

**T.C.
ISTANBUL AYDIN UNIVERSITY
INSTITUTE OF GRADUATE STUDIES**



**INVESTIGATING THE FACTORS AFFECTING CONSUMER PREFERENCE FOR
ONLINE SHOPPING OVER TRADITIONAL SHOPPING – A CASE STUDY –
YEMENI RESIDENTS IN ISTANBUL - TURKEY**

MASTER'S THESIS

AMEEN A. SAEED AL-SHAIBANI

**Department of Business
Business Administration Program**

July 2021

**T.C.
ISTANBUL AYDIN UNIVERSITY
INSTITUTE OF GRADUATE STUDIES**



**INVESTIGATING THE FACTORS AFFECTING CONSUMER PREFERENCE FOR
ONLINE SHOPPING OVER TRADITIONAL SHOPPING – A CASE STUDY –
YEMENI RESIDENTS IN ISTANBUL - TURKEY**

MASTER'S THESIS

**AMEEN A. SAEED AL-SHAIBANI
(Y1812.130037)**

**Department of Business
Business Administration Program**

Thesis Advisor: Prof. Dr. AHMET SEDAT AYBAR

July 2021

ONAY FORMU

DECLARATION

I hereby declare with respect that the study “Investigating The Factors Affecting Consumer Preference For Online Shopping Over Traditional Shopping – A Case Study – Yemeni Residents In Istanbul - Turkey”, which I submitted as a Master thesis, is written without any assistance in violation of scientific ethics and traditions in all the processes from the Project phase to the conclusion of the thesis and that the works I have benefited are from those shown in the Bibliography. (.../.../20...)

AMEEN A. SAEED AL-SHAIBANI

FOREWORD

First of all, I thank Almighty Allah for His unlimited guidance and blessings.

Secondly, I would like to express my sincere gratitude to my thesis supervisor, Professor Dr. Aybar for his invaluable advice, support and patience.

Thirdly, I would like to thank my uncle Alwan Al-Shaibani for his continued support and encouragement during the period of my study.

Fourthly, my heartfelt thanks to my siblings for their encouragement and being in touch with me over the past years.

Last but not least, I thank all those who helped this work see the light of the day.

July, 2021

AMEEN A. SAEED AL-SHAIBANI

TABLE OF CONTENT

	<u>Page</u>
FOREWORD	iv
TABLE OF CONTENT	v
ABBREVIATIONS	vii
LIST OF FIGURES	viii
LIST OF TABLES	ix
ABSTRACT	x
ÖZET	xi
1. INTRODUCTION	1
1.1 Statement of the Problem	4
1.2 Purpose of the Study	4
1.3 Research Outline	5
2. CONCEPTUAL FRAMEWORK, THEORETICAL FRAMEWORK DEVELOPMENT AND HYPOTHESES FORMULATION	6
2.1 Introduction	6
2.2 Definition of Terminologies:.....	6
2.3 Conceptual Model	7
2.4 Background of Online Shopping.....	7
2.5 Consumer Preference Concept	8
2.6 Online Consumer Decision-making Process.....	10
2.7 Factors Affecting Consumer Preference for Online Shopping	11
2.7.1 Cultural factors.....	12
2.7.2 Social factors.....	12
2.7.3 Personal factors	13
2.7.4 Psychological factors	13
2.8 Theoretical Framework and Hypotheses Formulation.....	14
2.9 Adapted Research Framework and Stated Hypotheses.....	15
2.9.1 Perceived trust.....	15
2.9.2 Perceived risk.....	16
2.9.3 Perceived convenience	18
3. RESEARCH METHODOLOGY	21
3.1 Introduction	21
3.2 Research Design	22
3.3 Research Questions	23
3.4 Sample.....	24
3.5 Conduct of Research	24
3.6 Scaling.....	25
3.7 Data Collection.....	25
4. RESEARCH FINDINGS	27
4.1 Summary of Findings	49
5. DISCUSSIONS, CONCLUSION AND LIMITATIONS	52
5.1 Discussion of the Findings	52

5.2 Conclusion.....	54
5.3 Limitations and Future Researches	55
REFERENCES.....	56
APPENDIX	59
RESUME.....	63

ABBREVIATIONS

APPANET	: American Public Power Association Network
ATMs	: Automated Teller Machin
DARPA	: Defense Advanced Research Projects Agency
E-commerce	: Electronic Commerce
EC-SERVCON	: E-commerce Service Convenience Scale
EMS	: Electronic retailer content Management Systems
Http	: Hypertext Transfer Protocol
MIM	: Marketing and Information Management
NSF	: National Science Foundation
WWW	: World Wide Web

LIST OF FIGURES

	<u>Page</u>
Figure 2.1: The Conceptual Model	7
Figure 2.2: Indifference Curve.....	9
Figure 2.3: Factors Affecting Consumer Behavior	12
Figure 2.4: Elements of Research Design.....	21

LIST OF TABLES

	<u>Page</u>
Table 5.1: Sample Characteristics of Yemeni Participants in % of Level of education	27
Table 5.2: Familiarity of Yemeni Participants with Online Shopping Platforms	29
Table 5.3: Yemeni Participants' Likelihood of Shopping Online.....	29
Table 5.4: Frequency of Using Online Shopping Platforms by Yemeni Participants	30
Table 5.5: Experiences of Using Online Shopping Platforms by Yemeni Participants	31
Table 5.6: Online Inconveniences Faced by Yemeni Participants.....	34
Table 5.7: Yemeni Participants' Perception of Online Risks.....	37
Table 5.8: Mode of Shopping Trusted by Yemeni Participants in Istanbul.....	40
Table 5.9: Mode of Shopping Preferred by Yemeni Participants in Istanbul	44

**INVESTIGATING THE FACTORS AFFECTING CONSUMER PREFERENCE FOR
ONLINE SHOPPING OVER TRADITIONAL SHOPPING – A CASE STUDY –
YEMENI RESIDENTS IN ISTANBUL – TURKEY**

ABSTRACT

With the advent of online shopping platforms, customers started to change their buying habits by adopting it. Yet, while many have adopted it, there are many who still hesitate or refuse to take one step into it. Due to the unavailability of online shopping in Yemen, this study was initiated to determine whether Yemeni nationals residing in Istanbul – Turkey have used online shopping platforms or not yet. If not, what factors have affected their preferences for it? This study is a qualitative case study using interviews to amass data. Self-administered and pre-tested open-ended questions were made. 9 Yemeni participants were interviewed using an in-depth case study. The research model was analyzed using narrative techniques. Findings showed that the factors affecting their preferences for online shopping were trust, risk, and convenience. Findings also showed the majority of interviewees prefer traditional shopping to online shopping, for its safety, physicality and certainty etc.

