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Factors Affecting Online Services Shopping Behavior: A Study of Egyptian Consumers

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Factors Affecting Online Services Shopping Behavior:

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"Education is what survives when what has been learned has been forgotten."

BF SKINNER

Abstract

Introduction

Online services are a relatively new type of shopping in Egypt. Online Service (e-service) is defined as an experience or act delivered by one person to another, being requested online, and delivered online or offline, without this second person owning any tangible product. This type of shopping is overwhelming in the whole world including Egypt. In Egypt, nowadays, the online shopping trend is booming rapidly. A lot of people shop online for nearly all kinds of products and services, yet there are still some products such as buying gold that are not as well bought online as other products and services. There are a lot of factors affecting the behavior of consumers, but most of these factors have not been investigated. Several articles and researches have been conducted on the factors behind online shopping worldwide, but they are very few articles which focus on Egypt and discuss consumers' online shopping triggers in Egypt. Since Egypt is relatively a collectivist country; it is important to study and to highlight the triggers behind Egyptian consumers online shopping behavior. Thus, this research aims to understand the Egyptian online services shoppers' behavior behind online shopping for services.

Research Design

In this research, a descriptive research methodology is used to examine certain traits of a specific group of people (online services shoppers), and to forecast what motivates their online services shopping behavior. To answer this, an obvious research question and set of hypotheses are used. Moreover, since a descriptive research method is used in this research; some quantitative results would be collected through a questionnaire that is distributed over 404 respondents are integrated in the research as the targeted sample and they will be asked some questions and

required to answer on a 5-point Likert scale ranging their responses from 1 strongly disagree to 5 strongly agree. Moreover, some demographic questions will be asked at the end of the survey.

Key Findings

Once all the questionnaires had been filled, then data analysis process started. In data analysis process, the SPSS spread sheet is used to generate all respondents' responses frequencies and percentages on each question of the survey. Finding shows that 70% of the sample or 283 out of 404 respondents were mainly youth between the age of 18 to 29 years old. Moreover, gender is equally shared in the sample between females who were 50.2% and males who were 49.8% of the sample. Furthermore, 70.3% of the sample respondents were Bachelor degree holders.

Reliability is tested to be high since all the independent variables' Cronbach Alpha including attitude, subjective norm, perceived behavioral control, behavioral intention, desired consequence (convenience, time, price, and trust) are above 0.70, so they are all affecting the dependent variable which is online buying intention.

Moreover, Findings shows that all independent variables have positive correlation with the dependent variable "Behavior Intention", yet one independent variable "Attitude" has the highest Pearson Correlation at .691 with the dependent variable "Behavioral Intention". Furthermore, for the inferential analysis, multiple regression is used for interval hypothesis ANOVA is used to analyze ordinal hypothesis which tackles with demographics, and t-test is used for hypothesis that deals with gender. As a result of the previous, it is concluded that hypotheses 1, 3, 4, 6, 7 and 8 are accepted with "Attitude" being higher predictor for "Behavioral Intention" toward online services shopping followed by "Perceived Behavioral Control", "Desired Outcome – Trust", "Desired Outcome – Convenience", and "Desired Outcome – Price", beside women having lower

"Behavior Intention" to acquire services online than men. Unlike hypotheses 2, 5, 9, and 10 are rejected as the p-value for subjective norm, time, education level, and age group are all above 0.05.

Conclusion and Recommendations

Results of this research showed that the factors that mainly affect Egyptian online buying intention for online services are attitude, perceived behavioral control, desired outcome including trust, convenience, price. Besides, findings show that women having lower behavior intention to acquire services online than men. On the other hand, findings indicate that respondents also agree that factors such as subjective norm, time, education level, and age group are not determinants of consumers' buying intention.

Based on the research findings, these outcomes will be useful in giving new insights to marketers marketing strategies when examining factors that affect consumers online buying intention in business-to-consumer fields. Hence, marketers would be able to increase their business value and compete in the market. Moreover, results of this research would be helpful for sellers and shoppers as sellers will be able to boost their selling process by moving to the Internet channels for better and various online services which satisfy their customer for having numerous online services.

1. Chapter 1: Introduction

1.1 Egypt the Internet Users

The Internet has become the main source for everything. There are millions of people use the Internet for many purposes; the Internet users depend heavily on the Internet for obtaining information, communication, education, and even shopping. In Egypt, the Internet users are just below 40% of the 96M population with almost half users accessing the Internet through mobile, 26% through laptops, 23% through Desktop, and the remaining 3% through tablets. One of the main uses for the Internet in Egypt is social media with more than 90% having Facebook and Facebook Messenger accounts, more than 80% having WhatsApp and YouTube accounts, and little less than 80% having Twitter accounts. Again, Mobile was leading the way with 82% of Egyptian users favoring Mobile as the preferred device for social media ("Egypt: Reaching the Consumer", 2017; Buckle, 2017).

1.2 Egyptian Consumer Profile

Egypt has a young population with a median age of 23.9 years only and a very low GDP per capita of 3,514 USD making Egypt among the poorest and youngest nations in the Arab world. Egyptian Consumer behavior has altered significantly as Egypt has been stuck with economic recession and currency devaluation. Egyptian consumers had to decrease purchases of apparel and outdoor entertainment as well as save money on gas and electricity. Price has always been an important criterion for Egyptian consumer, yet it now takes priority over any other factor. Due to economic struggles, Egyptian consumers are looking for better deals and focused more on shopping from informal outlets close by. Despite GDP growth, consumers are heavily impacted by value-added Tax and rising fuel prices. According to Nielsen survey in 2017, 71% of Egyptians

now are after promotions, 35% shop less often than 2016, 17% decreased quantities of grocery shopping ("Egypt: Reaching the Consumer", 2017; Elaraby, 2017).

Credit cards holders' ratio for Egypt is also one of the lowest ratios in MENA as only 10M Egyptian cardholders around 9% of the population. However, this rate is growing quickly at 40% rate annually. Besides, consumer lending is slowly growing with mortgage rates expected to increase dramatically as more Egyptians seek real estate as a safe investment to inflation ("Egypt: Reaching the Consumer", 2017).

The Egyptian total population consumers are almost 100 million; more than half of them (56.8%) are rural population and the rest (43.2%) are urban. Moreover, gender of the Egyptian population is almost equal as women represent almost (49.4%) of the total population and men represent around (50.1%) of the rest of the population and the median age of them is around 23 years old, which is considered a young population as shown in the below table ("Egypt: Reaching the Consumer", 2017).

Egyptian Population by Age	In %
Under 5	11.4%
6 to 14	20.7%
16 to 24	20.2%
25 to 69	44.9%
Over 70	2.8%
Over 80	0.6%

Table 1 - Egyptian Population by Age

1.3 Statement of the Problem

There are a lot of researches that focus on people's interest in the Internet, how people spend their time on the Internet, social media issues. Nevertheless, there is very few that focus on the Egyptian Consumers' purchase behavior online and even less research for online services (e-services) buying behavior. Limited research and statistics available mainly focused on e-commerce which is defined as buying products online, yet almost no research was available for online services (e-services) which are services requested online and consumed online or offlines.

This research is aiming to highlight the factors that drive Egyptian consumers to buy services online. According to (Limayem, Khalifa and Frini, 2000), it is stated that it is very crucial to study consumer behavior because it is one of the vital marketing issues that control the selling process. Hence, it is very important to understand the Egyptian consumer purchasing intention in order to know what triggers their behavior toward online shopping. Thus, the main research question we are trying to answer in this research is:

What are the elements effecting Egyptian consumers' intentions to buy online services?

1.4 Objectives of the Study

The main target of the research is to understand Egyptian consumers' behavioral intentions toward online shopping. The study also would tackle the reasons that influence consumers to buy online services. The theoretical framework for this research is the theory of planned behavior (TPB) which is selected because it has been confirmed by previous researches to predict consumers' behavioral intentions especially when adopting new technologies (Limayem et al, 2000; Cook, Kerr, and Moore, 2002; Hansen, Jensen, and Solgaard, 2004; George, 2004; Zhang, Chan, and Fang, 2004).

In conclusion, the main objectives of the research can be broken down into three goals:

1. To reveal the crucial elements affecting Egyptian consumers behavioral intentions to buy online services.
2. To recognize demographic elements that affect Egyptian consumers behavioral intentions to buy online services.
3. Majority of similar studies for the elements affecting consumers behavioral intentions to buy services online focus on the western world. The purpose of the study is to provide marketers better understanding of Egyptian consumers behavioral intentions to purchase online services.

2. Chapter 2: Literature Review

In this chapter, an overview of all existing literature on online shopping commerce and an analysis of the purchasing intentions of the consumers. Moreover, in this section, there will be definitions for all topic related terminologies. Furthermore, this chapter would highlight stores with all their types including modern stores, discount stores, and traditional stores and the meaning of each one.

This chapter would also discuss online shops considering services, consumers' buying behavior, and types of consumers who prefer online shopping. This chapter would also include the theoretical framework for this research, the elements that affect the process of online shopping, the hypothesis statement, the conceptual model, and finally the conclusion.

2.1 Online Shopping

Online Shopping has become a worldwide online business that is used by a lot of countries (Chang et al, 2004). The meaning of e-commerce is an online business channel that is done through the Internet to help corporate management, business people and marketing people to develop their market share and increase their revenues through expanding their distribution channels of the product on larger geographic areas. In 2004, a report by (Mahmood et al, 2004) mentioned that almost a quarter of the world's online shoppers exist in North America, and they spend most of their time on online shopping using the Internet. The other three quarters who live outside North America also devote some time for online shopping. Back then, the revenues selling forecast was quite tremendous. For example, in 2004, it was predicted that worldwide selling capacity would be the US $ 3.2 trillion. Thus, the revenues were a good incentive for many online businesspeople worldwide to boost their market share into this market (Beck, and Lynch, 2004).

2.2 Online Shopping in Egypt

Although Egypt has the biggest online population in the MENA region, it still lags behind in e-commerce with only 8% of Egyptian Internet users reported making transactions online in 2017 (*"Egypt: Reaching the Consumer", 2017)*. This shows great potential for having better understanding of Egyptian online consumer behavior for marketers to penetrate this huge whitespace of customers not doing any transactions online.

Egyptians on average spend 20 hours on the Internet each week mostly on smartphones regardless of whether at home or outside. The Internet penetration in Egypt is slightly less than 40%. the highest penetration (68%) is among youth from 15-25 years old ("Young Egyptians Breaking the Internet". 2017).

The peak time for the Internet is the same as TV from 8 pm to 12 am with 64% of Egyptian online consumers browsing on smartphones while watching TV. Other key facts about Egyptian consumer is that majority of Egyptian online consumers fall in C1 and C2 economic class, and that English sites are not suitable for everyone with 95% preferring Arabic sites to English ones (Elaraby, 2015).

Effective marketing tailored to Egyptian consumers is key for marketers of e-commerce websites in Egypt. Online ad recall has been constantly in decline dropping to 27% in 2015 according to research by Nielsen. This does not mean that marketing activities are useless in Egypt, yet that is an indication that marketing campaigns need to prompt the customer to action to retain marketing message rather than depend on consumer's memory (Elaraby, 2015).

In 2016, there were more than 450 online stores in Egypt excluding social media selling stores. Examples of top websites are Souq, Jumia, Compume, Computer Shop, Cairo Cart, Hedeya,

Radioshack, Yashry and Egypt Laptop. Shopping websites attract females more than average Egyptian website with 40% of Egyptian online visitors to e-commerce sites being female, while the percentage for average Egyptian site is 36% female audience. In 2015, Egyptian consumers mainly shop online for Electronics (24.4%), Fashion (19.6%), Home products (11.7%), and Mother-Kid products (7,7%). Also, Egyptian consumer attitude is very seasonal with appliances, fans, and air conditioners selling more in Spring and Summer, and laptops more popular during back to Fall in back to school period. Only two e-commerce sites, Souq and Jumia, receive between 60 and 70% of all traffic with rest of the stores competing for what is left ("Understand the Egyptian Shoppers").

Egypt is mainly a cash economy with financial infrastructure relatively undeveloped which has a severe impact on how people purchase online. This is clear from a strategy for e-commerce sites in Egypt to perform transactions. Many websites like OLX provide cash on door payments leading offline payments to drive online commerce (Buckle, 2017). When asked how online shopping could be improved in the future, Egyptian consumers in a study lead by Mastercard indicated that free delivery charges, elimination of any service charge and guarantee of security of online payment are popular suggestions (Sabry, 2014).

Another study titled “Government regulations and online shopping Behavior: an exploratory study on Egyptian online shopping consumers” tried to explain the factors affecting Egyptian consumers buying behavior online. Main findings of the study showed that government regulation for e-commerce to protect the rights of all stakeholders taking part in an online transaction is badly missing to instate trust in online shopping. A recommendation is to put in place a legal framework to manage the relationship between e-commerce sites and Egyptian online consumer. The study also highlighted the cultural factors affecting Egyptian consumers online

such as uncertainty avoidance and collectivism which significantly discourage average Egyptian consumer from buying online (El Ahmar et al, 2016).

According to Hofstede (1991), Egyptian culture has high uncertainty avoidance as uncertainty is seen as a threat that should be avoided to minimize risks and ambiguity. Moreover, Hofstede identifies Egyptian culture as collectivistic as people prefer to make decisions based on group consensus as average Egyptian consumer puts a huge importance on the opinions of friends and family.

Egyptian consumers are remarkably open to online ads. Although ad-blocking software is getting popular worldwide, Egyptian consumer views online ads as a typical way for discovering new brands and products which is a marketer's dream. Marketing message retention though is quite low leading to need for more creative and engaging campaigns to ensure message retention with a focus on quality over quantity (Buckle, 2017).

2.3 Types of Stores

There are different types of shopping stores. First, there is the (traditional) physical shopping store where shoppers and sellers interact with each other face to face and they depend on each other for daily business communications. Second, there are the online shops (Internet stores) where shoppers and sellers do not meet each other and do not have direct or face to face interaction. Instead, they use the Internet as a means for the selling and buying process.

Years ago, shopping was kind of a very basic process where a face-to-face communication takes place between two direct elements which are seller and shopper. At the time, people used to

buy their products traditional way through door-to-door sales, retails shops, telephone sales, etc. Today, people still use most of these methods in today's shopping communications (Brown, Pope and Voges, 2003; Monsuwe et al, 2004). For instance, most people still consider going to the supermarket stores and grocery shops is a vital routine of the shopping process. Adding to these types of traditional stores that are still crucial for many people as a daily communication; the appearance of new forms of stores such as modern or discount stores that also found their way into the daily shopping communications (Sunanto, 2012).

These types of stores have a different store atmosphere than the traditional supermarket stores and grocery store that are mentioned above, but they are modernized types of stores where the seller provided discounted products in the air-conditioned environment.

2.3.1 Offline Stores

2.3.1.1 Traditional Stores

As mentioned before, traditional stores are the types of stores where shoppers and sellers interact with each other in a face to face communication (Sunanto, 2012). In Egypt, this type of stores is frequently seen in the street. It is kind of a small supermarket that contains a variety of essential products and commodities.

2.3.1.2 Modern Stores

Modern stores, as mentioned above, have a different appealing atmosphere for consumers than the traditional stores. Modern stores are air-conditioned stores with very wide spaces. They also have an attractive display of products; they also provide parking slots in addition to a diversity of shops, services, and products (Sunanto, 2012). Modern stores are a western experience for many

consumers. Examples of modern stores in Egypt are stores in Cairo Festival City Mall, 6th of October Mall, Mall of Egypt and City Stars Mall.

2.3.1.3 Discount Stores

Discount stores are kind of wholesale and retail stores which provides relatively large discounts on products in large air-conditioned stores (Sunanto, 2012). Some of the popular examples of discount stores in Egypt is Carrefour, Hypermarket and Spinneys stores which are visited daily by a lot of Egyptians.

2.3.2 Online Stores

Online shopping is another form of shopping where shoppers should have Internet access to communicate with the seller to buy products and services. Online shopping is considered a relatively recent form of Electronic Commerce which is thrived and spread since mid-90s. Nowadays online shopping has lots of benefits for shopper and seller as well. It does not have any business investment costs in physical stores. Online shopping is also an easy business for a person to establish (Strader and Shaw, 1997). Thus, when the seller establishes his/her own online shop, consumers can reach it and start ordering products and services.

The process of online shopping is a simple experience for any shopper. Shoppers usually have a URL or a website for them to visit such as http://www.amazon.com. When entering this URL, customers usually find all the products details including pricing, product features, delivery time, contact information, return customer service and 24-hour online help in case the customer needs any assistance in the ordering process. Then after the customer choose a specific product and he/she decided to buy it, usually they turn into the payment process where they should provide

their contact information, billing address, phone number, and email for the seller to be able to deliver their item.

Unlike the traditional shopping way, the online shopping process does not require a direct interaction between the shopper and the seller, but it does only require simple electronic skills and Internet of course (Monsuwe et al, 2004).

2.3.2.1 Importance of Online Stores

Online shopping has lots of benefits and advantages for online shoppers. Shopper can shop anywhere anytime. Shoppers only need an Internet access and a personal computer or a smartphone. Once they are connected, they can visit any website or any online shop and check all products and services. This ease of shopping process, in fact, saves for shoppers a lot of the wasted time in shopping malls and the effort of reaching to malls and the effort spent on seeking the needed item. Besides, online shopping offers various competitive prices for a lot of products. (Bellman et al, 1999; Bhatnagar et al, 2000; Chang et al, 2004; Limayem et al, 2000; Monsuwe et al, 2004; Morganosky and Cude, 2000; Sim and Koi, 2002; Wolfinbarger and Gilly, 2005). Moreover, Online shopping keeps shoppers away from going through the hassle of shops and salespersons who keep on nagging the shoppers to take specific products besides standing in the payment rows for a long time waiting for their turn to pay. Online shopping also saves a lot of time and effort for shoppers who wants to make the best deals in terms of prices and variety of products, so shoppers can compare hundreds of online products in less time than visiting and searching actual stores. Furthermore, there are a lot of other shoppers who prefer to shop online because they live far away from the shops or they don't want to spend time searching for a transportation means to the mall or they don't like to carry a lot of purchased bags to the car and then to their homes. Thus, these types of shoppers find convenience, time-saving, and effort saving in online shopping.

Although most of the wired Internet users prefer online shopping for their products and services, there is a study done by Muthitacharoen and Palvia (2002) that there is another type of shoppers who do prefer to shop offline rather than going online for shopping. In another study done by Teo (2002); Wolfinbarger and Gilly (2005) mentioned that this type of offline shoppers would only buy online on the condition of not finding what they need in offline stores. For example, the physical stores may not have as many sizes and variety of products as online shops, so in this case, if the offline shopper does not find what he/she needs in the physical store, they usually turn to the online one to find what they need. Thus, offline shoppers consider online shopping as an alternative for them to satisfy their what they need.

Furthermore, according to (Ward, 2001), online shops also provide searching engine tool that eases the process of looking for any needed product or service with its price and features information in a few seconds. Moreover, the Internet channel offers a shop to the seller with a minimum price. Hence, the seller sells the products with a lower cost compared to the offline stores that have to add up their expenses to the products and services' prices which make them more expensive than online stores.

2.3.2.2 Online Shopping Trust

Online shopping still a doubtful topic for many online shoppers. Many online shoppers are still uncertain about the idea of online shopping, especially when it deals with the security system and their information security. For example, there are a lot of shoppers who are reluctant to buy any product or service online because they are hesitant about providing their private information such as providing the credit card information to a probable deceiver seller or a website or receiving a fake product. These possible perceived risks that are resulted from a vulnerable system may be the reason behind why many shoppers are not shopping online (Chang et al, 2004; Monsuwe et al,

2004). Thus, any online business marketer should know these probable considerations and study the culture and nature of their target market in order to implement a successful online shopping channel. Online business marketers also need to grant secured selling channels for their customers to trust their websites and selling stores.

A proposed solution to secure the marketers' selling channels is to implement an approved web system by a trusted computer association to assure to customers that their information will be secured. Besides, Online sellers can secure the payment process by applying the encryption technology which protects the privacy of customers' credit cards and prevents any kind of online fraud.

In a research done by Wolfinbarger and Gilly (2005), they mentioned that shoppers usually feel disappointed when they do not find what they need in the offline store, especially after planning to go to this specific store. Wolfinbarger and Gilly also mentioned that the main reason behind customers' disappointment after not finding what they need is the pressure they receive from the salesperson to buy a certain product or service. In contrary, online shops leave some space for shoppers to scan and buy whatever they want without any external pressure.

2.4 Types of Products Online

There are specific sorts of products that usually customers prefer to buy online. Some examples of these products are books, CDs, and according (Bhatnagar et al, 2000), online downloadable software are bought frequently online by customers. The main reason behind this is that these types of products can be tested before buying. For instance, customers usually listen to the needed online music track before buying it and they can also have a trial software version before buying it, so when they are satisfied with the product, they usually decide to buy it.

Furthermore, products such as softcopy books, music tracks, and software do not need packing costs, so once seller sell an item and the customer's transaction process is done, the seller receives directly his/her revenues. Moreover, a research is done by Hansen, (2005); Wolfinbarger and Gilly (2005) state that customers frequently look for and buy certain products and services online including books, software, travel, CDs, toys, and hardware.

Another type of online products that are frequently bought by customers is clothes. Goldsmith and Flynn mentioned in their research in 2004 that customers in the United States prefer to shop online all the time. The reason behind the occurrence of this phenomenon is the Internet Innovativeness which helps and convince customers to buy certain products. Yet, there are customers percentages who do not like to do their shopping online and they prefer to go to offline stores (Goldsmith and Flynn, 2004). Another related study done on the U.S nation in 2001 and 2002 showed that hardware, travel, and clothing are the best three selling online products (Goldsmith and Flynn, 2004). Additionally, there is a report done by the "InternetWeek" in 2005 stated that there is a dramatic growth of more than 10 percent of the online electronic purchases such as music players, computers, cameras.

2.5 Definition of Online Services

First, a service is defined as an experience or an act that a person offers to another person resulting in delivering a certain value to this second person without owning any tangible or physical product (Wirtz, 2015). However, some companies are shifting themselves from service organizations to online service provider (e-services). Some examples of online companies are telecommunications, hotel, medical services, banking, airlines, insurance, house cleaning, tourism, and transportations. Hence, online services can be defined as the technology-based services that are opened through the Internet channels or electronic means, yet not necessarily consumed online.

For instance, there are a plenty of technology-based services that people use every day including e-ticketing, e-tourism, e-banking, e-library, e-trading, e-learning, etc and some of these online services are usually for free (Kumbhar, 2012). Thus, technology-based systems that depend on the Internet are main determinants in changing how companies deal with each other in business-to-business marketing B2B and companies dealing with customers in the business to customer marketing B2C (Parasurman and Zinkhan, 2002). These types of business marketing are known as e-banking and e-commerce. A subset of online services are services online which are requested and consumed online.

Customers usually are interested in the final output of the obtained service (Wirtz. 2015), unlike sellers who are more interested in the process of delivering the service, which in fact affects the customer satisfaction regarding the service they obtained. Most services have tangible and intangible elements; tangible elements including having a meal in a restaurant or medications during a stay in a hospital; and intangible elements including the final value that a customer receives. The difference between e-commerce and e-services is that the former involves buying a tangible product like a book for example, while the latter is about renting a service such as a ride for example.

Many services marketing scholars' work is frequently criticized because opponents think that there is no difference between services and goods in real life (Wirtz, 2015). However, a lot of recent studies and researches that highlight on services confirm that there is a major difference between services and goods. These studies based their arguments on four main generic factors which are intangibility, heterogeneity, perishability of output, and finally simultaneity of both production and consumption. Furthermore, another method to differentiate between services and goods as suggested by Lynn Shostack is to rank them on a range from intangible to tangible.

In Egypt, Online Services are booming in adoption and variety. In e-ticketing, for example, TicketsMarche and Elcinema offer online tickets for entertainment events and cinema theaters. Egyptair, Egyptian railway and Go Bus offer online portals for booking tickets online. Another segment that slightly changes the concept of the ticket to booking a ride at any moment such as Careem and Uber which transformed the way young people commute, then came SWVL an Egyptian startup for reinventing public transportation in Egypt allowing users to book rides from a mobile app. Banks heavily invested in technology to compete in the Egyptian market from automated teller machines, phone banking, online banking, credit cards, and online wallet. Online buying and selling is also an emerging area in Egypt with the rise of OLX, Souq, Jumia, and Otlob providing different flavors for the online marketplace for used products, new products and food delivery. Telecommunication companies Orange, Vodafone, Etisalat and WE in Egypt offer different online services to recharge, pay bills, change plans among others through a website and mobile apps. In terms of E-Learning in Egypt, Egyptian E-Learning University provides online education and training services established by the Ministry of Higher Education, American University in Cairo provides variety of courses and programs online, and British Council offers online English courses. Government online services in Egypt for citizen and visitor self-service are offered online on different entities portals including Ministry of Interior, Ministry of Foreign Affairs, and Ministry of Communication and Information Technology.

2.6 Types of Services Online

Services, in general, are best categorized in four types based on services characteristics based mainly on two dimensions: “contact intensity” i.e. involves interacting with consumer, intensive labor activity and customized service, and “technology complexity” i.e. involves the use

of technology and the certain degree of complexity. These two dimensions define the four types of services whether online or offline (Jaakkola et al, 2017).

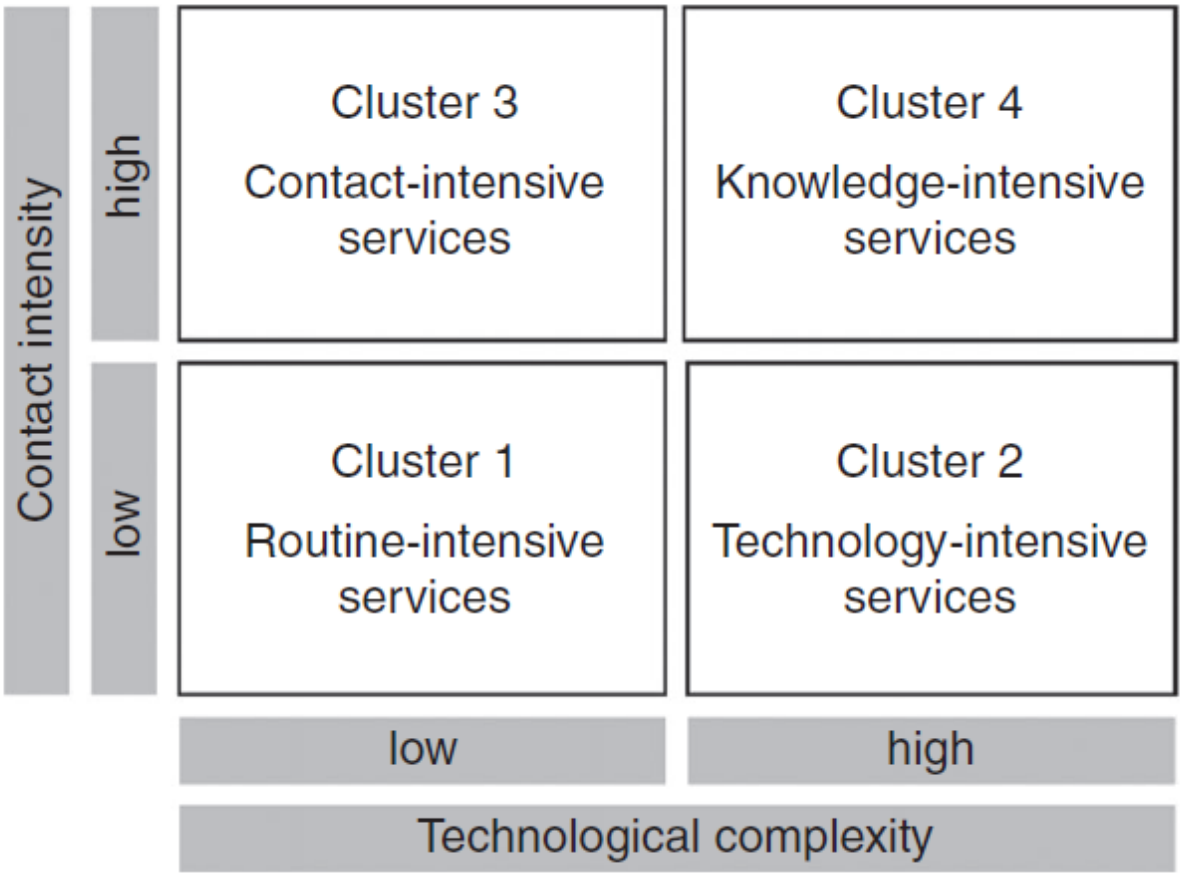


Figure 1 - Types of Services

2.6.1 Routine-Intensive Services

The first type of services is Routine-Intensive Services which are low on "contact intensity" dimension and low "technological complexity" dimension. These services require low interaction with the customer, low labor activity and low customized service as well as low use of technology and low complexity. These services are usually standardized as they are quite repetitive. Examples

of these services are transportation and logistics, banking and insurance, maintenance services, real estate and wholesale trade (Jaakkola et al, 2017). Examples in Egypt for Routine-Intensive are Uber, Careem, Swvl, e-banking for different banks among others.

2.6.2 Technology-Intensive Services

The second type of services is Technology-Intensive Services which are low on "contact intensity" dimension yet high on "technological complexity" dimension. These services require low interaction with the customer, low labor activity and low customized service; however, they require high use of technology and involve high complexity. These services are usually quite technical and related to end-product. Examples of these services are engineering, repair, technical support, energy management, and mobile and web services (Jaakkola et al, 2017). Examples in Egypt for Technology-Intensive are Taskty, Instabug among others.

2.6.3 Contact-Intensive Services

The third type of services is Contact-Intensive Services which are high on "contact intensity" dimension but low on "technological complexity" dimension. These services require high interaction with the customer, high labor activity and highly customized service. On the other hand, they require low use of technology and involve low complexity. These services are usually very personal hence the relationship between consumer and provider of the service is key to a good service. Examples of these services are hospitality, healthcare, customer care, call center, retail, and training (Jaakkola et al, 2017). Examples in Egypt for Contact-Intensive Services are eGov services, Orange, Vodafone, Etisalat among others.

2.6.4 Knowledge-Intensive Services

The fourth type of services is Knowledge-Intensive Services which are high on "contact intensity" dimension and also high on "technological complexity" dimension. These services require high interaction with the customer, high labor activity and highly customized service. At the same time, they require a high use of technology and involve high complexity. These services are typically put the customer at the center of the service and require very close collaboration with the customer to bring fruit. Examples of these services are auditing, consulting, legal, medical and design services (Jaakkola et al, 2017). Examples in Egypt for Knowledge-Intensive Services are Nafham, Egyptian E-Learning University, British Council among others.

2.7 Types of Online Customers

In a research done by Chang, Monsuwe, Morganosky, and Cude in 2000 and 2004 indicates that consumers demographics including gender, occupation, income, education, and age are main factors in determining customers' decision-making process in buying online products (Chang et al, 2004; Monsuwe et al, 2004; Morganosky and Cude, 2000). Another research done by Poel and Buckinx in 2004 showed that men do shop online more than women, and they tend to shop again their pre-purchased products (Poel, and Buckinx, 2004). On the contrary, the Internet Business News mentioned in an article in 2006 that females usually tend to buy cars online as they want to get rid of the salesperson representatives' pressure in the physical store. In addition, the report mentioned that it found out that female shoppers frequently shop for clothes online more than male shoppers (Goldsmith and Flynn, 2004). The research results also revealed that well-educated people with high incomes have a higher chance of buying online than people who are not that

educated with low wages. Moreover, the research discloses that old people frequently shop online more than young people.

Unlike female shoppers, a research showed that most of the online buying processes are done by males who usually repeat their same purchases later (Poel, and Buckinx, 2004). In addition, online shoppers, indeed, whether males or females have unique and different characteristics. Every shopper has a different taste and style in terms of shopping even in their searching method. Hamilton (Kau et al, 2003), in his research, categorized six common types of online shoppers including male and female shoppers that can be recognized as below:

- The routine is a type of shopper who is seeking precise information on the the Internet.
- The connector is a type of shopper who is new to the Internet shopping. They rarely buy online and usually prefer to shop offline.
- The bargain is a type of shopper who is looking for the best shopping deals on the Internet.
- The simplifier is a type of shopper who purchases a lot online without much hesitance. These shoppers are usually rich, and they could be a good target market for marketers.
- The Sportster is the type of shopper who prefers sports and entertaining shopping.
- The surfer is a type of shopper who spends more time scanning shopping websites than average consumers.

2.8 Online Shoppers Purchasing Behavior

Every country has a different behavior toward shopping. This different behavior comes from their different culture, values, and attitudes than other countries. For instance, there is a research done by two authors (Park and Kim, 2003) on the Koreans people found that most Korean people seek for certain aspects when shopping online. The research found that Koreans'

purchasing behavior depends on three main factors to encourage them to purchase online, which are the usability the website design, the quality of product information, and finally the security of the website. Hence, these factors must be in every online outlet for them to decide whether to buy online or not.

Another research is done on Singaporean online purchasing behavior and it showed that Singaporean people purchasing behavior depend mainly on their positive attitude toward their online purchase experience. This attitude whether positive or negative is the main reason for them to buy or not to buy online again (Sim and Koi, 2002).

One more research is done on the U.S by Kim and Park (2005). They found that American people purchasing behavior is mainly based on two main factors, which are their positive attitudes toward online shopping and their search results toward product information. These two elements are what leads Americans to buy online.

For marketers to disclose the behavior of online shoppers and what triggers may affect this behavior; they should first know where these shoppers do spend their time and money. A research by Bellman and other researchers in 1999 answered this part. They found out that the more there are the Internet wired people, the more they spend time online as their daily life routine. (Bellman et al, 1999). Thus, they are more affectionate to spend their money on online shopping and online purchasing. When shoppers become addicted to the Internet, they start to have more knowledge about the Internet navigation. Also, they become more knowledgeable about websites and how they operate. Hence, the possibility of online purchasing would be very high.

The behavior of the Internet users, indeed, differs from one user to another. Some users may use the Internet only for obtaining information and other may use the Internet for shopping

online (Poel, and Buckinx, 2004). A research by Liebermann and Stashevsky found that the first type of The Internet users who are keen on browsing concerns only about their security while browsing. They need to ensure that the websites they are using, and their private profile data are secured. They are mainly afraid of the Internet hackers who may misuse their credit cards data (Liebermann, and Stashevsky, 2002). The other type of the Internet users who like online purchasing more than just browsing the Internet is more confident users who usually shop online and usually have previous successful shopping experiences. Hence, this type of users does not have any the internet risk concerns as the first type of users, but they worry about finding what they need. Yet, there are some users who are still hesitant about online purchasing although they like the idea of online shopping and they want to try it. These users usually worry about the quality of the product and delivery time (Chang et al, 2004; Kau et al, 2003; Liu and Wei, 2003). Unlike some other users who prefer online shopping to save their time and compare other products' prices (Bhatnagar et al, 2000; Kau et al, 2003; Li et al, 1999).

