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## Measuring the Online Shopping Trends and Their Effects on Consumer buying Habits in Iraqi Kurdistan During the Covid-19 Pandemic

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#### ABSTRACT

This paper assesses the level of online shopping trends in Iraqi Kurdistan during the Covid-19 pandemic. To understand the level of online shopping trends and their effects on buying habits, a deep discussion was built on previous studies. The quantitative research method was used for this research. Through Google Forms, a unified self-response survey questionnaire was distributed online and data were directly collected and translated into statistical numbers. SPSS was used to measure the reliability and validity of the items. Due to the Coronavirus movement restriction, a Convenient sampling method was best to reach the research population. Thus, online shopping trends were measured and their effects on customer buying behavior were predicted through the participant's regression analysis. The findings suggest online shopping is increasing in popularity. Also, young people are not only keen to shop more online but set up their ebusinesses while taking advantage of social media sites, which can be used to target their own micro-online communities that do not go beyond geographical borders. To accelerate this trend many believe the government needs to work on better banking and legal system. This research provides some hard data that need to be investigated more on how to manage and make the online experience safer.



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## 1. Introduction

Online buying and e-commerce are the most popular method of shopping around the world since the invention of the World Wide Web (www) for young people (Bourlakis et al., 2008). And their popularity is increasing further due to the covid-19 pandemic (Deliotte, 2020). Active customers are always keen on a more convenient and relaxing style of shopping that gives them tons of alternatives when they shop online at competitive prices. As technology advances every day, the old norm of roaming shop to shop, mall to mall for better and more desired products is over (Kalyani, 2016). First, this trend has started in developed countries where each shop wants to be online to offer more value to its customers and be closer to them. It used to be Alibaba and eBay, and Amazon is taking over the online market. Now online selling is a must and no business can survive without its presence on the internet. And recently, this has started in Iragi Kurdistan (www.Rudaw.net, 2017). With the emergence of the Covid-19 pandemic, the future of online shopping looks more promising than ever (KIS, 2020). Shopping online is at a point of transition (UCL Transport Institute, 2013). 78% of consumers in Canada expect online shopping to become more popular post-COVID-19 and 58% expect buying in malls and high streets to become less popular (Deliotte, 2020). Thus, this research will focus on online shopping trends in Kurdistan and whether its popularity has increased with the emergence of the novel Coronavirus. What are some of the factors that affect buying habits of online shoppers here?

#### 1.1 The purpose of the study:

The purpose of this study is to measure online shopping trends in Iraqi Kurdistan and predict buying habits. By analyzing data the findings can also indicate whether online shopping habits caused changes in consumer buying behavior in the Kurdistan Region of Iraq.

#### **1.2 Research Objectives:**

Furthermore, this research tries to understand whether the novel Coronavirus pandemic has any indirect role in speeding up the process of a transaction from traditional marketing to digital marketing. There are numerous local studies



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highlighting that people in Iraq including Kurdistan are not very keen on online shopping habits yet it is starting to grow despite many obstacles (Ali, 2016, Demir and Fakhir, 2017, Dakhil, et al., 2018, Sahi Salman, 2017). Investigating the current online shopping trends and customer buying behavior during and after the pandemic would add value to the current literature. Understanding the connection between these variables in this part of the world will expand the current knowledge. The main objectives are as below:

- To assess the level of online shopping trends during the Covid-19 pandemic
- To determine the obstacles as well as growth factors of online shopping
- To analyze the effect of online shopping on consumer buying habits

### 1.3 Research Problem

The market is changing very fast. The way we shop and sell has changed enormously in adecade or so. Technological development is a change factor that brings marketers constant challenges as well as opportunities. To stay up in the competition and get closer to customers marketers are taking advantage of information technology to fetch their products and services into customers' hands in their convenient place, at a right time, and at the best costs. This technological advancement causes changes in marketers' jobs and peoples' way of living including shopping habits. Many businesses are willing to adapt to the constant changes technology brings in particular by being present actively online. Thus, this study measures the online shopping trends in Iraqi Kurdistan and the reasons behind customers' willingness to change their old habits for current online shopping. In light of these issues two questions have been raised that need to be answered:

#### **1.4 Research Questions**

- 1. Does dimensions and characteristics of online retailer/service providers impact shopping online and buying behavior of people in Kurdistan?
- 2. Is there a positive relationship between online shopping dimensions and characteristics of online channels?



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#### 1.5 Research Hypothesis

H1. Dimensions and Characteristics of retail/service providers on online and social networking websites can positively influence the behavior of people in Kurdistan.

H2. There is positive correlation between online shopping dimensions and characteristics of online channels.

## 2. Literature Review

#### 2.1 Online Shopping

According to the current literature on information, informativeness seems to be a general construct that includes information relevancy, information accuracy, information comprehensiveness, and information interactivity.

