level of 99% it can be concluded that the variables have not significant effects on customer perception of service quality.

Variable	Dimensions	Significant level	Relationship intensity
Service quality	Convenience	0.719	0.056
	Dependability	0.008	0.928
	Security and Protection	0.271	0.125
	Orders	0.873	0.047
	Increasing procedural efficiency	0.007	0.173
	The bill	0	0.256

2) The system quality model

System quality structure is affected by the structure of the system usability.

Hypothesis: Components of the Internet sales site relating to the site usability significantly affect online customer perception of system quality of the site.

Variable	Dimension	Significant level	Relationship intensity
System quality	Ease of use	0.697	0.022

Based on the output shown in above Figure it can be observed that the variable, ease of use, has no significant influence on the structure of the quality.

Based on the output of the system quality model it is shown that the significant level of correlation and influence of the

components of internet sales sites relating to the usability of the website on customer perception of system quality is more than 0.05 and is equal to 0.697, so at a confidence level of 95%, the null hypothesis is not rejected. In other words, the components of Internet sales sites that are related to usability do not affect online customer perception of the quality of information on the website. The summary of the testing results are shown in the table below.

0.847(0.00)

0.998(0.00)

0.851(0.00)

0.029(0.64)

The ultimate model of the study

As shown in the previous section (conceptual model of the study) the general model of the research is based on research hypotheses composing of 4 structures. The main hypothesis is as follows.

- ✓ **Quality of the information received from internet sales sites has a significant impact on customer satisfaction.**

Based on the output of the general model, it is shown that the significant level of the correlation and the impact of information received from Internet sales sites on customer satisfaction is less than 0.01, therefore, the null hypothesis is rejected and the opposite is true. In other words, the quality of the information received from internet sales sites significantly affects customer satisfaction and the standardized beta coefficient is equal to 0.998.

- ✓ **Quality of services received from Internet sales sites significantly affects customer satisfaction.**

Based on the output of the general model, it is shown that the significant level of the correlation and the impact of services received from Internet sales sites on customer satisfaction is more than 0.01 and is equal to 0.29; therefore, the null hypothesis is not rejected. In other words, the quality of services received from internet sales sites does not significantly affect customer satisfaction.

- ✓ **System quality of Internet sales sites significantly affects customer satisfaction.**

Based on the output of the general model, it is shown that the significant level of the correlation and the impact of system quality of Internet sales sites on customer satisfaction is more than 0.01 and is equal to 0.64; therefore, the null hypothesis is not rejected. In other words, system quality of Internet sales sites does not significantly affect customer satisfaction.

- ✓ **Quality of information received from internet sales sites significantly affects the quality of the services they receive.**

Based on the output of the general model, it is shown that the significant level of the correlation and the impact of the information received from Internet sales sites on customer satisfaction is less than 0.01 and is equal to zero; therefore, the null hypothesis is rejected and the opposite is true. In other words, the information received from Internet sales sites does not significantly affect customer satisfaction. Regression coefficient is equal to 0.874.

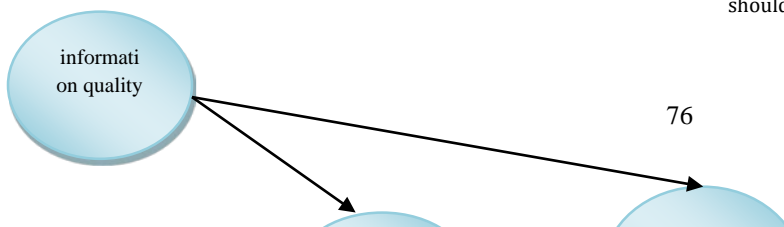
- ✓ **System quality of online sales sites significantly affects the quality of service receiving from them.**

Based on the output of the general model, it is shown that the significant level of the correlation and the impact of system quality of online sales sites on the quality of service receiving from them is less than 0.01 and is equal to zero; therefore, the null hypothesis is rejected and the opposite is true. In other words, system quality of retail sites significantly affects their services. Regression coefficient is equal to 0.851.

Variable	Dimension	Significant level	Relationship intensity
Customer Satisfaction	Quality of Service	0.29	0.071
	Quality of information	0	0.998
	Quality of system	0.64	0.029
Quality of information	Quality of Service	0	0.847
Quality of system	Quality of Service	0	0.851

CONCLUSIONS AND RECOMMENDATIONS

As indicated in the previous section, only for 4 of the 8 hypothesis of the study the null hypothesis was not rejected and for the other 4 hypothesis the null hypothesis was rejected and the opposite was accepted. Therefore, at the 99% confidence level it should be stated that the quality of information of online shopping sites affects significantly customer satisfaction but the quality of services and the quality of system do not show any significant influence. On the other hand, it was found that information quality and system quality of internet sales sites affect significantly the quality of service received from them. Finally, the results showed that the components of Internet sales sites relating to information significantly affect customers understanding of the quality of the information on the site. Following the research studies it was found that the quality of information received is an important factor in customer satisfaction so that it affects customer satisfaction indirectly through the impact of service quality in addition to the direct impact on customer satisfaction, and designers of retail sites should consider this important issue. We can say that one of the



most important factors in Iranian customer satisfaction of online shopping is the credible and accurate information about the products that they purchase. On the other hand, it should be noted that in traditional shopping sellers often are not able to provide adequate information about their products to customers for reasons such as the large number of customers, the failure of the salesperson, personality characteristics of the salesperson and so on. Therefore, owners of retail sites can use these defects and encourage them to purchase by providing accurate and adequate information about the products (since the information about the product is important for Iranian customers) and thereby boost their sales. In addition to this advantage, because unlike traditional shopping, customers enjoy the opportunity to completely study and analyze their desired information in online shopping; obviously, willingness for this kind of shopping (online) will increase and sellers should quickly adapt to this trend.

But the remarkable thing of the results was that Iranian customers do not care much about the quality of general information, but the presence and the quality of specific information such as price, detailed profile and providing an image of the product, are very important to them and affect their perception of the quality of the information. In other words, it became clear that retailers should not only provide general information on their own websites but they must attempt to provide specific and professional information about their products.

After investigation of the study it was found services like paying bills is important for customers and affects their perception of service quality. In other words, in retail sites, possible ways to pay the bills need to be increased and customers should not just be limited to online payment but they should be able to pay through other ways, such as ATM and so on.

Another important thing that affects customer perception of service quality and consequently customer satisfaction of online shopping is enabling customers to view and comment on the various products offered on the site. This means that it should be tried to provide an interactive environment on retailer sites where customers can submit their comments on the characteristics of different products and the advantages and disadvantages of the desired product. Through which the site can receive customer feedback and new customers can also use the views of the previous customers.

To develop online shopping and in replacing traditional shopping by new ways, priority should be given to activities more involved in improving the providing of customer service and satisfaction including the quality of information and the components of the site that are related to product information. For these issues have significant impact on customer satisfaction and loyalty.

According to the author, due to the importance and necessity of attention to customer satisfaction particularly in the area of online shopping, it seems more detailed investigations are required in this field. The following are among the most important issues that could take priority in future research according to the author:

1. The buying behavior of online customers in some retail sites and different statistical communities.
2. Providing appropriate policies and strategies to increase customer satisfaction of online shopping.
3. Re-performing the current study by re-entering some other important factors.

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