Keywords: *Online Shopping, Consumer Preference, Perceived Trust, Perceived Risk, Perceived Convenience*

ONLINE ALIŐVERIŐTE GELENEKSEL ALIŐVERIŐE KARŐI TŐKETİCİ TERCİHİNİ ETKİLEYEN FAKTŐRLERİN ARAŐTIRILMASI – BİR VAKA ÇALIŐMASI – İSTANBUL – TŐRKİYE'DEKİ YEMENİ MŐKEMMELLERİ

ŐZET

Online alıŐveriŐ platformlarının ortaya ıkmasıyla birlikte mŐŐteriler, satın alma alıŐkanlıklarını benimseyerek deĐiŐtirmeye baŐladılar. Yine de, birçoĐu bunu benimsemiŐ olsa da, buna bir adım atmakta tereddőt eden veya reddeden birçok kiŐi var. Yemen'de online alıŐveriŐin olmaması nedeniyle İstanbul – TŐrkiye'de ikamet eden Yemen vatandaşlarının henüz online alıŐveriŐ platformlarını kullanıp kullanmadıklarını belirlemek amacıyla bu alıŐma baŐlatılmıŐtır. DeĐilse, tercihlerini hangi faktörler etkiledi? Bu alıŐma, verileri toplamak iin gŐrŐŐmelerin kullanıldıĐı nitel bir durum alıŐmasıdır. Kendi kendine uygulanan ve önceden test edilmiŐ açık uçlu sorular yapılmıŐtır. Derinlemesine bir vaka alıŐması kullanılarak 9 Yemenli katılımcıyla gŐrŐŐlmüŐtür. AraŐtırma modeli anlatı teknikleri kullanılarak analiz edilmiŐtir. Bulgular, evrimii alıŐveriŐ tercihlerini etkileyen faktörlerin güven, risk ve kolaylık olduĐunu gŐstermiŐtir. Bulgular ayrıca gŐrŐŐlen kiŐilerin çoĐunluĐunun geleneksel alıŐveriŐi güvenlik, fiziksellik ve kesinlik vb. nedenlerle evrimii alıŐveriŐe tercih ettiĐini gŐstermiŐtir.

Anahtar Kelimeler: *Online AlıŐveriŐ, TŐketici Tercih, Algılanan Güven, Algılanan Risk, Algılanan Kolaylık*

1. INTRODUCTION

Online shopping has been a topic of interest to academics, independent researchers, and laypersons for decades. Online shopping can be defined as a form of electronic commerce (E-commerce) whereby customers can buy and sell virtually. The actual debut of online shopping dates back to the year 1979 by the English businessman and inventor Michael Aldrich who invented a home telephone line by connecting a television set to telephone lines. Aldrich's invention only covered parts of the United Kingdom and surrounding areas. However, in 1991, the internet began to provide its services to the whole world. Subsequently, many other developments occurred such as the invention of the World Wide Web (WWW) and Hypertext Transfer Protocol (Http) and domain names. After the National Science Foundation (NSF) lifted restrictions on the internet in 2005, the internet became commercial over the globe. Entrepreneurs began to appreciate the commercial prospects of this new medium. Thus, in 1992, the first online store was created under the brand name Book Stacks Unlimited, an American online bookstore founded by Charles M. Stack. Amazon came into existence in 1994. Since then, many companies started to follow suit such as e-bay and Alibaba etc.

Incredibly, internet services have revolutionized every aspect of life including business and marketing. They have introduced important techniques and methods of online shopping. The impact of the internet on the activities of daily life has been so colossal that every single sector within a community and business has been unable to resist it. According to Shergill et al. (2005), the internet as a global phenomenon is changing the way customers shop and purchase goods and services. Many companies have begun to use the internet to reduce marketing costs and as a result, lower the prices of their goods and services in order to remain competitive in highly competitive markets.

Axiomatically, the discussion of online shopping platforms has become a mainstream topic at the present time. According to Dickey and Lewis (2011),

the use of these electronic platforms is no longer a matter of innovation but a necessity. So, in recent years, transactions conducted over the internet have increased exponentially, affecting some forms of those businesses that normally take place in the real world. This is because online shopping platforms have no barriers; anyone can shop at any time, and anywhere with the click of a mouse. It is also obvious that experienced customers in the developed countries have been shopping over the internet for decades because they believe that online shopping platforms are trustworthy, safe, convenient, and more accurately swift. As a matter of fact, in the developed countries, governments give certain guarantees to the consumer. So, customers are more or less protected from any online risks and fraudulence.

Regardless of the massive number of internet users and visitors every day, adopting online shopping has been an uneasy task due to several factors such as security and privacy concerns. According to Dennis et al. (2002), shoppers are still concerned about the security and payment issues of online shopping. Roca et al. (2009) believe that security features should be considered because electronic investors act positively when they perceive that the information given during securities transactions remains intact. Moreover, access to this information by third parties is not possible. Therefore, the perceived risk and perceived trust of online customers have been addressed in several studies as they are relevant to the present topic. However, the reluctance of online shoppers to disclose their personal information online could, in many cases, be due to the customer's perceived risk which causes distrust and thus leads them not to purchase online. Perceived convenience is also one of the factors that could influence the intention to buy online. Studies suggest that if the customer enjoys shopping online and does not perceive any risks, they will continue to shop online without delay.

As for consumer preferences for online shopping to traditional shopping, it is not easy to predict which of the two options is most preferred by consumers. Consumer preferences for each product depend on individual tastes. Several studies have considered a number of factors that may have an impact on customer preference for online shopping such as trust, risk, convenience, etc. Motivation to shop online may depend on income, lifestyle, etc. However,

online shoppers have the privilege of comparing and contrasting prices and products when shopping online. According to Ernst and Young (2000), internet users shop online because there is a wide selection of good products with competitive prices and ease of use. Nevertheless, they have concerns about shipping costs, the inability to check products before being delivered, and the confidentiality of their credit cards and personal information or privacy of their information. Chaffey (2009) stated that the preservation of privacy information is considered a major concern for many consumers, especially with the dramatic spike in identity theft rates. In this context, many experts in ciphers suggest that electronic businesses must follow a sound strategy and put in place a foolproof security measure such as encryption devices that only a few people have access to.

Since this mode of transaction is not available in Yemen, this study takes place in Turkey where there are a number of online shopping platforms as well as a Yemeni community living there. So, this study is initiated to understand how Yemeni residents in Istanbul - Turkey are dealing with it. Taking into consideration that Yemeni customers are only familiar with traditional shopping. In one hand, this study is going to investigate if Yemeni customers have started to use the online shopping platforms or not yet. On the other hand, the factors affecting their preferences for online shopping over the traditional shopping will be investigated as well. Factors such as perceived trust, perceived risk and perceived convenience. This study is unique in its nature, for there have been no previous literature reviews on this topic till now. The nature of the current investigation is within real-life. The type of this study is qualitative, using in-depth case study. Besides, the strategy of this study involves interviews. The findings of this investigation will be analyzed accordingly, using narrative techniques. Finally, this study seeks to provide electronic retailers with the Yemeni customers' expectations of using online shopping platforms. Moreover, it seeks to increase the level of experience of current and potential Yemeni customers towards adopting online shopping.

We have up until now looked at the literature on on-line shopping and established why it is important to focus on Yemeni community living in Istanbul. Now we can turn to the statement of the problem.

1.1 Statement of the Problem

It is not surprising if one was told that while the whole world has taken steps further into the digital world, Yemen still lives in the dark. This expression is completely true, for in Yemen; there have been no online shopping platforms at all. In this instance, Yemen cannot be compared to any country in the world in terms of technology and digitalization due to force majeure and political upheavals. However, in the era of the instant communication and digital fluency, it is deemed a big problem. Gradually, online shopping would replace the traditional shopping. The fast pace of this technology would make it impossible for Yemen to compete. Yemen seemed not to have the infrastructures needed to launch this mode of transaction. So, the lack of this technology may label Yemen as a backward country. In spite of the fact and regardless of the lack of this market in Yemen, this study should shed light on the Yemenis residing abroad, particularly in Istanbul – Turkey. It should try to understand how they deal with such market. Thus, this study could be regarded as one of the novel studies in terms of Yemen and Yemenis concerning the use of online shopping and the online retailing sector as well.