Online shopping trends were the topic of much research around the world (Bourlakis et al., 2008, Butler and Peppard, 1998, Kalyani, 2016 and Yu and Wu, 2007). These papers have looked at factors such as convenience, trust, loyalty, and security of the online buying process. Many of these are identified as the key dimensions of online channels. Shen et al, (2006) suggest there are four main dimensions such as informative, customer service, convenience, and experiential uniqueness that have the full of support and validity of scholars. They have agreed that informative is a general construct that includes information relevancy, accuracy, comprehensiveness, and interactivity. To stay relevant and competitive, businesses need to provide excellent customer service online too. Convenience is one of the main reasons to be online for businesses. Yet in the context of technological innovations, perceptions of convenience have different meanings (Sundström, 2008). In contrast to the other three dimensions, experiential uniqueness emphasizes some features that can only be found on internet. Literacture characterize it as experiential value, entertainment value, escapism, fun, flow, and usefulness and playfulness (Shen, et al. 2006).

Online shopping is the act of buying a product or service online. People have used the internet to purchase verities of products for the sole purpose of convenience and easiness. And for the past decade, it is growing in popularity. Another factor that online shopping is gaining popularity is due to not having time to search for products from store to store (Bourlakis et al., 2008). Therefore, it is a process where customers

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are willing to purchase products over the internet and businesses more than ever are keen to use the internet to sell and get closer to customers (Kalyani, 2016). Some of the benefits of online shopping are they provide customers with detailed products and multiple choices. Also, they can compare products for their prices, quality, and ease of delivery (Butler and Peppard, 1998). Convenient shopping also brings satisfaction to customers (Yu and Wu, 2007). Svatosova (2020) believes, regardless of all the factors influencing shopping habits, it is consumer behavior that plays the main role in establishing and achieving business objectives. The future of the retail industry focuses on hyper-customized products, Consumer behavior theories must be reconsidered because consumers will become more passive participants in retail consumption as they rely on technology for need recognition and product fulfillment (Ryan, 2017).

#### 2.2 Consumer Buying Habits

Decision-making is part of every individual life, at all levels and ages. The well-being and quality of people's lives are determined by these decisions which make up a mass consumer base of preferences, attitudes, and behaviors that push global patterns of production and consumption (OECD, 2018). Priest et, al. (2013, p19) defined it as "The mental, emotional and physical activities that people engage in when selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires". There are four types of consumer buying behaviors (complex buying behavior, Dissonance-reducing buying behavior, Habitual buying behavior, and Variety seeking behavior) that play significant roles in the success of a product and marketers' efforts are directed toward influencing customers' behaviors (Kumar, et al., 2022).

Virtual reality and the physical world are causing changes in consumer buying behavior. Consumers want an integrated shopping experience that pushed retailers to deliver this consistently across all channels if they want to survive (Deloitte, 2013). The nation's shopping habits are always changing (Department of communities and local government, 2013). Shopping experiences are changed after COVID-19, people need to wear mask and keeping distance (Gruenwald, 2020). Beyond economic and health impact the pandemic will also significantly affect the social habits of individuals

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(Deloitte, ND). Whether it is changing for good yet it is worrying for stores and the vast majority of people who do not want to witness the disappearance of high streets and retailers. KIS (2020) predicted the habit of shopping online looks set to be the norm in the future. Already 78% of people in the UK shop online, the highest compared to European nations and North America. KIS (2020) showed that during pandemic the British people spend an additional £5.4 billion online. The key factor that influences buyers' shopping habits is convenience (KIS, 2020). Digital platforms provide channels to friends and families to interact, including those who have never tried to use these platforms for interaction. It is assumed to extend the use of these digital platforms to online fitting rooms at the collection points to ease the return process for the customers. Whether individuals shop online or in-store, technology has become an integral part of shaping shopping habits. Smartphone in particular has driven the winds of change. Because people are very comfortable in purchasing through digital channels (Mintel, 2019). Therefore, habits are fluid and retailers need to integrate both channels to be able to move forward. Ultimately, sustainable lifestyles must be inspirational, irresistible, and cool (OECD, 2018). The COVID-19 pandemic is proving that Information Technology is a key instrument in enabling companies to continue critical business processes as well as to create innovative models of customer service (Deloitte, ND).

#### 2.3 Current Trends in Kurdistan

Kurdistan is suffering from multiple crises which are embedded within the political and economic dynamics of Iraq and the Kurdistan Region. The ongoing war and continual economic crises have resulted in an unfavorable environment for businesses in Iraq as a whole that caused the further shrinking of an already weak private sector (MERI, 2016). The long economic report by MERI focuses on the negative role of public sector finances on the economy and how dysfunctional private sector banks are. On another side, the Kurdistan Board of Investment believes that the banking sector has seen development in recent years but still further reforms will be needed (Kurdistaninvestment.org). consequently, it would be very difficult for companies to invest in this region and to invest in technology and current knowledge to expand their businesses into the online-shopping space. There are several scholars