Moreover, word of mouth is a major influencer on a lot of online shoppers. This means that if an online shopper had a great online purchasing experience, his/her opinion may affect another potential hesitant shopper who could be a family member or a friend to shop as well (O'Cass and Fenech, 2003). Also, user satisfaction is important predictor of online consumer affected by website design, navigation and personalization (Al-Kasasbeh, 2011). Another study done in Finland concluded that most shoppers online are young adults and that convenience being key predictor for online shopping behavior (Agyapong, 2018). More research done in Omar showed that usefulness, ease of use, and trustworthiness are key predictors for online services shopping behavior (Shatat, 2017).

2.9 Factors Affecting Online Shopping Behaviour

The internet shopping is still relatively a new type of shopping that has spread worldwide so fast. There is a research done on e-commerce highlighting the most important elements which make online shopping booming worldwide and it showed that saving time and convenience are the two most important factors that make people shop online (Bellman et al, 1999; Bhatnagar et al, 2000; Chang et al, 2004; Limayem et al, 2000; Sim and Koi, 2002).

According to another research, an additional element that may be the reason behind the success of online shopping is the ease of online technology (Ahn, Ryu, and Han, 2004; Chang et al, 2004; Liu and Wei, 2003; 0' Cass and Fenech, 2003. Moreover, online stores have much cheaper prices than the physical stores such as CDs, books, and computer software (Bhatnagar et al, 2000; Chang et al, 2004; Sim and Koi, 2002).

Moreover, another research showed that one factor that affects the business of e-commerce is trust (Bhatnagar et al, 2000; Chang et al, 2004; Hoffman, Novak, and Peralta, 1999; Limayem et al, 2000; Martinez-Lopez, Luna, and Martinez, 2005).

In addition, other researches revealed that consumers' demographics are a crucial element in impacting the business of e-commerce or online shopping Bhatnagar et al (2000); Chang et al, 2004; Corbitt, Thanasankit, and Yi (2003); Mahmood et al (2004); Monsuwe et al (2004); Wu (2003). For instance, a research found that men shoppers frequently buy online products such as electronics and hardware due to the ease of the process, but women shoppers are not buying these types of products online as men shoppers. Furthermore, the level of education of shoppers whether males or females can determine their potential to shop online. For example, shoppers who have high education level and well-paid frequently shop online. To sum up, factors such as saving time,

price, trust, convenience, and shoppers demographics are the core determinants affecting online shopping. Hence, all the previously mentioned elements will be used in this study as testing variables to determine whether they affect the online shopping behavioral intention.

2.10 A Gap in the Literature

There is a shortage in research explaining Egyptian customers online shopping purchase behavior for online services. There is a need for better understanding of different factors affecting Egyptian consumers purchase intention of online services. The value for this research is for marketers of online services sites to understand what motivates Egyptian consumer to buy services online.

2.11 Theoretical Framework for Online Shopping Consumer Behavior

There are several theories that explain factors predicting consumers' buying behavior and are used by scholars for marketing research. Yet, there are some theories that have been used a lot when it tackles the area of the consumer's buying intention which are the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology, the Theory of Reasoned Action (TRA) and finally the theory of planned behavior (TPB) which is the developed version of the Theory of Reasoned Action (TRA).

2.11.1 The Technology Acceptance Model (TAM)

The Technology Acceptance Model was initially built by a scholar called Davis in 1989 (cited in Monsuwe et al, 2004, p.104). This model was constructed to test the degree of shoppers' technology adoption usage and their information technology acceptance (Monsuwe et al, 2004;

Pavlou, 2003; Henderson and Divett, 2003). This model can be only good at forecasting the consumers' impression of the advantages that this technology gives them and how this technology helps them in getting their tasks done. However, this theory fails to recognize the impact of social psychology that affects consumers Behavior (Ramus, and Nielsen, 2005; Zhang et al, 2004). In this research, consumer Behavior is key to understand the aspects affecting Egyptian consumer intention to acquire services online not only adopt online services as new technology.

2.11.2 The Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology was proposed by Venkatesh et al. (2003) to understand factors that influence behavior intention and adoption of information technology (Chang, 2012). According to UTAUT, the factors influencing behavior intention and adoption of information technology include performance expectancy, effort expectancy, facilitating conditions, and social influence. Performance expectancy is the degree of personal belief that using information system will help him/her attain better-desired performance. Effort expectancy is the degree of ease of use of an information system. Facilitating conditions is the degree of belief that process exists to support using the system. Social influence is the degree of a personal perception of others' belief about whether he/she should use the information system.

UTAUT was extended in UTAUT 2 to incorporated three more constructs which are: hedonic motivation, price value, and habit. Hedonic motivation is the degree of enjoyment from using a system. Price value is the degree of value from the cost of using a system. Habit is the degree of experience with system encouraging repeated behavior.

2.11.3 Theory of Reasoned Action (TRA)

Ajzen and Fishbein are the two scholars who originally developed The Theory of Reasoned Action in 1975 (Fishbein and Ajzen, 1975). Originally, this theory was established to forecast

consumers' buying intentions. This prediction was built on two main factors which are normative and attitudinal beliefs (Ha, 1998; Lee, and Littrell, 2005; Thompson and Panayiotopoulos, 1999). This theory does not have the ability to forecast consumers' buying intentions in the presence of the technology factor. Thus, the Technology Acceptance Model replaced the Theory of Reasoned Action when technology acceptance is key to research (Pavlou, 2003; Zhang et al, 2004). Another criticism to this theory is that it fails to recognize the impact of consumer perceived control on the intention to buy as it only assumes normative beliefs and attitudinal beliefs impact buying intentions.

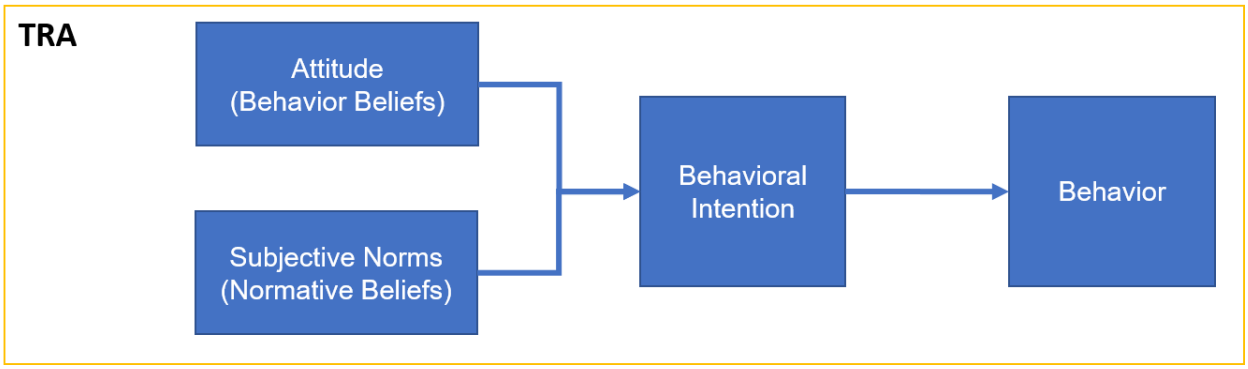


Figure 2 - Theory of Reasoned Action

2.11.4 Theory of Planned Behavior (TPB)

According to Ramus and Nielson, originally this theory was an extension of the theory of Reasoned Action (Ramus and Nielson, 2005, p.336). This happened when scholars added to it apart called Perceived Behavioral Control to the theory of Reasoned Action. This newly added construct helps marketing scholars have an accurate forecasting of the consumer's behavior. This development aided in predicting the intention of the consumer's behavior while using technology. Moreover, this construct has also been verified and used by many studies in expecting the behavior

resulted from customer intentions and used in many other consumer behavior related arenas (Cook et al, 2002; George, 2004; Hansen et al, 2004; Limayem et al, 2000; Ramus and Nielsen, 2005; Shim, Eastlick, Lotz, and Warrington, 2001; Zhang et al 2004). However, the Technology Acceptance Model is used and fit more to predict consumer's acceptance of new technology.

Moreover, the theory of Planned Behavior is more innovative than other theories including the theory of Reasoned Action and the Technology Acceptance Model. The theory of planned behavior (TPB) was introduced by Ajzen (Ajzen, 1991; George, 2004; Limayem et al, 2000) as shown in the below figure (figure 2.1) as an advanced version of the theory of reasoned action (TRA) to include the impact of perceived Behavioral control. Therefore, the Theory of Planned Behavior (TPB) will be used as the theoretical framework in this study.

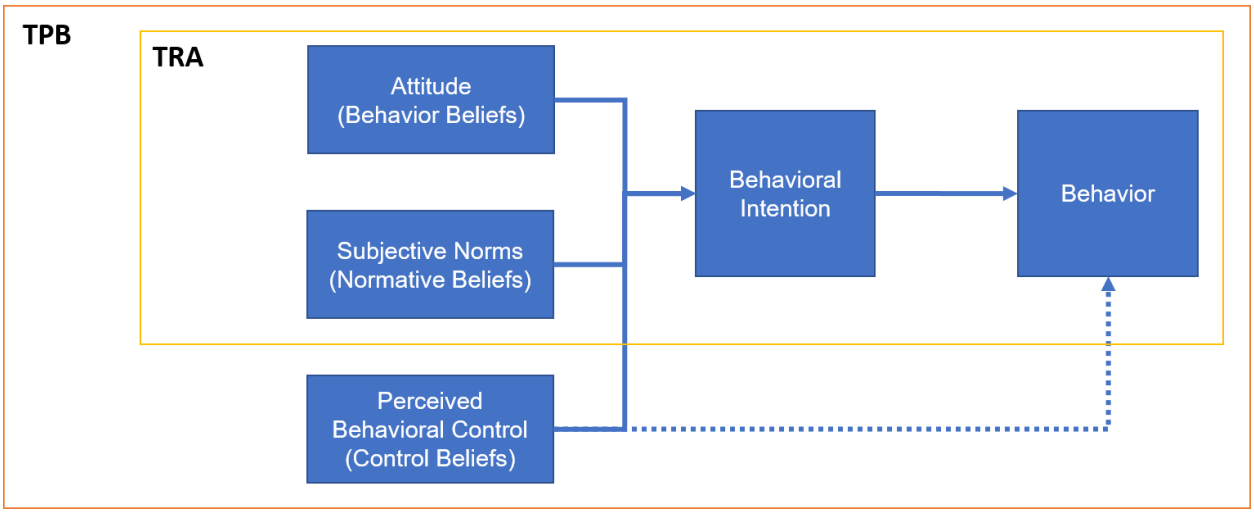


Figure 3 - Theory of Planned Behaviour

The Theory of Planned Behavior (TPB) is frequently used by a lot of studies focusing on the consumer's buying behavior (Athiyaman, 2002; Cook et al, 2002; George, 2002, 2004; Hansen et al, 2004; Hsu, and Chiu, 2004; Kalafatis, Pollard, East and Tsogas, 1999; Limayem et al, 2000;

Ramus and Nielsen, 2005; Rhodes, and Courneya, 2003; Shim et al 2001). All these articles used the Theory of Planned Behavior as a theoretical model beside concentrating on consumers' behavioral intentions while online shopping. The theory of planned behavior is suitable for understanding consumer behavioral intention using three independent variables: subjective norm, consumer's attitude toward the behavior, and perceived Behavioral control.

To define attitudes, according to Ajzen, attitudes are determined by people's beliefs on the results of a certain negative or positive behavior (Ajzen, 2002; Francis, Eccles, Johnston, Walker, Grimshaw, Foy, Kaner, Smith, and Bonetti, 2004).

As mentioned by Francis (2004), in defining Subjective Norm; It is the person's self-measurement of the surrounded social pressure to test their performance toward a certain behavior (Francis et al, 2004, P.9).

Finally, Ajzen and Francis described Perceived Behavioral Control as consumer belief that he is in control over the ability to complete a task and to be successful or not (Ajzen, 2002; Francis et al, 2004).

Thus, it can be concluded that Attitudes, Subjective Norm, and Perceived Behavioral Control are the three core elements that define the person's buying intentions. For example, people's attitudes or their Subjective Norm, or their Perceived Behavioral Control are all active agents that can affect people's intentions to buy a specific product or service. Therefore, the theory of Planned Behavior (TPB) is used in this research to help obtaining the most concrete and reliable findings out of this research. Moreover, the Theory of Planned Behavior is one of the most used theories in marketing, especially when it comes to online buying behavioral intentions as it is the

aim of this study (George, 2002, 2004; Limayem et al, 2000; Ramus and Nielsen, 2005; So et al, 2005).

2.12 Conceptual Model

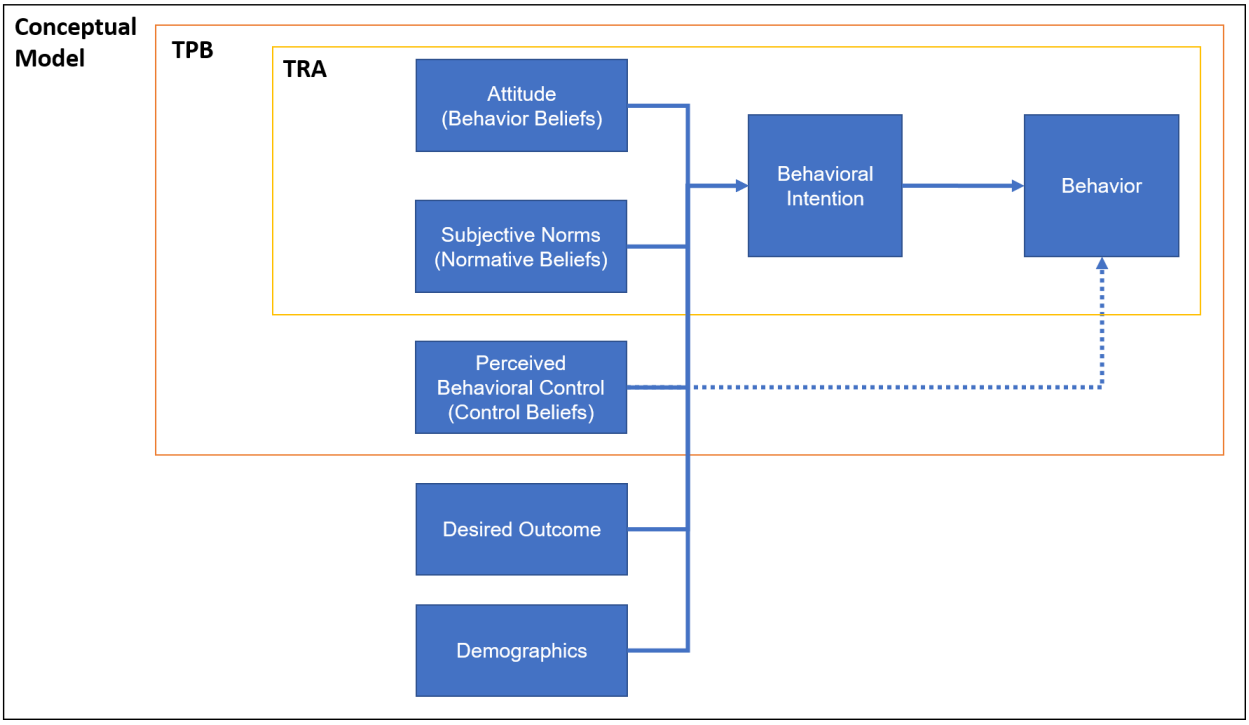


Figure 4 - Research Conceptual Model

In this research, the above diagram shows the conceptual model that this research is built on. In this diagram, there are many independent variables such as **attitudes**, **subjective norms**, and **perceived behavioral control** and one dependent variable which is the **behavioral intention**. This above figure is developed from the Theory of Planned Behavior. Moreover, two more constructs including **desired outcome** and **consumers' demographics** will be added to this model to have more of concrete research results of what are the independent variables that lead to this

certain Behavior of online shopping. The desired outcome would include some variables such as consumers' trust in the online shopping process, time-saving element, the products' prices and finally convenience of the process (Limayem et al, 2000, p.423). Consumers' demographics will include some testing variable such as their age group, gender, monthly income, education level, past online shopping experience, and their occupation (Bhatnagar et al (2000); Chang et al (2004); Corbitt et al (2003); Mahmood et at (2004); Monsuwe et al (2004); Wu (2003)). Previous research by Poel and Buckinx in 2004 showed that men do shop online more than women (Poel, and Buckinx, 2004), so in this research we will test whether the same is true for online services. Also, it is assumed that Millennials generally shop online more than other age groups as well as higher education groups are more likely to shop online; that is why we will test whether such assumptions stand in the case of online services.

According to Swaminathan et (1999), it is crucial in marketing to have customers' demographics in order to know who the current customers and the potential ones are, so it will be easy for marketers to have marketing plans and strategies that help them compete with their competitors (Fahy, 2002). According to another study done by Bentler and Speckart; Sutton and Hallett (in Shim et al, 2001, p. 403); another reason the demographics are important is that they also provide marketers with the consumers' previous online purchase experience and by knowing this; marketers can predict the Behavior of consumers better than before. Finally, the other construct, the desired outcome including time, price, convenience, and trust is also very important for marketers to identify what triggers consumers to shop online whether cheap prices, saving time, trust in the online shop or convenience (Bellman et al, 1999; Bhatnagar, 2000; Chang et al, 2004; Limayem et al, 2000; Sim and Koi, 2002).

2.13 Research Question and Hypotheses

What are the elements that impact Egyptian consumers' intentions to buy online services?

Based on the previous literature review, several hypotheses are raised to deconstruct the research question. The research hypotheses are driven from the main constructs of the conceptual model. Hypotheses based on the variables from the conceptual model are the below:

H1: Shoppers who have good **attitudes** toward online services have higher online services buying **intention**.

H2: Shoppers who have a good **subjective norm** toward online services tend to have higher online services buying **intention**.

H3: Shoppers who have concrete **perceived behavioral control** (skills) over online services shopping tend to have higher online services buying **intention**.

H4: Consumers who enjoy **convenience** usually tend to have higher online services buying **intention**.

H5: Online services shoppers who want to **save time** usually have higher online services buying **intention**.

H6: Consumers who seek low **prices** usually have higher online buying **intention**.

H7: Shoppers who have **trust** in online services usually have higher online buying **intention**.

H8: **Women** have a lower **intention** to buy services online than men.

H9: The higher the **education** of consumer, the more he/she has buying **intention** for online services.

H10: Between the **age** of 18 and 29, consumers tend to have higher online services buying **intention.**

Consumer Demographics

The survey would include some customers' demographics including age, education, and gender in order to figure out the potential customers who like to shop online. According to these below researches and studies (Bellman et al, 1999; Bhatnagar et al, 2000; Chang et al, 2004; Chiang and Dholakia, 2003; Mahmood et al, 2004; Poel and Buckinx, 2004; Sim and Koi, 2002; Swaminathan et al, 1999; Teo, 2002; Vijayasarathy, 2002; Wu, 2003), it is important to have consumers' demographics as it would help in knowing the potential customers, their characteristics, their education level, and their gender.

2.14 Questionnaire

In the survey, we would start with informed consent in an online format. Then by clicking next, respondent is presented with a list of statements to rate statements on a 5-point Likert-Scale from strongly disagree to strongly agree. Every 3 questions measure one variable including Attitude, Subjective Norms, Perceived Behavioral Control, and Different Desired Outcome as well as Behavioral Intention to request services online asking respondents. After that, multiple choice questions are used to understand sample demographics in terms of gender, age and education level.

3. Chapter 3: Research Design and Methodology

3.1 Introduction

In this chapter, there would be a descriptive overview of the aim of the study, the design of the research, the targeted population, the sampling procedure, the response rate, research instrument, questionnaire validity, questionnaire reliability, the ethical points of the research, and statistical treatment of the data.

3.2 The aim of the Study

Based on the conceptual model, some reasons are summarized as the main factors affecting the online shopping behavior of the Egyptian consumers, which was discussed and adopted from the theory of planned behavior (Ajzen 1991). The aim of this study leads to a better understanding of the behavior of the Egyptian online shoppers and what factors affect their shopping behavior. One study by Swaminathan et al, (1999) discussed that the behavior of any shopper has social-psychological roots that determine the behavior of this online shopper based on his/her cultural differences. Thus, the outcomes of this research would be very beneficial for all marketers who are interested in Egypt's online businesses.

3.3 Research Design

In this research, a descriptive research method is used in order to analyze certain traits of a specific group of people (online shoppers) and to forecast their online shopping behavior. To reach this, an obvious research question and hypotheses are used. Supporting the previous point, there are researches done by Cavana et al (2001); Aaker et al (2007), and Malhotra (2018) discuss that in most of the marketing fields, descriptive research should be used.

Moreover, because a descriptive research method is used in this research; some quantitative results would be collected through a questionnaire (Cavana et al, 2001). Furthermore, they are a lot of researchers who also used a questionnaire when studying relevant subjects such as Ahn et al, 2004; Bhatnagar et al, 2000; Cook et al, 2002; George, 2002; George, 2004; Goldsmith and Flynn, 2004; Lepkowska-White, 2004; Limayem et al, 2000;; Liu and Wei, 2003; O'Cass and Fenech 2003; Miyazaki and Fernandez, 2001; Sim and Koi, 2003.

In addition, there are a lot of benefits for using a survey (questionnaire method): a questionnaire is always easy to establish, reliability of data analysis if all questions are answered, and a questionnaire simplifies the process of data analysis. To avoid any kind of error, an electronic designed survey is chosen for the research since it is an online related topic and because the number of reachable respondents is much higher and broader when it is online than offline in terms of the number of respondents and the geographic areas.

Since this research is a type of a marketing research, so a cross-sectional study is used, which is kind of a one-time period study which is familiar in many marketing related studies. (Malhotra, 2018). This means that data collection should occur at the same time or the same time frame otherwise the data findings may not be reliable over time due to the change of the shopper's behavior. Moreover, a lot of researchers used a cross-sectional study in many of their researchers that tackle with online shopping areas. For instances, Goldsmith (2002) distributed a survey during the springtime of the large southern university to 566 students of the university. Another example of researchers used a cross-sectional study in 2003 are Sim and Koi; they conducted a survey in Singapore and spread it over 200 respondents at the same time and they got 175 responses. Finally, in 2004, George conducted a survey over a sample of 193 respondents, and he got all of them in a

period of 2-months; thus, based on the previously mentioned researches, a cross-sectional study is performed in this study along with a questionnaire and descriptive analysis.

3.4 Population

As Internet shopping is booming in Egypt and as it was mentioned before in the literature review that 90% of Egypt's Internet users spend their time on social media (*"Egypt: Reaching the Consumer", 2017;* Buckle, 2017*)* Thus, the research population includes a wide range of different ages starting with less than 18 years old to more than 50 years old. Moreover, in 2001, Cavana et al (p.278) and in 2003 Sekaran (p.294) suggest, according to the same size guideline, that the proper size of any sample in most researches should be between 30 and 500 respondents, so they mention 384 as the proper sample size for a one million population. Based on this research, the sample size of the study is a total of 404 respondents.

3.5 Sampling Procedure

In this research, a non-probability sampling technique is used to select the sample out of the whole population in order to test the research hypotheses related to the entire population. Non-probability sampling technique is a sampling technique in which every member of the sample does not have an equal chance of being represented in the sample. Hence, this sampling technique lacks external validity, but it is used for the purpose of the study. After using non-probability sample technique in choosing the sample for this research; a Snow-ball sampling method is used in distributing the survey so that any member of the sample can distribute the questionnaire to his/ her family and friends' members.

3.6 Response Rate

Questionnaire was distributed online through social media and emails. A total of 404 responses were collected over a month time from mid-September to mid-October since it is a cross-sectional study.

3.7 Research Instrument

The research questionnaire was designed to be anonymous, so respondents feel comfortable to fill it out with unreserved answers. In the questionnaire, three questions are designed to test each variable. In addition, three different scales were used in measuring respondents' demographics. First, an interval scale (standard rating) is used for defining a specific number of rated respondents' answers (Cavana et al, 2001). For example, in this research, a 5-point Likert-Scale ranging from strongly disagree to strongly agree where 1 represents strongly disagree and 5 represents strongly agree. This 5-point interval scale is used specifically in questions related to the consumers' Attitudes toward online services shopping, Subjective Norm, Desired Consequences, and finally testing Perceived Behavioral Control. Second, a nominal scale was used for classifying the demographic data (Cavana et al, 2001) regarding the gender of the respondents. Third, a ratio scale is used for ranking the demographic data regarding the age of the respondents and level of education (Cavana et al, 2001). Close-ended questions are used in the questionnaire for easy and fast answers.

Variables	Indicators	Indicator Cronbach ALPHA	Variable Cronbach Alpha
Attitude	• I believe requesting services online is a smart behavior. • I think to request services online is a bad behavior. • I find requesting services online is enjoyable.	.658 .548 .463	.731
Subjective Norm	• My family and friends believe requesting services online is a smart behavior. • My family and friends think to request services online is a bad behavior. • My family and friends encourage me to request services online.	.765 .661 .632	.826
Perceived Behavioral Control	• I feel capable of requesting services online. • I have the resources required to request services online. • I am familiar with technology to request services online.	.710 .748 .662	.840
Behavioral Intention	• I intend to request services online in the future. • I would likely request services online in the future. • I like to request services online.	.805 .795 .786	.895
Desired Consequence	<u>Convenience</u> • I request online services mainly because they are convenient. • I do not need to make a big effort to request online services. • Online services are easy to request. <u>Time</u> • I request online services mainly because they save me time. • I request services online because I do not want to spend time to request services. • Online services are quick to request. <u>Price</u> • I request online services mainly because they have good prices. • I request services online because I do not want to pay more for services. • Online services are cheap to request. <u>Trust</u> • I request services online mainly because they are trustworthy. • I request services online because I do not want to be at risk. • Online services are secure.	 .476 .568 .575 .734 .685 .622 .698 .696 .693 .749 .702 .605	.717 . 834 .822 .827

Table 2 – Research Instrument

The questionnaire consists of three sections. The first section consists of 12 questions to measure different variables like Attitude towards online services shopping, Subjective Norm, Perceived Behavioral Control, and Behavioral Intention using five points Likert scale from Strongly Disagree, Disagree, Neutral, Agree to Strongly Agree. The second section had 12 questions to understand the desired outcome to shop for services online including convenience, time-saving, cost saving, and trust. The third section consists of three questions to measure Consumer Demographics including age, gender, and education level in multiple choice questions.

Purpose of section one questions was to test whether personal opinion, family/friends' opinion, ability to shop for online services affect intention to buy services online based on Theory of Planned Behavior.

Purpose of section two questions is to analyze whether different desired outcomes like convenience, time-saving, cost saving, and lower risk also affect intention to buy services online.

Purpose of section three questions was to analyze whether demographics like age, gender, and education of respondents were affecting online services shopping online.

Operationalization and Measures

In this section of the study, there are some concepts and terminologies that need to be operationally defined:

Attitude has been defined as a psychological inclination that is voiced by assessing some entity with a certain grade of favor or disfavor (Eagly & Chaiken, 1993, p. 1). In this paper, attitude is operationalized by three items/questions as proposed and validated by Siriporn Thananuraksakul (2007) as follows:

1. (Q1) I believe requesting services online is a smart behavior.
2. (Q2) I think to request services online is a bad behavior.
3. (Q3) I find requesting services online is enjoyable.

Subjective norm has been defined earlier by Francis (2004) as it is the person's self-measurement of the surrounded social pressure to test their performance toward a certain behavior (Francis et al, 2004, P.9).

In this study, the subjective norm variable is operationalized by questions which are also validated by Siriporn Thananuraksakul (2007) as follows:

1. (Q4) My family and friends believe requesting services online is a smart behavior.
2. (Q5) My family and friends think to request services online is a bad behavior.
3. (Q6) My family and friends encourage me to request services online.

According to Ajzen (2002) and Francis (2004), perceived behavioral control has been defined as consumer belief that he is in control over the ability to complete a task and to be successful or not (Ajzen, 2002; Francis et al, 2004).

Perceived behavioral control is operationalized in this study by the following questions:

1. (Q7) I feel capable of requesting services online.
2. (Q8) I have the resources required to request services online.
3. (Q9) I am familiar with technology to request services online.

According to Fishbein and Ajzen (1975), the definition of "behavioral intention" is the degree of a person's intention to do a precise behavior (Fishbein & Ajzen, 1975, p. 288).

In this paper, behavioral intention is operationally defined through the following three questions:

1. (Q10) I intend to request services online in the future.
2. (Q11) I would likely request services online in the future.
3. (Q12) I like to request services online.

Desired outcome (Convenience) is operationalized in this study by the following three questions:

1. (Q13) I request online services mainly because they are convenient.
2. (Q14) I do not need to make a big effort to request online services.
3. (Q15) Online services are easy to request.

Desired outcome (Time) is operationalized in this paper as follows:

1. (Q16) I request online services mainly because they save me time.
2. (Q17) I request services online because I do not want to spend time to request services.
3. (Q18) Online services are quick to request.

Desired outcome (Price) is operationalized in this study by the three following survey questionnaires:

1. (Q19) I request online services mainly because they have good prices.
2. (Q20) I request services online because I do not want to pay more for services.
3. (Q21) Online services are cheap to request.

Desired outcome (Trust) is operationalized in this study as follow:

1. (Q22) I request services online mainly because they are trustworthy.
2. (Q23) I request services online because I do not want to be at risk.
3. (Q24) Online services are secure.

3.8 Validity

In this research, the questionnaire design was adapted with small changes from a similar study done in Thailand by Siriporn Thananuraksakul (2007). Following the same questionnaire design of already validated research makes the current research results more valid and credible (Cavana et al, 2001). The conceptual model was adopted from the Theory of Planned Behavior adding two independent variables to enrich the model: desired consequence and demographics.

3.9 Reliability

According to Cavana (2001) and Sekaran (2003), it is crucial to conduct a pilot study before conducting the original research questionnaire (Cavana et al, 2001; Sekaran, 2003). Moreover, Cavana (2001) indicates that reliability is the true measurement without any chance of error, hence it reflects some consistent results and measurements over different time and across many items within the instrument (Cavana, 2001, p.210). Furthermore, Malhotra (2018), suggested that a pilot study should have a sample ranges between 15 to 30 respondents and should be from the same population used in the actual questionnaire; hence, a pretest sample of 25 persons is used to represent the study pilot study.

The procedures of the pilot study start with collecting a sample of 25 volunteers to conduct the pretest survey. Volunteers were requested to answer the questionnaire before spreading it to the rest of the actual sample. The volunteer sample was chosen from the AUC Campus in a random

way. All the volunteer respondents were online shoppers or at least they are familiar with the online services experience. the pretest sample was aged 18 years old and older.

The software used in analyzing the data is the SPSS. Reliability of the pretest study was tested by Cronbach's alpha methodology. According to Cavana (2001), any variable that is less than 0.60 is poor in terms of reliability, variables with 0.7 are considered acceptable, and finally, those with 0.8 are considered good (Cavana 2001, p.324). Based on this, all questionnaire's variables were significantly reliable since they are all above 0.60 as in the table below.

Variables	**Cronbach's Alpha**
Attitude	.731
Subjective Norm	.826
Perceived Behavioral Control	.840
Behavioral Intention	.895
Desired Consequence: 1. Convenience	.717
2. Time	.822
3. Price	.834
4. Trust	.827

Table 3 - Reliability Test

The above table displays reliability testing through "Cronbach's Alpha". Cronbach Alpha is used to test the internal consistency of every factor mentioned in the above table. Hence, it ensures that answers of respondents are similar in most of the items. Moreover, according to

Cavana et al, any factor that its Cronbach Alpha is above 0.70 (Cavanaet al, 2001), is reliable and accepted.

3.10 Ethical issues

No question in the questionnaire asked for any personally identifiable information such as name, address, phone number or email to keep it anonymous and make respondent comfortable to freely speak their opinion. Respondents were free to accept or reject joining survey as voluntary activity at any time possible. The objective was explained with full informed consent before proceeding to the questionnaire.

3.11 Statistical Treatment of Research Data

3.11.1 Descriptive Analysis

The descriptive analysis is used to gather insight in terms of mean and standard deviation for responses for three questions for each relevant factor whether for independent variables or the dependent variable. This also helps in analyzing responses related to the respondents' demographics to understand the sample profile.

3.11.2 Inferential Statistics

There are three types of statistical test are used in this study; t-test, one-way analysis of variance (ANOVA), and multiple regression. More details are in Chapter 4.

4. Chapter 4: Findings and Analysis

4.1 Introduction

In this chapter, there will be an overall data analysis of the research including questionnaire responses frequencies, descriptive statistics, and in-depth analytical statistics. First, the research analysis includes the respondents' demographic profiles of 404 respondents, which were collected from the questionnaire conducted during October 2018. Second, there will be descriptive analysis to understand mean and standard deviation of different relevant factors as well as sample demographics profile. Third, there will be an analysis of the research's hypotheses testing through Multiple Regression, T-Test and ANOVA (one-way analysis of variance). Finally, a sum-up paragraph will highlight the main research findings and analysis.

4.2 Sample Demographics Profile

Descriptive statistics are used to analyze data about respondents' demographics including age, gender, and education level. To perform a descriptive analysis, the raw data must be presented in terms of frequency and percentage.

4.2.1 Age

The following table analyzing the age of the respondents' sample. 70% or 283 of the sample are between the age of 18 to 29 years old; other 18.1% or 73 respondents are in between the age of 30 to 39 years old; moreover, 7.7% or 31 respondents are in the age of 50 years old or more; 4.2% or 17 respondents are in the age of 40 to 49 years old; finally, there were no respondents less than 18 years old.

Please specify your age.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-29	283	70	70	70
	30-39	73	18.1	18.1	88.1
	40-49	17	4.2	4.2	92.3
	50 or more	31	7.7	7.7	100.0
	Less than 18	0	0	0	100.0
	Total	404	100.0	100.0	

Table 4 – Age

4.2.2 Gender

Please specify your gender.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	203	50.2	50.2	50.2
	Male	201	49.8	49.8	100.0
	Total	404	100.0	100.0	

Table 5 – Gender

The above table reflects that the gender the sample was almost equal between males and females. the table shows that 50.2% or 203 respondents of the sample were females; other 49.8% or 201 respondents of the sample were males.