1.2 Purpose of the Study

The main purpose of this research is to determine whether Yemeni customers living in Istanbul have adopted online shopping or not yet. What if they had not, what factors could have affected their preferences for online shopping over traditional shopping? The reason behind choosing this topic is that in Yemen, there is no online retailing market at all. Hence, this study is just preliminary. It seeks to understand the different stances of Yemeni customers living abroad, specifically in Istanbul - Turkey towards the online shopping platforms. This study will not compare any similar studies taken place anywhere in the world to the Yemeni case. The need to understand Yemeni customers, their reservations, their fears, and expectations towards the online shopping platforms are to be of importance for the time being. Last but not least, this study attempts to shed light on the main factors affecting Yemeni consumers' preferences for online shopping over the traditional shopping. In other words, the factors that might deter, defer, impede, or discourage Yemeni potential online customers to use

online shopping platforms. In particular, the factors related to trust, risk and convenience which deemed to be as stumbling blocks to many online shoppers to finish their purchases successfully. Further, one of the purposes of this study is to broaden horizons about this phenomenon and find realistic and factual answers to research questions. This study might help electronic retailers reconsider those factors to optimize their services and increase the level of experience of potential Yemeni customers towards adopting the online shopping.

1.3 Research Outline

After taking a general overview of the study, its importance and purpose, and formulating its questions, we arrived at the part concerning the study outline. This study will include the following chapters:

Chapter 1: This chapter presents an introduction, the research questions, the problem statement, the research purpose and the research outline.

Chapter 2: This chapter presents the key terms used in this paper, a background of online shopping, an account of the concept of consumer preference, the online consumers' decisions process, a review of the factors affecting consumer preferences for online shopping, the theoretical framework development and hypotheses formulation, the past studies relevant to the study will be reviewed as well.

Chapter 3: In this chapter, the procedures and method employed in this study will be discussed.

Chapter 4: In this section, data findings, data analysis, and results will be presented.

Chapter 5: The chapter presents the research discussions, the research conclusion and the research limitations.

2. CONCEPTUAL FRAMEWORK , THEORTICAL FRAMEWORK DEVELOPMENT, AND HYPOTHESES FORMULATION

2.1 Introduction

This chapter aimed to present a general overview of the relevant studies available in the field of online shopping and to develop a conceptual background. The first section begins with the definitions of terminologies used in this paper. Then, a brief account of the background of online shopping is given. The second section revolves around the basic concept of consumers' choices and preferences, the consumer decision-making process, a brief account of customer preferences as a general concept and a basic concept of the factors affecting consumers' preferences will be reviewed. Finally, the theoretical framework development and hypotheses formulation, the past studies relevant to the study will be reviewed as well.

2.2 Definition of Terminologies:

Online Shopping:

Online shopping can be defined as a form of electronic commerce whereby anyone can buy and sell over the internet using the internet browsers or mobile applications.

Consumer Preference:

Consumer preferences are defined as the subjective tastes of individuals measured by utility of various bundles of goods.

Perceived Trust:

Corritore et al. (2003) define perceived online trust as an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited.

Perceived Risk:

Forsythe, S., & Shi, B. (2003) define perceived risk in internet shopping as the subjectively determined expectation of loss by an internet shopper in contemplating a particular online purchase.

Perceived Convenience:

Mei-xian, L. (2015) define perceived convenience as a decrease in non-monetary prices, or more specific, a decrease in time, physical energy and mental energy spent on attaining goods or services via online shopping.

2.3 Conceptual Model

The research model of this study as illustrated below (Figure 2:1) was drawn up on the basis of the existing literatures. In this study, there are three independent variables and one dependent variable. The independent variables are perceived trust, perceived risk, and perceived convenience. The dependent variable is consumer preference for online shopping.

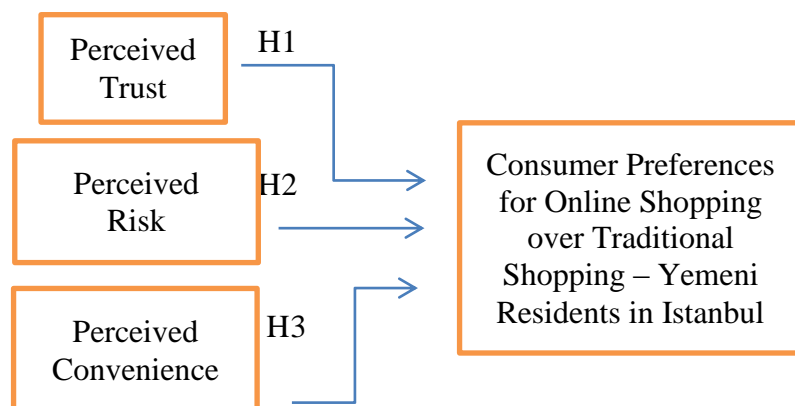


Figure 2.1: The Conceptual Model

2.4 Background of Online Shopping

The evolution of the Internet has definitely passed several stages since its inception. Dickey and Lewis (2011) stated that while the World Wide Web was created in 1991, its origin dates back to the year 1957 when the Soviet Union launched the Sputnik I satellite. With Sputnik, the “space race” between the U.S.A. and the U.S.S.R. began. During this period, President Eisenhower created the Defense Advanced Research Projects Agency (DARPA) to fund

scientific research among the Department of Defense, universities, and research organizations across the United States. The emergence of the American Public Power Association Network (APPANET), an experimental project of computer networks, was a milestone. This effort was an attack-proof electronic infrastructure for the sharing of research results by multiple users, on their own computers, at the same time. The linking of computers allowed scientific communities to interconnect and exchange ideas as well as cooperate on scientific projects. Since then, the contribution of the internet to science was incredible. Thus, the internet was not known to ordinary people at that time. It was confined to the confidential academic and government research domains. According to Wallace, P. (2004), the internet was not virtually known in the 1970s, restricted to the confidential academic and government research fields. By the late 1980s, though, and especially in the 1990s after the World Wide Web made its debut, the internet set off a wave of creative destruction that affected business around the world. The rise of online retailing companies such as Amazon and e-bay in the mid 1990 helped spread the technology of online shopping around the globe. By the 2005, the National Science Foundation (NSF) lifted the restrictions on the Internet. Since then, the internet was commercialized all over the world.