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discovered that there are multiple factors including a weak banking system that led to the lack of expansion of e-commerce in Kurdistan. Ali (2016) believed that political and economic instabilities are the main factors of the lack of investment and FDI. Alnajar and Jawad, (2016) understood that electronic payment, transparency in the system, and weak investment laws are the main barriers to the adoption of ecommerce. The banking system, postal services, digital marketing, and e-commerce are still in primitive phases in the Kurdistan region (Rudaw.net, 2017). Similarly, other researchers such as Karzan, et al. (2016) found out that issues such as lack of technological infrastructure, and use of local language in the system complicate the process further. Until now Banks in Kurdistan cannot achieve their objectives due to a lack of experience in the stock market, weak public relations, lack of coordination with financial institutes and intermediates (Doski, et al., 2013). They have failed to encourage customers to spend more by not taking advantage of credit cards (Ahmed, 2020). Therefore, this had a negative impact on customers' attitudes toward buying online and using the internet as an important platform to buy and sell. Furth more, the COVID-19 pandemic has adversely impacted the Iragi economy at a time when it was already in a fragile situation that led to the reduction of the daily wage of people (UNHCR, 2021). Ahmad and Murad (2020) discovered the negative impact social media particularly Facebook had on people's psychology in bringing panic and fear related to the Coronavirus outbreak. Shoppers in Kurdistan have taken a hit due to delays in salaries for public employees because of the economic situation and the COVID-19 pandemic (Wilgenburg, 2020). Ahmed, et al. (2020) found that price is the defining factor that influences consumer behavior in Kurdistan. Despite all these challenges, Demir and Fakhir, (2017) and Sahi and Salman, (2017) still believe that youth are very keen to shop online and demand is increasing. According to Rudaw.net (2017), e-commerce was starting to boom in this region before the pandemic. The report suggested that business owners tried different digital platforms in an attempt to increase and speed up the process of sales despite delivery and payment methods difficulties. Even after the COVID-19 lockdown businesses in some sectors of Iraq still find it difficult to invest in online technology (Ali, 2020). But caused some Iraqi consumers to change and adapt their lifestyle to the new normal.



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## 3. Methodology

The quantitative research approach was used for this research which focuses on quantifying data and putting them into statistical analysis. First, the online shopping trends including consumer buying habits theories and factors were outlined and consequently, data were collected and explained with a unified survey questionnaire. Google Forms was used to distribute the questionnaire electronically on the internet. Thus, the findings were directly added and measured. SPSS which is a computer package system also was used to measure the reliability and validity of items. Thereafter, statistical calculations were made to conclude the final results and answer the questions. The examination was focused on current online market trends and consumer buying behaviors in Kurdistan. These results were measured by quantifying trends, variations, and factors that are relevant to the people in Iraqi Kurdistan. Hair, et al. (2002) stated to quantify the research findings, the quantitative research method is best to implement, and once the data were collected researcher can convert them into calculated numbers on which a conclusion can be drawn. The survey was done from May to July 2021. The questionnaire was designed with two main parts. The first part consists of 19 items with multiple sub-choices to measure online shopping trends and consumer buying behavior. And the second part relates to the respondents' demographic profile which asks relevant questions. The items were developed by adjusting measures validated by other professionals and borrowing from them. Thus, for this study, the constructs were adapted from previous studies and multi-item scales were used. The items were translated into the Kurdish language from English, double-checked with two professionals for correction if any, and adjusted for cultural adaptation.

Due to a lack of resources and the Covide-19 pandemic movement restriction, a convenient non-probability sampling method was used to gather data from participants. In social survey research, the sample should be representative (Bryman and Bell, 2007). Baines and Chansarkar, (2002) suggested, to reduce the errors and increase the validity of the finding the sample must be representative. Thus, educated students from Lebanese French University which is a private university in Kurdistan, and other market professionals with local knowledge that exposed to online shopping

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through different digital platforms were picked for this research. SPSS (2022) was used to calculate the data and analyze the relationship and regression. Three different findings were developed from data analyses. The first results were Cronbach Alpha to check the reliability of different items. The second findings are descriptive statistics such as frequency, means and Standard Deviations. Third were based on correlation as well as regression analyses.

## 4. Results

## 4.1 Reliability test

Before assessing the findings, the reliability between inter-item should exist. It expands the knowledge of the properties of assessment scores (IBM, 2010). And to find the internal consistency, based on average inter-time correlation, Cronbach Alpha was used (SPSS, 17.0, 2007). Tavakol and Dennick (2011) argued the quality of inter-relationship and the number of questions bring several opinions on what would be an acceptable number for alpha, ranging from .7 to .95. brown (2002) suggested that each number shows the percentage of reliability i.e. 7=70%. Thus, the results of this research indicate the reliability for the 24 items is .69 and it is considered adequate. To get a more accurate picture of the reliability, it is very important to do each time with subscales separately. The tables below indicate the reliability tests for items that present dimensions of online and characteristics of purchasing process.

Table (1)	Q.10 Reliability	/	Table (2) Q.11 Reliability Statistics				
S Cronbach's	tatistics Cronbach's Alpha Based on Standardized	N of Item	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items		
Alpha	Items	s	.853	.853	7		
.758	.760	6					
Table (3) Q12	<b>Reliability Stat</b>	istics	Table (4) Q.13 Reliability Statistics				
Cronbach's Alpha Based on Cronbach's Alpha Items		N of Item	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items		



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	.787	.797	6	1
Table (5) Q19 Reliability Statistics				
		Cronbach's		ľ
		Alpha Based on		
	Cronbach's	Standardized	N of	
	Alpha	Items	Items	
	.813	.819	6	