4.2.3 Education

Please specify your Education Level

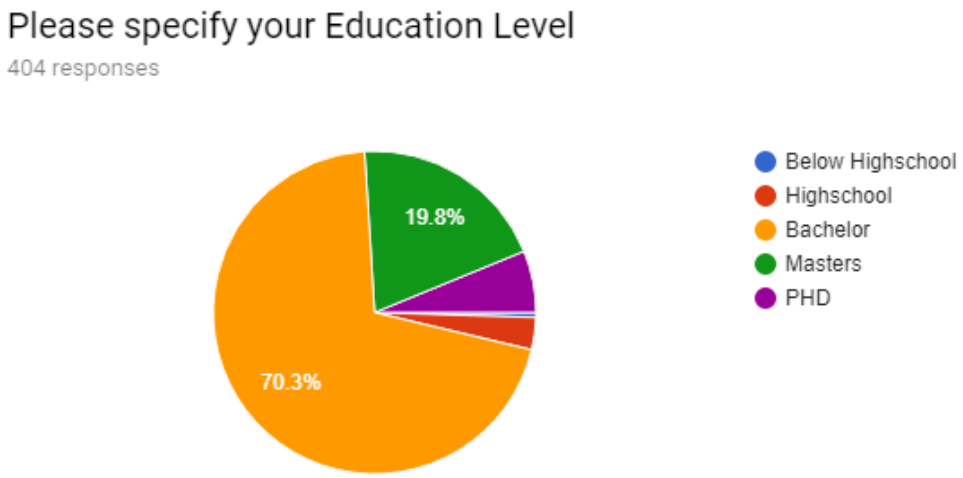


Figure 5 - Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	284	70.3	70.3	70.3
	Below Highschool	2	.5	.5	70.8
	Highschool	13	3.2	3.2	74.0
	Masters	80	19.8	19.8	93.8
	PHD	25	6.2	6.2	100.0
	Total	404	100.0	100.0	

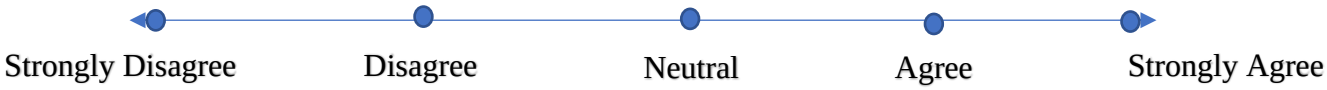
Table 6 - Education Level

This table explains the education level of the study sample. 70.3% or 284 respondents have bachelor's degrees; other 19.8% or 80 respondents are master's degree holders; moreover, 6.2%

or 25 respondents have PHDs; 3.2% or 13 respondents are high school students; and finally, 0.5% or 2 respondents are below high school.

4.3 Descriptive Statistics

This section presents the responses frequencies of the questionnaire respondents for survey questions.



The first section of the questionnaire asks respondents to rate statements on a 5-point Likert-Scale indicating from strongly agree to strongly disagree where 1 is strongly disagree and 5 is strongly agree.

Every three questions of the questionnaire test one variable in the study.

4.3.1 Attitude

The first variable is "attitude" which is tested as an independent variable. The below three questions are testing attitude.

q1 I believe requesting services online is a smart behavior

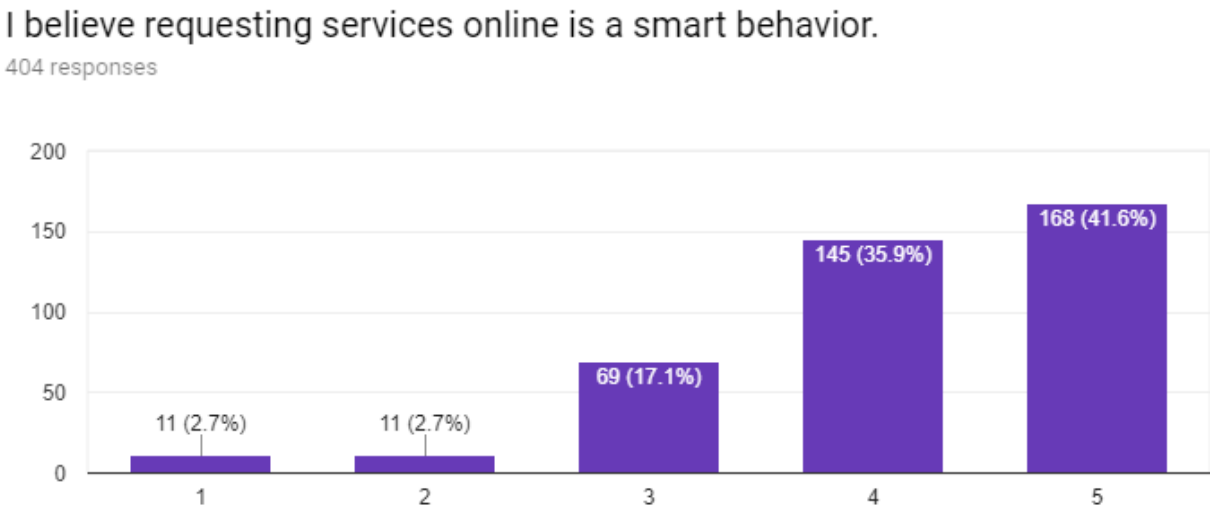


Figure 6 - Q1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	11	2.7	2.7	2.7
	2=D	11	2.7	2.7	5.4
	3=N	69	17.1	17.1	22.5
	4=A	145	35.9	35.9	58.4
	5=SA	168	41.6	41.6	100.0
	Total	404	100.0	100.0	

Table 7 - Q1

In the above table, 41.6% or 168 respondents strongly agree that requesting services online is a smart behavior; 35.9% or 145 respondents agree that requesting services online is a smart behavior; 17.1% or 69 respondents were neutral to the above statement; 2.7% or 11 respondents

disagreed that requesting services online is a smart behavior and finally another 2.7% or 11 respondents strongly disagreed to this statement.

q2 I think to request services online is a bad behavior.

Figure 7 - Q2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	229	56.7	56.7	56.7
	2=D	106	26.2	26.2	82.9
	3=N	50	12.4	12.4	95.3
	4=A	14	3.5	3.5	98.8
	5=SA	5	1.2	1.2	100.0
	Total	404	100.0	100.0	

Table 8 - Q2

In the table above, 56.7% or 229 respondents strongly disagree that requesting services online is a bad behavior; 26.2% or 106 respondents disagree that requesting services online is a bad behavior; 12.4% or 50 respondents were neutral about the idea; 3.5% or 13 respondents agree that requesting services online is a bad behavior; and finally, only 1.2% or 5 respondents strongly agree that it is a bad behavior.

q3 I find requesting services online is enjoyable.

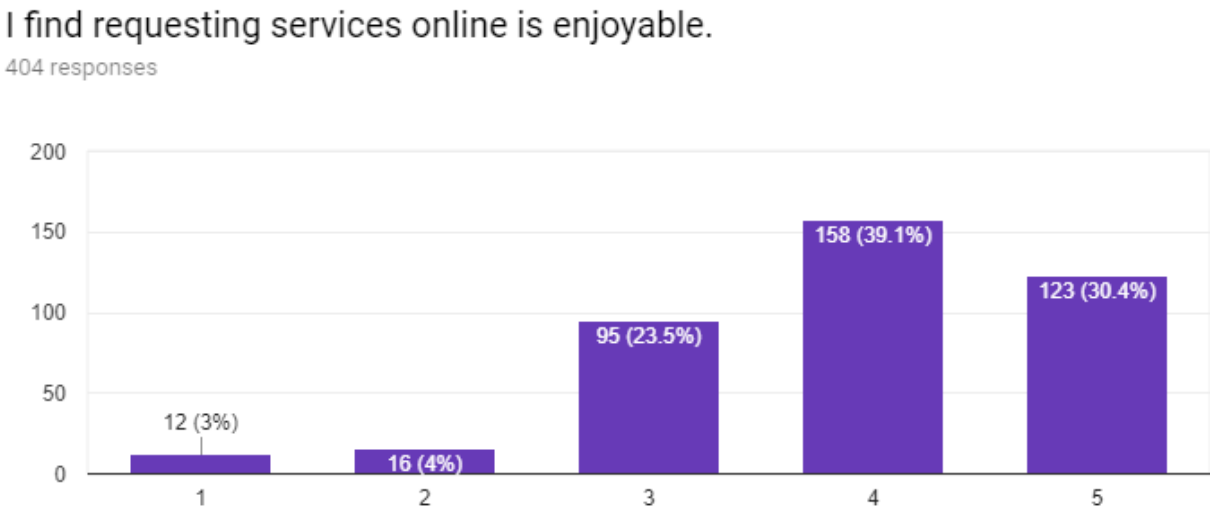


Figure 8 - Q3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	12	3.0	3.0	3.0
	2=D	16	4.0	4.0	6.9
	3=N	95	23.5	23.5	30.4
	4=A	158	39.1	39.1	69.6
	5=SA	123	30.4	30.4	100.0
	Total	404	100.0	100.0	

Table 9 - Q3

The above table displays that 39.1% or 158 respondents agree that requesting services online is enjoyable; another 30.4% or 123 respondents strongly agree that it is enjoyable; 23.5% or 95 respondents were neutral that requesting services online is enjoyable; 4.0% or 16 respondents disagree with the statement and only 3.0% or 12 respondents strongly disagree that requesting services online is enjoyable.

4.3.2 Subjective Norm

The second variable is “Subjective Norm” which is tested as an independent variable. The below three questions are testing “Subjective Norm”.

q4 My family and friends believe requesting services online is a smart behavior

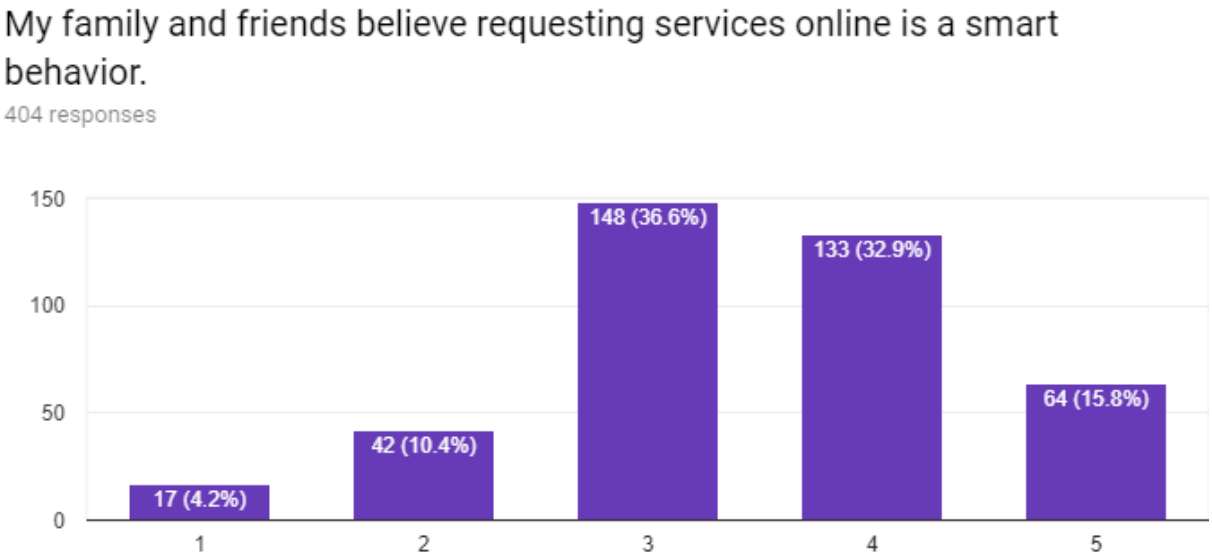


Figure 9 - Q4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	17	4.2	4.2	4.2
	2=D	42	10.4	10.4	14.6
	3=N	148	36.6	36.6	51.2
	4=A	133	32.9	32.9	84.2
	5=SA	64	15.8	15.8	100.0
	Total	404	100.0	100.0	

Table 10 - Q4

The above table, reflects that 36.6% or 148 respondents were neutral that their family and friends believe requesting services online is a smart behavior; other 32.9% or 133 respondents agree that their family and friends believe requesting services online is a smart behavior; 15.8% or

64 respondents strongly agree to the statement; 10.4% or 42 respondents disagree that their family and friends believe requesting services online is a smart behavior; and finally, only 4.2% or 17 respondents strongly disagree with the statement.

q5 My family and friends think to request services online is a bad behavior.

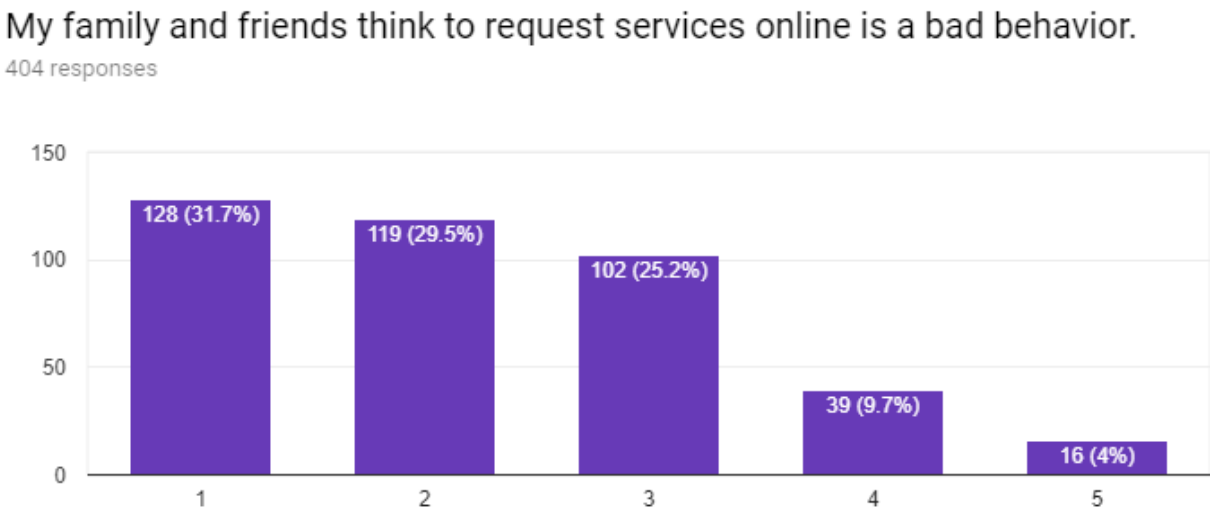


Figure 10 - Q5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	128	31.7	31.7	31.7
	2=D	119	29.5	29.5	61.1
	3=N	102	25.2	25.2	86.4
	4=A	39	9.7	9.7	96.0
	5=SA	16	4.0	4.0	100.0
	Total	404	100.0	100.0	

Table 11 - Q5

The table above is highlight that the highest percentage is 31.7% or 128 respondents who strongly disagree that their family and friends think requesting services online is a bad behavior; 29.5% or 119 respondents disagree that their family and friends think requesting services online is a bad behavior; other 25.2% or 102 respondents were neutral about the statement; 9.7% or 39 respondents agree that their family and friends think that requesting services online is a bad behavior; finally only 4.0% or 16 respondents strongly agree that their family and friends think that requesting services online is a bad behavior.

q6 My family and friends encourage me to request services online.

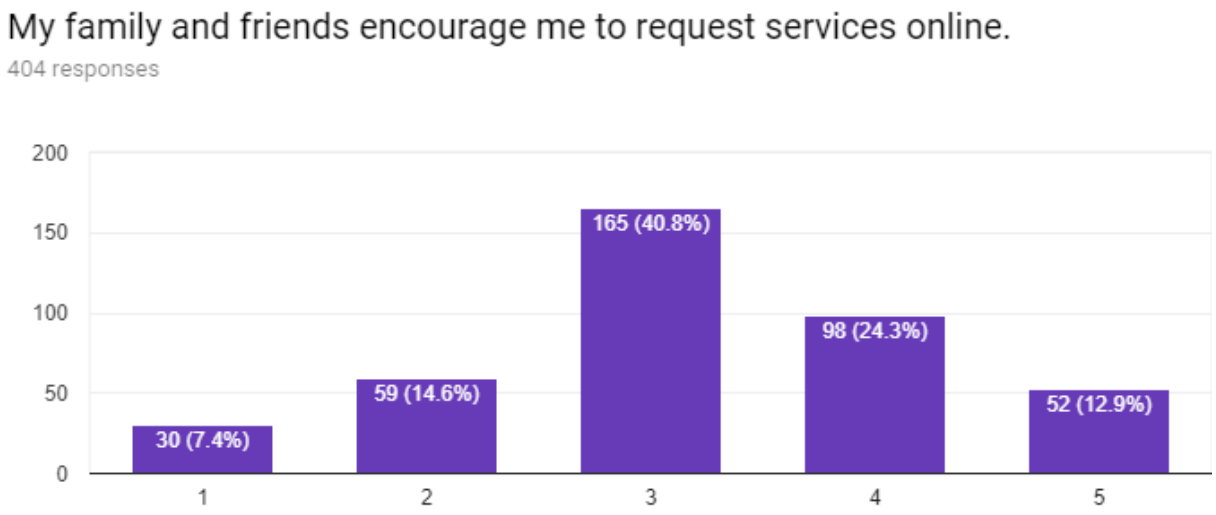


Figure 11 - Q6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	30	7.4	7.4	7.4
	2=D	59	x14.6	14.6	22.0
	3=N	165	40.8	40.8	62.9
	4=A	98	24.3	24.3	87.1
	5=SA	52	12.9	12.9	100.0
	Total	404	100.0	100.0	

Table 12 - Q6

The previous table shows that 40.8% or 165 respondents were neutral about the idea that their family and friends encourage them to request services online; 24.3% or 98 respondents agree that their family and friends encourage them to request services online; 14.6% or 59 respondents disagree with the idea that their family and friends encourage them to request services online; 12.9% or 52 respondents strongly agree to the idea; finally 7.4% or 30 respondents disagree agree that their family and friends encourage them to request services online.

4.3.3 Perceived Behavioral Control

The third variable is the independent variable “Perceived Behavioral Control” which is tested as an independent variable. The below three questions are testing “Perceived Behavioral Control”.

q7 I feel capable of requesting services online.

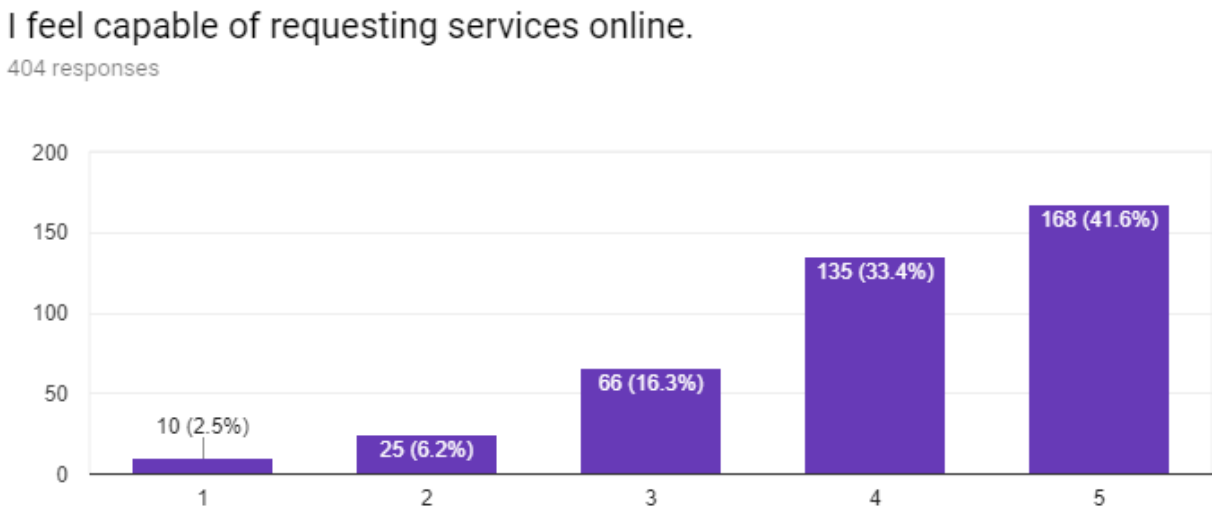


Figure 12 - Q7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	10	2.5	2.5	2.5
	2=D	25	6.2	6.2	8.7
	3=N	66	16.3	16.3	25.0
	4=A	135	33.4	33.4	58.4
	5=SA	168	41.6	41.6	100.0
	Total	404	100.0	100.0	

Table 13 - Q7

The above table displays that the highest percentage is 41.6 or 168 respondent for respondents who strongly agree of their capability of requesting services online; 33.4% or 135

respondents agree that they feel capable of requesting services online; other 16.3% or 66 respondents were neutral about their capability of requesting services online; 6.2% or 25 respondent disagree about feeling capable of requesting services online; and finally 2.5% or only 10 respondents strongly disagree that they feel capable of requesting services online.

q8 I have the resources required to request services online.

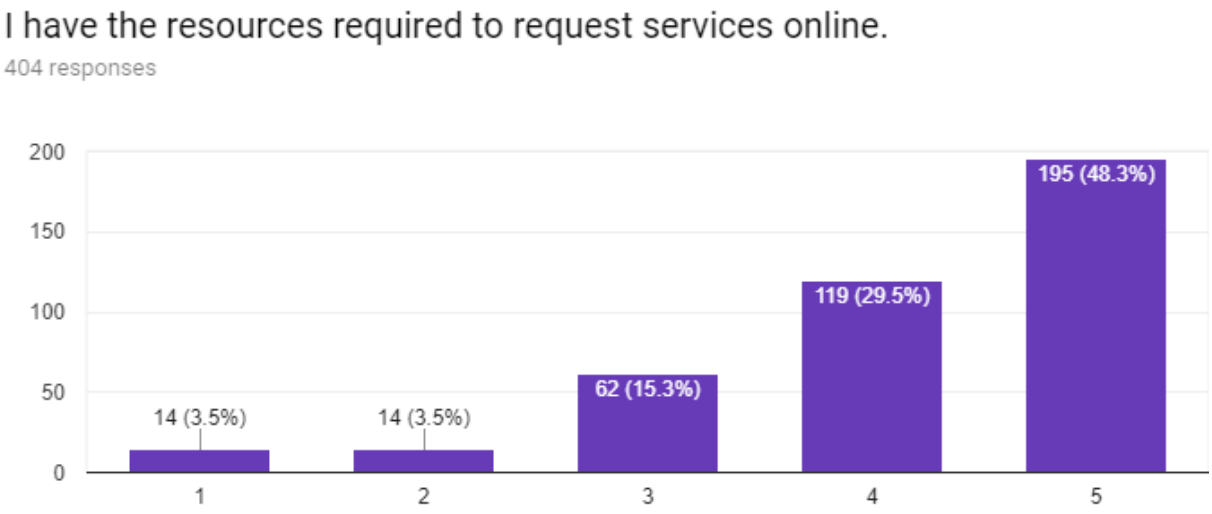


Figure 13 - Q8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	14	3.5	3.5	3.5
	2=D	14	3.5	3.5	6.9
	3=N	62	15.3	15.3	22.3
	4=A	119	29.5	29.5	51.7
	5=SA	195	48.3	48.3	100.0
	Total	404	100.0	100.0	

Table 14 - Q8

The above table reflects that respondents with 48.3% or 195 strongly agree that they have the resources required to request services online; 29.5% or 119 respondents agree that they have the resources to do the same; other 15.3% or 62 respondents are neutral that they have the resources required to request services online; only 3.5% or 14 respondents disagree that they have the resources; and finally other 3.5% or 14 respondents strongly disagree about the same idea.

q9 I am familiar with technology to request services online.

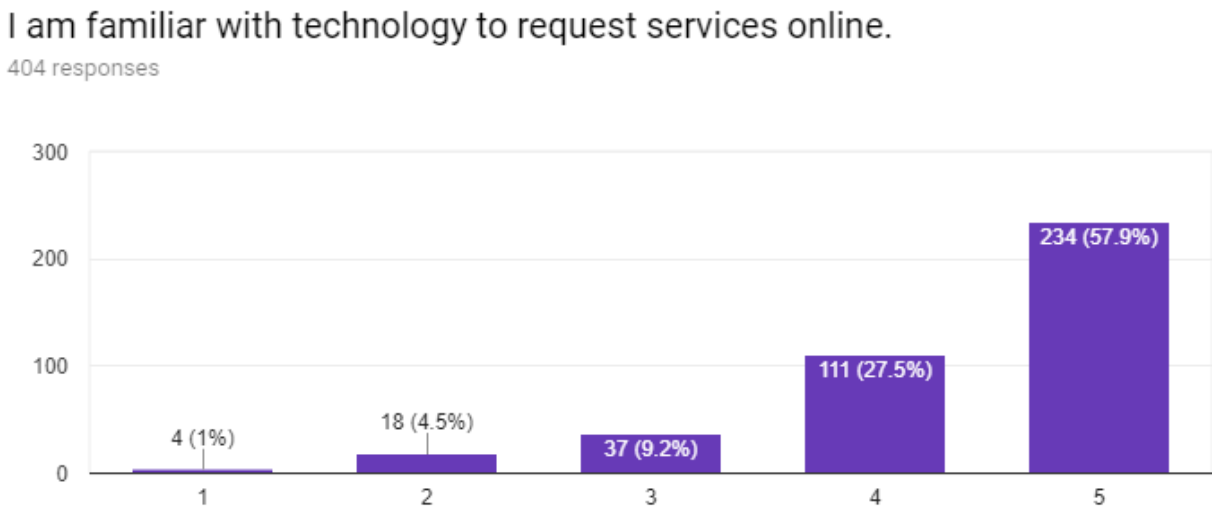


Figure 14 - Q9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	4	1.0	1.0	1.0
	2=D	18	4.5	4.5	5.4
	3=N	37	9.2	9.2	14.6
	4=A	111	27.5	27.5	42.1
	5=SA	234	57.9	57.9	100.0
	Total	404	100.0	100.0	

Table 15 - Q9

The above table shows that 57.9% or 234 respondents strongly agree that they are familiar with technology to request services online; 27.5% or 111 respondents agree to the same statement; other 9.2% or 37 respondents are neutral about their familiarity with technology to request services online; only 4.5% or 18 respondents disagree about their familiarity with technology while requesting services online; and finally, 1.0% or 4 respondents are strongly disagreed about the statement.

4.3.4 Behavioral Intention

The fourth variable is the independent variable "Behavioral Intention" which is tested as an dependent variable. The below three questions are testing "Behavioral Intention".

q10 I intend to request services online in the future.

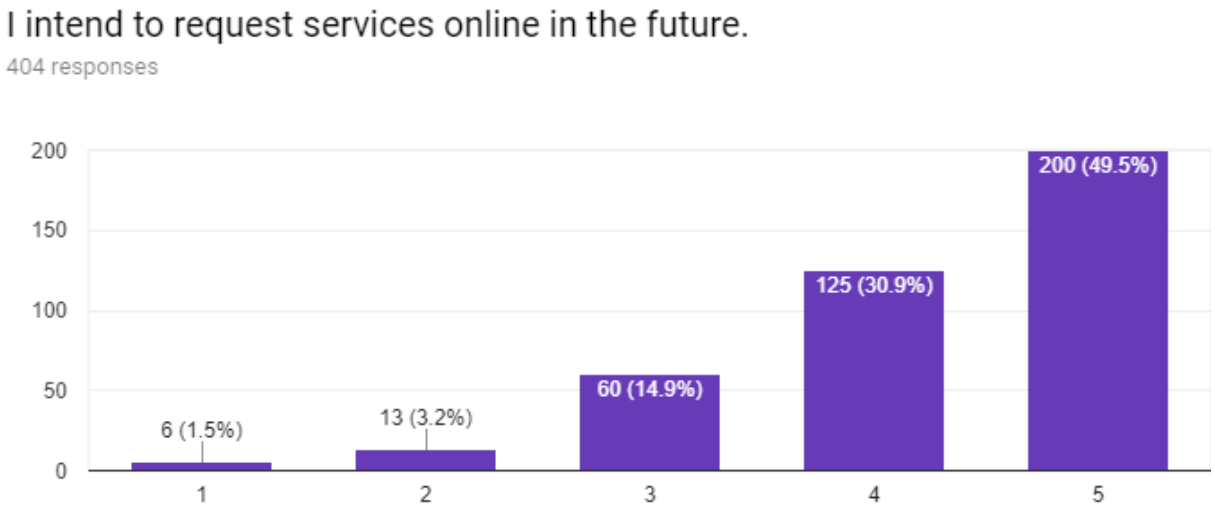


Figure 15 – Q10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	6	1.5	1.5	1.5
	2=D	13	3.2	3.2	4.7
	3=N	60	14.9	14.9	19.6
	4=A	125	30.9	30.9	50.5
	5=SA	200	49.5	49.5	100.0
	Total	404	100.0	100.0	

Table 16 – Q10

The table above shows that 49.5% or 200 respondents strongly agree that they intend to request services online in the future; 30.9% or 125 respondents agree that they intend to request services online in the future; 14.9% or 60 respondents are neutral to their intention in requesting services online in the future; 3.2% or 13 respondents disagree that they intend to request services

online in the future; and finally, only 1.5% or 6 respondents strongly disagree that they do not intend to request services online in the future.

q11 I would likely request services online in the future.

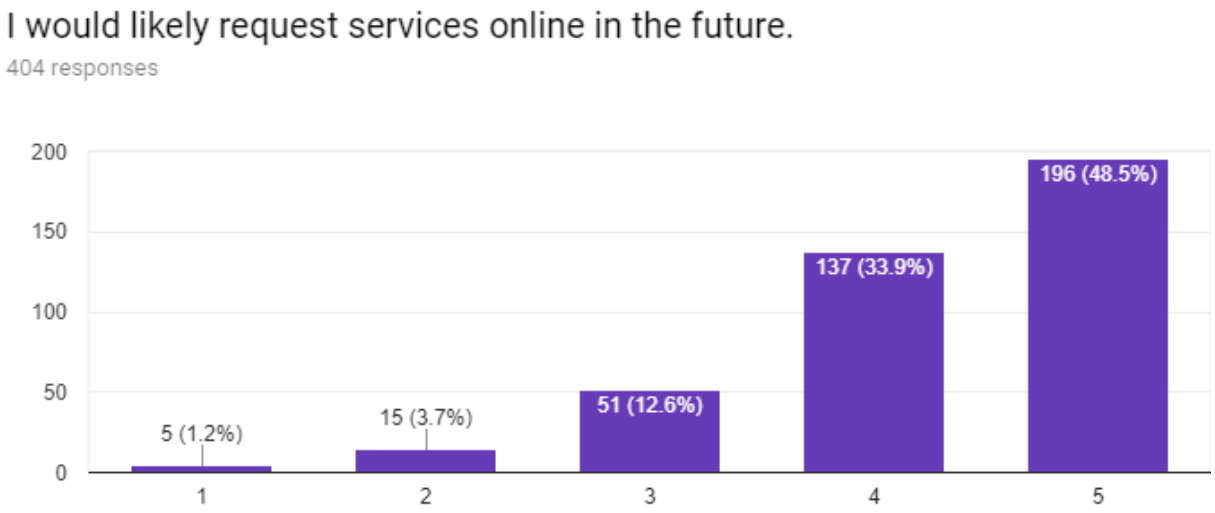


Figure 16 - Q11

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	5	1.2	1.2	1.2
	2=D	15	3.7	3.7	5.0
	3=N	51	12.6	12.6	17.6
	4=A	137	33.9	33.9	51.5
	5=SA	196	48.5	48.5	100.0
	Total	404	100.0	100.0	

Table 17 - Q11

The above table highlights that 48.5% or 196 respondents strongly agree that they would likely to request services online in the future; 33.9% or 137 respondents agree that they would likely to request services online in the future; 12.6% or 51 respondents are neutral to the previous statement; unlike, 3.7% or 15 respondents disagree that they would like to request E-services online in the future; and finally, only 1.2% or 5 respondents are strongly disagreed with the idea.

q12 I like to request services online.

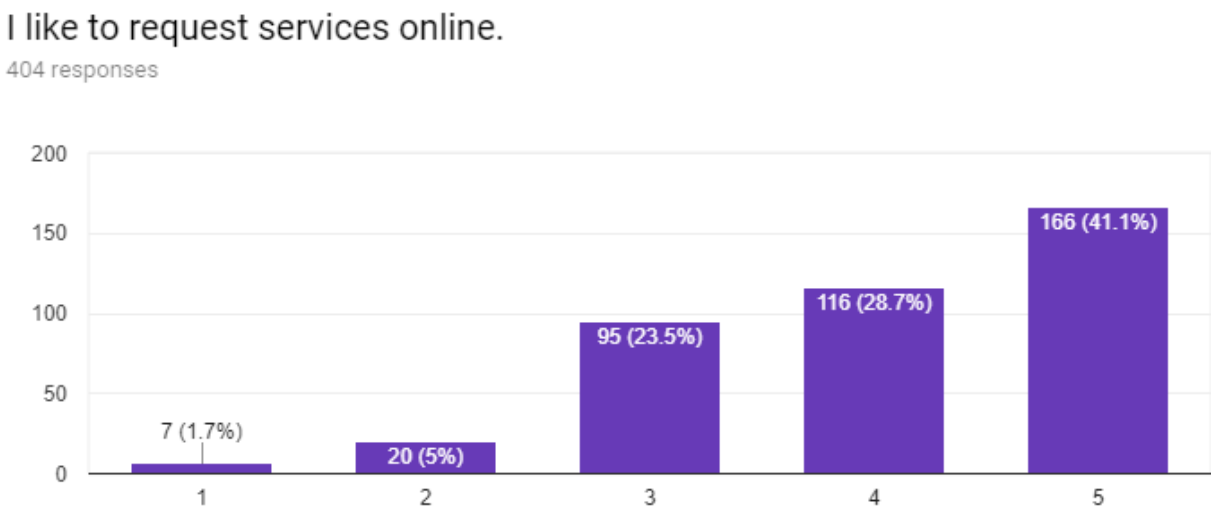


Figure 17 - Q12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	7	1.7	1.7	1.7
	2=D	20	5.0	5.0	6.7
	3=N	95	23.5	23.5	30.2
	4=A	116	28.7	28.7	58.9
	5=SA	166	41.1	41.1	100.0
	Total	404	100.0	100.0	

Table 18 - Q12

The table above presents that 41.1% or 166 respondents strongly agree that they like to request services online; other groups with 28.7% or 116 respondents agree to the same; 23.5% or 95 respondents are neutral about requesting services online; 5.0% or 20 respondents disagree that they like to request services online; finally, only 1.7% or 7 respondents strongly disagree that they like to request services online.

4.3.5 Desired Outcome – Convenience

The fourth variable is the independent variable "Desired Outcome: Convenience" which is tested as an independent variable. The below three questions are testing "Desired Outcome: Convenience".

q13 I request online services mainly because they are convenient.