2.5 Consumer Preference Concept

When consumers make decisions to purchase, they allocate their scarce income across all possible goods in order to obtain the greatest satisfaction. According to Salvatore, D. (2009), because the consumers' wants are unlimited or exceed their abilities to satisfy them all, it is important they spend income so as to maximize their satisfactions. In other words, we can say that consumers maximize their utility subject to budget constraint. Utility can be defined as the satisfaction that a consumer derives from consuming goods. So, utility's determinants can be decided by a number of noneconomic factors, such as culture, religion, the role of family, class, tradition etc. Moreover, consumer value can be measured in terms of the relative utilities between goods. These reflect the consumer's preferences. Consumer preferences can be defined as the individual tastes, as measured by utility, of various bundles of goods. They

allow consumers to rank these bundles of goods according to the levels of utility they give them in return. Important to note that preferences are independent of income and prices. The ability to purchase goods does not determine a consumer's likes or dislikes. For example, anyone can have a preference for Land Rover over Toyota but only have the financial means to drive a Toyota. In this sense, preferences can be modeled and mapped through the use of indifference curves. Salvatore, D. (2009) defines indifference curves as the curves showing the various combinations of two commodities that give the consumer equal satisfaction. This can simply be explained as Good X and Good Y. The axes of the graph measure amounts of Good X on the horizontal, and amounts of Good Y on the vertical. Each point in this Cartesian space then defines some combination of goods X and Y. These combinations are called commodity bundles.

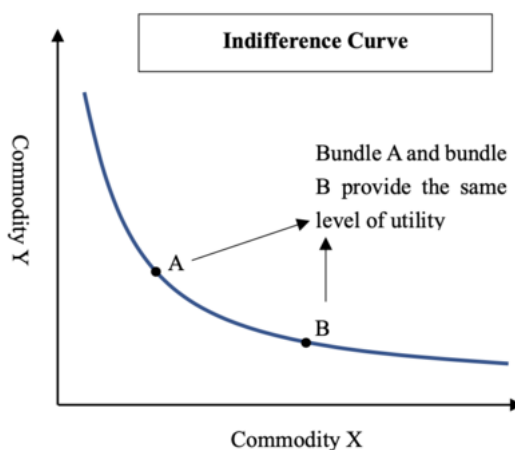


Figure 2.2: Indifference Curve

For the consumer, the goal of the theory of preferences is to be able to rank these commodity bundles according to the amount of utility obtained from them.

For further discussions on the theory of consumer's preferences, there are four assumptions. The first assumption is called decisiveness. Decisiveness means that the consumer must be able to say that they prefer commodity bundle A over B, or B over A, or that bundles A and B provide the same level of utility. The second assumption is called consistency. This assumption means that consumers must be consistent in their preferences and rankings. For example, suppose we have commodity bundles A, B and C and we ask consumers to prefer bundles A

over B, and also bundles B over C. Then by this assumption consumers must prefer A over C.

The third assumption is called non-satiation. This assumption means that more is always better than less. The fourth assumption is called convexity. The assumption of convexity means that as consumers consumes more and more of a particular good, the additional utility obtained decreases.

The concept of consumer preference can be, however, summed up as the following: when consumers decide to buy one product, they must allocate their scarce income across all possible goods to get the greatest satisfaction. This can be expressed utterly as consumers maximizing their utility subject to budget constraint. Utility is the consumer satisfaction derived from consuming products. The determinants of utility can be decided by a large number of noneconomic factors, such as culture, religion, the role of family, class, tradition etc. Last but not least, consumer preferences are independent of income and prices. The ability to buy goods does not determine a consumer's likes or dislikes.

2.6 Online Consumer Decision-making Process

It is unarguable that decision-making process when making purchases is very similar whether the transaction takes place online or offline. The only differences are the shopping environment and marketing communication. For the traditional consumer decision model, consumer purchase decision may begin with need awareness, information search, alternative evaluations, deciding to buy and the final phase is called post-purchasing behavior. For the online consumer decision model, the consumers browse banner ads or online promotion. Those advertisements may attract their attentions and arouse their interests in particular products. So, before deciding to purchase anything online, Laudon and Trever (2016) pointed out that customers will need first to find online firms as they search for their products. They will compare offered products with other rivals' offerings and at some point, they will choose to purchase. In other words, customers will need ample information about the products they intend to buy. So, if customers don't have sufficient information about those products, they will go search through online channels such as online

catalogues, websites or search engines. When they have enough information about the products they want to buy, they will compare the available choices of products and services. So, in the search stage, customers might search for the products' reviews or customers' comments. They will find out which brand or firm offers them the best fit to their needs. In this context, Bigne-Alcaniz et al. (2008) stressed the importance of pre-purchase information provided by electronic sellers. The amount of information offered prior to purchase is of high importance for customer decision-making and becomes a significant competitive instrument,

To sum up, in online environment, there is a pre-purchase stage which helps customers compare different choices. During the purchasing stage, product assortments, sales services and information quality seem to be the most important points to help consumers decide what to select and eventually buy. The post-sales services will become very important after customers made their online purchases. Customers might have problems and need to return purchases they made for any plausible reasons. So, according to Liang and Lai, (2002), supporting of product returns becomes a necessity at this stage; customers might change their minds any time after purchases being delivered.

2.7 Factors Affecting Consumer Preference for Online Shopping

In general, factors affecting consumer behavior can be divided into four types, the cultural factors, the social factors, the personal factors, and the psychological factors. According to Kotler and Armstrong (2009), consumer purchases are affected strongly by the four above-mentioned characteristics as shown in figure 2:3. Kotler and Armstrong (2009) stated that such factors cannot be controlled; however, marketers must consider them.

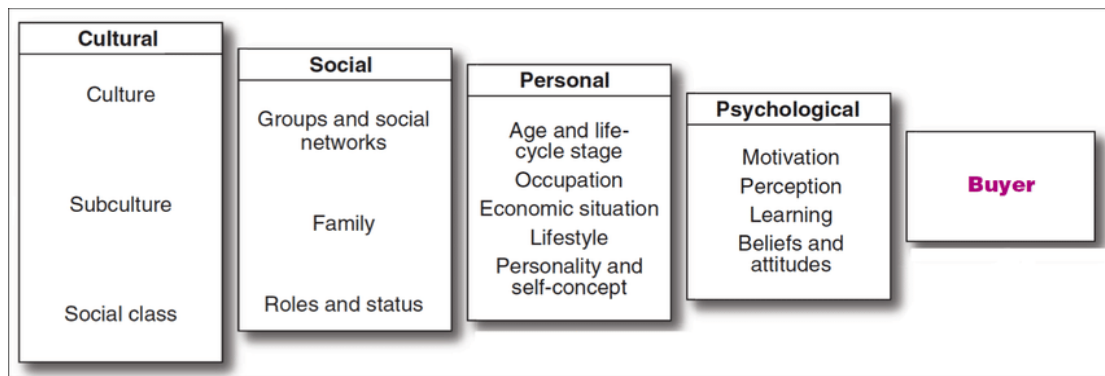


Figure 2.3: Factors Affecting Consumer Behavior

2.7.1 Cultural Factors

According to Kotler & Keller, (2009), cultural factors include three dimensions, such as culture, subculture and social class. Culture is acquired primarily by learning from the environment; it is the most basic cause of customer desires and behavior. Culture is about values, perceptions, desires, behaviors, etc. Each culture is linked to smaller cultures, or to ethnic groups for which they have their own values and beliefs. Sub-cultures related to citizenship, faiths, racial groups, etc. Basically, every society has some form of social structure. Social classes can be defined as groups of people with similar positions. In this sense, scientists have identified seven classes of American society: upper-upper class, lower-upper class, upper middle class, middle class, working class, upper-lower class, and lower-lower class.