#### 4.2 Descriptive Analysis

The first part of the questionnaire focused on the online shopping trends and buying habits of consumers. Local people such as young students as well as professionals who work in the market are the best to get local pictures of the current trends and buying behaviors. The questionnaire was electronically sent to more than 450 individuals aged 18 years and over that are local nationals. Out of 450, only 231 questionnaires were returned and suitable for further analysis. Out of 231 participants, 138 were male and 93 were female. Only 27.7 percent were living in subdistricts and villages, the majority were from big cities such as Erbil, Slemani, and Duhok. A quarter of them was from big town and districts. Only 7 or 3% of respondents were aged between 45 to 54 and 25 or 10.8% were between the age of 35 to 44. The rest were between 18 to 34 years old. Their education ranged from diploma to Ph.D., where 182 almost 80% of them were undergraduate students or hold a bachelor's degree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	138	59.7	59.7	59.7
	female	93	40.3	40.3	100.0
	Total	231	100.0	100.0	

TABLE (6) male-female

Out of 231 participants, 204 had access to the internet at home. 192 (83.1%) primarily used the internet at home, 54 (23.4%) at the workplace, and the rest in public places and others. More than 29% have used the internet for the duration of 1-5 years, 41.6% for 6-10 years, 19% for 11-15 years, and only 10% of participants have used the internet for more than 15 years. More than 46% use the internet for less than 5 hours,



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32.5% from 6-10 hours, and 13% for 11-15 hours in a day. The rest use the internet for more than 15 hours per day.

The survey results showed that 142 (61.4%) used the internet for information gathering, 111 (48.1%) for communication use, and 137 (50.1%) use the internet for entertainment and shopping purposes. Moreover, only 80 candidates (36.8%) confirmed that they buy their products online frequently, and 49.7% indicated that they slightly often to extremely often shopped on the internet. Adding to that 185 (80.1%) confirmed that they bought at least something online. Out of that 80%, 54% bought clothes, 19% bought books, 16% did groceries shopping, 15.6% home accessories, 14, 7% used the internet for hotel/travel booking and14.3% bought event tickets and consumer electronics. Of that 14.3% that bought event tickets online, only 13% of them bought sports tickets, 12.6% bought leisure tickets online and 7% theater/Cinema, and only 5.2% bought tickets related to music events.

The means and standard deviations findings for the question 10-11 that asked to indicate their degree of agreement with each statement which includes dimensions are as follow:

	Ν	Minimum	Maximum	Mean	Std. Deviation
online shopping is time saving	231	1	5	2.13	.799
online shopping is money saving	231	1	5	2.88	.960
online shopping is relaxed	231	1	5	2.11	.821
online shopping is easier	231	1	5	2.38	.961
online shopping is efficient	231	1	5	2.92	.968
online shopping is convenient	231	1	5	2.89	1.086
online shopping is entertainment	231	1	5	2.71	.899
online shopping offer discount	231	1	5	2.68	.965
tell others abt positive exp	231	1	5	2.65	.971
I prefer online shopping	231	1	5	2.90	1.052
online is my first choice	231	1	5	3.02	1.101
retailers web look appeal to me	231	1	5	2.54	.972
continue to shop online	231	1	5	2.42	.974
Valid N (listwise)	231				

#### Table (7) Descriptive Statistics

The descriptive data for dimensions reveal overall means and standard deviations scores. This shows positive agreement of dimensions between participants. Item 10



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had the highest mean value of 3.02 (SD= 1.101), indicating that respondents showed their level of agreement toward online shopping as first choice. If we look at the data from different gender, we can see male (n= 138), item 10 had the highest score 3.07 (SD= 1.128) while female (n= 93) show that item 2 online shopping is money saving valued at 3.23 (SD= .768) and item 5 online shopping is efficient had the second highest scores 3.18 (SD= .820).

The results indicated that the majority of participants agreed that shopping online will save them time but not money. Just above 31% of participants scored high on shopping online is efficient and cost-saving. They scored high on being relaxed and convenient since they can buy anything anywhere as long as they are connected to the internet. Undecided or feeling neutral also attracted huge numbers of respondents 20% to 44%. The university students and professionals cited that online shopping is entertaining but the vast majority have not decided yet. This could be due to a bad experience or lack of knowledge. Comparing this data with previous findings from other research shows that online buying is increasing in this region. Earlier findings showed that 29% of people shop in their local town/city centers due to discounts and good pricing. 42.4% agreed that online shopping offers greater discounts and rewards. This is with almost 40% are not sure yet about this statement. 44.2% are willing to tell people about their positive online buying experiences, while only 15.6% refused to do so. But less than 40% of participants preferred online shopping to traditional shopping and did not agree that the internet is their first choice when they need something. This could indicate that high streets are still a major place for shopping here and there is still a chance to improve and bring customers back to shopping malls. The majority of participants agreed the "look" of an online retailer website is appealing to them and that they will continue shopping online if they have a positive experience.

The descriptive statistics for questions 12-13 which focuses on the characteristics of online websites and their importance on online purchasing process are shown in below table (8).