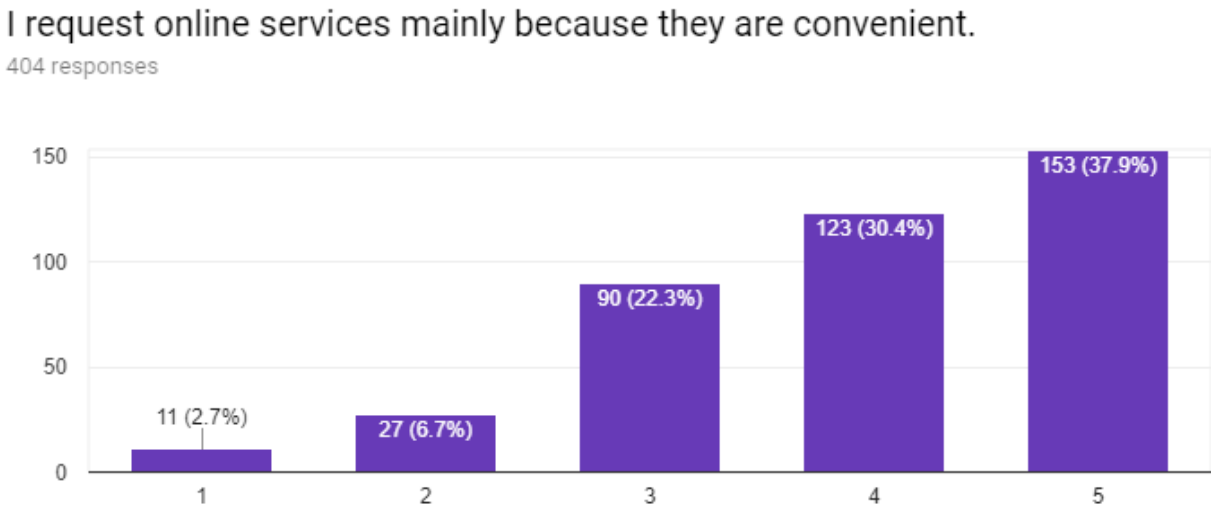


Figure 18 - Q13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	11	2.7	2.7	2.7
	2=D	27	6.7	6.7	9.4
	3=N	90	22.3	22.3	31.7
	4=A	123	30.4	30.4	62.1
	5=SA	153	37.9	37.9	100.0
	Total	404	100.0	100.0	

Table 19 - Q13

The table above presents that 37.9% or 153 respondents strongly agree that they are requesting services online mainly because they are convenient; 30.4% or 123 agree that they

request services online because they convenient; 22.3% or 90 respondents are neutral to the statement; unlike, 6.7% or 27 respondents disagree that requesting services online is convenient; and finally, 2.7% or 11 respondents strongly disagree with the statement.

q14 I do not need to make a big effort to request online services.

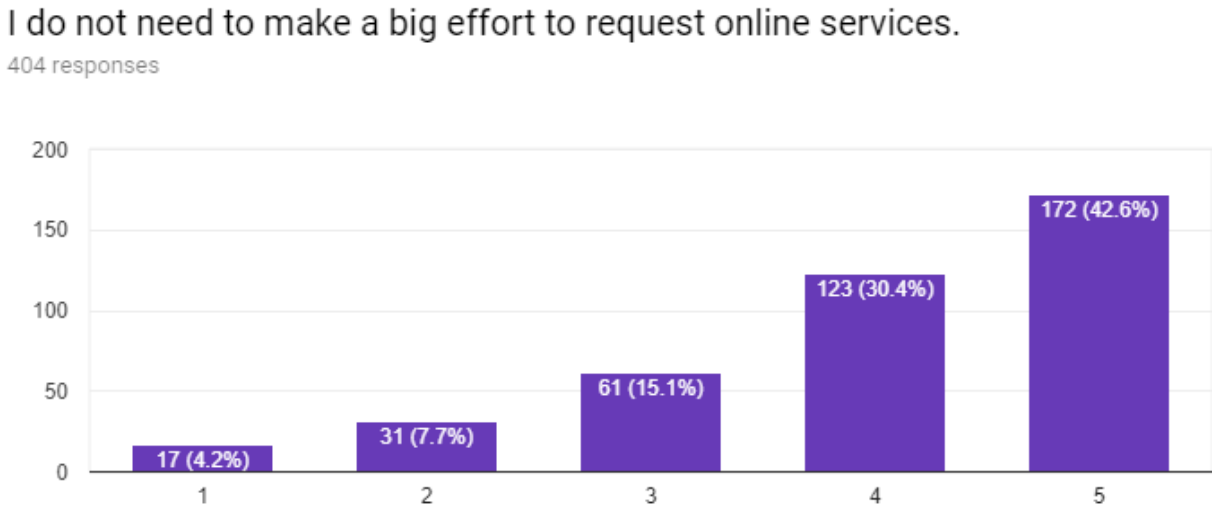


Figure 19 - Q14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	17	4.2	4.2	4.2
	2=D	31	7.7	7.7	11.9
	3=N	61	15.1	15.1	27.0
	4=A	123	30.4	30.4	57.4
	5=SA	172	42.6	42.6	100.0
	Total	404	100.0	100.0	

Table 20 - Q14

In the previous table, the highest percentage of people which is 42.6% or 172 respondents strongly agree that they do not need to make a big effort to request online services; another 30.4% or 123 respondents agree that they do not need to make a big effort to request online services; 15.1% or 61 respondents are neutral about their opinions; unlike, 7.7% or 31 respondents disagree that they do not need to make a big effort to request online services; 4.2% or 17 respondents strongly disagree with the idea.

q15 Online services are easy to request.

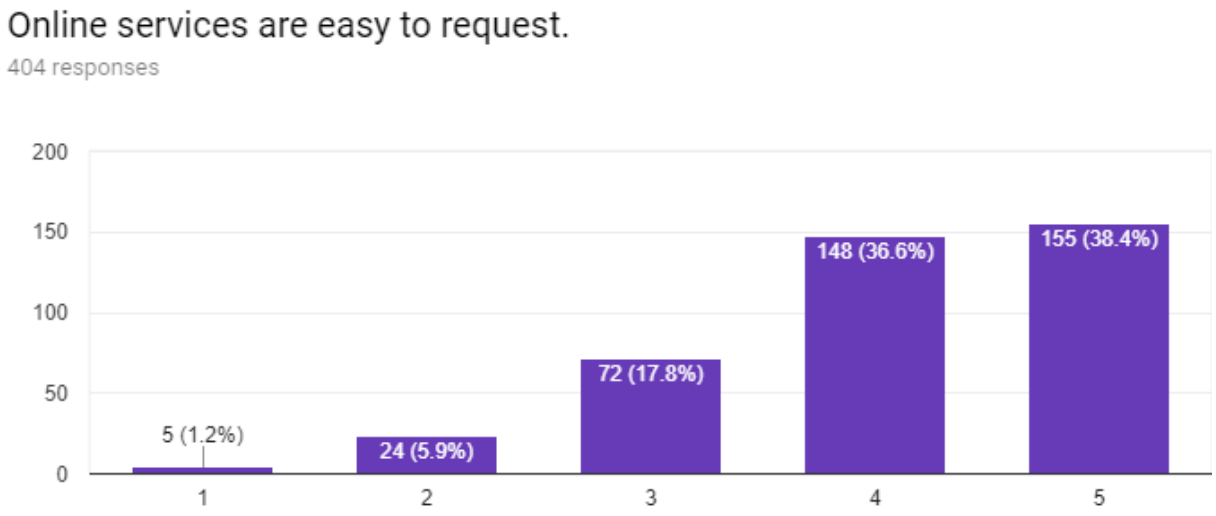


Figure 20 - Q15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	5	1.2	1.2	1.2
	2=D	24	5.9	5.9	7.2
	3=N	72	17.8	17.8	25.0
	4=A	148	36.6	36.6	61.6
	5=SA	155	38.4	38.4	100.0
	Total	404	100.0	100.0	

Table 21 - Q15

The above table presents that 38.4% or 155 respondents strongly agree that online services are easy to request; 36.6% or 148 respondents also agree that online services are easy to request; other 17.8% or 72 respondents are neutral about their opinion; unlike 5.9% or 24 respondents disagree that online services are easy to request; finally, only 1.2% or 5 respondents strongly disagree with the same statement.

4.3.6 Desired Outcome – Time

The fourth variable is the independent variable "Desired Outcome: Time" which is tested as an independent variable. The below three questions are testing "Desired Outcome: Time".

q16 I request online services mainly because they save me time.

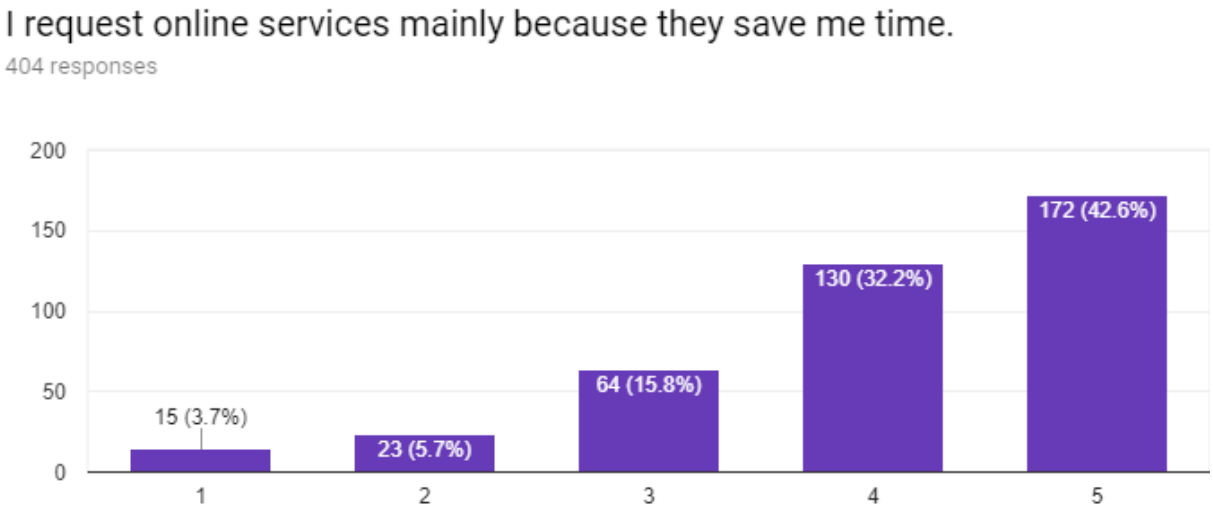


Figure 21 - Q16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	15	3.7	3.7	3.7
	2=D	23	5.7	5.7	9.4
	3=N	64	15.8	15.8	25.2
	4=A	130	32.2	32.2	57.4
	5=SA	172	42.6	42.6	100.0
	Total	404	100.0	100.0	

Table 22 - Q16

In the previous table, the highest percentage is 42.6% or 172 respondents strongly agree that they request online services mainly because they save them time; other 32.2% or 130 respondents agree to the same idea; but 15.8% or 64 respondents are neutral about the idea that requesting online services saves them time; unlike 5.7% or 23 respondents disagree that requesting

online services saves them time; and finally only 3.7% or 15 respondents strongly disagree with the same statement.

q17 I request services online because I do not want to spend time to request services.

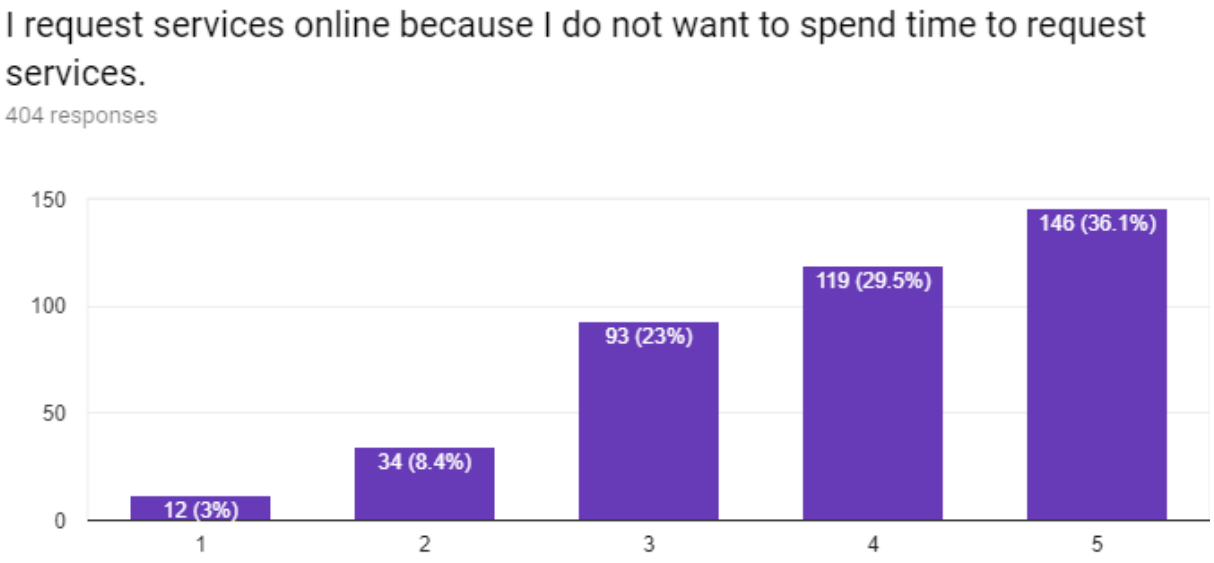


Figure 22 - Q17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	12	3.0	3.0	3.0
	2=D	34	8.4	8.4	11.4
	3=N	93	23.0	23.0	34.4
	4=A	119	29.5	29.5	63.9
	5=SA	146	36.1	36.1	100.0
	Total	404	100.0	100.0	

Table 23 - Q17

The above table shows that the highest percentage 36.1% or 146 respondents strongly agree that they request services online because they do not want to spend time to request services; other 29.5% or 119 respondents agree to the same idea; but 23.0% or 93 respondents are neutral about the idea that they request services online because they do not want to spend time to request services; unlike 8.4% or 34 respondents disagree that to the statement; and finally only 3.0% or 12 respondents strongly disagree that they request services online because they do not want to spend time to request services.

q18 Online services are quick to request.

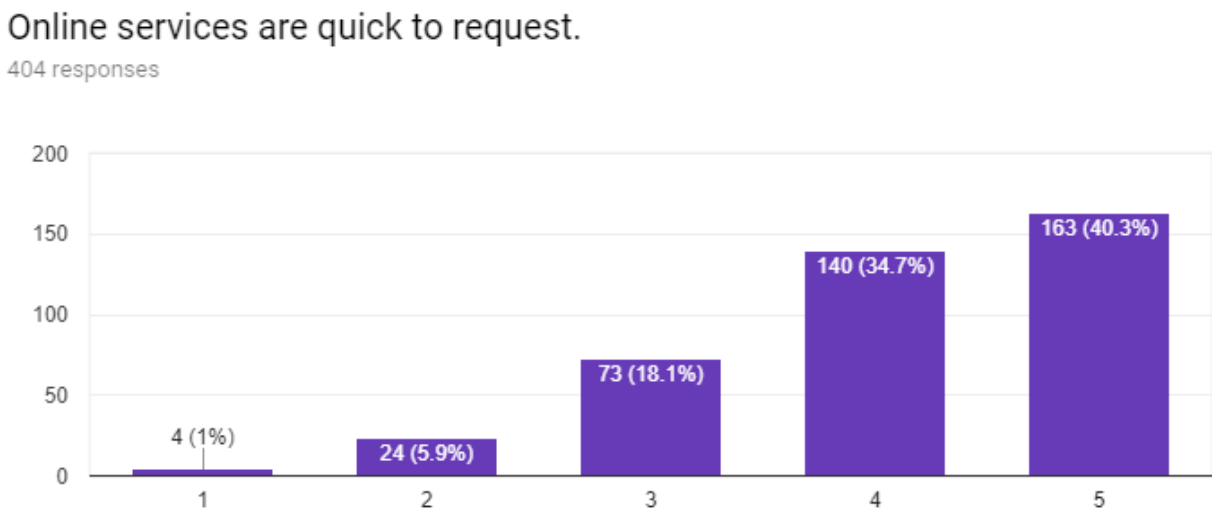


Figure 23 - Q18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	4	1.0	1.0	1.0
	2=D	24	5.9	5.9	6.9
	3=N	73	18.1	18.1	25.0
	4=A	140	34.7	34.7	59.7
	5=SA	163	40.3	40.3	100.0
	Total	404	100.0	100.0	

Table 24 -Q18

The previous table presents that frequencies to Q18 show that the highest percentage is 40.3% or 163 respondents strongly agree that online services are quick to request; other 34.7% or 140 respondents agree that requesting online services are quick; 18.1% or 73 respondents have neutral opinion about the statement; unlike other 5.9% or 24 respondents disagree that online services are quick to request; finally, only 1.0% or 4 respondents strongly disagree with the statement.

4.3.7 Desired Outcome – Price

The fourth variable is the independent variable "Desired Outcome: Price" which is tested as an independent variable. The below three questions are testing "Desired Outcome: Price".

q19 I request online services mainly because they have good prices.

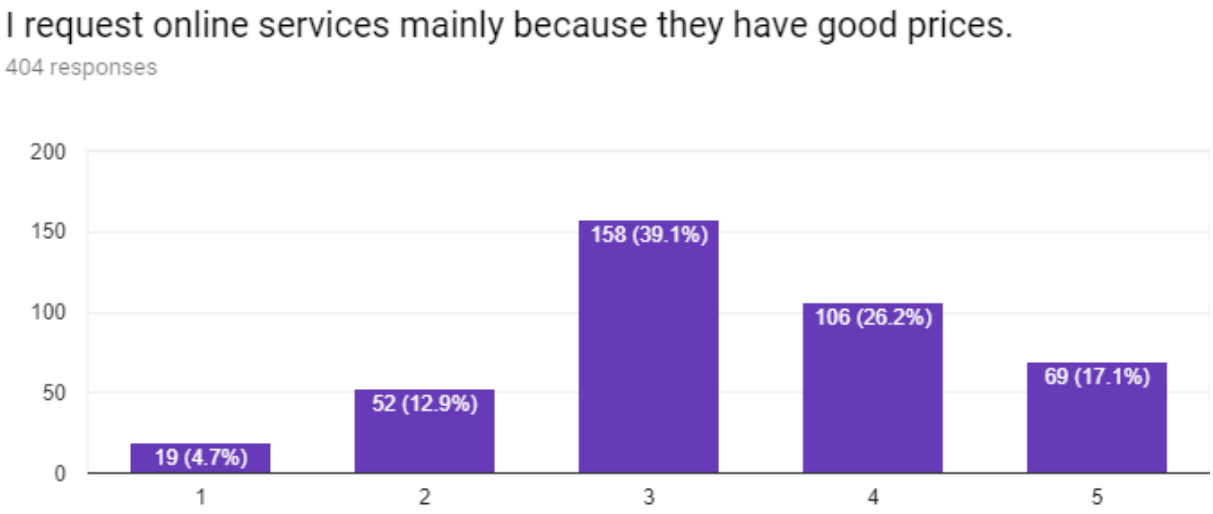


Figure 24 - Q19

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	19	4.7	4.7	4.7
	2=D	52	12.9	12.9	17.6
	3=N	158	39.1	39.1	56.7
	4=A	106	26.2	26.2	82.9
	5=SA	69	17.1	17.1	100.0
	Total	404	100.0	100.0	

Table 25 - Q19

The above table shows that the highest percentage of respondents 39.1% or 158 respondents are neutral that they request online services mainly because they have good prices; other 26.2% or 106 respondents agree that they request online services mainly because they have good prices; moreover, 17.1% or 69 respondents strongly agree that they request online services

because they have good prices; unlike 12.9% or 52 respondents disagree to the statement; finally only 4.7% or 19 respondents strongly disagree that they request online services mainly because they have good prices.

q20 I request services online because I do not want to pay more for services.

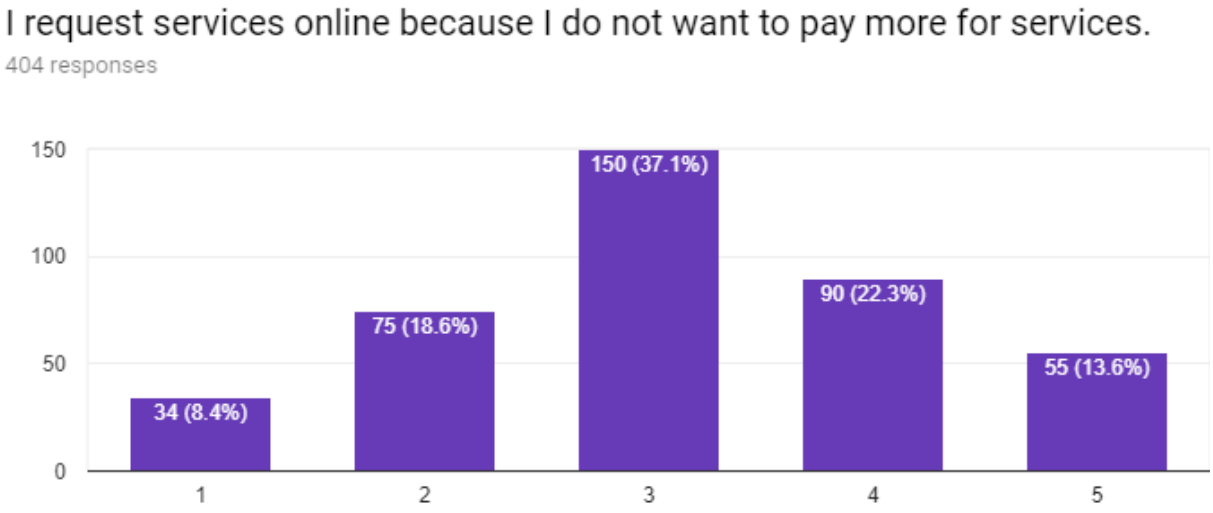


Figure 25 - Q20

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	34	8.4	8.4	8.4
	2=D	75	18.6	18.6	27.0
	3=N	150	37.1	37.1	64.1
	4=A	90	22.3	22.3	86.4
	5=SA	55	13.6	13.6	100.0
	Total	404	100.0	100.0	

Table 26 - Q20

In the above table, 37.1% or 150 respondents are neutral about their opinion that they request services online because they do not want to pay more for services; other 22.3% or 90 respondents agree to the statement that they request services online because they do not want to pay more for services; unlike 18.6% or 75 respondents disagree to the statement; 13.6% or 55 respondents strongly agree that they request services online because they do not want to pay more for services; finally only 8.4% or 34 respondents strongly disagree with the statement.

q21 Online services are cheap to request.

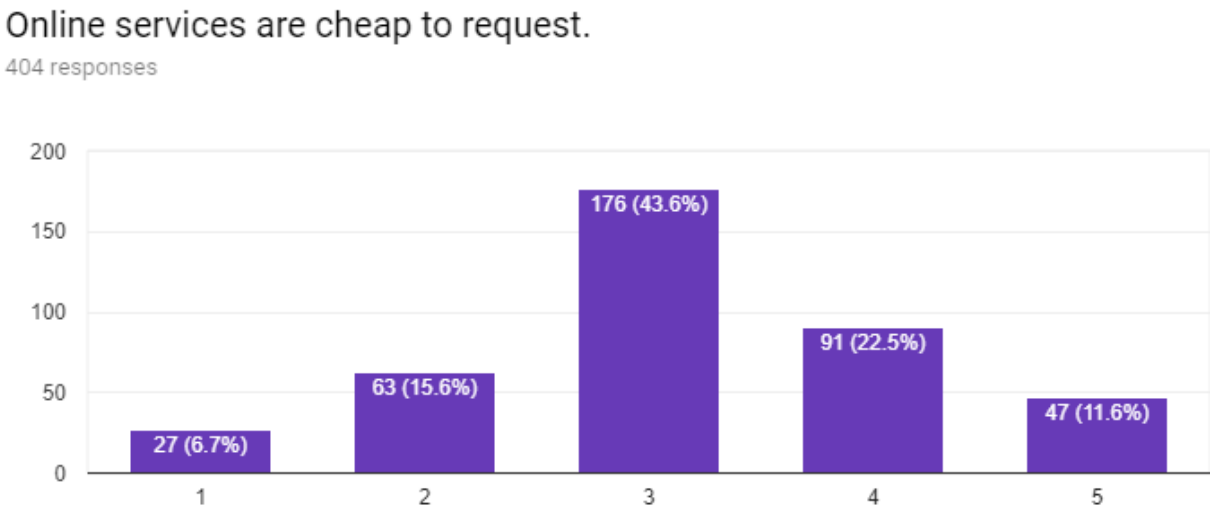


Figure 26 - Q21

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	27	6.7	6.7	6.7
	2=D	63	15.6	15.6	22.3
	3=N	176	43.6	43.6	65.8
	4=A	91	22.5	22.5	88.4
	5=SA	47	11.6	11.6	100.0
	Total	404	100.0	100.0	

Table 27 - Q21

The above table shows that 43.6% or 176 respondents are neutral that online services are cheap to request; 22.5% or 91 respondents agree that online services are cheap to request; unlike other 15.6% or 63 respondents disagree that online services are cheap to request; 11.6% or 47 respondents strongly agree to the statement; finally, only 6.7% or 27 respondents strongly disagree that online services are cheap to request.

4.3.8 Desired Outcome – Trust

The fourth variable is the independent variable "Desired Outcome: Convenience" which is tested as an independent variable. The below three questions are testing "Desired Outcome: Trust".

q22 I request services online mainly because they are trustworthy.

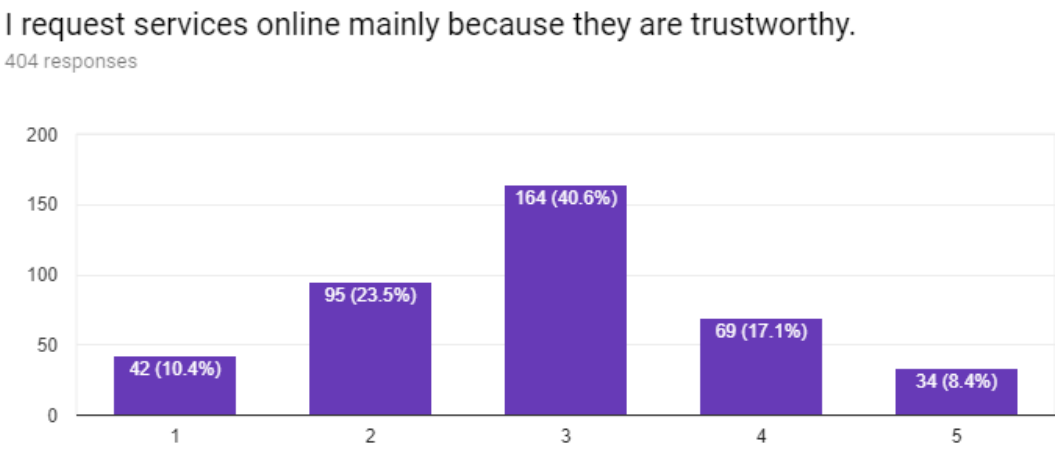


Figure 27 - Q22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	42	10.4	10.4	10.4
	2=D	95	23.5	23.5	33.9
	3=N	164	40.6	40.6	74.5
	4=A	69	17.1	17.1	91.6
	5=SA	34	8.4	8.4	100.0
	Total	404	100.0	100.0	

Table 28 - Q22

In the previous table, the highest percentage is 40.6% or 164 respondents who are neutral about their opinions that they request services online mainly because they are trustworthy; unlike other 23.5% or 95 respondents disagree that they request services online mainly because they are

trustworthy; moreover, 17.1% or 69 respondents agree that they request services online mainly because they are trustworthy; 10.4% or 42 respondents strongly disagree with the idea; and finally, 8.4% or 34 respondents strongly agree that requesting services online is trustworthy.

q23 I request services online because I do not want to be at risk.

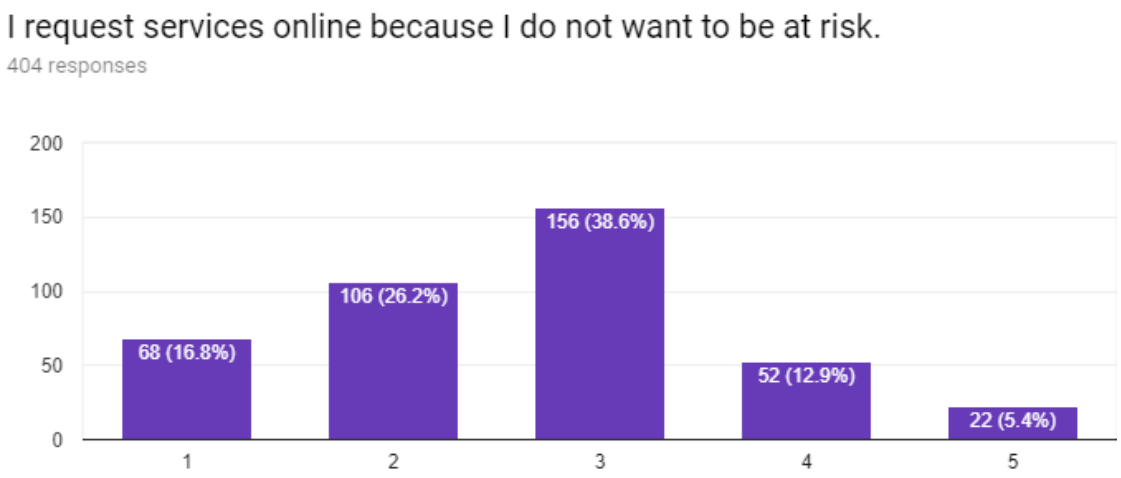


Figure 28 - Q23

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	68	16.8	16.8	16.8
	2=D	106	26.2	26.2	43.1
	3=N	156	38.6	38.6	81.7
	4=A	52	12.9	12.9	94.6
	5=SA	22	5.4	5.4	100.0
	Total	404	100.0	100.0	

Table 29 - Q23

The previous table reflects that 38.6% or 156 respondents are neutral that they request services online because they do not want to be at risk; unlike other 26.2% or 106 respondents disagree that they request services online because they do not want to be at risk; furthermore, other 16.8% or 68 respondents strongly disagree with the idea; 12.9% or 52 respondents agree that they request services online because they do not want to be at risk; finally, 5.4% or 22 respondents strongly agree with the statement.

q24 Online services are secure.

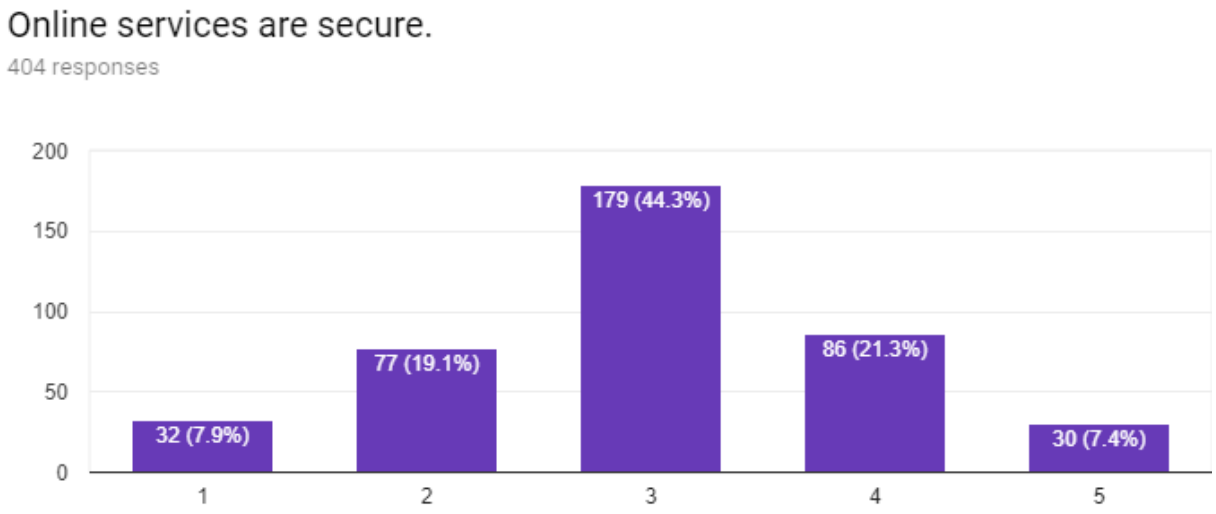


Figure 29 - Q24

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1=SD	32	7.9	7.9	7.9
	2=D	77	19.1	19.1	27.0
	3=N	179	44.3	44.3	71.3
	4=A	86	21.3	21.3	92.6
	5=SA	30	7.4	7.4	100.0
	Total	404	100.0	100.0	

Table 30 - Q24

The table above represents the issue of online services security. 44.3% or 179 respondents are neutral about their opinions that online services are secure; 21.3% or 86 respondents agree that online services are secure; unlike 19.1% or 77 respondents disagree to statement; moreover, 7.9% or 32 respondents strongly disagree that online services are secure; finally, 7.4% or 30 respondents strongly agree that online services are secure.

4.3.9 Summary Descriptive Statistics

Analyzing survey responses using descriptive analysis for measure of central tendency (means) and measure of dispersion (standard deviation) combining responses for every three statements measuring one variable, we can conclude that mean response for attitude is 3.22 with standard deviation 0.47, for subjective norm 2.97 with standard deviation 0.48, for perceived behavioral control 4.19 with standard deviation 0.86, for Behavioral Intention 4.17 with standard deviation 0.86, for the Desired Outcome – Convenience 4 with standard deviation 0.84, for Desired Outcome – Time 4 with standard deviation 0.89, for Desired Outcome – Price 3.23 with standard deviation 0.94, and for Desired Outcome – Trust 2.85 with standard deviation 0.91.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Attitude	404	1.00	5.00	3.2244	.46637
subjective_norm	404	1.00	5.00	2.9703	.47687
Perceived_behavioral_control	404	1.00	5.00	4.1931	.85839
Behavioral_Intention	404	1.00	5.00	4.1700	.85718
Desired_outcome_Convenience	404	1.00	5.00	3.9950	.83650
Time	404	1.00	5.00	3.9967	.89232
Price	404	1.00	5.00	3.2302	.93345
Trust	404	1.00	5.00	2.8490	.90705
Valid N (listwise)	404				

Table 31 - Descriptive Statistics

4.4 Inferential Statistics: Analysis of Hypotheses

In this section, there will be three types of statistical methods all parametric used to analyze the data including the and Multiple Regression, T-test, and One-way Analysis of Variance (ANOVA),

4.4.1 Multiple Regression Analysis

Multiple regression is defined as a statistical tool that is used to test the relationship between one dependent variable which is called criterion and several independent variables that are called predictors. In other words, multiple regression is chosen to test two or more internal variables including independent and dependent that have more than two options. The independent

variable represents (X) and the dependent variable represents (Y). Multiple regression is used in this study to measure the variance caused by the independent variables that affect the Egyptians' online services shoppers' purchasing intentions.

In this section, a forward multiple regression technique is used to test the effect of the independent variables, which are Attitude, Subjective Norm, Perceived Behavioral Control, Desired Outcome in terms of Convenience, Time, Price, and Trust on the dependent variable "behavioral intention" as below.

Independent Variables	**Dependent Variable**
Attitude Subjective Norm Perceived Behavioral Control Desired Outcome - Convenience Desired Outcome - Time Desired Outcome - Price Desired Outcome – Trust	Online buying intention

Table 32 - Independent and Dependent Variables

The forward multiple regression has certain steps to evaluate whether the independent variables are substantial and effective for the dependent variable or not. First, the Pearson Correlation matrix is used to reveal if there is any significant correlation or multicollinearity between the independent variables and the one dependent variable. The significance level of a

variable must be less than 0.05 to be significant; otherwise, the correlation is rejected if the p-value is below 0.05, and the null hypothesis is accepted. Also, correlation should be below 0.7 to ensure there is no multicollinearity (Garson, 2006). The second step, the independent variable that has the highest correlation with the dependent variable and significant are included in the forward regression. Third, the rest of the variable are analyzed to find their Partial Correlation to the dependent variable, and again the independent variable that has the highest Partial Correlation with the dependent variable and significant is included into the forward correlation. This process is reiterated to define the variables that have a significant impact on the dependent variable to be added in multiple regression and leaving out the variables that don't have a significant correlation. Fourth, the coefficients for independent variables included in multiple regression are calculated to find coefficients B, t-value, and p-value.