2.7.2 Social Factors

Social factors influence consumer behavior; they are mainly related to small consumer groups, social networks, family and society and status. Many subgroups influence a person's behavior. Groups that have direct influence and belong to one person are called membership groups. In contrast, reference groups act as direct points (face-to-face interactions) or indirect points of comparison or reference to shape a person's attitudes or behavior. On the other hand, family members can strongly influence the behavior of buyers. The family is the most important consumer buying organization in society. Traders are interested in the role and influence of the family in the purchase of various products and services. The purchasing role is changing with the growing lifestyle of consumers. In terms of roles and status, a person belongs to many

groups: family, club, organization, online community. The position of the person in each group can be defined by both their role and their status. A role consists of activities that people are expected to perform according to their surroundings. Each role carries a status that reflects the general respect that society has for it. People often choose products that match their role and status.

2.7.3 Personal Factors

According to Kotler & Keller (2009), buyers' decisions are also influenced by personal characteristics such as their occupation, age and stage, economic situation, lifestyle, personality and beliefs.

2.7.4 Psychological Factors

Kotler & Keller (2009) argue that a person's purchase choice is more influenced by four main psychological factors: motivation, perception, learning, beliefs and attitudes. A person has many needs at any given time. Some are biological, the result of stressful states such as hunger, thirst, or irritability. Others are psychological, stemming from the need to be recognized, esteemed or belonging. A need becomes a motive when it is aroused to a sufficient degree of intensity. A motive or drive is a need that is urgent enough to cause the person to seek gratification.

2.8 Theoretical Framework Development and Hypotheses Formulation

The Theoretical framework development and hypotheses formulation discusses the associated factors pertaining to this study. As said before, this study deals with the factors affecting Yemeni consumers for online shopping. As said in the first chapter, in Yemen, online shopping platforms are not available at all. Yemeni customers are familiar with traditional shopping. Although, Yemeni customers have their own credit cards, they use them to withdraw money from the ATMs. To put it simply, Yemeni customers cannot use their credit cards to buy online, for there is no online system available in Yemen. In this instance, due to the availability of online shopping platforms in Turkey - Istanbul, Yemeni customers living there might have changed their buying habits and started to shop online. In this investigation, three hypotheses have been formulated to determine what factors might affect Yemeni consumers' preferences for online shopping over traditional shopping. There are three independent factors, perceived trust, perceived risk and perceived convenience. These factors might or mightn't have effects on the Yemeni consumer's preference. In this regard, this study is intended to report what factors affecting Yemeni customers to prefer online shopping? Understanding the factors affecting Yemeni customers for online shopping might alleviate the problem of adopting the online shopping mode. Hypotheses formulated are as follows:

H.1: Perceived trust has an effect on Yemeni consumer's preference for online shopping

H.2: Perceived risk has an effect on Yemeni consumer's preference for online shopping.

H.3: Perceived convenience has an effect on Yemeni consumer's preference for online shopping.

After formulating the research hypotheses, the past empirical studies relevant to the factors discussed above will be reviewed in the following pages:

2.9 Adapted Research Framework and Stated Hypotheses

2.9.1 Perceived Trust

Perceived Trust is considered one of the important factors affecting online and offline consumers alike. Trust has been conceptualized in many studies differently. For example, in a study conducted by Kräuter, G. (2008) in addressing the subject of online trust in literature reviews. She came to the conclusion that the term “Trust” should be studied thoroughly, for the massive information gathered so far which seem vague and unpredictable. She found that trust has not been defined appropriately. In other words, trust has been defined in different ways, reflecting the academic discipline models used specifically by the researcher. For the sake of trust in online shopping, she concluded that the customer who is willing to use the internet to shop requires both system trust and transactional trust.

However, Building trust between the customer and the electronic vendors has been tackled in several studies. Some studies sought to present a very interesting experiment, trying to make trust less important due to the existence of another factor. In this instance, Chiu et al. (2012) investigated how habit has a role on the relationship between trust and repeat purchase intention. Their study found that the impact of trust may decrease as the online shopping experiences increase.

Other studies discussed how trust might be affected by different many factors such as security and risk. In this instance, Vosa et al. (2014) studied how trust affecting the consumer engagement to electronic commerce. Their findings of this study suggested that the risk perceived by online shoppers deter them to buy online.

The relationship between trust and purchasing intention has been tackled in Li et al. (2007) study. This study investigated the effects of Chinese shoppers’ trust on their purchasing intention in Internet shopping. This study came to the conclusion that trust has a clear and important relationship with buying intent,

On the importance of trust in online shopping, Roca et al., (2009) investigated how online investors are affected by perceived trust, security, and privacy in tandem with traditional TAM constructs. TAM is an acronym meaning the

technology acceptance model. It is an information systems theory that models how users come to accept and use a technology. The study findings suggested that online financial dealers and stockbrokers must improve the security of the online system since electronic investors form perceptions about its perceived security and when these perceptions are confirmed, their trust is increased and therefore they are more likely to use these online services, especially if the financial information is of use to their purposes.

In another study conducted by Setiawan, R., & Achyar, A. (2013) on the influence of perceived trust on customer's intention to buy, the sample population of this study was repeat customers and potential ones. This study examined whether there was a difference on the strength of influence of trust to purchase intention in those groups or not. The findings of this study showed that perceived trust in an online vendor has a positive effect on purchase intentions for both potential customers and repeat customers. Further, the study findings suggested that the higher the level of customer trust towards an online vendor, the more purchase intention on that online store.

Many other studies tackled the subject of trust as a mediating factor. For instance, Nguyen et al. (2013) evaluated the mediating role of customer trust on customer loyalty in presence of corporate social identity in the context of financial institutions. The findings of this study contributed to legitimizing the idea of customer trust intervention as a mediating variable that enhances the impact of corporate identity, corporate image and the reputation of the firm on customer loyalty.

2.9.2 Perceived Risk

Online perceived risk contains of five sub-factors: privacy, system security, fraudulent, credit card security and products problems. Many online shoppers worry about these five factors thereof. So, in a study addressing the perceived risk effect on customer trust, Benazic, D., & Tanković, A.Č. (2015) conducted a research on the effect of perceived risk on trust in online shopping. The study found that the perceived risk had a negative effect on customer trust. Their study suggested that in order to avoid product risk, advertisers should be certain of selling quality products with clear information about the product. In terms of

the perceived financial risk, their study suggested that the financial risk could be minimized by protecting customers spending patterns and personal information in order to avoid the misuse of credit card details and elimination of overcharged prices. In this sense, Fortes, N., & Rita, P. (2016) tackled the issue of privacy concerns about the internet. They noticed that privacy concerns about the internet have an impact on the customer intention to make online purchase. Their study concluded that the privacy concerns of the internet had a negative impact on trust and other related factors such as perceived usefulness, perceived ease of use etc. In this regard, Chaffey (2009) stated that privacy is considered a major concern to customers when using the internet services since they believe their privacy and identity may be compromised.

The perceived risk could have the least impact on the intention to buy online. However, in a study conducted primarily to investigate the Latin American online purchase behavior with a specific concentration on the influence of perceived risk and trust, Bianchi, C., & Andrews, L. (2012) found that perceived risk influenced only attitudes. Their study found that perceived risk had the least influence on the intention to buy online. However, the results suggested that consumers had an adequately positive attitude towards purchasing online.