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	N	Minimum	Maximum	Mean	Std. Deviation
Easy access	231	1	4	1.75	.713
Design	231	1	4	1.71	.789
Reputation	231	1	4	1.64	.762
Security	231	1	4	1.38	.619
Interactive elements	231	1	4	1.58	.640
Entertainment factor	231	1	4	2.26	.845
Brand loyalty	231	1	4	1.86	.751
Customer feedback	231	1	4	1.75	.669
Discount/promotion	231	1	4	1.40	.638
Payment options	231	1	4	1.73	.708
Secure payment	231	1	4	1.55	.623
Service quality	231	1	4	1.32	.543
Speed in purchasing process	231	1	4	1.41	.659
Valid N (listwise)	231				

#### **Table (8) Descriptive Statistics**

The findings showed that all of the above characteristics are important equally when it comes to website of retailers and purchasing process at online. The descriptive data for characteristics reveal overall means and standard deviations scores as they were shown in above table. This shows positive the importance of retail/service providers website characteristics to engage and buy among participants. Item 6 had the highest mean value of 2.26 (SD= .845), indicating the importance of entertainment factor as first choice. If we look at the data from gender prospective, we can see both male and female (n= 138) valued at 2.28 (SD= .863), female (n= 93), scores 2.23 (SD= .823), show that item 6 is almost equally important for both sex.

The data for question 14 indicated that social networking websites are very popular in Iraqi Kurdistan and people are members of more than one site. Facebook scored the highest 186 (80.5%) of participants have their own page on Facebook, followed by Instagram 154 (66.7%), Telegram 101 (43.7%), YouTube 91 (39.4%), Twitter 66 (28.6%), TikTok 37 (14.3%) and LinkedIn 22 members (9.5%). People here like everywhere else spent lots of time on these social networking websites. Already local businesses have pages on the internet. they use these sites for communication and retaining their customers. The results indicated that 170 (73.6%) of participants use these social networking pages multiple times a day. Only 28 people or 12.1% of them



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use it once a day, 18 (7.8) multiple times a week. How much time do they spend on the internet? 35 (15.2%) of respondents replied they spent only 1-2 hours on the internet on daily basis, 76 (32.9) spent 2-5 hours, 48 (20.8%) 5-8 hours a day, 34 (14.7%) 8-10 hours and 38 (16.5%) indicated that they spent more than 10 hours a day on the internet.

The survey results showed that 91 (39.4%) of participants followed or liked their favorite brand pages and indicated that it influences their online buying behavior. 88 (38.1%) of them showed they do follow their pages but it does not impact their online buying behavior. Only 52 (22.5%) said they are not following nor like any brand pages. The majority of participants indicated that they regularly interact with their favorite retailers on social networking websites. 46 (19.9%) pointed out that they do comment on/ "like"/share their status. 71 (30.7%) said they ask questions about their products/services and only 15 people (6.5%) take part in their competitions. 47 (20.3%) of them only follow their channel/feed and 43 (18.6%) do not interact with them at all.

In the question of how important are the following characteristics of your favorite retailer/brand's social media channels for you, the descriptive data results are as shown in below (9):

	. ,				
	Ν	Minimum	Maximum	Mean	Std. Deviation
good advertising	231	1	4	1.73	.697
shared customer experience	231	1	4	1.77	.773
customer service for	231	1	4	1.56	.615
personal contact	231	1	4	1.60	.658
promotion information	231	1	4	1.49	.610
latest product information	231	1	4	1.58	.686
Valid N (listwise)	231				

**Table (9) Descriptive Statistics** 

They scores are average on all of the characteristics with relatively item 1 and 2 scored the highest.



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#### 4.3 Correlation Analyses

Table (10) shows the correlation between dimensions and characteristics of online shopping websites and purchasing process. All the main items with sub-items were transformed and computed into single item to ease the understanding and get a more general idea of the relationship between different items. The combine items show positive correlation between dimensions and characteristics except question 13 (online purchasing process) has positive correlation only with question 12. Pearson correlation (R-value) indicate strength and direction ( $\pm$ ) of the correlations between variables and the greater the R-Value the better. Also the "\*" star/s means the null hypothesis can be rejected (Sinn, N.D). Therefore, this author can reject the null hypothesis and state there is positive relationship between dimensions and characteristics. It worth to note that the Pearson Correlation and Sig numbers can change and not show positive relationship throughout all sub-items if they were tested individually.

	Online Dimensions Q.10	Online Dimensions Q.11	Website Characteristics Q.12	Online purchasing process characteristic Q.13	Social media Characteristic Q.19
<b>dimensionsQ.10</b> Pearson Correlation Sig. (2-tailed)	1	.625** .000	.214** .001	.062	.212** .001
N N	231	231	231	231	231
<b>dimensionsQ.11</b> Pearson Correlation Sig. (2-tailed) N	.625** .000 231	1 231	.270 <sup>**</sup> .000 231	.114 .083 231	.178** .007 231
Website characteristics Q.12 Pearson Correlation Sig. (2-tailed)	.214 <sup>**</sup> .001	.270** .000	1	.654** .000	.705** .000

#### Table (10) Correlations



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Ν	231	231	231	231	231
Online purchasing process characteristics Q.13 Pearson Correlation Sig. (2-tailed)	.062 .347 231	.114 .083 231	.654 <sup>**</sup> .000 231	1 231	.684 <sup>**</sup> .000 231
Ν	231	231	231	231	231
Social media characteristics Q.19 Pearson Correlation Sig. (2-tailed)	.212** .001	.178** .007	.705 <sup>**</sup> .000	.684** .000	1
N	231	231	231	231	231

\*\*. Correlation is significant at the 0.01 level (2-tailed).