Correlations

		attitude	subjective_norm	Perceived_behavioral_control	Behavioral_Intention	Desired_outcome_Convenience	Time	Price	Trust
Attitude	Pearson Correlation	1	.388**	.509**	.691**	.557**	.554**	.214**	.350**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	404	404	404	404	404	404	404	404
subjective_norm	Pearson Correlation	.388**	1	.245**	.316**	.208**	.278**	.194**	.234**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	404	404	404	404	404	404	404	404
Perceived_behavioral_control	Pearson Correlation	.509**	.245**	1	.657**	.656**	.545**	.241**	.324**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	404	404	404	404	404	404	404	404
Behavioral_Intention	Pearson Correlation	.691**	.316**	.657**	1	.629**	.581**	.342**	.447**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	404	404	404	404	404	404	404	404
Desired_outcome_Convenience	Pearson Correlation	.557**	.208**	.656**	.629**	1	.681**	.309**	.326**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	404	404	404	404	404	404	404	404
Time	Pearson Correlation	.554**	.278**	.545**	.581**	.681**	1	.332**	.347**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	404	404	404	404	404	404	404	404
Price	Pearson Correlation	.214**	.194**	.241**	.342**	.309**	.332**	1	.470**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	404	404	404	404	404	404	404	404
Trust	Pearson Correlation	.350**	.234**	.324**	.447**	.326**	.347**	.470**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	404	404	404	404	404	404	404	404

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

Table 33 – Hypothesis 1-7a

The above table shows that correlation between independent variables and each other as well as their correlation with dependent variable "behavior intention". As all correlations between independent variables are below 0.7, we can assume there is no multicollinearity.

The above table shows that all independent variables have a positive correlation with the dependent variable "Behavior Intention", yet one independent variable "Attitude" has the highest Pearson Correlation at .691 with the dependent variable "Behavioral Intention". Hence, attitude variable is first independent variable added in multiple regression in model 1.

Then, analyzing excluded variables, "Perceived Behavioral Control" has the highest partial correlation of 0.49 and significant; hence, "Perceived Behavioral Control" is added to forward multiple regression model 2.

After that, analyzing excluded variables, "The desired Outcome – Trust" has the highest partial correlation 0.25 and significant; hence, "Desired Outcome – Trust" is added to forward multiple regression in model 3.

Then, analyzing excluded variables, "the desired Outcome – Convenience" has the highest partial correlation 0.187 and significant; hence, "Desired Outcome – Convenience" is added to forward multiple regression in model 4.

After that, analyzing excluded variables, "the desired Outcome – Price" has the highest partial correlation 0.117 and significant; hence, "Desired Outcome – Price" is added to forward multiple regression in model 5.

This analysis leaves out "Subjective Norm" and "Desired Outcome – Time" from multiple regression model as their significance are 0.632 and 0.162 respectively which are below 0.05 so not significant.

Analyzing model 5 in multiple regression model, we can get the coefficients for each independent variable to indicate how much the dependent variable "Behavioral Intention" varies with each independent variable when all other independent variables are held constant. The coefficients for "Attitude", "Perceived Behavioral Control", "Desired Outcome – Trust", "Desired Outcome – Convenience", and "Desired Outcome – Price" are respectively 0.443, 0.299, 0.119, 0.149 and 0.074 and all significant as p-value 0.000, 0.000, 0.000, 0.001, and 0.019 are all below 0.05.

Excluded Variables

Model		Beta In	T	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	subjective_norm	.056[b]	1.425	.155	.071	.849
	Perceived_behavioral_control	.412[b]	11.270	.000	.490	.741
	Desired_outcome_Convenience	.353[b]	8.901	.000	.406	.690
	Time	.286[b]	6.985	.000	.329	.693
	Price	.203[b]	5.726	.000	.275	.954
	Trust	.234[b]	6.371	.000	.303	.878
2	subjective_norm	.033[c]	.964	.336	.048	.846
	Desired_outcome_Convenience	.180[c]	4.142	.000	.203	.503
	Time	.150[c]	3.749	.000	.184	.600
	Price	.150[c]	4.727	.000	.230	.931
	Trust	.171[c]	5.173	.000	.250	.849
3	subjective_norm	.015[d]	.455	.649	.023	.837
	Desired_outcome_Convenience	.161[d]	3.806	.000	.187	.499
	Time	.123[d]	3.136	.002	.155	.588
	Price	.099[d]	2.886	.004	.143	.770
4	subjective_norm	.022[e]	.685	.494	.034	.834
	Time	.073[e]	1.680	.094	.084	.478
	Price	.081[e]	2.346	.019	.117	.750
5	subjective_norm	.016[f]	.479	.632	.024	.827
	Time	.061[f]	1.400	.162	.070	.471

a. Dependent Variable: Behavioral_Intention

b. Predictors in the Model: (Constant), attitude

c. Predictors in the Model: (Constant), attitude, Perceived_behavioral_control

d. Predictors in the Model: (Constant), attitude, Perceived_behavioral_control, Trust

e. Predictors in the Model: (Constant), attitude, Perceived_behavioral_control, Trust, Desired_outcome_Convenience

f. Predictors in the Model: (Constant), attitude, Perceived_behavioral_control, Trust, Desired_outcome_Convenience, Price

Table 34 – Hypothesis 1-7b

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.991	.168		5.881	.000
	Attitude	.772	.040	.691	19.193	.000
2	(Constant)	.231	.162		1.429	.154
	Attitude	.538	.041	.482	13.187	.000
	Perceived_behavioral_control	.411	.036	.412	11.270	.000
3	(Constant)	.108	.159		.678	.498
	Attitude	.491	.041	.439	12.076	.000
	Perceived_behavioral_control	.378	.036	.378	10.501	.000
	Trust	.162	.031	.171	5.173	.000
4	(Constant)	.017	.158		.111	.912
	Attitude	.439	.042	.393	10.423	.000
	Perceived_behavioral_control	.299	.041	.299	7.289	.000
	Trust	.151	.031	.160	4.899	.000
	Desired_outcome_Convenience	.165	.043	.161	3.806	.000
5	(Constant)	-.082-	.162		-.503-	.616
	Attitude	.443	.042	.397	10.563	.000
	Perceived_behavioral_control	.299	.041	.299	7.338	.000
	Trust	.119	.034	.126	3.541	.000
	Desired_outcome_Convenience	.149	.044	.146	3.406	.001
	Price	.074	.032	.081	2.346	.019

a. Dependent Variable: Behavioral_Intention

Table 35 – Hypothesis 1-7c

4.4.1.1 Hypothesis 1

H1: Shoppers who have good **attitudes** toward online services have higher online services buying **intention**.

From the above multiple regression analysis model 5, the p-value for Attitude 0.000 is below 0.05, so it is significant, and the null hypothesis is rejected. Also, its coefficient value 0.443 is the highest among all independent variables which indicate that Attitude is the most significant predictor of online services shopping Behavioral Intention. In short, hypothesis 1 is supported.

4.4.1.2 Hypothesis 2

H2: Shoppers who have a good **subjective norm** toward online services tend to have higher online services buying **intention**.

From the above multiple regression analysis model 5, the p-value for Subjective Norm 0.632 is above 0.05, so it is not significant, and the null hypothesis is accepted. Hence, Subjective Norm is not a significant predictor of online services shopping Behavioral Intention, and hypothesis 2 is rejected.

4.4.1.3 Hypothesis 3

H3: Shoppers who have concrete **perceived behavioral control** (skills) over online services shopping tend to have higher online services buying **intention**.

From the above multiple regression analysis model 5, the p-value for Perceived Behavioral Control 0.000 is below 0.05, so it is significant, and the null hypothesis is rejected. Also, its coefficient value 0.299 is the second highest among all independent variables which indicate that Perceived Behavioral Control is the second most significant predictor of online services shopping Behavioral Intention. In short, hypothesis 3 is supported.

4.4.1.4 Hypothesis 4

H4: Consumers who enjoy **convenience** usually tend to have higher online services buying **intention**.

From the above multiple regression analysis model 5, the p-value for Desired Outcome – Convenience 0.001 is below 0.05, so it is significant, and the null hypothesis is rejected. Also, its coefficient value 0.149 is the third highest among all independent variables which indicate that Desired Outcome – Convenience is the third most significant predictor of online services shopping Behavioral Intention. In short, hypothesis 4 is supported.

4.4.1.5 Hypothesis 5

H5: Online services shoppers who want to save **time** usually have higher online services buying **intention**.

From the above multiple regression analysis model 5, the p-value for Desired Outcome – Time 0.162 is above 0.05, so it is not significant, and the null hypothesis is accepted. Hence, Desired Outcome – Time is not a significant predictor of online services shopping Behavioral Intention, and hypothesis 5 is rejected.

4.4.1.6 Hypothesis 6

H6: Consumers who seek low **prices** usually have higher online buying **intention**.

From the above multiple regression analysis model 5, the p-value for Desired Outcome – Price 0.19 is below 0.05, so it is significant, and the null hypothesis is rejected. Also, its coefficient value 0.049 is the least high among all independent variables which indicate that Desired Outcome – Price is the least significant predictor of online services shopping Behavioral Intention. In short, hypothesis 6 is supported.

4.4.1.7 Hypothesis 7

H7: Shoppers who have **trust** in online services usually have higher online buying **intention.**

From the above multiple regression analysis model 5, the p-value for Desired Outcome – Trust 0.000 is below 0.05, so it is significant, and the null hypothesis is rejected. Also, its coefficient value 0.119 is the second lowest among all independent variables which indicate that Desired Outcome – Trust is the second least significant predictor of online services shopping Behavioral Intention. In short, hypothesis 7 is supported.

4.4.2 T-Test Analysis

As for analyzing the impact of Gender as the independent variable on Behavioral Intention as Dependent Variable, T-test will be used as Gender is nominal variable and has only two options, while the Behavioral intention is interval variable.

4.4.2.1 Hypothesis 8

H8: **Women** have lower **intention** to buy services online than men.

First using descriptive statistics to analyze responses from 203 females and 201 males, the mean for females' responses is 4.03 with a standard deviation of 0.88 and mean error of 0.06, while the mean for men is 4.31 with a standard deviation of 0.82 and standard error of the mean of 0.06. This shows that descriptive analysis of the data indicate that women have lower intention to buy services online than men, yet as we only used descriptive analysis, we cannot generalize beyond our sample and require inferential statistics to make inferences about Egyptian population beyond our sample and that this conclusion is reliable.

	sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error Mean
Behavioral_Intention	1 Female	203	4.0345	.87592	.06148
	2 Male	201	4.3068	.81742	.05766

Table 36 - Hypothesis 8a

Second, using inferential statistics, t-test assumes equal variances which means variance for female respondents and variance for male respondents are equal. In below table in Levene's Test for Equality of Variables, we see that significance is 0.382 which is above 0.05; hence, we cannot reject the assumption of equal variances. In case of equal variances assumed, t-value is 3.23 with 402 degrees of freedom and p-value of 0.001 which is below 0.05. Hence, it is significant, and our previous conclusions are reliable to the Egyptian population. In short, we can accept hypothesis 8 that women have lower intention to buy services online than men.

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	.765	.382	-3.230-	402	.001	-.27232-	.08431	-.43807-	-.10657-
	Equal variances not assumed			-3.231-	400.601	.001	-.27232-	.08428	-.43801-	-.10662-

Table 37 - Hypothesis 8b

Results for this analysis leads to asking whether this applies to all age groups. It is common today in Egypt to see the opposite among young Egyptian women who seem more open to request online services specially transportation services such as Uber, Careem and SWVL than men. Therefore, using Age as moderating variable and gender as independent variable in T-Test Inferential Statistical Analysis, we get below outcome.

From Age of 18-29, the mean for female responses for their intention to request services online is 4.18 which is lower than male 4.29. From age 30-39 again, female mean 3.85 is lower than men 4.49. From age 40-49, female mean is 3.37 which is much lower than male mean 4.33. Finally age 50 or more, female mean is 3.28 which is lower than men mean 4.04. In summary, such numbers show that results are consistent across age groups that women have lower intention to request online services than men, yet as we only used descriptive analysis, we cannot generalize beyond our sample and require inferential statistics to make inferences about Egyptian population beyond our sample and that this conclusion is reliable.

Report

Behavioral_Intention

age1 Please specify your age.	sex Please specify your gender.	Mean	N	Std. Deviation	Std. Error of Mean
1 18-29	1 Female	4.1790	149	.79083	.06479
	2 Male	4.2861	134	.80843	.06984
	Total	4.2297	283	.79959	.04753
2 30-39	1 Female	3.8542	32	.87963	.15550
	2 Male	4.4878	41	.66707	.10418
	Total	4.2100	73	.82497	.09656
3 40-49	1 Female	3.3704	9	1.13584	.37861
	2 Male	4.3333	8	.77664	.27458
	Total	3.8235	17	1.07444	.26059
4 50 or more	1 Female	3.2821	13	1.02601	.28457
	2 Male	4.0370	18	1.13695	.26798
	Total	3.7204	31	1.13886	.20455
Total	1 Female	4.0345	203	.87592	.06148
	2 Male	4.3068	201	.81742	.05766
	Total	4.1700	404	.85718	.04265

Table 38 - Hypothesis 8c

In case of 18-29 years old, Levene's Test for Equality of Variables in the below table we see that significance is 0.957 which is above 0.05; hence, we cannot reject the assumption of equal variances. In case of equal variances assumed, t-value is 1.13 with 281 degrees of freedom and p-value of 0.261 which is above 0.05. Hence, it is not significant, and our previous conclusions are not reliable for 18-29 years old.

Independent Samples Test[a]

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	.003	.957	-1.126-	281	.261	-.10710-	.09515	-.29440-	.08020
	Equal variances not assumed			-1.124-	276.436	.262	-.10710-	.09526	-.29463-	.08043

a. age1 Please specify your age. = 1 18-29

Table 39 - Hypothesis 8d

In case of 30-39 years old, Levene's Test for Equality of Variables in the below table we see that significance is 0.18 which is above 0.05; hence, we cannot reject the assumption of equal variances. In case of equal variances assumed, t-value is 3.5 with 71 degrees of freedom and p-value of 0.001 which is below 0.05. Hence, it is significant, and our previous conclusions are reliable for 30-39 years old.

Independent Samples Test[a]

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	1.846	.179	-3.502-	71	.001	-.63364-	.18096	-.99446-	-.27282-
	Equal variances not assumed			-3.385-	56.286	.001	-.63364-	.18717	-1.00854-	-.25873-

a. age1 Please specify your age. = 2 30-39

Table 40 - Hypothesis 8e

In case of 40-49 years old, Levene's Test for Equality of Variables in the below table we see that significance is 0.48 which is above 0.05; hence, we cannot reject the assumption of equal variances. In case of equal variances assumed, t-value is 2.01 with 15 degrees of freedom and p-value of 0.062 which is above 0.05. Hence, it is not significant, and our previous conclusions are not reliable for 40-49 years old.

Independent Samples Test[a]

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	.518	.483	-2.013-	15	.062	-.96296-	.47846	-1.98277-	.05684
	Equal variances not assumed			-2.059-	14.154	.058	-.96296-	.46770	-1.96506-	.03913

a. age1 Please specify your age. = 3 40-49

Table 41 - Hypothesis 8f

In case of above 50 years or above age group, Levene's Test for Equality of Variables in the below table we see that significance is 0.839 which is above 0.05; hence, we cannot reject the assumption of equal variances. In case of equal variances assumed, t-value is 1.9 with 29 degrees of freedom and p-value of 0.068 which is above 0.05. Hence, it is not significant, and our previous conclusions are not reliable for 50 years or above.

Independent Samples Test[a]

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	.042	.839	-1.899-	29	.068	-.75499-	.39761	-1.56820-	.05822
	Equal variances not assumed			-1.931-	27.471	.064	-.75499-	.39089	-1.55638-	.04640

a. age1 Please specify your age. = 4 50 or more

Table 42 - Hypothesis 8g

In short, out analysis using age group as moderating variable and gender as independent variable showed that Hypothesis 8 claiming women have lower intention to request online services is only reliable and supported in one age group (30-39 years old), yet it is not significant in other age groups. More qualitative research is necessary to understand reasons behind such difference between age groups.

4.4.3 One-Way Analysis of Variance (ANOVA)

The one-way analysis of variance is used to highlight the consumers' demographics and their interest in buying intentions to shop online. Furthermore, the one-way analysis of variance would test if all groups have equal or similar variances. If the mentioned groups have equal variances, the significance level is high. According to the Welch statistic test (2006), the significance level is determined as significant if it is less than 0.05, and it is not significant when it is more than 0.05 (Stat_test, 2006).

4.4.3.1 Hypothesis 9

H9: The higher the **education** of consumer, the more he/she has buying **intention** for online services.

The independents variable in hypothesis 9 is education level which is ordinal with more than two options, and the dependent variable is buying intention, which is interval variable, so ANOVA is used as a statistical method.

First following descriptive statistics, the mean "Behavioral Intention" for respondents in education level "Highschool" is highest at 4.29 with standard deviation of 0.67, then the second highest is group "Bachelor" at 4.19 with standard deviation of 0.84, after that the third mean is group "Masters" at 4.18 with standard deviation of 0.85, and finally the last mean is group "PHD" at 3.88 with standard deviation of "1.13". However, we cannot generalize these conclusions beyond our sample before checking statistical significance for these differences.

Behavioral_Intention * edu Please specify your Education Level

Behavioral_Intention

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	4.2889	.66508	.17172
3 Bachelor	284	4.1866	.83879	.04977
4 Masters	80	4.1792	.85346	.09542
5 PHD	25	3.8800	1.13399	.22680
Total	404	4.1700	.85718	.04265

Table 43 - Hypothesis 9a

The below table shows the output of the ANOVA analysis for the independent variable "Education Level" and dependent variable "Behavioral Intention", and whether there is a statistically significant difference between each group means. From the below table, the p-value is above 0.05, so the difference between our group means is not significant, and the null hypothesis is accepted. Therefore, hypothesis 9 is rejected.

		Sum of Squares	df	Mean Square	F	Sig.
Behavioral_Intention	Between Groups	2.400	3	.800	1.089	.353
	Within Groups	293.707	400	.734		
	Total	296.107	403			

Table 44 - Hypothesis 9b

Dependent Variable	(I) edu Please specify your Education Level	(J) edu Please specify your Education Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
Behavioral_Intention	2 Highschool	3 Bachelor	.10227	.22702	.653	-.3440-	.5486
		4 Masters	.10972	.24110	.649	-.3643-	.5837
		5 PHD	.40889	.27986	.145	-.1413-	.9591
	3 Bachelor	2 Highschool	-.10227-	.22702	.653	-.5486-	.3440
		4 Masters	.00745	.10846	.945	-.2058-	.2207
		5 PHD	.30662	.17876	.087	-.0448-	.6581
	4 Masters	2 Highschool	-.10972-	.24110	.649	-.5837-	.3643
		3 Bachelor	-.00745-	.10846	.945	-.2207-	.2058
		5 PHD	.29917	.19634	.128	-.0868-	.6852
	5 PHD	2 Highschool	-.40889-	.27986	.145	-.9591-	.1413
		3 Bachelor	-.30662-	.17876	.087	-.6581-	.0448
		4 Masters	-.29917-	.19634	.128	-.6852-	.0868

Table 45 - Hypothesis 9c

4.4.3.2 Hypothesis 10

H10: Between the **age** of 18 and 29, consumers tend to have higher online services buying **intention.**

The independents variable in hypothesis 10 is the age which is ordinal with more than two options and the dependent variable is buying intention, which is an interval variable, so ANOVA is used as a statistical method.

First following descriptive statistics, the mean "Behavioral Intention" for respondents in age group "18-19" is highest at 4.23 with a standard deviation of 0.8, then the second highest is

group “30-39” at 4.21 with a standard deviation of 0.82, after that the third mean is group “40-49” at 3.82 with a standard deviation of 1.07, and finally the last mean is group “50 or more” at 3.72 with a standard deviation of “1.14”. However, we cannot generalize these conclusions beyond our sample before checking statistical significance for these differences.

Behavioral_Intention * age1 Please specify your age.

Behavioral_Intention

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	4.2297	.79959	.04753
2 30-39	73	4.2100	.82497	.09656
3 40-49	17	3.8235	1.07444	.26059
4 50 or more	31	3.7204	1.13886	.20455
Total	404	4.1700	.85718	.04265

Table 46 - Hypothesis 10a

The below table shows the output of the ANOVA analysis for the independent variable “Age Groups” and the dependent variable “Behavioral Intention”, and whether there is a statistically significant difference between each group means. From the below table, the p-value is below 0.05, so the difference between our group Behavioral Intention means is significant, and the null hypothesis is rejected. Next step looking at the following table comparing Behavioral Intention means of age group 18-29 with age group 30-39, p-value 0.86 is above 0.05, so the difference between age group 18-29 mean and 30-19 mean is not significant. After that comparing Behavioral Intention means of age group 18-29 to age group 40-49, p-value 0.055 is above 0.05, so the difference between age group 18-29 mean and 40-49 mean is not significant. Finally,

comparing Behavioral Intention means of age group 18-39 with age group 50 or more, p-value 0.002 is below, so difference between age group 18-29 mean and 50 or more is significant. Summary to above analysis, hypothesis 10 is rejected as there is no statistically significant difference between Behavioral Intention of age group 18-29 and age group 30-39 as well as no statistically significant difference between Behavioral Intention of age group 18-29 and age group 40-49.

		Sum of Squares	df	Mean Square	F	Sig.
Behavioral_Intention	Between Groups	9.431	3	3.144	4.387	.005
	Within Groups	286.675	400	.717		
	Total	296.107	403			

Table 47 - Hypothesis 10b

	(I) age1 Please specify your age.	(J) age1 Please specify your age.	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
Behavioral_Intention	1 18-29	2 30-39	.01964	.11113	.860	-.1988-	.2381
		3 40-49	.40615	.21140	.055	-.0094-	.8217
		4 50 or more	.50925*	.16016	.002	.1944	.8241
	2 30-39	1 18-29	-.01964-	.11113	.860	-.2381-	.1988
		3 40-49	.38652	.22798	.091	-.0617-	.8347
		4 50 or more	.48962*	.18148	.007	.1328	.8464
	3 40-49	1 18-29	-.40615-	.21140	.055	-.8217-	.0094
		2 30-39	-.38652-	.22798	.091	-.8347-	.0617
		4 50 or more	.10310	.25549	.687	-.3992-	.6054
	4 50 or more	1 18-29	-.50925-*	.16016	.002	-.8241-	-.1944-
		2 30-39	-.48962-*	.18148	.007	-.8464-	-.1328-
		3 40-49	-.10310-	.25549	.687	-.6054-	.3992

Table 48 - Hypothesis 10c

4.4.4 Summary Inferential Statistics

Summary to inferential analysis, it is concluded that hypotheses 1, 3, 4, 6, 7 and 8 are accepted with "Attitude" being higher predictor for "Behavioral Intention" toward online services shopping followed by "Perceived Behavioral Control", "Desired Outcome – Trust", "Desired Outcome – Convenience", and "Desired Outcome – Price", beside women having lower "Behavior Intention" to acquire services online than men. On the other hand, hypotheses 2, 5, 9 and 10 are rejected with "Subjective Norm", "Desired Outcome – Time", and "Education Level" not predictors for "Behavioral Intention" as well as Age Group 18-39 "Behavior Intention" not higher than other age groups.

5. Chapter 5: Conclusions and Recommendations

5.1 Introduction

In chapter 1, the study highlights an introduction about the topic including the Internet users and Egyptian consumers with their profile. Chapter 1 also discusses the statement of the problem and objective of the study.

In chapter 2, literature review was divided between online shopping, online shoppers purchasing behavior, online shopping in Egypt, types of stores including (offline stores and online stores), types of products online, definition of online services, types of services online including (routine-intensive services, technology-intensive services, contact-intensive services, knowledge-intensive services), types of online customers, online shoppers buying behavior, gap in the literature, theoretical framework for online shopping consumer behavior (the technology acceptance model, theory of planned behavior, factors affecting online shopping, conceptual model, and research question) elements affecting online shopping, conceptual model: elements affects shoppers' online buying behavior, research questions, and hypotheses, questionnaire (informed consent, section1: relevant factors, section 2: demographics).

In chapter 3, this study discusses the research design and methodology, aim of the study, research design, population, sampling procedure, response rate, research instrument, validity, reliability, ethical issues, statistical treatment of research data including (descriptive analysis and inferential statistics).

In chapter 4, the research reaches some findings and analysis, sample demographics profile including (age, gender, education), descriptive statistics including (attitude, subjective norm, perceived behavioral control, behavioral intention, desired outcome; convenience, time, price,

trust, and summary descriptive statistics, inferential statistics analysis of hypotheses including (multiple regression analysis, t-test analysis, one-way analysis of variance (ANOVA), inferential statistics summary.

In chapter 5, this section would include a discussion that answers the research question, conclusion, and recommendations, limitations of the study, managerial implications including who can benefit from this research, and finally research future direction for those researchers who may replicate this study.

5.2 Discussion

In the literature review, this study has used a lot of previous researches that tackle the topic of online shopping. One of the similar researches to this one that was done one online products shopping was a research called "Factors Affecting Online Shopping Behaviour: A Study of Thai Consumers" by Siriporn Thananuraksakul. Thananuraksakul focused on the factors that affect online shopping behavior for online products. The researcher hypothesizes 13 hypotheses similar to the ones that are used in his study in order to see if they are affecting the Thai's online shopping behavior or not.

Thananuraksakul found out that only **attitude, subjective norm, trust, experience** are the main factors that affect Thai's online buying behavior. Moreover, he found out that men have a higher buying intention than women. On the other hand, this research studies "Factors affecting online services shopping behavior: a study of Egyptian consumers" Thus, the focus of this research is services. The ten hypotheses of this study are tested referring on the Thai study done by Siriporn Thananuraksakul. The findings found out that **attitude, perceived behavioral control, convenience, price, and trust** are the main factors that affect Egyptians' online services shopping behavior. Furthermore, this research's findings supported that women have lower intention to buy services online than men.

Comparing Thananuraksakul's research findings with the current research findings, it can be concluded that one of the main reasons behind the difference of research findings is that the Thai's research is mainly done on products, not services. Moreover, the commonly agreed findings between the two different researches are that attitude, trust, and women have a lower online shopping behavior than me whether in products or services.

The reasons behind the difference of the other results are the different culture and economic situation of the Thai's society and the Egyptian community. Moreover, Thailand's maturity curve is much higher than Egypt given that Thailand may be more advanced in online shopping than Egypt. Also, this research is mainly studying factors predicting online services shopping behavior, while Thailand research is studying the factors impacting products online shopping behavior.

5.3 Conclusion & Recommendations

This study displayed that factors affecting Egyptians online services shopping behavior. the research's conceptual model is adapted from the Theory of Planned Behavior. This theory was recommended for the base of this research with the purpose of giving the research reliability and credible research outcomes. These outcomes will be useful in giving new insights to marketers and marketers' marketing strategies when examining factors that affect consumers online buying intention in business-to-consumer fields. As a result, marketers would be able to increase their business value and compete in the market. Moreover, results of this research would be helpful for sellers and shoppers as sellers will be able to boost their selling process by moving to the Internet channels for better and various online services which satisfy their customer for having numerous online services.

The results of this research showed that the factors that mainly affect Egyptian online buying intention for online services are attitude, perceived behavioral control, the desired outcome including trust, convenience, price. Besides, findings show that women having lower behavior

intention to acquire services online than men. On the other hand, findings indicate that respondents also agree that factors such as subjective norm, time, education level, and age group are not determinants of consumers' buying intention.

5.4 Limitations

This study does not cover all the directions of this research topic. There are some limitations of this study as below.

The snowballing convenience sampling technique can be a limitation for this study since the sample's respondents are chosen by the referring method. This could result in having biased answers because most of the respondents came from family and friends. This may create kind of pressures and influences over the respondents' opinions and answers in the questionnaire which cannot be controlled from the researcher's side.

Time was another limitation for this research as it didn't permit to conduct explanatory qualitative round to explore the variables before creating the survey. This step would have enriched operationalization of variables and would possibly add more variables to the analysis.

In addition, given more time, the research could afford a round of pre and post research including focus groups to explain the findings, validate the variables, enrich the findings, provide context for the survey results and to explore consumers' reasons behind buying.

Another limitation is possible confusion for respondents between online services (e-services), which are services requested online yet not necessarily delivered online, with services online, which are services requested and consumed online. It is advisable for future research to clarify to respondents whether questionnaire is about online services or services online with clear definition and examples.

5.5 Managerial Implications

A lot of companies and start-ups are moving to market online services in order to gain new segment of consumers and market share. This can be done through building online businesses offering various predictable services to consumers in order to make more profit and competing in the marketplace. Thus, parties that can benefit from this research are mainly business-to-consumer companies including start-ups and well-established companies that are interested in studying the nature of Egyptian online services consumers and what motivates their buying intentions to purchase online services.

Research showed that highest independent variable predicting Behavior Intention to buy online services is Attitude towards online services. Hence, that is key area companies and start-ups need to consider taking actions to ensure positive attitude towards online service offered such as offering service for free to get the consumer to try and become a fan, provide a money-back guarantee in case of dissatisfaction, and perform human-centric follow-ups to show genuine interest in serving customer. Such actions will help Egyptian customer have a better attitude towards online service and accordingly become more likely to buy online service again.

Second, research showed that Perceived Behavioral Control is second variable predicting Behavior Intention to request online services. That is why it is key for online services providers to ensure requesting online service is simple to request form any device, there are easy instructions or videos to explain the process, and there is an easy way to support the customer through the journey. Such actions will help Egyptian consumer find himself/herself having the skills and tools to request online services and be more likely to request again.

Third, research showed that Trust as the Desired Outcome to request services online is key factor predicting Behavior Intention to request online services. Therefore, companies providing online services need to highlight security certifications for online service, provide money back guarantee in case of dissatisfaction or complaints, make requesting personal information optional, opting for cash payment instead of credit card, providing previous customers reviews or ratings for service, having hotline to reach out to in case of any issues and building strong brand name. Such actions will help build trust between Egyptian consumer and online services provider and accordingly make the consumer more likely to buy online services in the future.

Fourth, research showed that Convenience as the Desired Outcome to request services online is key factor predicting Behavior Intention to request online services. Therefore, companies providing online services need to provide notifications at the time for service, provide flexibility and choices for customers, offer value-added services that make service more enjoyable and go the extra mile to ensure customer satisfaction. Such actions will help Egyptian consumer perceive online service as more convenient to his/her needs and accordingly make the consumer more likely to buy online services in the future.

Fifth, research showed that Price as the Desired Outcome to request services online is key factor predicting Behavior Intention to request online services. Therefore, companies providing online services need to provide promotions to incite customers to request online services, give discounts for long-term commitment to online service and ensure online services are price competitive to traditional services. Such actions will help Egyptian consumer perceive online service as price competitive and accordingly make the consumer more likely to buy online services in the future.

Sixth, research showed that males are more likely than females to request online services. Thus, online service providers should give special focus in their messaging and offering to male customers as they are a primary target customer.

Lastly, research showed that people of different ages have similar Behavioral Intention to request services online with the only exception for the population above 50 years old. Hence, online services provider needs to provide right messaging and offering to different age groups below 50 years old to cover their full market potential.

5.6 Future Direction

This research studies the factors that affect Egyptian consumers buying intention for online services shopping. The nature of the Internet technology is considered a dynamic nature, and so consumers also are dynamic, which requires researchers to keep on doing researchers and always be updated to any new the Internet technologies that can benefit the online services fields. Thus, researchers need to keep study and search for all new the Internet technologies that may affect consumers' buying intentions behavior. Hence, there are some suggested points that future research can follow in the field of consumers' shopping behavior as below.

Future direction should be on researching the most frequently bought services in Egypt online market along with consumers' behavior. This future research would benefit online marketers who are interested in knowing more about the most purchased services online and the behavior of their consumers. Moreover, another recommended future research can be on more specific services such as transportation, food, or medical services to examine the findings on one service for example transportation and the consumers' behavior toward this service including consumers' degree of

satisfaction, history of total rides, method of payment…etc. Hence, findings of this research would give more knowledge and data regarding one service in specific which transportation services companies would be interested in. Also recommended future research would be to re-iterate the analysis in this research for specific types of services such as Routine-Intensive Online Services, Technology-Intensive Online Services, Contact-Intensive Services, and Knowledge-Intensive Services or even a specific subset of these types of services. Such research could lead to more insight for marketers for specific online service to better understand factors influencing Egyptian consumer behavior for specific online service rather than in general for online services. Also, it would be useful to add some qualitative aspect to quantitative analysis used in this survey to help answer why these factors are affecting Egyptian consumer behavior not just what factors are affecting. Another future research that should be considered is focusing more on the consumers' decision-making process instead of the consumers' buying intention since the consumers' buying intention do not answer all the details that marketers or B2C companies may need in their businesses.

Finally, this research can be used as a base for any other research related to online services in Egypt, but instead of following the same research techniques, it is recommended to replicate this study but by changing sample, changing context of the research, which means to replicate this study but focusing more on online products instead of services, changing methodology by using qualitative research method such as focus groups and intensive interviews considering the time frame instead of the quantitative research method used in this study, and to use gender or other demographic variables as moderating variables not independent variables.

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7. Appendix

7.1 Appendix 1: Questionnaire

7.1.1 English Version

Factors Affecting Online Services Shopping Behavior: A Study of Egyptian Consumers

Documentation of Informed Consent for Participation in Research Study

Project Title: Factors Affecting Online Services Shopping Behavior: A Study of Egyptian Consumers

Principal Investigator: Manal El-Tahawy manalhr@aucegypt.edu

You are being asked to participate in a research study. The purpose of the research is to understand the factors affecting consumer behavior towards e-services in Egypt. The findings will be presented and may be published. The expected duration of your participation is 10 minutes.

The procedures include completing a questionnaire about the variables that affect the purchasing intentions of Egyptian online shoppers for services.

There will not be risks or discomforts associated with this research.

There will not be benefits to you from this research; however, you will help us provide a better understanding of factors affecting Egyptian consumer behavior towards online services.

The information you provide for purposes of this research is anonymous.

If you have questions at any time about the study or the procedures, you may contact me via email at manalhr@aucegypt.edu or phone number +201002200783.

If you feel you have not been treated according to the descriptions in this form, or that your rights as a participant in research have not been honored during the course of this project, or you have any questions, concerns, or complaints that you wish to address to someone other than the investigator, you may contact the American University in Cairo, AUC Avenue, New Cairo, Cairo Governorate. 11835, Egypt, or email irb@aucegypt.edu

Participation in this study is voluntary. Refusal to participate will involve no penalty or loss of benefits to which you are otherwise entitled. You may discontinue participation at any time without penalty or the loss of benefits to which you are otherwise entitled.