In another study conducted to investigate the impact of the perceived risk on the customer satisfaction, Tandon et al. (2018) found that perceived risk had a negative relationship with customer satisfaction. Their study suggested that online retailers need to reward customers so that they can reduce their perceived risk and thus reinforcing their trust in online shopping. Moreover, their findings suggested to concentrate on the social, time, privacy, product performance and financial risk that might help project online retailing as less risky venture.

Yaraş et al. (2017) conducted a study on the effects of financial risk on consumers' intention to purchase from the Internet. The findings of the study suggested that financial risk had reverse relationship with intention to purchase. That is to say that risk affects purchasing behavior in the negative direction. The relationship between this situation and the personalities of the consumers can also be examined. Thus, the relationship between personality type and risk avoidance will be revealed.

2.9.3 Perceived Convenience

Online perceived convenience is one of the important factors affecting the adoption of online shopping activity. According to Seiders et al. (2007), perceived convenience reflects consumers' perceived time and effort in purchasing or using a service. Lai et al. (2014) stated that the literature on convenience has explored only traditional retailers. So, in their research which was attempted to apply the results of marketing and information management (MIM) research related to customer service convenience with electronic retailers. Their study findings suggested that managers of electronic store companies should be careful when deriving clear and direct information from data provided by employing the EC-SERVCON scale or e-commerce service convenience scale for strategic decision making. They found that the value created by convenience is the key determinant of the competence of online retailers in influencing consumer purchase decision making in online stores. They suggested that electronic retailers should offer rapid delivery, easy payment and return options, round the clock call center support and a proactive live chat support system. In addition, electronic retailers should invest their efforts in increasing customer confidence and trust by providing a reliable product delivery system along with unsparing but reasonable product replacement practices for post-sale service. Furthermore, services should be customized and offered via real time electronic retailer content management systems (EMS), so consumers can maximize their convenience. Finally, in order to offer emotional value, consumers should have an enjoyable but secure web environment populated by products supported by well implemented branding strategies that prioritize brand attributes and brand alliance.

As being one of the fundamental motivations underlying customer inclinations to adopt online shopping, Jiang et al. (2013) conducted a research to identify the key convenience parameters of online shopping. By identifying the attributes of online shopping convenience and developing and validating an instrument of five key dimensions such as: access, search, evaluation, transaction, and possession/post-purchase convenience. Results suggested that online shopping convenience positively correlates with behavioral intentions. This to say that the greater the customer's satisfaction with the search, transaction, and

possession/post-purchase processes, the greater the likelihood of repurchasing and recommending the product. Finally, in a competitive online retail environment, online retailers must consider how to enhance search, sale, and possession/post-purchase aspects in order to grow a loyal customer base. The fast growing of the online retail industry arises from the phenomenon that consumers are willing to pay a premium for the online shopping convenience. In this regard, Mei-xian, L. (2015) studied the premium by identifying and examining the factors affecting it. This study found that frequency and gender had an effect on the premium. The study also found that online shopping frequency was a significant factor on consumer willingness to pay while gender was not.

Pham et al. (2018) study examined the direct and indirect impact of the dimensions of online shopping convenience on repurchase intention through customer-perceived value. The results identified that the five dimensions of online shopping convenience: access, search, evaluation, transaction, and possession/post-purchase convenience had a direct impact on perceived value and repurchase intention. The results emphasize the key role of perceived value when a factor both directly influences repurchase intention and mediates the relationship between convenience and repurchase intention.

As convenience stands for the easiness to shop online. Convenience can be maintained through developing features and customizing services for potential customers. Examples of online convenience could be: applications downloaded to mobile phones, easy payment interfaces and the user friendliness of the internet website. In this regard, Yaraş et al. (2017) conducted a study in the effects of convenience on consumers' intention to purchase from the Internet. The study concluded that convenience had a positive effect to increase the purchasing intent of the consumer.

Rudansky-Kloppers, S. (2014) study investigated the factors affecting customer online buying satisfaction in the Gauteng province of South Africa. This study found that convenience was viewed as the most important factor for buying online by customers.

The Nielsen Holdings plc (NYSE: NLSN) report published in 2018 advised that in order to encourage consumers to shop online, there are several areas needed

to be improved such as convenience. Convenience is considered as one of the most important factors affecting online shopping experience. Therefore, electronic retailers should be aware that shoppers seek frictionless experience which saves time, reduces obstacles and provides an enjoyable experience. The report also mentioned that the number of consumers trying to use different options for purchasing, payment and delivery has grown globally by 31% and a further 33% are willing to do so. It added that one in six consumers is using other methods that include virtual reality and automation for greater ease, and benefitting from retailer loyalty applications.

3. RESEARCH METHODOLOGY

3.1 Introduction

In the previous chapters of this study, we have introduced the problem of concern and reviewed the available literatures. As mentioned before, the purpose of this case study was to determine whether Yemeni nationals residing in Istanbul- Turkey have adopted online shopping or not yet. What if they had not, what factors have affected their preferences for online shopping over traditional shopping? The sample of this study was Yemeni nationals residing in Istanbul- Turkey. The sample used in this research was limited. Only 9 participants were interviewed, using an in-depth case study for each participant.

Hence, the purpose of this chapter is to describe the methodology used to collect and analyze the data. The rationale for the research design is explained and the research implementation is described. The sample, the setting, the procedures, the data collection and the data analysis are described as well.

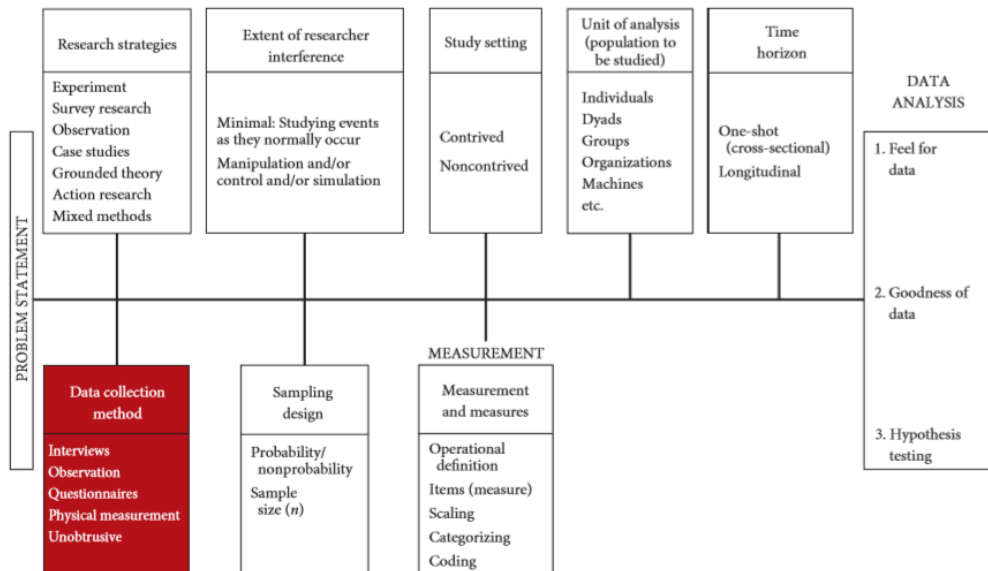


Figure 2.4: Elements of Research Design

3.2 Research Design

As said before, the purpose of this study is to determine whether Yemeni national residing in Istanbul – turkey have adopted the online shopping or not yet. The proper research design was a qualitative case study, using in-depth case study to explore the participants' lived experiences. Creswell (2007) defines qualitative research as an inquiry process of understanding that is based on distinct methodological traditions of inquiry that explore a social or human problem. In this regards, a case study can be defined also as an intensive study about a person, a group of people etc. aiming at generalizing over several units. Yin (2009) defines a case study as a research strategy that involves an empirical investigation of a particular contemporary phenomenon within its real-life context using multiple methods of data collection.