#### 4.4 Multi-Regression Analyses

To test the first hypothesis and bring reliability and consistency to the findings, also add strength to analyses, multi-regression analysis need to be used. Multiregression analysis can be very useful in studying the impact of several independent variables on a single dependent variable (Hair, et. Al., 2002). In addition, linear regression analysis predicts the coefficient of a linear equation which one or more independent variables can be involved in forecasting the value of a dependent variable (SPSS, 2022). Moreover, the primarily interest are R-square value, B-value and P-Values.

					Change Statistics				
			Adjuste	Std. Error	R				
		R	d R	of the	Square	F			
Model	R	Square	Square	Estimate	Change	Change	df1	df2	Sig. F Change

#### Table (11) Model Summary



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1. Q.10-11 predictors Q.6 dependent Variable	.379ª	.144	.092	.381	.144	2.797	13	217	.001
2- Q.10-11 predictors Q.9 dependent Variable	.482 a	.233	.187	1.125	.233	5.057	13	217	.000
3- Q.12-13 predictors Q.6 dependent Variable	.219 a	.048	009	.402	.048	.837	13	217	.620
4- Q.12-13 predictors Q.9 dependent Variable	.235 a	.055	001	1.248	.055	.974	13	217	.478
5- Q.19 predictors Q.17 dependent Variable	.293 a	.086	.062	.746	.086	3.514	6	224	.002
6- Q.19 predictors Q.17 dependent Variable	.302 a	.091	.067	1.822	.091	3.734	6	224	.001

Model summery Table (11) provides R-Square for analyses which determine variable percentage in dependent variables that can be counted for by all the independent variables. In another word, R-Square explain the "goodness of fit" of the model (F.Cook, 2010). R-value range from -1 to 1 and the sign of R exhibit the direction of relationship (+positive or -negative) between variables. ANOVA table (12) produces F-test to determine the P-value and whether the model is good fit for data. Coefficient table (13) provides the beta coefficients which help scholars to develop the regression



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equation. It explain how strongly the independent variables associated with the dependent variable.

The overall findings in table (11- 12-13) show question 10 and 11 as online shopping dimensions, and question 12, 13 and 19 as characteristics of online shopping websites and pages on social media as independent variables. And question 6, 9, 17, and 18 as dependent variables. In order to test whether the independent variables can predict and positively impact the dependent variables scores must be interpreted. The result indicates that question 10 and 11 as online shopping dimensions (B=.036 .127 -.031 .041 -.279 -.020 .031 .052 .044 -.088 .072 -.031 .321, P< .01), and (B=.109 -.148 .060 -.138 .025 .028 .007 .038 .017 .029 .192 .002 .323 P< .01) with adjusted R-square values of (.09 - .187) are good predictors of people shop online and it is increasing to multiple times. Moreover, the ANOVA F-values of (2.797 – 5.057) suggest there is a linear relationship between variables and the P-values of .001b which is below the conventional level of .01 and .05 levels of significance. Whereas, question 12 and 13 as characteristics of online shopping and purchasing process has nor significant impact on shop online and whether it will increase the process.

Question 19 with multiple sub-items as characteristics of online retailer/service providers on social media channels (B=.270, .043, -.055, -.042, .074, .042, P< .01) and (B=.292, .027, -.104, .019, .111, -.057, P< .01) with adjusted R-square values of (.062 – .067) is relatively a good predictor of people are following social media channels of their favorite retailer/service providers and they do influence their decision to buy online. Also, it shows that these characteristics encourage them to interact with their favorite channels in multiple ways such as comment, like, share and so on. Also, the ANOVA F-values of (3.514 - 3.734) with P-values of .001b suggest there is a linear relationship between variables and below the conventional levels. Even though, not all characteristics did not have any positive influence on dependents variables, this author reject the null hypothesis and concludes the online dimensions and characteristics of retailer/service providers of social networking channels have positively impacted the buying habits of participants.



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## 5. Discussion

After assessing the online shopping trends and the buying habit of consumers in Iraqi Kurdistan the data show some significant new results. Although there is a growing body of knowledge on online marketing and buying behavior in a developed country, there is very little compared to none that can be found in this part of the world. This study has exhibited some new findings on online shopping trends and their effect on buying habits during the Covid-19 pandemic. The results have presented that most of the participants have access to the internet at home and mostly it is used for social and for business purposes. Others access the internet at work and other public places. The majority of participants have internet connections for the duration of five to 15 years. According to Tawfeeq (2014) due to the significant importance of the internet in 2005 Iragi Government decided to connect with Arab Gulf countries through sea cable and in 2007 they expanded to other major geographical areas around the world. Almost half of the respondents stated that they use the internet for up to five hours a day, while the other half spend up to 15 hours a day. The internet is used mostly for information gathering, communication, and entertainment. Only 80 candidates confirmed that they use the internet for shopping purposes. And only (36.7%) of them shopped regularly online. Mostly buying products such as clothes, books, groceries, home accessories, and event tickets. Convenience, time-saving, relaxed, and easier shopping as some of the dimensions of online shopping were the key reasons to shop online. On the other hand, money-saving and efficiency were less the focus points. These dimensions were good predictors of online shopping and change in buying behavior in Iraqi Kurdistan.