By clicking next, you agree that you have read and understood the information included in this form and agree to participate in this study.

Please rate the following statements by marking each statement with a number from 1 (strongly disagree) to 5 (strongly agree).

I believe requesting services online is a smart behavior.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I believe requesting services online is a bad behavior.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I believe requesting services online is enjoyable.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

My family and friends believe requesting services online is a smart behavior.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

My family and friends believe requesting services online is a bad behavior.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

My family and friends encourage me to shop online.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I am capable of requesting services online.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I have the resources required to request services online.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I am familiar with technology to request services online.

1. Strongly Disagree
2. Disagree

3. Neutral
4. Agree
5. Strongly Agree

I intend to request services online in the future.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I would likely request services online in the future.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I like to request services online.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I request online services mainly because they are convenient.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree

5. Strongly Agree

I do not need to make a big effort to request online services.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Online services are easy to request.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I request online services mainly because they save me time.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I request services online because I do not want to spend time to request services.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Online services are quick to request.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I request online services mainly because they have good prices.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I request services online because I do not want to pay more for services.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Online services are cheap to request.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

I request services online mainly because they are trustworthy.

1. Strongly Disagree
2. Disagree

3. Neutral
4. Agree
5. Strongly Agree

I request services online because I do not want to be at risk.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Online services are secure.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

Please specify your age.

1. Less than 18.
2. 18-29.
3. 30-39
4. 40-49
5. More than 50.

Please specify your gender.

1. Female
2. Male

Please specify your Education Level

1. Highschool
2. Bachelor
3. Masters
4. Phd

7.1.2 Arabic Version

العوامل المؤثرة على سلوك التسوق للخدمات عبر الإنترنت: دراسة للمستهلكين المصريين

توثيق الموافقة المستنيرة على المشاركة في الدراسة البحثية

عنوان المشروع: العوامل المؤثرة على سلوك التسوق للخدمات عبر الإنترنت: دراسة للمستهلكين المصريين

الباحث الرئيسي: منال الطحاوي manalhr@aucegypt.edu

يطلب منك المشاركة في دراسة بحثية. الغرض من البحث هو فهم العوامل التي تؤثر على سلوك المستهلك تجاه الخدمات الإلكترونية في مصر. سيتم عرض النتائج ويمكن نشرها. المدة المتوقعة لمشاركتك هي 10 دقائق.

تشمل الإجراءات ملء استبيان حول المتغيرات التي تؤثر على نوايا الشراء للمتسوقين عبر الإنترنت المصريين للحصول على الخدمات.

لن تكون هناك مخاطر أو مضايقات مرتبطة بهذا البحث.

لن تكون هناك فوائد لك من هذا البحث. ومع ذلك، سوف تساعدنا على توفير فهم أفضل للعوامل التي تؤثر على سلوك المستهلك المصري تجاه الخدمات عبر الإنترنت.

المعلومات التي تقدمها لأغراض هذا البحث مجهولة الهوية.

إذا كانت لديك أسئلة في أي وقت حول الدراسة أو الإجراءات، يمكنك الاتصال بي عبر البريد الإلكتروني على manalhr@aucegypt.edu 201002200783+ أو رقم الهاتف.

إذا شعرت أنك لم تعامل وفقًا للأوصاف الواردة في هذا النموذج، أو أن حقوقك كمشارك في البحث لم يتم الوفاء بها خلال هذا المشروع، أو لديك أي أسئلة أو مخاوف أو شكاوى ترغب فيها العنوان إلى شخص آخر غير المحقق، يمكنك الاتصال بالجامعة الأمريكية في القاهرة، AUC Avenue، القاهرة الجديدة، محافظة القاهرة. 11835، مصر، أو البريد الإلكتروني irb@aucegypt.edu.

المشاركة في هذه الدراسة طوعية. لن يشمل رفض المشاركة أي عقوبة أو خسارة في المزايا التي يحق لك الحصول عليها. يجوز لك التوقف عن المشاركة في أي وقت بدون عقوبة أو فقدان المنافع التي يحق لك الحصول عليها.

بالنقر فوق التالي، فإنك توافق على أنك قد قرأت وفهمت المعلومات الواردة في هذا النموذج وأوافق على المشاركة في هذه الدراسة.

يرجى تقييم العبارات التالية من خلال وضع علامة على كل عبارة برقم من 1 (لا أوافق بشدة) إلى 5 (موافق بشدة).

أعتقد أن طلب الخدمات عبر الإنترنت هو سلوك ذكي

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أعتقد أن طلب الخدمات عبر الإنترنت هو سلوك سيء

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أعتقد أن طلب الخدمات عبر الإنترنت أمر ممتع

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

تعتقد عائلتي وأصدقائي أن طلب الخدمات عبر الإنترنت هو سلوك ذكي

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

تعتقد عائلتي وأصدقائي أن طلب الخدمات عبر الإنترنت هو سلوك سيء

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

تشجعني عائلتي وأصدقائي على التسوق عبر الإنترنت

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق

5. موافق بشدة

أنا قادر على طلب الخدمات عبر الإنترنت

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

لدي الموارد اللازمة لطلب الخدمات عبر الإنترنت

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أنا على دراية بالتقنية لطلب الخدمات عبر الإنترنت

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أنوي طلب الخدمات عبر الإنترنت في المستقبل

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

من المحتمل أن أطلب الخدمات عبر الإنترنت في المستقبل

1. لا أوافق بشدة

2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أحب أن أطلب الخدمات عبر الإنترنت

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

طلب الخدمات عبر الإنترنت أساسا لأنها مريحة

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة.

ست بحاجة إلى بذل جهد كبير لطلب الخدمات عبر الإنترنت

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة.

لخدمات عبر الإنترنت من السهل أن تطلب

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة.

أطلب الخدمات عبر الإنترنت أساسا لأنها توفر لي الوقت

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أطلب خدمات عبر الإنترنت لأنني لا أرغب في قضاء بعض الوقت في طلب الخدمات

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

الخدمات عبر الإنترنت سريعة الطلب

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أطلب الخدمات عبر الإنترنت أساسا لأن لديهم أسعار جيدة

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أطلب خدمات عبر الإنترنت لأنني لا أرغب في دفع المزيد مقابل الخدمات

1. لا أوافق بشدة
2. لا أوافق

3. محايد
4. موافق
5. موافق بشدة

الخدمات عبر الإنترنت رخيصة لطلبها

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أطلب الخدمات عبر الإنترنت أساسا لأنها جديرة بالثقة

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

أطلب خدمات عبر الإنترنت لأنني لا أريد أن أكون في خطر

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

الخدمات عبر الإنترنت آمنة

1. لا أوافق بشدة
2. لا أوافق
3. محايد
4. موافق
5. موافق بشدة

يرجى تحديد عمرك

1. أقل من 18
2. 18-29
3. 30-39
4. 40-49
5. أكثر من 50

يرجى تحديد نوعك

1. أنثى
2. ذكر

يرجى تحديد مستوى التعليم الخاص بك

1. ثانوية
2. البكالوريوس
3. الماجستير
4. دكتوراه

7.2 Appendix 2: Questionnaire Responses

Timestamp	I believe requesting services online is a smart behavior.	I think to request services online is a bad behavior.	I find requesting services online is enjoyable.	My family and friends believe requesting services online is a smart behavior.	My family and friends think to request services online is a bad behavior.	My family and friends encourage me to request services online.	I feel capable of requesting services online.	I have the resources required to request services online.	I am familiar with technology to request services online.	I intend to request services online in the future.	I would likely request services online in the future.	I like to request services online.	I request online services mainly because they are convenient.	I do not need to make a big effort to request online services.	Online services are easy to request.	I request online services mainly because they save me time.	4I request services online because I do not want to spend time to request services.	Online services are quick to request.	I request online services mainly because they have good prices.	I request services online because I do not want to pay more for services.	Online services are cheap to request.	I request services online mainly because they are trustworthy.	I request services online because I do not want to be at risk.	Online services are secure.	Please specify your age.	Please specify your gender.	Please specify your Education Level
2018/09/16	4	2	4	5	1	3	4	3	4	5	5	5	4	3	5	4	5	4	2	3	3	2	3	3	2	18-29	Female	Bachelor
2018/09/16	4	1	3	3	5	1	3	4	3	3	3	3	3	4	2	4	4	3	2	3	3	2	3	3	2	18-29	Female	Bachelor
2018/09/16	3	2	4	4	2	3	5	5	5	5	5	5	5	5	4	5	5	5	4	5	5	3	4	2	3	18-29	Male	Bachelor
2018/09/16	5	1	4	3	3	4	4	4	2	2	2	2	5	3	3	5	1	2	1	1	1	1	3	1	3	18-29	Male	Masters
2018/09/16	5	1	4	2	4	3	5	5	5	5	5	5	4	5	3	5	3	4	2	3	2	4	4	4	4	18-29	Male	PHD
2018/09/15	5	1	5	4	2	4	5	5	5	5	5	5	5	5	4	4	4l request services online because I do not want to spend time to request services.	4	3	3	2	3	4	4	4	18-29	Male	Bachelor

2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16
5	4	5	4	5	3	4	5	3	4	5
1	1	1	2	1	3	1	1	2	2	1
5	4	3	3	5	3	3	5	5	5	4
5	3	2	3	5	3	4	4	2	5	4
1	2	5	3	1	3	2	2	4	1	2
5	4	2	3	3	3	2	3	1	5	3
5	4	5	4	5	3	4	5	4	4	3
5	4	5	4	5	3	4	5	5	4	4
5	4	4	4	5	3	5	5	5	4	4
5	4	5	4	5	3	4	5	4	3	3
5	4	5	4	5	3	5	5	4	4	3
5	4	5	4	5	3	5	5	5	3	3
5	4	5	4	5	3	5	5	4	3	4
5	5	4	4	4	3	4	5	5	3	5
5	5	5	4	4	3	4	5	3	4	5
5	5	3	5	4	3	4	5	4	4	4
5	4	3	3	1	3	4	5	4	4	4
5	5	4	4	5	3	5	5	4	4	4
5	5	4	3	3	3	4	3	4	4	3
5	5	4	3	3	3	4	3	2	4	4
5	3	3	5	4	3	4	1	2	4	3
5	3	3	3	5	3	4	3	3	3	3
5	3	2	3	4	3	4	3	2	3	2
5	3	2	3	5	3	4	3	2	3	3
18-29	18-29	18-29	30-39	18-29	18-29	18-29	18-29	18-29	18-29	18-29
Male	Female	Female	Female	Male	Female	Female	Female	Female	Male	Female
Bachelor	Masters	Masters	Masters	Masters	Bachelor	Masters	Bachelor	Bachelor	Masters	Highschool

2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16
2	5	3	5	4	3	3	4	5	3	5	4	4
3	1	3	1	1	1	2	1	1	3	3	2	1
1	5	3	4	5	4	4	4	4	4	5	4	5
4	5	3	4	3	4	3	3	5	4	4	4	4
1	1	3	2	3	1	2	2	1	2	2	2	1
3	3	3	4	3	3	4	3	4	4	4	4	3
3	4	3	5	2	5	3	5	4	2	4	4	4
5	4	3	5	1	5	3	5	4	4	4	4	5
5	5	5	5	5	5	3	5	5	2	4	4	5
3	5	3	5	4	5	2	4	5	3	5	4	4
3	5	3	5	4	5	2	4	5	3	5	4	4
3	5	3	5	3	4	2	4	5	4	5	4	4
2	3	5	4	4	4	3	5	5	3	5	4	5
4	5	4	5	4	5	4	5	2	4	5	4	5
4	5	4	5	4	5	4	5	4	2	5	4	5
2	5	1	5	4	5	2	4	4	2	5	4	5
2	3	1	5	4	4	2	2	3	2	5	4	5
4	5	1	5	4	5	3	5	2	2	5	4	5
5	4	1	3	3	3	4	3	2	3	5	3	3
2	2	1	4	3	3	4	3	2	3	5	3	3
5	4	1	4	3	3	2	2	1	4	3	2	3
2	3	1	3	2	2	2	2	4	3	3	3	3
2	1	1	3	2	1	1	1	2	1	3	2	3
4	3	1	3	2	3	3	4	4	2	4	3	4
30-39	18-29	50 or more	18-29	30-39	18-29	50 or more	30-39	18-29	50 or more	18-29	18-29	18-29
Male	Male	Male	Male	Female	Female	Female	Female	Female	Female	Female	Female	Female
Masters	Bachelor	PHD	Bachelor	Masters	Bachelor	Bachelor	Masters	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor

2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16
2	4	5	5	5	4	4	3	5	4	5
4	2	1	1	1	3	1	3	2	2	1
4	3	5	5	5	4	5	3	5	3	4
1	4	3	3	4	2	4	3	3	4	5
5	2	3	3	2	2	1	3	2	2	1
3	4	4	3	3	2	4	3	3	4	5
5	2	5	5	4	5	4	5	4	5	5
4	2	5	5	5	5	3	5	4	5	5
5	3	5	5	5	5	5	5	4	5	5
3	3	5	5	5	5	5	5	5	5	5
3	3	5	5	5	4	5	3	4	5	5
3	3	5	5	4	4	5	3	5	5	5
3	4	5	5	4	4	5	3	4	4	3
5	2	5	5	5	5	2	5	5	5	3
5	3	5	5	5	5	3	3	4	5	5
3	4	4	5	5	3	5	5	4	5	3
3	5	3	5	5	2	3	5	5	4	3
4	3	3	5	5	3	5	3	5	4	3
1	2	4	4	5	4	4	3	3	4	5
1	3	4	2	5	4	4	3	4	4	5
1	3	3	3	5	3	4	3	3	4	3
1	2	4	2	3	3	4	2	3	2	3
1	2	3	2	3	3	1	1	3	2	3
1	2	3	2	4	3	4	2	4	2	3
18-29	50 or more	18-29	18-29	40-49	18-29	50 or more	18-29	40-49	18-29	30-39
Female	Female	Female	Male	Female	Female	Female	Female	Female	Female	Male
Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Masters

2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16
4	4	5	5	4	5	4	5	3	4	3	5	3
1	2	1	1	1	1	1	1	3	1	3	1	3
4	4	4	5	4	4	3	5	3	3	3	5	4
4	3	3	5	4	3	4	5	3	4	1	5	3
1	3	2	1	1	2	2	1	3	2	5	1	3
4	2	1	5	4	4	4	5	3	2	1	5	3
5	4	2	5	5	4	4	5	3	4	4	5	4
5	4	4	5	3	5	4	5	3	4	4	5	4
5	4	4	5	4	5	4	4	3	5	4	5	3
5	4	4	5	3	5	4	5	3	5	3	5	4
5	3	3	5	4	5	3	5	3	4	2	5	4
4	4	5	4	5	5	4	5	3	5	4	5	5
5	4	5	5	5	5	4	5	3	4	4	5	4
5	3	2	5	2	5	3	5	3	4	4	5	4
5	4	5	5	2	5	4	5	3	4	3	5	5
5	3	4	5	2	5	4	5	3	5	5	5	4
4	2	2	4	4	3	2	5	3	4	2	5	3
4	2	1	3	3	3	2	5	3	4	2	5	3
4	2	2	4	4	4	2	5	3	4	2	5	3
3	4	3	4	3	4	3	4	3	4	1	3	2
2	4	3	4	2	3	3	3	3	4	1	3	1
4	4	3	4	3	3	2	4	3	4	1	3	3
50 or more	18-29	18-29	50 or more	30-39	50 or more	50 or more	50 or more	40-49	18-29	18-29	30-39	18-29
Male	Female	Male	Male	Male	Male	Male	Male	Male	Male	Female	Female	Female
Bachelor	Bachelor	Bachelor	Masters	Bachelor	Bachelor	Masters	Below	Bachelor	PHD	Masters	Masters	Masters

2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16
4	3	3	4	5	4	4	3	5	5	4
2	2	1	1	1	1	1	3	1	1	2
5	4	4	5	5	5	3	4	4	5	4
1	3	3	5	4	5	2	4	2	5	3
5	1	3	3	2	1	4	2	4	1	3
1	3	3	3	4	3	3	3	2	5	4
5	4	3	4	4	3	4	4	5	5	5
5	3	3	5	3	5	4	5	5	5	5
5	4	2	4	5	5	4	5	5	5	5
5	4	3	3	5	5	4	4	4	5	4
5	3	3	4	5	5	4	4	4	5	4
5	3	3	4	5	4	3	4	3	5	4
5	3	3	3	4	5	4	2	2	5	5
5	3	4	5	5	3	5	2	4	5	5
5	4	4	5	5	5	3	1	5	5	5
5	3	4	4	5	5	3	5	4	5	4
5	5	4	4	5	5	4	2	4	5	5
5	5	3	4	4	3	3	3	5	5	2
5	3	2	3	1	2	5	1	5	5	2
5	4	3	3	1	3	3	1	5	5	3
3	3	2	1	3	2	1	2	4	5	3
3	3	3	2	3	3	2	1	4	5	3
3	3	3	2	3	3	3	2	4	5	3
18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	50 or more	18-29	18-29
Female	Female	Male	Female	Female	Male	Male	Female	Male	Female	Female
Bachelor	Highschool	Bachelor	Highschool	Highschool	Bachelor	Bachelor	Bachelor	Bachelor	Masters	Masters

2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16
3	4	5	5	5	4	3	3	3	4	4	4	5
3	2	1	1	1	2	2	3	4	1	1	1	1
4	4	4	4	5	4	4	4	3	4	4	4	5
4	2	3	4	4	2	3	3	4	4	4	3	3
3	4	3	2	2	4	2	3	4	1	2	1	2
3	2	3	4	3	2	3	3	3	5	3	3	5
4	3	4	4	4	5	5	3	2	5	4	4	5
4	1	4	4	5	5	5	4	4	3	4	5	5
4	3	4	5	5	5	5	4	3	3	4	5	5
4	4	5	3	4	5	5	4	3	4	3	4	5
4	4	5	5	4	5	5	4	4	4	4	4	5
4	5	5	5	5	5	4	3	4	5	4	4	5
4	3	4	3	3	5	2	3	3	4	5	3	5
4	4	4	4	5	5	3	4	3	3	5	4	5
4	4	4	4	5	5	4	2	5	3	4	4	5
4	4	4	5	5	5	5	4	3	4	1	2	5
4	3	4	5	5	5	5	2	3	3	1	2	5
5	5	4	5	5	5	4	2	4	4	4	4	5
5	5	3	3	3	2	4	3	2	4	4	4	3
4	2	3	3	3	3	5	3	4	4	1	3	3
3	5	3	3	2	2	4	4	2	3	3	4	3
3	2	2	3	4	4	4	2	3	4	1	4	4
3	1	2	3	4	3	4	2	3	4	1	3	4
4	4	2	3	3	3	4	3	3	4	3	3	4
50 or more	18-29	18-29	18-29	18-29	18-29	18-29	18-29	30-39	18-29	18-29	40-49	18-29
Male	Female	Male	Female	Female	Female	Female	Female	Female	Male	Female	Male	Male
Masters	Highschool	Bachelor	Highschool	Bachelor	Highschool	Highschool	Bachelor	Masters	Bachelor	Highschool	Bachelor	Bachelor

2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16
3	4	4	3	5	2	4	3	4	5	3
3	5	2	3	1	4	2	1	2	1	2
4	1	5	3	4	2	5	4	3	4	4
3	3	4	4	4	2	3	3	3	4	4
3	4	2	4	1	4	3	1	3	1	1
3	4	4	3	1	2	3	3	2	3	5
4	2	5	2	1	1	2	3	5	5	3
5	3	5	3	1	1	4	4	5	3	5
5	4	4	3	3	1	5	5	5	5	5
5	4	5	5	1	2	5	3	5	4	5
3	2	5	2	1	2	4	4	5	4	5
3	3	4	4	1	2	5	3	3	3	3
3	5	4	2	1	2	5	3	5	5	5
4	2	4	3	1	2	5	4	5	5	5
4	5	4	2	5	2	4	4	5	4	5
2	1	4	4	5	1	3	5	5	4	5
3	3	3	4	1	3	3	4	4	4	5
4	4	4	2	5	1	3	5	5	5	5
3	3	4	3	1	3	4	3	1	4	5
3	4	3	3	1	3	4	3	1	4	3
3	1	3	4	3	4	4	2	1	4	5
2	5	2	4	2	4	2	3	2	4	2
2	3	2	1	1	4	3	2	2	3	3
3	3	3	5	3	3	3	2	3	4	2
18-29	Less than 18	18-29	18-29	18-29	30-39	18-29	18-29	18-29	50 or more	18-29
Female	Female	Female	Male	Female	Female	Female	Female	Female	Male	Female
Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Masters	Masters	PHD	Bachelor

2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16	2018/09/16
3	3	5	2	3	5	4	3	2	4	3	5	1
3	3	3	4	3	1	1	3	4	1	2	1	5
4	4	3	3	3	3	3	3	3	5	3	5	1
4	3	3	3	3	3	4	1	4	4	4	5	4
2	3	4	3	3	3	1	5	2	2	1	1	2
3	2	3	2	3	2	5	1	3	2	3	5	4
4	4	5	3	3	5	5	4	1	4	2	5	1
5	4	5	5	3	4	5	5	1	4	3	5	4
5	4	5	5	3	4	5	4	3	5	2	5	4
3	4	4	4	3	1	5	3	3	5	4	5	1
4	4	4	4	3	5	5	3	3	5	4	5	2
2	3	4	4	3	3	5	3	2	5	3	5	1
2	3	4	4	3	5	5	4	1	5	3	4	1
4	3	4	5	3	5	4	4	4	5	2	5	2
4	4	4	3	4	5	4	4	3	5	2	5	4
3	3	3	3	4	5	5	3	4	3	4	5	5
3	2	3	4	3	5	4	3	4	2	2	3	4
4	4	3	4	3	5	4	5	3	3	4	5	3
4	3	4	4	3	1	5	1	4	2	4	5	4
4	2	3	4	3	3	5	1	3	2	4	1	1
4	2	4	5	3	1	4	3	2	3	3	4	5
2	2	2	3	2	5	2	2	5	3	3	5	1
2	2	2	3	2	5	1	2	1	3	2	5	1
2	2	2	3	3	1	1	2	1	3	3	5	1
18-29	30-39	18-29	18-29	30-39	18-29	18-29	18-29	18-29	18-29	50 or more	18-29	50 or more
Female	Male	Female	Female	Female	Female	Female	Male	Female	Female	Male	Female	Female
Bachelor	Masters	Masters	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	PHD

2018/09/17	2018/09/17	2018/09/17	2018/09/17	2018/09/17	2018/09/17	2018/09/17	2018/09/17	2018/09/17	2018/09/16	2018/09/16
4	1	4	3	4	4	3	5	4	4	4
4	1	1	3	2	1	3	1	2	2	2
3	1	4	3	4	5	4	5	5	4	4
3	1	4	2	4	5	4	5	4	2	3
2	1	1	3	2	1	1	1	3	4	3
4	1	4	1	4	5	1	5	4	2	2
2	1	4	3	4	5	5	5	5	4	4
2	1	4	4	4	5	5	5	5	4	4
2	1	4	4	4	5	5	5	5	4	5
4	1	4	3	4	5	5	5	5	4	4
3	1	4	2	4	5	4	5	5	4	4
3	1	4	2	3	5	3	5	5	4	4
3	1	4	3	4	4	5	5	5	4	4
4	1	4	3	3	4	5	5	5	4	5
3	1	4	2	4	4	4	5	5	4	5
2	1	4	3	4	4	3	5	3	4	5
2	1	2	2	4	4	5	5	3	4	3
3	1	4	3	4	5	4	5	5	4	4
4	1	3	2	2	4	3	5	5	3	2
2	1	2	3	2	4	2	5	3	2	1
4	1	3	3	2	4	2	5	4	2	2
2	1	4	2	2	4	3	5	3	2	2
5	1	4	3	2	4	3	5	3	2	2
4	1	4	2	3	4	3	5	5	3	3
50 or more	50 or more	30-39	18-29	18-29	50 or more	50 or more	18-29	18-29	18-29	30-39
Male	Male	Female	Male	Female	Male	Male	Female	Female	Female	Female
PHD	Bachelor	Masters	Bachelor	Masters	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Masters

2018/09/18	2018/09/18	2018/09/18	2018/09/18	2018/09/18	2018/09/18	2018/09/18	2018/09/18	2018/09/17	2018/09/17	2018/09/17
4	5	4	5	4	1	5	5	5	5	4
2	1	1	1	1	1	1	1	1	1	2
3	4	5	5	5	2	4	4	4	5	4
2	5	3	3	3	3	5	4	4	5	4
4	1	2	1	2	3	1	1	2	1	1
1	4	4	4	4	2	4	4	3	5	4
2	5	5	4	4	2	5	5	3	5	4
4	5	5	5	4	3	5	5	5	5	4
5	5	5	5	4	4	5	5	5	5	4
3	5	5	5	4	2	5	5	5	5	3
3	5	5	5	4	2	5	5	4	1	3
3	5	5	5	4	2	5	4	5	5	4
4	5	3	5	3	2	5	3	4	5	3
4	4	3	5	4	3	4	5	5	4	4
5	4	4	5	4	2	4	5	4	5	4
1	5	4	5	4	2	5	5	5	5	4
1	3	4	5	4	3	3	5	5	5	4
3	5	5	5	4	2	5	5	5	5	3
4	3	5	1	5	2	3	2	3	4	3
2	3	5	1	3	2	3	4	3	5	2
4	3	4	1	4	2	3	5	4	4	2
1	3	5	3	3	2	3	3	4	4	2
1	1	5	5	3	2	1	2	3	4	2
4	3	5	5	4	2	3	2	4	4	1
18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	40-49	40-49
Female	Female	Female	Male	Male	Female	Female	Female	Female	Male	Female
Bachelor	Masters	Bachelor	Bachelor	Bachelor	Bachelor	Masters	Bachelor	Bachelor	Bachelor	Bachelor

2018/09/22	2018/09/22	2018/09/22	2018/09/20	2018/09/20	2018/09/20	2018/09/18	2018/09/18	2018/09/18	2018/09/18	2018/09/18	2018/09/18
4	5	4	4	5	4	5	3	5	1	4	5	4
2	1	1	2	1	2	1	1	1	4	2	1	1
4	3	3	3	4	5	5	4	4	1	5	5	3
4	3	4	4	3	4	5	3	5	5	2	5	3
2	2	1	1	2	2	1	1	1	2	4	1	2
3	4	5	3	3	4	5	3	4	3	3	5	3
3	3	4	5	2	5	5	3	5	4	4	5	4
3	4	5	4	2	5	5	3	5	5	5	5	4
3	5	5	3	4	5	5	4	5	5	5	5	4
4	5	3	5	3	5	5	4	4	3	5	5	5
4	5	4	5	5	5	5	4	5	2	5	5	5
3	4	3	3	4	5	5	4	4	2	4	5	5
3	4	2	1	2	5	5	4	5	1	1	5	4
3	4	4	2	2	5	5	4	5	3	2	1	5
3	4	4	4	3	5	5	3	5	5	4	5	5
3	4	4	5	3	5	5	3	4	1	1	5	5
3	5	5	2	3	5	5	3	4	1	3	5	4
2	3	4	3	2	5	5	3	4	3	4	5	5
3	4	1	3	2	5	3	2	4	4	4	5	4
2	3	1	2	2	5	1	2	3	3	4	5	4
2	3	1	2	2	5	4	2	3	4	2	5	4
1	2	1	1	4	5	3	2	3	1	5	1	3
1	2	1	1	3	5	3	2	4	1	4	1	3
2	3	1	1	3	5	4	3	3	1	4	1	3
18-29	18-29	18-29	18-29	30-39	18-29	30-39	50 or more	50 or more	18-29	18-29	18-29	18-29
Female	Female	Female	Female	Male	Male	Male	Male	Male	Female	Male	Female	Female
Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	PHD	Bachelor	Bachelor	Bachelor	Bachelor

2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22
3	4	4	5	4	4	5	4	4	5	5
2	2	2	1	1	2	1	2	1	1	1
2	4	4	4	4	5	4	3	4	5	5
3	3	1	4	3	3	5	3	4	4	5
2	2	4	1	3	2	1	2	2	1	1
2	3	3	3	3	5	5	3	2	4	5
2	3	4	4	2	4	3	4	5	4	5
4	4	5	4	1	3	5	4	4	5	5
2	5	4	4	3	4	4	4	5	5	5
2	4	4	4	5	5	5	4	4	5	5
2	4	4	4	5	5	5	4	5	5	5
1	4	4	3	4	4	5	3	4	5	5
1	4	4	3	2	4	5	3	5	4	3
1	1	3	4	1	4	5	3	4	5	5
1	3	4	4	2	4	5	3	4	5	5
2	3	4	3	2	2	5	4	4	5	2
2	4	4	3	2	2	5	3	4	5	5
3	4	4	4	2	2	5	3	5	5	5
3	3	3	3	2	2	5	3	3	4	2
3	3	3	3	2	2	4	2	3	4	5
3	3	4	3	3	2	5	2	4	4	5
1	3	3	3	3	2	4	2	2	5	2
1	3	4	3	2	2	1	2	2	4	3
3	3	4	3	2	4	2	2	4	5	4
18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	40-49
Male	Male	Female	Female	Male	Female	Female	Male	Male	Male	Male
Masters	Bachelor	Bachelor	Masters	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor

2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22
5	5	1	5	5	4	3	4	3	5	5	5	5
2	1	1	1	1	1	3	1	3	1	1	1	1
4	5	1	4	5	4	3	3	4	4	5	5	4
4	4	3	3	3	4	2	3	3	3	2	3	4
1	4	1	2	1	1	3	2	3	3	5	2	1
4	4	1	3	4	4	3	2	3	3	2	4	3
5	5	1	4	5	5	4	4	3	5	5	5	3
5	4	1	4	5	5	4	5	3	5	4	5	2
5	5	1	4	5	5	4	5	4	5	4	5	2
5	5	1	5	5	4	3	4	5	5	5	5	2
5	5	1	5	5	4	4	5	5	5	5	5	5
5	5	1	4	5	4	3	4	5	5	5	5	3
5	5	1	4	5	4	2	5	5	5	5	5	3
5	5	1	5	5	5	4	4	5	5	5	5	2
5	5	1	4	5	4	4	5	5	4	3	5	1
5	5	1	4	5	5	4	5	5	4	5	5	3
5	5	1	3	5	4	4	3	5	3	5	5	3
5	5	2	3	5	5	4	4	5	4	5	5	2
2	4	1	3	5	4	4	3	5	2	2	5	3
2	4	1	3	3	4	4	3	5	2	2	5	3
2	4	1	3	3	4	3	3	5	2	2	5	3
2	3	1	3	3	4	3	3	4	2	3	5	3
2	3	3	2	4	3	3	3	5	2	1	5	3
3	4	3	3	3	4	2	3	3	5	4	5	3
18-29	30-39	18-29	30-39	30-39	30-39	30-39	30-39	30-39	18-29	18-29	30-39	18-29
Male	Male	Male	Male	Male	Male	Female	Male	Male	Male	Male	Male	Female
Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Masters	Bachelor	Bachelor	PHD	Bachelor	Bachelor	Bachelor	Masters

2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22
3	4	4	2	4	3	5	4	5	4	5
2	1	1	3	2	1	1	2	1	2	1
5	5	3	1	5	3	4	5	5	4	3
4	4	3	4	3	3	3	3	4	3	5
2	1	3	2	2	1	3	3	2	3	1
3	3	3	3	3	2	3	4	4	3	5
4	3	5	2	4	3	5	3	5	5	5
3	4	5	2	5	3	5	4	5	4	5
4	5	5	2	5	3	5	4	5	4	5
4	3	4	3	3	3	5	4	5	4	5
4	4	4	3	4	3	5	4	5	4	5
3	4	4	2	3	3	5	3	5	4	5
4	4	4	3	4	3	5	4	5	4	5
3	5	5	2	4	2	5	4	5	5	5
3	5	4	4	3	4	5	4	5	4	5
4	5	5	2	3	4	5	4	5	4	5
4	5	5	3	5	4	5	4	4	4	5
4	5	5	4	4	4	5	4	5	5	5
3	3	2	5	2	2	5	2	5	4	2
3	4	2	4	2	2	4	2	4	3	2
3	4	2	3	2	2	4	3	4	3	2
4	3	3	2	2	2	4	2	2	3	2
2	2	3	2	2	2	4	2	2	2	2
4	2	3	3	3	2	4	2	3	3	1
18-29	18-29	18-29	30-39	18-29	18-29	18-29	18-29	30-39	30-39	30-39
Male	Male	Male	Female	Male	Female	Female	Male	Male	Female	Male
Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor

2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22
5	4	4	5	2	4	3	5	3	4	5	3	4
1	1	3	1	4	1	1	1	1	2	1	3	1
4	2	4	5	2	1	4	5	4	4	3	2	4
3	2	2	5	1	3	4	5	3	4	5	4	3
3	4	5	1	1	3	1	1	2	2	2	2	2
3	1	2	5	2	4	4	4	3	3	4	3	3
3	2	2	5	1	2	4	4	5	4	5	1	4
3	1	2	5	1	2	4	5	5	2	5	1	4
4	5	4	5	5	2	5	5	5	3	5	3	4
4	3	4	5	1	4	4	5	4	3	5	3	4
4	5	4	5	2	4	4	5	4	3	5	3	5
4	4	4	5	1	1	3	5	2	3	5	2	4
4	5	4	5	1	4	3	5	2	4	5	3	3
3	2	2	5	2	2	3	5	2	4	3	3	4
4	2	3	4	3	1	3	5	4	4	4	2	3
4	4	4	5	3	1	4	5	3	4	5	2	4
3	4	4	5	3	1	4	5	3	4	5	2	4
4	4	4	5	2	3	4	5	3	4	3	2	4
2	2	4	2	3	4	5	5	2	3	2	1	3
2	3	4	2	3	4	5	3	2	3	2	1	2
2	3	4	3	3	2	5	3	3	2	1	1	3
1	1	2	1	2	1	5	3	2	2	1	1	3
1	1	2	1	3	1	3	3	2	2	1	1	3
1	1	2	1	2	1	3	3	2	2	1	1	3
18-29	30-39	18-29	40-49	40-49	30-39	30-39	30-39	18-29	18-29	30-39	18-29	30-39
Female	Male	Female	Male	Female	Female	Male	Male	Female	Male	Male	Female	Male
Masters	Bachelor	Bachelor	Masters	PHD	Bachelor	Masters	Masters	Bachelor	Masters	Bachelor	Bachelor	Masters