Using certain methodology must rest with the researcher and the type of study that has to be conducted. The design of the study should be considered seriously as well as the purpose of the study and the improvement of research questions. Creswell (2007) thinks that the researcher function is to form a complex picture, analyze words, report detailed opinions and conduct the study in a natural setting. So, Babbie (2003) believes that qualitative research is non-contrived, where the researcher is functioned as a data collector, gathering verbatim or pictures, analyzing them individually, concentrating on the meaning of the participants and describing a process. Thus, these are the definite constituents of qualitative research which often involve the in-depth study of cases, interpretation of behaviors, or in detail description. The analysis is ideographic, for the goal is to understand the phenomenon, the interaction of factors and how to define the case.

Data sources in qualitative research include unstructured or semi-structured interviews, observation, and documents. The data sources selection is usually based on purposive sampling, which focuses on collecting data from sources most likely to provide pertinent information as was true in the present case. Participant observation is a common aspect of most qualitative research data collection, the researcher interviews and observes the participants. Creswell (2007) states that subjects which refers to as participants are usually chosen, for they have experienced the phenomenon being investigated. In qualitative

research, there are several approaches to be employed such as participatory personal reflection, surveys, interviews, and case studies.

The most important argument for a case study is that it provides a way of studying human events and actions in their natural surroundings. Punch (2005) states that a case study allows the researcher to discover complex sets of decisions made by participants and to recount the effect of their decisions over time. According to Yin (2002), case studies can be used to explain complex casual links in real-life interventions, describe the real-life context of the intervention, describe the intervention itself, and explore situations in which the outcomes of the intervention being evaluated are not clear. Moreover, Yin (2002) identifies three specific types of case studies: exploratory, explanatory, and descriptive. In this study, a single case study was used. An interview method was used to amass data. It is important to point out that the design of any investigation rests with the researcher own choice, whether to use qualitative or quantitative methods to fulfil the study in question. For example, quantitative research is primarily concerned with the collection and analysis of data in numeric form while qualitative research focuses on the collection and analysis of subjective information. According to Creswell (2007), the objective of qualitative research is to achieve depth rather than breadth.

3.3 Research Questions

The researcher has formulated research questions by setting a number of questions that will be useful in guiding the conduct of the research. Research questions are divided into two parts: the first part focuses on establishing the characteristics of the sample. This sample is gathered by using snowballing method. It involves of professionals and students who can adapt to new conditions. The second part focuses mainly on the factors affecting their preferences for online shopping over traditional shopping. There are nine main research questions; they are as follows:

- Online shopping has been prevalent nowadays, if you are not currently shopping online, how likely are you going to shop online?
- How often do you use online shopping platforms?

- How do you find online shopping platforms?
- What are the difficulties in using online shopping platforms?
- Describe the potential risks faced in online shopping platforms?
- Which mode of transaction would you trust most, online shopping or traditional shopping? Why?
- Which mode of transaction would you most prefer, online shopping or traditional shopping? Why?
- In your opinion, what are the reasons that would make you refrain from shopping online?
- What should electronic retailers do to incentivize you to shop online?

3.4 Sample

The sample of this fieldwork is Yemeni professionals and students. The reason why we have chosen this kind of diversity comes from the fact that they can adapt to new conditions very quickly. So, the sample used in this research involved a group of Yemeni students who study at Istanbul Aydin University and a group of Yemeni employees who work at Turkish Airlines in Istanbul. They are in total nine participants, four IAU students and five THY employees. Although, the sample of the current study was limited, only 9 participants were interviewed, we used an in-depth case study for each participant.

3.5 Conduct of Research

The study begins with a thorough literature review and the careful and thoughtful posing of research questions or objectives. Prior to the interviews, the research questions were approved by the advisor, the researcher pre-tested the questions with three samples and the researcher applied to the ethics committee to be approved. After that, the researcher called participants to learn them which times they would be available at to conduct interviews. Finally, the researcher conducted interviews online on Zoom platform. The analyses of interviews will be done as a narrative storyline. Findings will be described in

detail. Based on the findings, conclusions will be drawn and recommendations will be made as well.

3.6 Scaling

The researcher has developed simple scale-based tables to demonstrate the findings of the research in percentage. Then, the scale-based tables were merged into the context in the chapter of research findings.

3.7 Data Collection

Data collected by conducting separate interviews online via Zoom platform. Each interview took place every other day, according to the interviewees' availability. Each interview took approximately 15 minutes. The interviews were recorded, transcribed, and reviewed. Interviews took place in April, 2021. The verbatim transcripts provided the evidence base for the thematic account and their inclusion provided a means of validation. A content analysis was employed to evaluate the interview and identify recurring themes. The participants were made aware that their reflections should be based on their own experience. Furthermore, the length of time given to the participants was ample and if they requested more time, they would definitely be granted. The researcher did his utmost to make the participants feel relaxed and at ease. The researcher revised the interviews and the transcripts and was familiar with the information put down there. The researcher then started coding which means to categorize the qualitative data and describe the implications and details of categories. The overall aim was to translate the themes into a narrative account. Sources for the present analysis were derived from responses to interviews. First of all, the researcher used open coding, taking into account the data in minute detail while developing some initial categories. Later, the researcher used selective coding, where one systematically codes with respect to a core concept. Coding allows the researcher to break down, examine, compare, contextualize, and categorize the data.

To sum up, the data analysis completed by the researcher plus the results of this study were to determine if Yemeni nationals residing in Istanbul –turkey use the

online shopping platforms or not yet. Further, they were to unfold the fact that Yemeni nationals residing in Istanbul – turkey are likely to shop online and to ascertain whether they prefer online shopping to traditional shopping or vice versa.

4. RESEARCH FINDINGS

This chapter is intended to present the findings of the research. It is a complete report of our fieldwork. It covers all parts of the interviews conducted from the beginning to the end. It describes and analyzes all events occurred during the interviews and finally summarizes them respectively.