Even though more than two-thirds of participants think characteristics such as interactive elements and entertainment factors are important for online pages and websites, only one-third perceived shopping online as entertaining here and it offers greater discounts. The same can be said for picking online shopping over traditional or whether the internet is their first choice when they want to buy a product. This is probably related to a lack of trust and poor regulation of online marketing. A bad business can lead to a bad experience and low confidence that can impact the future of e-buying. The online market here is flooded with Fake products and counterfeit



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brands. Easy access, good design, reputation, and security scored highest when they were asked about the most important characteristics. Thus, this has meant online retailers need to work on the website design and appearance to bring more engagement and entertainment to online shopping. Never less, working on brand loyalty and security would be paramount if they want to bring the trust back and retain loyal customers. Almost 60% of them intend to continue shopping online if they have positive online buying experiences and they would recommend it to a friend. Characteristics such as brand loyalty, customer feedback, promotion, payment options, secure payment, service quality, and speed of purchase process have been perceived as very important for online shopping websites when they go through purchasing process on the internet. But had nor impact on dependent variables as predictors. Once again, discounts and promotions have scored above 95% which indicates their levels of importance to the purchasing process. Perhaps this is due to an ongoing economic and financial crisis in Iraq and Kurdistan causing unemployment and a reduction in daily incomes (MER, 2016). On the other hand, social networking websites such as Facebook and Instagram are very popular here and people spend hours on these sites. This has caused local businesses to follow their customers online and forced them to open their own pages on these sites to communicate and retain them. Internet and particularly social media sites spontaneously have created an environment that helps many individual entrepreneurs with small finance to create their own pages and sell products at home to the local communities. This has resulted in an increase in small businesses solely operating online. The majority have stated that they do follow and interact with their favorite brand pages. Only 39% indicated following and interactions influence their online buying behaviors. They have stated that good advertising, shared customer experience, helpful customer service, personal contact, promotion information, and the latest product information are very important characteristics for any retailer/brand operating off/online. They perceive these are the key reasons that impact buying, decision making, and shopping online. This means customers are the same everywhere. What separates them is their experiences and tools made available to them.



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## 6. Implication of Research

This research provides some significant information on the development of digital marketing and how online shopping combined with the current Covid-19 pandemic indirectly impacts retailers and high-end supermarkets in local towns and high streets. This study provides the basis for local and international businesses to understand the online shopping trends in this part of the world. Data suggests that government needs strong banking and legal infrastructure that encourages e-commerce and eases the e-payment process.

## 7. Conclusion

The aim of this study was to measure the online shopping trend in Iragi Kurdistan and to understand the buying habits of customers in this region. These areas were explored and investigated widely in other countries. Yet very little attention was given in this part of the world. High street retailers have been under pressure from online shopping for a long time (House of Common, 2020). Many high street department stores can become the things of the past losing to giants like Amazon if they do not act fast and invest in online marketing (Milt, 2017). On another side, the lockdown due to the Pandemic caused shock in markets around the world (Gruenwald, 2020). It is the biggest shock of the century (McKinsey and Company, 2020). On these arguments, this paper has tried to answer the research questions and hypotheses. The finding indicates that online shopping trends are gaining popularity before the lockdown, which forced the young generation to shop online. It also suggest that online shopping impact buying habits of consumers in Iragi Kurdistan. Due to its convenience and easiness, people prefer online shopping to traditional shopping where customers need to search store to store for a product. The other major effect of price discount shows they are price sensitive. The major obstacles were the payment system and security. Therefore, the government and policymakers should work on these issues to encourage more online businesses. Online marketing activities are increasingly becoming important around the world and the same can be said here. People are finding online shopping more convenient and time-saving compared to traditional shopping. Adding to this the emergence of Covid-19 was the last kneel in high streets and malls coffin. Thus, these mean the acceleration in online

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selling and buying. The government needs to work on a better legal and banking system that accelerates e-commerce. Many small entrepreneurs are opening their stores online on social media "mainly Facebook and Instagram" and targeting viewers only at a micro-level that does not pass certain zone or geographical borders.

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## پێوانەكردنى ئاراستەكانى بازاركردنى ئۆنلاين و كاريگەرييەكانيان لەسەر خووەكانى -كرين لە كوردستانى عێراق لە ماوەى كۆڤيد-١٩