2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22
4	5	4	5	4	5	4	5	5	5	3
1	1	1	1	2	1	2	1	1	1	2
4	3	3	5	5	3	4	5	3	5	3
3	2	4	4	2	4	4	2	5	5	3
2	3	2	1	2	1	2	4	1	1	2
3	2	3	4	3	3	4	1	4	3	2
5	5	5	4	5	4	5	5	4	5	4
5	5	5	4	5	5	5	5	4	5	3
5	5	5	3	5	5	5	5	4	5	5
5	5	5	4	5	5	5	5	4	5	3
5	5	5	4	5	5	5	5	4	5	4
5	5	3	4	5	5	3	5	4	5	3
4	5	5	4	5	5	5	5	4	5	3
2	5	4	4	5	5	5	5	4	5	3
4	5	4	3	5	3	5	5	4	5	4
4	5	5	4	5	3	4	4	3	5	4
3	4	4	5	5	3	5	5	3	4	4
4	4	5	3	5	4	5	5	3	5	4
2	3	3	4	3	4	4	3	3	4	3
1	3	3	3	3	3	5	3	3	4	3
1	3	3	4	3	3	2	3	3	3	3
3	3	3	4	4	3	1	1	4	3	4
2	3	3	4	4	3	1	1	4	3	4
3	3	4	2	2	4	3	3	3	4	3
30-39	18-29	18-29	18-29	18-29	18-29	18-29	30-39	18-29	50 or more	18-29
Male	Male	Male	Male	Male	Male	Male	Male	Male	Male	Male
Masters	Bachelor	Bachelor	Bachelor	Bachelor	Masters	Masters	Bachelor	Bachelor	Bachelor	Masters

2018/09/23	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22	2018/09/22
5	4	5	4	4	3	3	5	5	4	4	3	5
1	2	1	2	2	3	3	1	1	2	2	3	1
3	3	4	5	4	4	3	5	5	3	5	3	5
3	3	3	3	3	2	3	5	4	5	4	4	5
3	3	2	2	3	4	2	1	1	2	1	2	1
2	2	4	4	3	3	3	5	3	5	3	3	3
4	3	5	4	3	5	5	5	5	4	3	3	5
3	4	5	5	4	5	5	5	5	4	5	5	5
4	4	5	5	4	5	5	5	5	5	5	5	5
4	4	5	5	3	4	5	5	5	5	5	4	5
5	3	5	5	3	4	5	5	5	5	5	4	5
4	5	5	5	4	3	4	5	5	5	5	3	5
4	4	5	4	5	4	4	5	5	5	5	4	5
3	3	5	5	3	4	4	5	3	5	4	4	5
3	4	5	5	5	3	4	5	4	4	4	3	5
4	3	5	5	5	3	4	3	3	5	4	3	4
4	3	5	5	3	3	4	5	4	4	4	4	5
2	3	4	4	3	3	3	3	2	4	3	3	3
2	3	4	3	3	3	3	3	2	3	3	4	4
2	3	4	3	2	3	3	3	2	3	3	3	4
1	3	3	3	1	3	2	3	3	3	3	3	3
3	3	4	3	2	3	3	3	4	2	3	2	5
18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	30-39	18-29	18-29	30-39	30-39
Male	Male	Male	Male	Male	Male	Female	Male	Male	Male	Male	Male	Male
Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Masters	PHD	Bachelor	Masters	Bachelor

2018/09/24	2018/09/23	2018/09/23	2018/09/23	2018/09/23	2018/09/23	2018/09/23	2018/09/23	2018/09/23	2018/09/23	2018/09/23
5	5	5	4	5	5	3	4	4	2	3
1	1	1	1	1	1	2	1	2	4	2
2	5	4	3	3	4	3	4	5	4	3
2	5	3	3	4	4	4	4	3	4	4
2	1	3	1	2	2	2	1	2	2	2
2	5	3	3	4	5	4	3	4	2	3
5	5	4	4	5	4	4	4	5	3	3
5	5	4	4	5	4	4	4	5	4	2
5	5	5	4	5	5	4	4	5	4	4
5	5	5	4	5	5	4	4	5	4	4
5	5	5	4	5	5	4	4	5	3	3
3	5	5	5	4	3	5	4	4	3	3
5	2	5	4	5	5	4	4	4	4	3
5	3	2	4	5	4	4	4	4	3	2
5	3	4	4	5	5	4	5	5	2	3
5	3	5	4	4	4	4	5	5	2	2
5	3	2	4	4	4	3	5	5	3	2
5	3	3	5	4	4	4	1	4	2	2
5	3	3	5	4	2	4	5	4	3	2
5	4	3	5	4	4	4	5	3	1	3
5	3	3	5	2	4	3	3	3	3	2
5	3	3	3	1	3	3	4	3	1	1
1	3	3	3	2	4	3	1	4	1	2
18-29	30-39	18-29	40-49	18-29	30-39	18-29	18-29	18-29	18-29	18-29
Male	Male	Male	Male	Female	Male	Male	Female	Male	Male	Female
PHD	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Masters

2018/09/27	2018/09/27	2018/09/27	2018/09/26	2018/09/26	2018/09/25	2018/09/25	2018/09/25	2018/09/24	2018/09/24	2018/09/24
5	4	4	5	5	5	5	2	4	5	5
1	2	1	2	1	1	1	1	1	1	1
4	3	4	5	3	4	3	3	4	5	3
3	2	4	3	4	4	4	4	4	3	3
3	4	2	3	1	2	3	1	1	3	2
3	2	3	3	3	3	3	4	3	3	4
4	5	4	4	5	5	5	4	5	5	5
5	4	4	3	5	5	5	4	4	4	5
5	4	5	4	5	5	5	4	5	5	5
5	3	5	4	5	5	5	3	5	5	4
5	3	5	4	4	5	5	2	5	5	3
5	4	5	5	5	5	5	2	5	5	3
3	3	4	5	5	5	5	4	5	5	4
3	4	4	5	5	5	5	4	5	5	4
5	4	5	3	5	5	5	4	5	5	3
5	5	3	4	4	2	5	4	5	5	3
3	4	4	5	5	4	5	4	5	5	3
4	3	3	3	3	1	5	2	3	4	4
3	3	4	3	5	3	5	2	3	4	3
3	3	2	2	3	3	5	2	3	4	3
2	2	3	3	5	2	3	2	2	2	3
2	2	3	2	4	2	3	2	2	2	2
3	2	4	5	5	3	2	2	2	2	3
18-29	18-29	30-39	30-39	18-29	18-29	18-29	18-29	30-39	18-29	18-29
Female	Male	Male	Male	Male	Male	Male	Female	Male	Female	Female
Bachelor	Masters	Bachelor	Masters	Masters	Bachelor	PHD	Masters	Bachelor	Bachelor	Bachelor

2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27
4	4	4	5	5	4	5	5	5	4	5	5
1	2	2	1	1	2	1	1	1	3	1	1
4	2	4	5	5	4	5	5	5	3	4	5
3	4	3	5	4	3	5	3	5	3	4	5
1	2	4	1	1	2	1	3	1	3	4	1
3	3	2	4	3	2	5	4	3	3	4	5
5	4	4	4	5	3	5	5	5	3	4	5
5	4	3	4	5	3	5	5	5	3	5	3
4	4	4	5	5	3	5	5	5	4	5	4
5	4	4	5	5	3	5	5	4	4	4	5
5	4	4	5	5	3	5	5	5	4	4	5
5	3	4	4	5	3	5	5	4	4	4	5
5	4	4	5	5	4	5	5	4	4	4	4
4	4	4	5	5	3	5	5	5	4	5	4
4	4	4	5	5	3	5	5	5	4	4	4
5	2	2	4	5	4	5	5	5	4	4	5
4	2	2	4	5	4	5	5	4	4	5	5
5	4	3	5	4	3	5	5	5	3	5	5
3	2	2	3	4	3	5	4	3	3	3	3
3	2	2	3	3	4	5	3	3	3	3	3
3	2	2	4	3	2	5	2	2	4	2	4
3	2	2	3	2	1	5	3	2	4	1	3
3	3	2	3	4	2	5	3	3	4	1	4
40-49	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	30-39	18-29	18-29
Male	Male	Female	Male	Female	Male	Male	Male	Male	Female	Male	Male
PHD	PHD	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Masters	Highschool	Masters	Bachelor

2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27	2018/09/27
5	5	5	5	4	3	4	5	4	4	4	3
1	1	1	1	1	3	1	1	2	2	2	2
5	5	4	5	3	3	5	5	2	4	4	3
5	1	4	3	4	3	5	5	1	3	3	3
1	5	2	3	1	3	1	1	4	4	3	2
3	1	5	3	3	3	5	5	2	3	3	3
5	5	3	5	4	3	5	5	4	4	5	5
5	5	4	5	5	3	5	3	4	4	5	5
5	5	5	5	5	3	5	5	4	5	5	5
5	5	5	5	5	3	5	5	4	4	4	4
5	5	5	5	4	3	5	5	4	4	4	3
5	5	3	4	5	3	5	5	2	5	5	3
5	5	5	4	4	3	5	1	4	4	5	3
5	5	3	2	4	3	5	4	2	3	5	3
5	5	5	5	5	3	5	5	4	3	5	5
5	5	5	4	5	3	5	5	4	4	5	5
5	5	5	2	4	3	5	5	4	2	5	3
3	3	5	3	4	3	5	5	4	3	5	3
1	3	4	3	4	3	2	5	4	3	5	3
3	3	3	3	4	3	2	5	4	2	5	3
2	3	4	3	3	3	5	5	1	2	3	3
2	3	3	2	3	3	4	5	1	2	3	4
4	3	5	4	4	3	5	5	3	3	3	3
18-29	18-29	30-39	18-29	30-39	18-29	30-39	30-39	18-29	18-29	30-39	30-39
Male	Male	Female	Male	Male	Female	Male	Female	Male	Female	Male	Male
Bachelor	Masters	Bachelor	Bachelor	Bachelor	Masters	Masters	Bachelor	Bachelor	Bachelor	Bachelor	Masters

2018/09/29	2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/28	2018/09/28
3	5	5	4	3	3	5	5	5	4	4
3	1	1	2	3	3	1	1	1	1	2
4	4	4	4	2	3	4	5	4	5	4
4	4	3	3	3	3	3	2	4	4	3
3	2	2	3	3	3	3	3	1	2	3
4	4	3	3	4	3	2	2	4	2	3
4	5	5	5	4	3	4	5	3	4	4
4	4	5	5	4	5	5	5	3	4	5
4	4	5	5	4	5	5	5	3	4	5
4	4	5	5	4	3	5	5	4	3	4
4	4	5	5	4	3	5	5	4	4	4
2	4	5	5	2	3	5	5	4	4	4
3	4	5	5	4	4	4	5	4	4	4
1	5	4	5	4	5	5	5	4	2	4
2	4	5	4	4	3	4	5	4	3	4
1	5	5	5	4	3	4	5	5	4	5
2	5	5	5	2	3	4	5	2	3	5
1	4	5	5	4	5	4	5	4	4	4
4	4	4	5	5	3	4	5	3	4	3
4	4	4	4	5	3	4	5	3	2	3
4	3	4	5	4	3	4	5	3	3	3
3	3	4	5	4	1	2	4	1	1	4
3	3	3	5	3	1	2	4	1	2	3
3	3	4	5	3	2	3	4	1	4	3
18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29
Male	Male	Female	Male	Male	Female	Male	Male	Male	Female	Female
Bachelor	Bachelor	Masters	Bachelor	Bachelor	Bachelor	Bachelor	Masters	Bachelor	Bachelor	Bachelor

2018/10/02	2018/10/01	2018/09/30	2018/09/30	2018/09/30	2018/09/29	2018/09/29	2018/09/29	2018/09/29
5	4	1	4	5	4	3	4	5	5
4	2	4	2	1	2	1	2	1	1
4	4	3	4	5	4	3	4	5	4
4	3	1	4	2	3	4	4	5	3
2	3	5	2	4	4	1	2	1	3
4	4	1	3	1	3	3	4	5	4
5	5	5	4	5	4	3	5	5	5
5	4	5	4	5	4	4	2	5	5
5	4	5	4	5	4	4	2	5	5
5	4	3	4	5	4	4	4	5	5
5	4	3	4	5	4	4	4	5	5
5	4	3	4	5	4	4	5	5	5
4	4	2	3	5	4	3	1	4	5
4	4	4	4	5	5	1	3	5	5
4	4	4	4	5	4	3	2	5	5
4	5	2	4	4	4	3	3	5	5
4	5	2	4	4	3	3	3	5	5
4	5	4	4	5	3	3	4	5	5
3	4	5	3	5	4	3	3	3	3
3	4	4	3	5	4	3	4	4	3
3	4	3	3	5	4	3	3	3	3
4	4	3	4	3	3	2	2	3	3
3	3	2	2	3	3	1	3	3	5
4	4	2	3	3	4	2	3	4	4
18-29	18-29	30-39	40-49	18-29	18-29	18-29	18-29	30-39	30-39	18-29	18-29
Male	Female	Male	Male	Female	Female	Male	Female	Female	Male	Male	Female
Bachelor	Bachelor	Masters	Bachelor	Masters	Bachelor	Bachelor	Masters	PHD	Masters	Bachelor	Bachelor

2018/10/02	5	1	5	2	4	1	5	5	5	5	5	5	5	5	5	4	4	5	5	5	5	3	3	3	18-29	Female	Masters
2018/10/02	5	1	5	5	1	5	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	2	2	18-29	Male	Bachelor
2018/10/03	5	1	5	5	1	5	5	5	5	5	5	5	5	5	5	5	5	5	3	2	3	4	3	3	18-29	Male	Bachelor
2018/10/03	4	1	4	3	3	4	3	4	3	3	4	4	4	3	3	3	3	3	3	3	1	3	3	2	30-39	Female	Bachelor
2018/10/08	5	1	5	2	4	1	5	5	5	5	5	5	5	5	5	4	4	5	5	5	5	3	3	3	18-29	Female	Masters
2018/10/08	4	2	5	3	3	3	5	5	5	5	5	5	4	3	5	2	3	4	4	2	3	3	3	3	18-29	Male	Bachelor
2018/10/08	3	2	3	4	1	4	5	5	4	3	4	3	4	4	5	4	4	4	4	5	5	4	4	4	18-29	Female	Bachelor
2018/10/08	5	1	4	4	1	4	4	4	5	5	5	5	5	5	5	5	4	4	4	3	3	4	4	4	18-29	Male	Bachelor
2018/10/08	4	3	5	2	4	4	4	4	4	4	4	5	5	4	4	4	5	3	3	3	3	3	4	3	18-29	Female	Bachelor
2018/10/08	4	2	4	3	2	2	4	4	4	4	4	4	4	2	4	4	4	4	4	4	4	4	3	3	18-29	Female	Bachelor
2018/10/08	5	1	5	4	2	2	4	3	5	5	4	3	5	3	4	4	5	4	5	4	3	4	2	5	18-29	Female	Bachelor
2018/10/08	4	1	4	4	1	4	5	5	5	5	5	5	4	4	5	5	3	4	5	3	4	5	4	5	18-29	Male	Bachelor
2018/10/08	4	2	4	4	2	5	5	4	4	4	4	4	4	4	4	4	4	4	4	1	4	4	1	4	18-29	Female	Bachelor

2018/10/08	2018/10/08	2018/10/08	2018/10/08	2018/10/08	2018/10/08	2018/10/08	2018/10/08	2018/10/08	2018/10/08	2018/10/08
5	3	5	4	4	5	5	3	5	4	4	5
1	3	1	2	1	2	1	2	1	1	2	1
5	3	5	4	4	4	4	4	5	3	5	5
4	3	3	3	2	2	4	2	4	4	4	3
2	3	3	3	2	4	1	4	2	2	2	3
3	1	3	4	4	2	4	2	3	2	4	3
5	5	4	5	4	3	4	3	5	4	5	5
5	3	4	5	4	4	5	5	5	4	5	5
5	5	4	5	4	4	5	5	5	5	5	5
5	5	5	4	4	4	5	4	5	4	4	5
5	5	5	5	5	3	4	4	5	4	4	5
5	3	5	5	5	4	4	4	5	4	4	5
4	3	3	5	4	3	5	4	5	4	5	5
4	3	5	5	1	5	5	4	5	4	5	1
4	2	5	5	5	5	5	5	5	4	4	5
4	2	5	5	4	4	5	4	5	4	4	5
4	3	5	5	4	4	5	3	5	5	4	5
4	3	5	5	3	5	3	5	4	5	5	5
3	3	5	3	3	3	3	3	5	2	3	3
3	3	4	3	3	3	2	4	4	2	4	2
3	3	3	2	4	3	4	3	4	3	3	3
3	3	1	3	2	3	4	1	4	1	3	3
3	3	1	3	2	3	1	2	4	2	2	3
3	3	3	3	3	2	3	1	3	1	3	5
30-39	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	30-39
Male	Female	Female	Female	Female	Female	Male	Male	Female	Male	Female	Female
Masters	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Highschool	Bachelor	Bachelor	Bachelor	Bachelor	Highschool

2018/10/09	2018/10/09	2018/10/09	2018/10/09	2018/10/09	2018/10/09	2018/10/09	2018/10/09	2018/10/09	2018/10/09	2018/10/09
5	3	5	5	5	4	4	5	5	4	3
1	3	2	3	2	2	2	1	1	2	3
4	4	4	4	4	3	4	5	5	3	5
5	3	2	5	5	4	4	4	5	5	5
2	2	3	1	2	3	1	1	1	1	3
5	3	4	3	4	5	3	3	5	3	5
3	3	5	5	5	5	4	5	5	3	3
3	4	5	5	5	5	4	5	5	3	4
5	5	5	5	5	3	5	5	3	4	4
3	4	5	5	5	5	4	3	5	3	5
5	4	5	5	5	5	4	3	5	4	4
5	4	3	5	5	4	3	3	5	4	5
3	4	4	5	5	5	4	3	5	4	5
5	5	2	5	5	4	5	5	5	4	1
3	4	4	5	5	4	5	5	5	4	5
3	4	4	5	5	5	4	5	5	4	5
3	4	4	5	5	5	5	5	5	4	5
3	4	3	5	5	5	4	5	5	4	4
5	4	1	5	5	4	3	4	5	3	4
3	4	2	4	5	4	2	3	5	3	4
3	3	3	3	5	5	3	3	3	3	5
4	3	3	3	4	3	2	2	3	3	3
2	4	4	3	4	3	4	3	3	2	3
18-29	18-29	18-29	18-29	18-29	18-29	18-29	18-29	50 or more	18-29	50 or more
Male	Male	Male	Female	Female	Male	Female	Male	Female	Female	Female
Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Highschool	Bachelor	PHD

2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/09	2018/10/09
1	3	5	5	3	5	4	4	3	5	3
3	3	1	1	2	1	2	1	2	1	4
2	3	4	4	4	3	3	1	3	5	4
3	3	4	4	3	2	3	3	3	5	1
3	3	2	1	1	4	1	3	3	1	5
2	3	3	4	3	1	4	4	2	5	1
2	3	4	4	4	5	4	5	4	5	1
1	3	5	3	4	5	4	5	5	5	3
5	3	5	4	4	5	4	3	5	5	2
2	3	5	5	4	5	5	3	4	5	5
2	3	5	5	4	5	3	3	4	5	5
2	3	5	5	4	4	3	3	4	5	3
2	3	5	5	4	3	3	3	4	5	4
2	3	5	5	4	5	3	5	4	5	2
2	3	5	5	4	3	3	5	4	5	2
1	3	5	5	4	4	4	3	5	4	2
1	3	5	5	3	4	5	3	4	3	2
3	3	5	5	4	3	4	3	3	5	2
1	3	3	4	4	1	3	5	4	4	3
1	3	3	2	2	1	3	5	3	4	1
3	3	3	3	1	1	2	5	4	5	1
1	3	3	3	3	2	3	3	4	5	1
1	3	3	2	3	1	3	1	4	5	1
1	3	3	3	2	3	2	3	3	5	2
30-39	50 or more	18-29	18-29	18-29	18-29	30-39	18-29	18-29	18-29	18-29
Female	Female	Male	Female	Female	Male	Female	Male	Male	Female	Female
PHD	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor	Masters	Masters	Bachelor	Bachelor	Bachelor

2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10
1	4	3	3	4	4	3	1	3	5	1
3	1	1	2	3	1	2	2	2	1	5
5	3	3	2	5	4	4	3	3	3	1
4	3	2	4	3	1	4	3	3	3	1
3	3	1	3	3	5	2	2	3	3	2
3	2	4	2	3	1	3	4	4	2	3
4	4	2	4	3	3	3	3	3	2	3
4	4	1	2	2	4	3	3	4	3	3
2	4	2	2	4	4	2	4	1	3	3
4	4	4	2	4	5	3	2	2	3	3
5	4	4	2	4	5	4	4	3	3	3
4	4	4	2	5	5	3	3	4	3	3
4	4	3	2	3	5	2	2	2	3	3
3	4	2	2	5	5	3	3	3	3	3
4	4	3	2	4	5	3	3	4	3	3
5	4	5	2	5	5	4	3	3	3	3
5	4	4	2	5	5	3	4	4	4	3
5	5	3	3	4	5	4	3	3	4	3
3	3	3	2	3	5	2	3	3	4	3
3	2	2	2	3	5	4	3	2	4	3
3	2	3	2	1	5	2	4	3	4	3
4	2	3	2	1	5	2	2	1	3	3
4	3	2	2	3	5	2	2	1	3	3
4	2	3	2	2	5	2	2	2	3	3
30-39	50 or more	18-29	50 or more	30-39	30-39	50 or more	50 or more	50 or more	30-39	30-39
Female	Female	Male	Male	Female	Female	Female	Female	Female	Female	Female
PHD	Bachelor	Masters	Masters	PHD	Masters	Masters	Bachelor	PHD	Bachelor	Bachelor

2018/10/11	2018/10/11	2018/10/11	2018/10/11	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10	2018/10/10
5	5	5	4	4	5	5	4	3	4	4
1	1	1	1	1	1	1	2	3	2	2
5	4	5	4	4	3	5	2	3	4	4
4	4	5	3	2	3	4	1	3	3	4
2	1	2	1	1	3	3	4	3	2	2
3	4	5	2	2	3	3	3	3	3	3
5	4	5	4	5	5	5	5	3	4	3
5	4	4	5	5	5	5	5	3	2	3
5	4	4	4	5	5	5	5	3	2	2
5	5	5	4	5	4	5	5	3	2	3
5	5	5	4	5	4	5	5	3	4	3
5	5	4	3	5	3	3	5	3	4	3
5	5	4	3	5	5	5	5	3	2	3
5	4	4	3	5	5	5	1	3	4	4
5	4	4	3	5	4	3	5	3	2	3
5	4	4	4	5	5	5	5	3	4	3
5	4	5	4	5	5	5	4	3	2	3
5	4	4	4	5	5	5	5	3	4	3
4	4	3	4	5	3	4	5	3	5	3
3	4	3	4	5	1	1	2	3	5	3
4	4	3	3	5	3	1	1	3	4	3
2	4	3	3	5	1	3	3	3	2	3
2	4	3	2	5	1	2	1	3	2	3
4	4	3	2	5	3	3	3	3	2	3
18-29	18-29	30-39	18-29	18-29	18-29	18-29	18-29	40-49	30-39	18-29
Male	Male	Male	Male	Male	Male	Male	Male	Female	Female	Female
Bachelor	Masters	Bachelor	Bachelor	Bachelor	Bachelor	PHD	Masters	Bachelor	Bachelor	Bachelor

2018/10/13	2018/10/13	2018/10/13	2018/10/13	2018/10/13	2018/10/12	2018/10/12	2018/10/12	2018/10/11	2018/10/11	2018/10/11
5	3	5	5	5	5	4	4	5	4	3
4	1	1	1	1	2	1	2	1	1	3
4	4	3	4	4	3	4	3	4	4	2
2	3	1	3	3	3	4	3	3	4	3
2	1	5	3	3	2	1	3	1	3	4
2	3	1	3	3	1	4	2	3	2	4
4	3	5	4	4	5	5	4	4	4	4
4	3	5	4	4	3	5	4	5	5	2
4	3	5	4	5	5	5	4	5	4	4
4	4	5	4	5	5	4	5	4	4	4
4	4	3	4	5	5	4	5	3	4	1
4	4	3	4	5	4	4	4	4	4	4
4	3	2	4	4	4	5	4	2	4	2
4	2	5	4	5	4	4	2	5	5	3
4	3	5	4	4	5	4	4	5	5	3
4	3	5	4	3	5	5	4	4	5	4
4	2	5	4	3	4	4	3	4	5	3
4	3	5	4	4	4	4	3	4	5	4
4	3	1	4	4	5	3	3	3	3	3
4	2	1	4	3	5	2	3	3	5	4
4	2	1	2	3	3	3	4	2	3	3
4	3	1	2	3	5	3	3	2	1	4
4	2	1	2	2	4	3	3	2	1	3
4	3	1	3	2	3	3	2	2	1	3
18-29	18-29	40-49	18-29	18-29	18-29	18-29	40-49	18-29	50 or more	18-29
Male	Male	Female	Male	Female	Female	Male	Female	Female	Female	Female
Bachelor	Bachelor	Bachelor	Masters	Bachelor	Masters	Bachelor	Bachelor	Bachelor	Bachelor	Bachelor

2018/10/15	2018/10/15	2018/10/14	2018/10/14	2018/10/14	2018/10/14
4	5	5	4	5	4
3	1	3	2	1	1
5	4	4	5	5	3
2	4	3	4	5	2
4	2	4	3	1	3
1	3	2	4	4	3
4	5	3	5	5	5
2	5	3	5	5	5
5	5	3	5	5	4
5	5	2	5	5	4
4	5	2	5	5	4
5	5	3	5	5	3
2	4	3	3	5	5
4	5	3	5	5	4
4	5	4	5	5	3
3	3	3	5	5	2
4	4	3	4	5	3
4	5	2	5	5	4
4	5	2	4	5	1
4	3	3	1	5	1
3	4	3	3	5	3
4	4	3	3	3	2
4	2	2	1	2	1
4	3	3	4	3	4
18-29	18-29	40-49	18-29	18-29	30-39
Female	Male	Female	Female	Female	Male
Bachelor	Bachelor	Bachelor	Bachelor	Masters	PHD

7.3 Appendix 3: Questionnaire Responses Analysis

7.3.1 Answers Frequency Table

q1 I believe requesting services online is a smart behavior.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	2.7	2.7	2.7
	2	11	2.7	2.7	5.4
	3	69	17.1	17.1	22.5
	4	145	35.9	35.9	58.4
	5	168	41.6	41.6	100.0
	Total	404	100.0	100.0	

q2 I think to request services online is a bad behavior.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	229	56.7	56.7	56.7
	2	106	26.2	26.2	82.9
	3	50	12.4	12.4	95.3
	4	14	3.5	3.5	98.8
	5	5	1.2	1.2	100.0
	Total	404	100.0	100.0	

q3 I find requesting services online is enjoyable.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	12	3.0	3.0	3.0
	2	16	4.0	4.0	6.9
	3	95	23.5	23.5	30.4
	4	158	39.1	39.1	69.6
	5	123	30.4	30.4	100.0
	Total	404	100.0	100.0	

q4 My family and friends believe requesting services online is a smart behavior.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	17	4.2	4.2	4.2
	2	42	10.4	10.4	14.6
	3	148	36.6	36.6	51.2
	4	133	32.9	32.9	84.2
	5	64	15.8	15.8	100.0
	Total	404	100.0	100.0	

q5 My family and friends think to request services online is a bad behavior.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	128	31.7	31.7	31.7
	2	119	29.5	29.5	61.1
	3	102	25.2	25.2	86.4
	4	39	9.7	9.7	96.0
	5	16	4.0	4.0	100.0
	Total	404	100.0	100.0	

q6 My family and friends encourage me to request services online.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	30	7.4	7.4	7.4
	2	59	14.6	14.6	22.0
	3	165	40.8	40.8	62.9
	4	98	24.3	24.3	87.1
	5	52	12.9	12.9	100.0
	Total	404	100.0	100.0	

q7 I feel capable of requesting services online.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	10	2.5	2.5	2.5
	2	25	6.2	6.2	8.7
	3	66	16.3	16.3	25.0
	4	135	33.4	33.4	58.4
	5	168	41.6	41.6	100.0
	Total	404	100.0	100.0	

q8 I have the resources required to request services online.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	14	3.5	3.5	3.5
	2	14	3.5	3.5	6.9
	3	62	15.3	15.3	22.3
	4	119	29.5	29.5	51.7
	5	195	48.3	48.3	100.0
	Total	404	100.0	100.0	

q9 I am familiar with technology to request services online.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	1.0	1.0	1.0
	2	18	4.5	4.5	5.4
	3	37	9.2	9.2	14.6
	4	111	27.5	27.5	42.1
	5	234	57.9	57.9	100.0
	Total	404	100.0	100.0	

q10 I intend to request services online in the future.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	1.5	1.5	1.5
	2	13	3.2	3.2	4.7
	3	60	14.9	14.9	19.6
	4	125	30.9	30.9	50.5
	5	200	49.5	49.5	100.0
	Total	404	100.0	100.0	

q11 I would likely request services online in the future.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	1.2	1.2	1.2
	2	15	3.7	3.7	5.0
	3	51	12.6	12.6	17.6
	4	137	33.9	33.9	51.5
	5	196	48.5	48.5	100.0
	Total	404	100.0	100.0	

q12 I like to request services online.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	7	1.7	1.7	1.7
	2	20	5.0	5.0	6.7
	3	95	23.5	23.5	30.2
	4	116	28.7	28.7	58.9
	5	166	41.1	41.1	100.0
	Total	404	100.0	100.0	

q13 I request online services mainly because they are convenient.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	2.7	2.7	2.7
	2	27	6.7	6.7	9.4
	3	90	22.3	22.3	31.7
	4	123	30.4	30.4	62.1
	5	153	37.9	37.9	100.0
	Total	404	100.0	100.0	

q14 I do not need to make a big effort to request online services.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	17	4.2	4.2	4.2
	2	31	7.7	7.7	11.9
	3	61	15.1	15.1	27.0
	4	123	30.4	30.4	57.4
	5	172	42.6	42.6	100.0
	Total	404	100.0	100.0	

q15 Online services are easy to request.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	1.2	1.2	1.2
	2	24	5.9	5.9	7.2
	3	72	17.8	17.8	25.0
	4	148	36.6	36.6	61.6
	5	155	38.4	38.4	100.0
	Total	404	100.0	100.0	

q16 I request online services mainly because they save me time.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	15	3.7	3.7	3.7
	2	23	5.7	5.7	9.4
	3	64	15.8	15.8	25.2
	4	130	32.2	32.2	57.4
	5	172	42.6	42.6	100.0
	Total	404	100.0	100.0	

q17 I request services online because I do not want to spend time to request services.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	12	3.0	3.0	3.0
	2	34	8.4	8.4	11.4
	3	93	23.0	23.0	34.4
	4	119	29.5	29.5	63.9
	5	146	36.1	36.1	100.0
	Total	404	100.0	100.0	

q18 Online services are quick to request.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	1.0	1.0	1.0
	2	24	5.9	5.9	6.9
	3	73	18.1	18.1	25.0
	4	140	34.7	34.7	59.7
	5	163	40.3	40.3	100.0
	Total	404	100.0	100.0	

q19 I request online services mainly because they have good prices.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	19	4.7	4.7	4.7
	2	52	12.9	12.9	17.6
	3	158	39.1	39.1	56.7
	4	106	26.2	26.2	82.9
	5	69	17.1	17.1	100.0
	Total	404	100.0	100.0	

q20 I request services online because I do not want to pay more for services.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	34	8.4	8.4	8.4
	2	75	18.6	18.6	27.0
	3	150	37.1	37.1	64.1
	4	90	22.3	22.3	86.4
	5	55	13.6	13.6	100.0
	Total	404	100.0	100.0	

q21 Online services are cheap to request.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	27	6.7	6.7	6.7
	2	63	15.6	15.6	22.3
	3	176	43.6	43.6	65.8
	4	91	22.5	22.5	88.4
	5	47	11.6	11.6	100.0
	Total	404	100.0	100.0	

q22 I request services online mainly because they are trustworthy.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	42	10.4	10.4	10.4
	2	95	23.5	23.5	33.9
	3	164	40.6	40.6	74.5
	4	69	17.1	17.1	91.6
	5	34	8.4	8.4	100.0
	Total	404	100.0	100.0	

q23 I request services online because I do not want to be at risk.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	68	16.8	16.8	16.8
	2	106	26.2	26.2	43.1
	3	156	38.6	38.6	81.7
	4	52	12.9	12.9	94.6
	5	22	5.4	5.4	100.0
	Total	404	100.0	100.0	

q24 Online services are secure.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	32	7.9	7.9	7.9
	2	77	19.1	19.1	27.0
	3	179	44.3	44.3	71.3
	4	86	21.3	21.3	92.6
	5	30	7.4	7.4	100.0
	Total	404	100.0	100.0	

age Please specify your age.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-29	282	69.8	69.8	69.8
	30-39	73	18.1	18.1	87.9
	40-49	17	4.2	4.2	92.1
	50 or more	31	7.7	7.7	99.8
	Less than 18	1	.2	.2	100.0
	Total	404	100.0	100.0	

gender Please specify your gender.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	203	50.2	50.2	50.2
	Male	201	49.8	49.8	100.0
	Total	404	100.0	100.0	

education Please specify your Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	284	70.3	70.3	70.3
	Below Highschool	2	.5	.5	70.8
	Highschool	13	3.2	3.2	74.0
	Masters	80	19.8	19.8	93.8
	PHD	25	6.2	6.2	100.0
	Total	404	100.0	100.0	

7.3.2 Variables Frequency Table

attitude

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	.7	.7	.7
	2.00	9	2.2	2.2	3.0
	2.33	9	2.2	2.2	5.2
	2.67	45	11.1	11.1	16.3
	3.00	94	23.3	23.3	39.6
	3.33	124	30.7	30.7	70.3
	3.67	110	27.2	27.2	97.5
	4.00	6	1.5	1.5	99.0
	4.33	3	.7	.7	99.8
	5.00	1	.2	.2	100.0
	Total	404	100.0	100.0	

subjective_norm

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.2	.2	.2
	1.33	1	.2	.2	.5
	1.67	2	.5	.5	1.0
	2.00	11	2.7	2.7	3.7
	2.33	44	10.9	10.9	14.6
	2.67	86	21.3	21.3	35.9
	3.00	140	34.7	34.7	70.5
	3.33	61	15.1	15.1	85.6
	3.67	50	12.4	12.4	98.0
	4.00	5	1.2	1.2	99.3
	4.33	2	.5	.5	99.8
	5.00	1	.2	.2	100.0
	Total	404	100.0	100.0	

Perceived_behavioral_control

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	.7	.7	.7
	1.67	4	1.0	1.0	1.7
	2.00	6	1.5	1.5	3.2
	2.33	5	1.2	1.2	4.5
	2.67	15	3.7	3.7	8.2
	3.00	26	6.4	6.4	14.6
	3.33	16	4.0	4.0	18.6
	3.67	29	7.2	7.2	25.7
	4.00	70	17.3	17.3	43.1
	4.33	48	11.9	11.9	55.0
	4.67	45	11.1	11.1	66.1
	5.00	137	33.9	33.9	100.0
	Total	404	100.0	100.0	

Behavioral_Intention

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	.7	.7	.7
	1.33	2	.5	.5	1.2
	1.67	1	.2	.2	1.5
	2.00	6	1.5	1.5	3.0
	2.33	4	1.0	1.0	4.0
	2.67	7	1.7	1.7	5.7
	3.00	35	8.7	8.7	14.4
	3.33	21	5.2	5.2	19.6
	3.67	47	11.6	11.6	31.2
	4.00	68	16.8	16.8	48.0
	4.33	33	8.2	8.2	56.2
	4.67	30	7.4	7.4	63.6
	5.00	147	36.4	36.4	100.0
	Total	404	100.0	100.0	

Desired_outcome_Convenience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	.7	.7	.7
	1.67	1	.2	.2	1.0
	2.00	6	1.5	1.5	2.5
	2.33	12	3.0	3.0	5.4
	2.67	17	4.2	4.2	9.7
	3.00	29	7.2	7.2	16.8
	3.33	38	9.4	9.4	26.2
	3.67	47	11.6	11.6	37.9
	4.00	62	15.3	15.3	53.2
	4.33	61	15.1	15.1	68.3
	4.67	43	10.6	10.6	79.0
	5.00	85	21.0	21.0	100.0
	Total	404	100.0	100.0	

Time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	.5	.5	.5
	1.33	2	.5	.5	1.0
	1.67	6	1.5	1.5	2.5
	2.00	7	1.7	1.7	4.2
	2.33	8	2.0	2.0	6.2
	2.67	20	5.0	5.0	11.1
	3.00	31	7.7	7.7	18.8
	3.33	28	6.9	6.9	25.7
	3.67	40	9.9	9.9	35.6
	4.00	73	18.1	18.1	53.7
	4.33	54	13.4	13.4	67.1
	4.67	30	7.4	7.4	74.5
	5.00	103	25.5	25.5	100.0
	Total	404	100.0	100.0	

Price

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	11	2.7	2.7	2.7
	1.33	1	.2	.2	3.0
	1.67	12	3.0	3.0	5.9
	2.00	29	7.2	7.2	13.1
	2.33	30	7.4	7.4	20.5
	2.67	40	9.9	9.9	30.4
	3.00	84	20.8	20.8	51.2
	3.33	50	12.4	12.4	63.6
	3.67	38	9.4	9.4	73.0
	4.00	51	12.6	12.6	85.6
	4.33	16	4.0	4.0	89.6
	4.67	10	2.5	2.5	92.1
	5.00	32	7.9	7.9	100.0
	Total	404	100.0	100.0	

Trust

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	21	5.2	5.2	5.2
	1.33	9	2.2	2.2	7.4
	1.67	18	4.5	4.5	11.9
	2.00	40	9.9	9.9	21.8
	2.33	52	12.9	12.9	34.7
	2.67	46	11.4	11.4	46.0
	3.00	88	21.8	21.8	67.8
	3.33	45	11.1	11.1	79.0
	3.67	31	7.7	7.7	86.6
	4.00	29	7.2	7.2	93.8
	4.33	4	1.0	1.0	94.8
	4.67	6	1.5	1.5	96.3
	5.00	15	3.7	3.7	100.0
	Total	404	100.0	100.0	

7.3.3 Descriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
q1 I believe requesting services online is a smart behavior.	404	1	5	4.11	.965
q2 I think to request services online is a bad behavior.	404	1	5	1.66	.911
q3 I find requesting services online is enjoyable.	404	1	5	3.90	.979
q4 My family and friends believe requesting services online is a smart behavior.	404	1	5	3.46	1.014
q5 My family and friends think to request services online is a bad behavior.	404	1	5	2.25	1.120
q6 My family and friends encourage me to request services online.	404	1	5	3.21	1.078
q7 I feel capable of requesting services online.	404	1	5	4.05	1.024
q8 I have the resources required to request services online.	404	1	5	4.16	1.032
q9 I am familiar with technology to request services online.	404	1	5	4.37	.897
q10 I intend to request services online in the future.	404	1	5	4.24	.923
q11 I would likely request services online in the future.	404	1	5	4.25	.901

q12 I like to request services online.	404	1	5	4.02	1.001
q13 I request online services mainly because they are convenient.	404	1	5	3.94	1.055
q14 I do not need to make a big effort to request online services.	404	1	5	4.00	1.125
q15 Online services are easy to request.	404	1	5	4.05	.954
q16 I request online services mainly because they save me time.	404	1	5	4.04	1.071
q17 I request services online because I do not want to spend time to request services.	404	1	5	3.87	1.087
q18 Online services are quick to request.	404	1	5	4.07	.953
q19 I request online services mainly because they have good prices.	404	1	5	3.38	1.058
q20 I request services online because I do not want to pay more for services.	404	1	5	3.14	1.128
q21 Online services are cheap to request.	404	1	5	3.17	1.043
q22 I request services online mainly because they are trustworthy.	404	1	5	2.90	1.073
q23 I request services online because I do not want to be at risk.	404	1	5	2.64	1.074

q24 Online services are secure.	404	1	5	3.01	1.010
attitude	404	1.00	5.00	3.2244	.46637
subjective_norm	404	1.00	5.00	2.9703	.47687
Perceived_behavioral_control	404	1.00	5.00	4.1931	.85839
Behavioral_Intention	404	1.00	5.00	4.1700	.85718
Desired_outcome_Convenience	404	1.00	5.00	3.9950	.83650
Time	404	1.00	5.00	3.9967	.89232
Price	404	1.00	5.00	3.2302	.93345
Trust	404	1.00	5.00	2.8490	.90705
Valid N (listwise)	404				

7.3.4 Dependent Variable Means

attitude * age1 Please specify your age.

attitude

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	4.1896	.67296	.04000
2 30-39	73	4.0320	.92490	.10825
3 40-49	17	4.0000	.87401	.21198
4 50 or more	31	3.6989	.96745	.17376
Total	404	4.1155	.76732	.03818

attitude * sex Please specify your gender.

attitude

sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error of Mean
1 Female	203	3.9984	.83679	.05873
2 Male	201	4.2338	.67169	.04738
Total	404	4.1155	.76732	.03818

attitude * edu Please specify your Education Level

attitude

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	4.5111	.48578	.12543
3 Bachelor	284	4.1315	.75239	.04465
4 Masters	80	4.1667	.73872	.08259
5 PHD	25	3.5333	.90267	.18053
Total	404	4.1155	.76732	.03818

Means

subjective_norm * age1 Please specify your age.

subjective_norm

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	3.4323	.89677	.05331
2 30-39	73	3.5023	1.00173	.11724
3 40-49	17	3.3725	1.09850	.26643
4 50 or more	31	3.8172	.82927	.14894
Total	404	3.4719	.92303	.04592

subjective_norm * sex Please specify your gender.

subjective_norm

sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error of Mean
1 Female	203	3.3810	.94014	.06598
2 Male	201	3.5638	.89842	.06337
Total	404	3.4719	.92303	.04592

subjective_norm * edu Please specify your Education Level

subjective_norm

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	3.6444	.89502	.23109
3 Bachelor	284	3.4836	.90114	.05347
4 Masters	80	3.4167	1.07327	.11999
5 PHD	25	3.4133	.66165	.13233
Total	404	3.4719	.92303	.04592

Means

Perceived_behavioral_control * age1 Please specify your age.

Perceived_behavioral_control

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	4.2709	.78276	.04653
2 30-39	73	4.0913	.95623	.11192
3 40-49	17	4.2353	.89571	.21724
4 50 or more	31	3.6989	1.08647	.19513
Total	404	4.1931	.85839	.04271

Perceived_behavioral_control * sex Please specify your gender.

Perceived_behavioral_control

sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error of Mean
1 Female	203	4.0575	.89214	.06262
2 Male	201	4.3300	.80207	.05657
Total	404	4.1931	.85839	.04271

Perceived_behavioral_control * edu Please specify your Education Level

Perceived_behavioral_control

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	4.2889	.71121	.18363
3 Bachelor	284	4.2031	.85493	.05073
4 Masters	80	4.2542	.84900	.09492
5 PHD	25	3.8267	.96283	.19257
Total	404	4.1931	.85839	.04271

Means

Behavioral_Intention * age1 Please specify your age.

Behavioral_Intention

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	4.2297	.79959	.04753
2 30-39	73	4.2100	.82497	.09656
3 40-49	17	3.8235	1.07444	.26059
4 50 or more	31	3.7204	1.13886	.20455
Total	404	4.1700	.85718	.04265

Behavioral_Intention * sex Please specify your gender.

Behavioral_Intention

sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error of Mean
1 Female	203	4.0345	.87592	.06148
2 Male	201	4.3068	.81742	.05766
Total	404	4.1700	.85718	.04265

Behavioral_Intention * edu Please specify your Education Level

Behavioral_Intention

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	4.2889	.66508	.17172
3 Bachelor	284	4.1866	.83879	.04977
4 Masters	80	4.1792	.85346	.09542
5 PHD	25	3.8800	1.13399	.22680
Total	404	4.1700	.85718	.04265

Means

Desired_outcome_Convenience * age1 Please specify your age.

Desired_outcome_Convenience

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	4.0683	.80044	.04758
2 30-39	73	3.8904	.86790	.10158
3 40-49	17	3.9020	.80592	.19546
4 50 or more	31	3.6237	.99904	.17943
Total	404	3.9950	.83650	.04162

Desired_outcome_Convenience * sex Please specify your gender.

Desired_outcome_Convenience

sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error of Mean
1 Female	203	3.9228	.83847	.05885
2 Male	201	4.0680	.83021	.05856
Total	404	3.9950	.83650	.04162

Desired_outcome_Convenience * edu Please specify your Education Level

Desired_outcome_Convenience

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	4.2667	.69236	.17877
3 Bachelor	284	4.0035	.81432	.04832
4 Masters	80	3.9708	.88937	.09943
5 PHD	25	3.8133	.98168	.19634
Total	404	3.9950	.83650	.04162

Means

Time * age1 Please specify your age.

Time

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	4.0518	.85173	.05063
2 30-39	73	3.9269	.92337	.10807
3 40-49	17	3.9804	.84550	.20506
4 50 or more	31	3.6667	1.13855	.20449
Total	404	3.9967	.89232	.04439

Time * sex Please specify your gender.

Time

sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error of Mean
1 Female	203	3.9179	.90643	.06362
2 Male	201	4.0763	.87289	.06157
Total	404	3.9967	.89232	.04439

Time * edu Please specify your Education Level

Time

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	4.4444	.78343	.20228
3 Bachelor	284	3.9965	.89209	.05294
4 Masters	80	3.9875	.82241	.09195
5 PHD	25	3.7600	1.10353	.22071
Total	404	3.9967	.89232	.04439

Means

Price * age1 Please specify your age.

Price

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	3.2120	.91729	.05453
2 30-39	73	3.2877	.96276	.11268
3 40-49	17	3.1569	1.00082	.24273
4 50 or more	31	3.3011	1.00868	.18116
Total	404	3.2302	.93345	.04644

Price * sex Please specify your gender.

Price

sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error of Mean
1 Female	203	3.2430	.95097	.06675
2 Male	201	3.2172	.91761	.06472
Total	404	3.2302	.93345	.04644

Price * edu Please specify your Education Level

Price

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	3.4667	.97427	.25156
3 Bachelor	284	3.2183	.90242	.05355
4 Masters	80	3.2542	.99541	.11129
5 PHD	25	3.1467	1.08047	.21609
Total	404	3.2302	.93345	.04644

Means

Trust * age1 Please specify your age.

Trust

age1 Please specify your age.	N	Mean	Std. Deviation	Std. Error of Mean
1 18-29	283	2.8551	.89600	.05326
2 30-39	73	2.9315	.93452	.10938
3 40-49	17	2.6863	.84550	.20506
4 50 or more	31	2.6882	.98483	.17688
Total	404	2.8490	.90705	.04513

Trust * sex Please specify your gender.

Trust

sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error of Mean
1 Female	203	2.7225	.93116	.06535
2 Male	201	2.9768	.86571	.06106
Total	404	2.8490	.90705	.04513

Trust * edu Please specify your Education Level

Trust

edu Please specify your Education Level	N	Mean	Std. Deviation	Std. Error of Mean
2 Highschool	15	2.9556	.73319	.18931
3 Bachelor	284	2.8404	.91166	.05410
4 Masters	80	2.8708	.90084	.10072
5 PHD	25	2.8133	1.00958	.20192
Total	404	2.8490	.90705	.04513

7.3.5 T-Test

Group Statistics

	sex Please specify your gender.	N	Mean	Std. Deviation	Std. Error Mean
attitude	1 Female	203	3.9984	.83679	.05873
	2 Male	201	4.2338	.67169	.04738
subjective_norm	1 Female	203	3.3810	.94014	.06598
	2 Male	201	3.5638	.89842	.06337
Perceived_behavioral_control	1 Female	203	4.0575	.89214	.06262
	2 Male	201	4.3300	.80207	.05657
Behavioral_Intention	1 Female	203	4.0345	.87592	.06148
	2 Male	201	4.3068	.81742	.05766
Desired_outcome_Convenience	1 Female	203	3.9228	.83847	.05885
	2 Male	201	4.0680	.83021	.05856
Time	1 Female	203	3.9179	.90643	.06362
	2 Male	201	4.0763	.87289	.06157
Price	1 Female	203	3.2430	.95097	.06675
	2 Male	201	3.2172	.91761	.06472
Trust	1 Female	203	2.7225	.93116	.06535
	2 Male	201	2.9768	.86571	.06106

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
attitude	Equal variances assumed	4.350	.038	-3.117-	402	.002	-.23547-	.07554	-.38397-	-.08697-
	Equal variances not assumed			-3.121-	385.541	.002	-.23547-	.07546	-.38383-	-.08711-
subjective_norm	Equal variances assumed	.030	.862	-1.999-	402	.046	-.18290-	.09151	-.36279-	-.00300-
	Equal variances not assumed			-1.999-	401.496	.046	-.18290-	.09149	-.36275-	-.00304-
Perceived_behavioral_control	Equal variances assumed	3.516	.062	-3.228-	402	.001	-.27255-	.08443	-.43853-	-.10656-
	Equal variances not assumed			-3.230-	398.318	.001	-.27255-	.08439	-.43845-	-.10664-
Behavioral_Intention	Equal variances assumed	.765	.382	-3.230-	402	.001	-.27232-	.08431	-.43807-	-.10657-
	Equal variances not assumed			-3.231-	400.601	.001	-.27232-	.08428	-.43801-	-.10662-
Desired_outcome_Convenience	Equal variances assumed	.941	.333	-1.749-	402	.081	-.14517-	.08302	-.30838-	.01805
	Equal variances not assumed			-1.749-	402.000	.081	-.14517-	.08302	-.30838-	.01804
Time	Equal variances assumed	1.210	.272	-1.789-	402	.074	-.15839-	.08855	-.33246-	.01569
	Equal variances not assumed			-1.789-	401.690	.074	-.15839-	.08853	-.33243-	.01566
Price	Equal variances assumed	.733	.393	.277	402	.782	.02577	.09299	-.15703-	.20858
	Equal variances not assumed			.277	401.733	.782	.02577	.09297	-.15700-	.20855
Trust	Equal variances assumed	1.121	.290	-2.842-	402	.005	-.25429-	.08947	-.43018-	-.07839-

Equal variances not assumed			-2.843-	400.418	.005	-.25429-	.08944	-.43012-	-.07845-

Report

Behavioral_Intention

age1 Please specify your age.	sex Please specify your gender.	Mean	N	Std. Deviation	Std. Error of Mean
1 18-29	1 Female	4.1790	149	.79083	.06479
	2 Male	4.2861	134	.80843	.06984
	Total	4.2297	283	.79959	.04753
2 30-39	1 Female	3.8542	32	.87963	.15550
	2 Male	4.4878	41	.66707	.10418
	Total	4.2100	73	.82497	.09656
3 40-49	1 Female	3.3704	9	1.13584	.37861
	2 Male	4.3333	8	.77664	.27458
	Total	3.8235	17	1.07444	.26059
4 50 or more	1 Female	3.2821	13	1.02601	.28457
	2 Male	4.0370	18	1.13695	.26798
	Total	3.7204	31	1.13886	.20455
Total	1 Female	4.0345	203	.87592	.06148
	2 Male	4.3068	201	.81742	.05766
	Total	4.1700	404	.85718	.04265

Independent Samples Test[a]

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	.003	.957	-1.126-	281	.261	-.10710-	.09515	-.29440-	.08020
	Equal variances not assumed			-1.124-	276.436	.262	-.10710-	.09526	-.29463-	.08043

a. age1 Please specify your age. = 1 18-29

Independent Samples Test[a]

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	1.846	.179	-3.502-	71	.001	-.63364-	.18096	-.99446-	-.27282-
	Equal variances not assumed			-3.385-	56.286	.001	-.63364-	.18717	-1.00854-	-.25873-

a. age1 Please specify your age. = 2 30-39

Independent Samples Test[a]

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	.518	.483	-2.013-	15	.062	-.96296-	.47846	-1.98277-	.05684
	Equal variances not assumed			-2.059-	14.154	.058	-.96296-	.46770	-1.96506-	.03913

a. age1 Please specify your age. = 3 40-49

Independent Samples Test[a]

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Behavioral_Intention	Equal variances assumed	.042	.839	-1.899-	29	.068	-.75499-	.39761	-1.56820-	.05822
	Equal variances not assumed			-1.931-	27.471	.064	-.75499-	.39089	-1.55638-	.04640

a. age1 Please specify your age. = 4 50 or more

7.3.6 One-Way Anova

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
attitude	Between Groups	3.346	3	1.115	5.292	.001
	Within Groups	84.306	400	.211		
	Total	87.652	403			
subjective_norm	Between Groups	.176	3	.059	.256	.857
	Within Groups	91.468	400	.229		
	Total	91.644	403			
Perceived_behavioral_control	Between Groups	3.821	3	1.274	1.738	.159
	Within Groups	293.120	400	.733		
	Total	296.941	403			
Behavioral_Intention	Between Groups	2.400	3	.800	1.089	.353
	Within Groups	293.707	400	.734		
	Total	296.107	403			
Desired_outcome_Convenience	Between Groups	1.999	3	.666	.952	.415

	Within Groups	279.991	400	.700		
	Total	281.990	403			
Time	Between Groups	4.415	3	1.472	1.860	.136
	Within Groups	316.470	400	.791		
	Total	320.884	403			
Price	Between Groups	1.099	3	.366	.419	.740
	Within Groups	350.048	400	.875		
	Total	351.147	403			
Trust	Between Groups	.261	3	.087	.105	.957
	Within Groups	331.306	400	.828		
	Total	331.567	403			

7.3.7 Post Hoc Tests

Multiple Comparisons

LSD

Dependent Variable	(I) edu Please specify your Education Level	(J) edu Please specify your Education Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
attitude	2 Highschool	3 Bachelor	.15352	.12163	.208	-.0856-	.3926
		4 Masters	.18333	.12917	.157	-.0706-	.4373
		5 PHD	.50667*	.14994	.001	.2119	.8014
	3 Bachelor	2 Highschool	-.15352-	.12163	.208	-.3926-	.0856
		4 Masters	.02981	.05811	.608	-.0844-	.1441
		5 PHD	.35315*	.09577	.000	.1649	.5414
	4 Masters	2 Highschool	-.18333-	.12917	.157	-.4373-	.0706
		3 Bachelor	-.02981-	.05811	.608	-.1441-	.0844
		5 PHD	.32333*	.10519	.002	.1165	.5301
	5 PHD	2 Highschool	-.50667-*	.14994	.001	-.8014-	-.2119-
		3 Bachelor	-.35315-*	.09577	.000	-.5414-	-.1649-
		4 Masters	-.32333-*	.10519	.002	-.5301-	-.1165-
subjective_norm	2 Highschool	3 Bachelor	.09484	.12669	.455	-.1542-	.3439
		4 Masters	.11667	.13455	.386	-.1478-	.3812
		5 PHD	.10667	.15618	.495	-.2004-	.4137
	3 Bachelor	2 Highschool	-.09484-	.12669	.455	-.3439-	.1542
		4 Masters	.02183	.06053	.719	-.0972-	.1408
		5 PHD	.01183	.09976	.906	-.1843-	.2079
	4 Masters	2 Highschool	-.11667-	.13455	.386	-.3812-	.1478
		3 Bachelor	-.02183-	.06053	.719	-.1408-	.0972
		5 PHD	-.01000-	.10957	.927	-.2254-	.2054
	5 PHD	2 Highschool	-.10667-	.15618	.495	-.4137-	.2004
		3 Bachelor	-.01183-	.09976	.906	-.2079-	.1843
		4 Masters	.01000	.10957	.927	-.2054-	.2254
Perceived_behavioral_control	2 Highschool	3 Bachelor	.08584	.22679	.705	-.3600-	.5317
		4 Masters	.03472	.24086	.885	-.4388-	.5082
		5 PHD	.46222	.27958	.099	-.0874-	1.0119
	3 Bachelor	2 Highschool	-.08584-	.22679	.705	-.5317-	.3600
		4 Masters	-.05112-	.10835	.637	-.2641-	.1619
		5 PHD	.37638*	.17858	.036	.0253	.7275
	4 Masters	2 Highschool	-.03472-	.24086	.885	-.5082-	.4388

		3 Bachelor	.05112	.10835	.637	-.1619-	.2641
		5 PHD	.42750*	.19614	.030	.0419	.8131
	5 PHD	2 Highschool	-.46222-	.27958	.099	-1.0119-	.0874
		3 Bachelor	-.37638-*	.17858	.036	-.7275-	-.0253-
		4 Masters	-.42750-*	.19614	.030	-.8131-	-.0419-
Behavioral_Intention	2 Highschool	3 Bachelor	.10227	.22702	.653	-.3440-	.5486
		4 Masters	.10972	.24110	.649	-.3643-	.5837
		5 PHD	.40889	.27986	.145	-.1413-	.9591
	3 Bachelor	2 Highschool	-.10227-	.22702	.653	-.5486-	.3440
		4 Masters	.00745	.10846	.945	-.2058-	.2207
		5 PHD	.30662	.17876	.087	-.0448-	.6581
	4 Masters	2 Highschool	-.10972-	.24110	.649	-.5837-	.3643
		3 Bachelor	-.00745-	.10846	.945	-.2207-	.2058
		5 PHD	.29917	.19634	.128	-.0868-	.6852
	5 PHD	2 Highschool	-.40889-	.27986	.145	-.9591-	.1413
		3 Bachelor	-.30662-	.17876	.087	-.6581-	.0448
		4 Masters	-.29917-	.19634	.128	-.6852-	.0868
Desired_outcome_Convenience	2 Highschool	3 Bachelor	.26315	.22165	.236	-.1726-	.6989
		4 Masters	.29583	.23540	.210	-.1669-	.7586
		5 PHD	.45333	.27325	.098	-.0838-	.9905
	3 Bachelor	2 Highschool	-.26315-	.22165	.236	-.6989-	.1726
		4 Masters	.03269	.10590	.758	-.1755-	.2409
		5 PHD	.19019	.17454	.277	-.1529-	.5333
	4 Masters	2 Highschool	-.29583-	.23540	.210	-.7586-	.1669
		3 Bachelor	-.03269-	.10590	.758	-.2409-	.1755
		5 PHD	.15750	.19170	.412	-.2194-	.5344
	5 PHD	2 Highschool	-.45333-	.27325	.098	-.9905-	.0838
		3 Bachelor	-.19019-	.17454	.277	-.5333-	.1529
		4 Masters	-.15750-	.19170	.412	-.5344-	.2194
Time	2 Highschool	3 Bachelor	.44797	.23565	.058	-.0153-	.9112
		4 Masters	.45694	.25027	.069	-.0351-	.9490
		5 PHD	.68444*	.29050	.019	.1133	1.2555
	3 Bachelor	2 Highschool	-.44797-	.23565	.058	-.9112-	.0153
		4 Masters	.00898	.11259	.936	-.2124-	.2303
		5 PHD	.23648	.18556	.203	-.1283-	.6013
	4 Masters	2 Highschool	-.45694-	.25027	.069	-.9490-	.0351
		3 Bachelor	-.00898-	.11259	.936	-.2303-	.2124

		5 PHD	.22750	.20381	.265	-.1732-	.6282
	5 PHD	2 Highschool	-.68444-*	.29050	.019	-1.2555-	-.1133-
		3 Bachelor	-.23648-	.18556	.203	-.6013-	.1283
		4 Masters	-.22750-	.20381	.265	-.6282-	.1732
Price	2 Highschool	3 Bachelor	.24836	.24784	.317	-.2389-	.7356
		4 Masters	.21250	.26321	.420	-.3050-	.7300
		5 PHD	.32000	.30553	.296	-.2806-	.9206
	3 Bachelor	2 Highschool	-.24836-	.24784	.317	-.7356-	.2389
		4 Masters	-.03586-	.11841	.762	-.2686-	.1969
		5 PHD	.07164	.19516	.714	-.3120-	.4553
	4 Masters	2 Highschool	-.21250-	.26321	.420	-.7300-	.3050
		3 Bachelor	.03586	.11841	.762	-.1969-	.2686
		5 PHD	.10750	.21435	.616	-.3139-	.5289
	5 PHD	2 Highschool	-.32000-	.30553	.296	-.9206-	.2806
		3 Bachelor	-.07164-	.19516	.714	-.4553-	.3120
		4 Masters	-.10750-	.21435	.616	-.5289-	.3139
Trust	2 Highschool	3 Bachelor	.11518	.24111	.633	-.3588-	.5892
		4 Masters	.08472	.25607	.741	-.4187-	.5881
		5 PHD	.14222	.29723	.633	-.4421-	.7266
	3 Bachelor	2 Highschool	-.11518-	.24111	.633	-.5892-	.3588
		4 Masters	-.03046-	.11519	.792	-.2569-	.1960
		5 PHD	.02704	.18986	.887	-.3462-	.4003
	4 Masters	2 Highschool	-.08472-	.25607	.741	-.5881-	.4187
		3 Bachelor	.03046	.11519	.792	-.1960-	.2569
		5 PHD	.05750	.20853	.783	-.3524-	.4674
	5 PHD	2 Highschool	-.14222-	.29723	.633	-.7266-	.4421
		3 Bachelor	-.02704-	.18986	.887	-.4003-	.3462
		4 Masters	-.05750-	.20853	.783	-.4674-	.3524

*. The mean difference is significant at the 0.05 level.

7.3.8 Correlations

Correlations

		attitude	subjective_norm	Perceived_behavioral_control	Behavioral_Intention	Desired_outcome_Convenience	Time	Price	Trust
attitude	Pearson Correlation	1	.388**	.509**	.691**	.557**	.554**	.214**	.350**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	404	404	404	404	404	404	404	404
subjective_norm	Pearson Correlation	.388**	1	.245**	.316**	.208**	.278**	.194**	.234**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	404	404	404	404	404	404	404	404
Perceived_behavioral_control	Pearson Correlation	.509**	.245**	1	.657**	.656**	.545**	.241**	.324**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	404	404	404	404	404	404	404	404
Behavioral_Intention	Pearson Correlation	.691**	.316**	.657**	1	.629**	.581**	.342**	.447**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	404	404	404	404	404	404	404	404
Desired_outcome_Convenience	Pearson Correlation	.557**	.208**	.656**	.629**	1	.681**	.309**	.326**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	404	404	404	404	404	404	404	404
Time	Pearson Correlation	.554**	.278**	.545**	.581**	.681**	1	.332**	.347**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	404	404	404	404	404	404	404	404
Price	Pearson Correlation	.214**	.194**	.241**	.342**	.309**	.332**	1	.470**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	404	404	404	404	404	404	404	404
Trust	Pearson Correlation	.350**	.234**	.324**	.447**	.326**	.347**	.470**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	404	404	404	404	404	404	404	404

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

7.3.9 Multiple Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	attitude	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
2	Perceived_behavioral_control	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
3	Trust	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
4	Desired_outcome_Convenience	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
5	Price	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

a. Dependent Variable: Behavioral_Intention

7.3.9.1.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.691[a]	.478	.477	.61998
2	.777[b]	.604	.602	.54096
3	.793[c]	.629	.626	.52439
4	.801[d]	.642	.638	.51577
5	.804[e]	.646	.642	.51288

a. Predictors: (Constant), attitude

b. Predictors: (Constant), attitude, Perceived_behavioral_control

c. Predictors: (Constant), attitude, Perceived_behavioral_control, Trust

d. Predictors: (Constant), attitude, Perceived_behavioral_control, Trust, Desired_outcome_Convenience

e. Predictors: (Constant), attitude, Perceived_behavioral_control, Trust, Desired_outcome_Convenience, Price

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	141.588	1	141.588	368.358	.000[b]
	Residual	154.519	402	.384		
	Total	296.107	403			
2	Regression	178.757	2	89.378	305.418	.000[c]
	Residual	117.350	401	.293		
	Total	296.107	403			
3	Regression	186.114	3	62.038	225.608	.000[d]
	Residual	109.993	400	.275		
	Total	296.107	403			
4	Regression	189.967	4	47.492	178.530	.000[e]
	Residual	106.140	399	.266		
	Total	296.107	403			
5	Regression	191.414	5	38.283	145.537	.000[f]
	Residual	104.692	398	.263		
	Total	296.107	403			

a. Dependent Variable: Behavioral_Intention

b. Predictors: (Constant), attitude

c. Predictors: (Constant), attitude, Perceived_behavioral_control

d. Predictors: (Constant), attitude, Perceived_behavioral_control, Trust

e. Predictors: (Constant), attitude, Perceived_behavioral_control, Trust, Desired_outcome_Convenience

f. Predictors: (Constant), attitude, Perceived_behavioral_control, Trust, Desired_outcome_Convenience, Price

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.991	.168		5.881	.000
	attitude	.772	.040	.691	19.193	.000
2	(Constant)	.231	.162		1.429	.154
	attitude	.538	.041	.482	13.187	.000
	Perceived_behavioral_control	.411	.036	.412	11.270	.000
3	(Constant)	.108	.159		.678	.498
	attitude	.491	.041	.439	12.076	.000
	Perceived_behavioral_control	.378	.036	.378	10.501	.000
	Trust	.162	.031	.171	5.173	.000
4	(Constant)	.017	.158		.111	.912
	attitude	.439	.042	.393	10.423	.000
	Perceived_behavioral_control	.299	.041	.299	7.289	.000
	Trust	.151	.031	.160	4.899	.000
	Desired_outcome_Convenience	.165	.043	.161	3.806	.000
5	(Constant)	-.082-	.162		-.503-	.616
	attitude	.443	.042	.397	10.563	.000
	Perceived_behavioral_control	.299	.041	.299	7.338	.000
	Trust	.119	.034	.126	3.541	.000
	Desired_outcome_Convenience	.149	.044	.146	3.406	.001
	Price	.074	.032	.081	2.346	.019

a. Dependent Variable: Behavioral_Intention

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	subjective_norm	.056[b]	1.425	.155	.071	.849
	Perceived_behavioral_control	.412[b]	11.270	.000	.490	.741
	Desired_outcome_Convenience	.353[b]	8.901	.000	.406	.690
	Time	.286[b]	6.985	.000	.329	.693
	Price	.203[b]	5.726	.000	.275	.954
	Trust	.234[b]	6.371	.000	.303	.878
2	subjective_norm	.033[c]	.964	.336	.048	.846
	Desired_outcome_Convenience	.180[c]	4.142	.000	.203	.503
	Time	.150[c]	3.749	.000	.184	.600
	Price	.150[c]	4.727	.000	.230	.931
	Trust	.171[c]	5.173	.000	.250	.849
3	subjective_norm	.015[d]	.455	.649	.023	.837
	Desired_outcome_Convenience	.161[d]	3.806	.000	.187	.499
	Time	.123[d]	3.136	.002	.155	.588
	Price	.099[d]	2.886	.004	.143	.770
4	subjective_norm	.022[e]	.685	.494	.034	.834
	Time	.073[e]	1.680	.094	.084	.478
	Price	.081[e]	2.346	.019	.117	.750
5	subjective_norm	.016[f]	.479	.632	.024	.827
	Time	.061[f]	1.400	.162	.070	.471

a. Dependent Variable: Behavioral_Intention
b. Predictors in the Model: (Constant), attitude
c. Predictors in the Model: (Constant), attitude, Perceived_behavioral_control
d. Predictors in the Model: (Constant), attitude, Perceived_behavioral_control, Trust
e. Predictors in the Model: (Constant), attitude, Perceived_behavioral_control, Trust, Desired_outcome_Convenience
f. Predictors in the Model: (Constant), attitude, Perceived_behavioral_control, Trust, Desired_outcome_Convenience, Price

7.3.10 Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	404	100.0
	Excluded[a]	0	.0
	Total	404	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.731	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q1 I believe requesting services online is a smart behavior.	8.2376	2.400	.658	.511
q2e I think to request services online is a bad behavior.	8.0099	2.799	.548	.650
q3 I find requesting services online is enjoyable.	8.4455	2.818	.463	.751

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	404	100.0
	Excluded[a]	0	.0
	Total	404	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.826	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q4 My family and friends believe requesting services online is a smart behavior.	6.9579	3.668	.765	.683
q5e My family and friends think to request services online is a bad behavior.	6.6634	3.604	.661	.785
q6 My family and friends encourage me to request services online.	7.2104	3.839	.632	.811

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	404	100.0
	Excluded[a]	0	.0
	Total	404	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.840	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q7 I feel capable of requesting services online.	8.52	3.044	.710	.772
q8 I have the resources required to request services online.	8.42	2.925	.748	.733
q9 I am familiar with technology to request services online.	8.21	3.581	.662	.819

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	404	100.0
	Excluded[a]	0	.0
	Total	404	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.895	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q10 I intend to request services online in the future.	8.27	3.132	.805	.842
q11 I would likely request services online in the future.	8.26	3.226	.795	.851
q12 I like to request services online.	8.49	2.920	.786	.861

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	404	100.0
	Excluded[a]	0	.0
	Total	404	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.717	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q13 I request online services mainly because they are convenient.	8.04	3.348	.476	.700
q14 I do not need to make a big effort to request online services.	7.99	2.868	.568	.589
q15 Online services are easy to request.	7.94	3.371	.575	.589

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	404	100.0
	Excluded[a]	0	.0
	Total	404	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.822	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q16 I request online services mainly because they save me time.	7.95	3.206	.734	.696
q17 I request services online because I do not want to spend time to request services.	8.12	3.284	.685	.749
q18 Online services are quick to request.	7.92	3.913	.622	.809

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	404	100.0
	Excluded[a]	0	.0
	Total	404	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.834	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q19 I request online services mainly because they have good prices.	6.31	3.832	.698	.768
q20 I request services online because I do not want to pay more for services.	6.55	3.593	.696	.771
q21 Online services are cheap to request.	6.52	3.898	.693	.772

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	404	100.0
	Excluded[a]	0	.0
	Total	404	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.827	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
q22 I request services online mainly because they are trustworthy.	5.65	3.325	.749	.692
q23 I request services online because I do not want to be at risk.	5.91	3.448	.702	.741
q24 Online services are secure.	5.53	3.957	.605	.835