#### پوخته:

ئەم وتارە ئاستى رەوشى بازاركردنى ئۆنلاين و بازرگانى ئەليكترۆنى لە كوردستانى عێراق ھەڵدەسەنگێنێت. بۆ تێگەيشتن لە ئاستى رەوتى بازاركردنى ئۆنلاين و كاريگەريەكانيان لەسەر خووەكانى كرين، لێرەدا گفتوگۆيەكى قووڵ لەسەر توێژينەوەكانى يێشوو دروست كرا. شێوازى توێژينەوەى چەندێتى بۆ ئەم توێژينەوەيە دەستنيشان كراوە. لە رێگەى فۆرمى گووگڵەوە، راپرسييهکيهکه به ئۆنلاين دابهشکرا و داتاکان راستهوخۆ کۆکرانهوه و وهرگێردران بۆ ژمارهی ئامارەكان. بەم شێوەيە، رەوتەكانى بازاركردنى ئۆنلاين پێوانە كران و كاريگەريان لەسەر ھەڵسوكەوتى خووەكانى كريارەكان لێكۆڵينەوەيان لێكرا. دۆزينەوەكان پێشنيارى گرنگى دان نە بازاركردنى ئۆنلاين و بازرگانی ئەلیکترۆنی دەكەن كە بە تايبەت ئێستا ناوبانگیان زیادی كردووہ. ھەروەھا، گەنجان نەک تەنھا پەرۆشى ئەوە نين كە زياتر بە ئۆنلاين فرۆش بكەن بەڵكو دەبێت سوود لە پێگە بازرگانييە ئەليكترۆنيەكانيان ببينن بۆ دامەزراندنى پيشە ئەلكترونيەكان لە سايتەكانى تۆرە كۆمەڵايەتييەكان، كەبەو شيوەيە دەتوانن بۆ ئامانجى بازەرگانى لە كۆمەڭگاكانى مايكرۆ ئۆنلاين (سنوورى جوگرافيياي خۆيان) بەكار بھێنرێن كەبە خێراكردنى ئەم رەوتە گەشە دەكات. زۆرێك لەو باوەرەدان كە پێويستە حکومهت کار لهسهر سیستهمی بانکی و یاسایی باشتر بکات بوئهوهی زیاتر هانی پیشه بچووکهکان بدات و گەشەى ئابوورى ھەبێت. ھەردوو بازرگانى ئەليكترۆنى و كۆڤيد-19 پێكەوە فێشار لەسەر پیشهکان خاوهن بیروکهکان دهکهن که روو له بازارکردنی ئونلاین بکهن. ناوبانگی کرینهکانی یان فروشی ئۆنلاينيان زياد كردووه و خەڵكى ناچار كردووه له شوێنی نزمبوونەوەی فروشی ناەبازار ئۆنلاين بكار بھێنن. ئەم توێژينەوەيە ھەندێک داتای نۆی دابين دەكات كە تۆێژەران ھاندەدات كە



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پێویسته لێکۆڵینەوەی زیاتر لەسەر چۆنیەتی بەڕێوەبردن و سەلامەتترکردنی ئەزموونی ئۆنلاین بکرێت.

وشەكانى : ئاراستەكانى بازاركردنى ئۆنلاين، خووەكانى كرين بەكارھێنەر، ئاسوودەيى، بازارەكانى مايكرۆ ئۆنلاين

## قياس اتجاهات التسوق عبر الإنترنت وآثارها على عادات شراء المستهلك في كردستان العراق خلال جائحة كوفيد-19

الملخص:

تقيم هذه الورقة مستوى اتجاهات التسوق عبر الإنترنت والتجارة الإلكترونية في كردستان العراق. لفهم مستوى اتجاهات التسوق عبر الإنترنت وآثار ها على عادات الشراء ، تم بناء مناقشة عميقة هنا على الدراسات السابقة. تم اختيار منهج البحث الكمي لهذا البحث. ومن خلال نموذج Google، تم توزيع استبيان موحد للاستجابة الذاتية على الإنترنت وتم جمع البيانات مباشرة وترجمتها إلى أرقام إحصائية. وبالتالي ، تم قياس اتجاهات التسوق عبر الإنترنت وتم جمع البيانات مباشرة وترجمتها إلى أرقام إحصائية. وبالتالي ، تم قياس اتجاهات التسوق عبر الإنترنت وتم جمع البيانات مباشرة وترجمتها إلى أرقام إحصائية. وبالتالي ، تم قياس اتجاهات التسوق عبر الإنترنت وتم جمع البيانات مباشرة وترجمتها إلى أرقام إحصائية. وبالتالي ، تم قياس اتجاهات التسوق عبر الإنترنت وتم جمع البيانات مباشرة من مواف شراء العملاء. تشير النتائج إلى أن التسوق عبر الإنترنت والتجارة الإلكترونية مع الاستغادة من مواقع التواصل الاجتماعي ، والتي يمكن استخدامها الإنترنت والتجارة إلكترونية مع الاستفادة من مواقع التواصل الاجتماعي ، والتي يمكن استخدامها ولكن أيضا على إنشاء أعمالهم الإلكترونية مع الاستفادة من مواقع التواصل الاجتماعي ، والتي يمكن استخدامها ولكن أيضا على إنشاء أعمالهم الإلكترونية مع الاستفادة من مواقع التواصل الاجتماعي ، والتي يمكن استخدامها الكثيرون أن الحكومة بحاجة إلى العمل على تحسين النظام المصر في والقانوني. أدت كل من التجارة الإلكترونية وقوى جائدون إلى الحمل على تحسين النظام المصر في والقانوني. أدت كل من التجارة الإلكترونية وقوى جائدة والاتوان وقوى جائز والية ما الإلكترونية مع الإنترنت وألما وربي مي الإنترنت وأربية مع الإنترين وأربي ما على وألمن الحومة بحاجة إلى العمل على تحسين النظام المصر في والقانوني. أدت كل من التجارة الإلكترونية وقوى جائزين وألور ما التوان وأربي وأربي وأربي ما التوار وألور وأربي أربي ما التورة الإلكترونية وأربي ما على وألمان عمر وأربي وأربي ما الحومة بحاجة إلى أربي ما على وألور أربي ما على ألمان الحومة بحابة إلى أربي ما التوري وأرب

الكلمات المفتاحية: اتجاهات التسوق عبر الإنترنت ، عادات شراء المستهلكين ، الراحة ، الأسواق الصغيرة عبر الإنترنت