Our investigation started with three questions concerning duration of stay in Istanbul, level of education and familiarity with online shopping before arriving in Istanbul. The following lines discuss them consecutively:

- Sample Characteristics of Yemeni Participants in % of Level of education:

Concerning the level of education of the participants, it was found that seven of the interviewees participated were graduate students and just two interviewees were undergraduate students. Educational backgrounds of the interviewees participated in our fieldwork was most important, for our fieldwork relied on the internet literate and experienced ones who can use and deal with online shopping platforms professionally. The table below illustrates the level of education of participants in percentage:

Table 5.1: Sample Characteristics of Yemeni Participants in % of Level of education

Graduate	University	High School	Primary School
78%	22%	0%	0%

- Familiarity of Yemeni Participants with Online Shopping Platforms:

We tried our best to start our interview sessions by asking participants a start point question which would make our mission go smoothly and in orderly way. So, from the outset, we knew that in Yemen, there have been no online shopping

platforms so far. As a result, we thought that tackling the subject of familiarity with online shopping would pave the way for going much further. We had to know exactly which one of the participants had been familiar with online shopping and which one hadn't before they arrived in Istanbul – Turkey. We asked participants the following question: Had you been familiar with online shopping before you arrived in Istanbul? Most responses gotten were negative and just one out of a nine response was affirmative. In other words, the majority of the Yemeni participants were not familiar with online shopping before they arrived in Istanbul – Turkey. The reason behind this was that they were not exposed to this mode of transaction before arriving in Istanbul. As a matter of fact, there have been no online shopping platforms in Yemen until now. In this regard, interviewee no. 2 has commented on this issue as a part of his response by saying the following:

“No. Never! I never buy anything online. You know in Yemen, we don't have this kind of ... like habit or ... like it's not there actually in Yemen. We have a problem with the cards... like we don't use credit cards, we use cash in Yemen ... like we use the money more and we carry cards only to withdraw money from the ATMs. So, online shopping was not there in our culture, I can say in Yemen. That's why it was never. I never do it.”

This is to say that in Yemen, people always go to physical stores and pay in cash. In fact, the majority of Yemeni customers are accustomed to traditional shopping and probably have no experience in online shopping at all. In addition, in Yemen, there has been no online infrastructure till now. Although, many Yemenis own credit cards, they just use them to withdraw money from the ATMs and pay in cash whenever they need to buy anything.

By analyzing the participants' responses to the posed question concerning Yemeni customers background familiarity with online shopping before they arrived in Istanbul, it was found that only one out of the nine interviewees participated in our fieldwork had been familiar with online shopping. The table below illustrates in percentage the Yemeni customers' familiarity with online shopping:

Table 5.2: Familiarity of Yemeni Participants with Online Shopping Platforms

Familiar	Unfamiliar
11%	89%

- Yemeni Participants' Likelihood of Shopping Online:

By analyzing participants' responses concerning the likelihood of shopping online, it was understood that most of the participants have at least used the online shopping during their stay in Istanbul. However, interviewee no. 5 seemed discontented with the services provided by online shopping platforms due to some few previous bad experiences. As a result, he seems highly probable that he is not going to shop online. Most of the participants and as their responses indicated, they were divided into two groups. The first group, which involved of two interviewees, is most probable to shop online. They seem satisfied with the services provided by online shopping. While the second group, which involved of six interviewees, is somewhat likely to shop online. This group can be labeled as infrequent online shoppers who make purchases online occasionally. The table below illustrates the data in percentage:

Table 5.3: Yemeni Participants' Likelihood of Shopping Online

Somewhat likely	Likely	Not likely
67%	22%	11%

- Frequency of Using Online Shopping Platforms by Yemeni Participants:

As percentages illustrated below, the majority of participants using online shopping platforms from time to time. Just one participant uses those online shopping platforms most frequently and another participant who doesn't seem to use them at all due to some bad experiences.

Table 5.4: Frequency of Using Online Shopping Platforms by Yemeni Participants

Always	Very Often	Sometimes	Rarely	Never
0%	11%	56%	22%	11%

- Experiences of Using Online Shopping Platforms by Yemeni Participants:

As unfolded in the previous section of our investigation, the majority of Yemeni customers had been unfamiliar with online shopping before they arrived in Istanbul. Within a short period of time, they would probably try to use some of them. Further, while they have been in Turkey, they would probably use the available applications found in google stores for the Turkish electronic stores. In this context, we found it possible to focus on their acquired experiences gotten from using online shopping platforms. So, in discussing their experiences in using the online shopping platforms, we posed the following question: How do you find online shopping platforms? In other words, how useful or useless was online shopping experience from the Yemeni customers' perspectives. The purpose of asking this question was to explore their opinions about online shopping at large. Though the overall responses were positive, there were critical and somewhat direct responses concerning the website structures and page interface. A couple of unorthodox views and responses were cited as follows:

Interviewee no.2, *"Some of them are trustful and some of them are totally not ... in general they are easy. Well, actually to be honest with you, as a foreigner living (here) in Turkey, if you know Turkish, most of the websites are in Turkish, it's easy. If you don't have, you might face some difficulty."*

Interviewee no.4, *"I face some difficulties with the language because ... most ... of the online shopping plats, they ... provide ... only one language which is the Turkish language... however, I mean ... I am using google translate and other means... I am able to get around this ... difficulty... in general, I think ... the online shopping sites in ... Turkey are quite good ... there is a big variety of*

sites... also, because the shipping is easy here... you get your goods very quickly... and it doesn't cost much money... so, in general, I ... do like ... I believe turkey is one of the leading countries when it comes to online shopping and I do enjoy shopping online here."

As responses indicated above, online shopping has been easy and handy for most of them. However, there have been some difficulties to be considered such as the language of the websites as found in the Republic of Turkey. In Turkey, the language of the websites is basically in Turkish language. So, as Yemeni customers are considered as foreigners, they usually find difficulties to consummate their purchases. To put it simply, they need to understand rules and provisions of those websites as well as they need to know the exact details of the products and goods they are interested to purchase. This seems very problematic, though some of them can use google translator to automatically translate those webpages. Yet, google translator doesn't render an accurate translation. Generally speaking, most of the world webpages might be bilingual, using a native language and another universal language such as English. So, foreign residents would definitely accept English as a universal language for the internet webpages.

By analyzing the participants' responses to the posed question concerning Yemeni customers' experiences in using online shopping platforms in Istanbul, it was found that all the participants have consensus that using the online shopping platforms have been easy. Thus, the table below illustrates their own perspectives:

Table 5.5: Experiences of Using Online Shopping Platforms by Yemeni Participants

Very Diff.	Difficult	Neutral	Easy	Very Easy
0%	0%	0%	100%	0%

- Online Inconveniences Faced by Yemeni Participants:

In pursuit of understanding the other difficulties faced by Yemeni customers in using the online shopping platforms. Let's say by discussing the perception of inconveniences in online shopping. Let's first define the word "convenience". Longman dictionary defines convenience as the quality of being suitable and useful for a particular purpose, particularly by making something easier or saving you time. Thus, difficulties or rather inconveniences have been the stumbling blocks to many online shoppers. Online customers might complain of the internet bugs, fake products, and method of payments etc. As a result, our mission was to dig into this issue and be acquainted with the other inconveniences faced by Yemeni online customers. Therefore, we asked the following question: What are the difficulties in using online shopping platforms?

First and foremost, we should bear in mind that online shopping experience differs from one person to another. Difficulties and inconveniences in online shopping vary, depending on customers' capabilities, faculties and experiences. Moreover, online shoppers always want to live up a frictionless experience while shopping online. In this regard, we have discussed one of the most difficulties or rather inconveniences faced in online shopping by Yemeni customers in the previous question; that was, the language of the webpages. In the following question, we tried to talk more in-depth about the difficulties and inconveniences faced in online shopping platforms. Of course, this question has captured the interviewees' attentions and made them expand more on the issue by giving more examples.

We began with interviewee no.2 who concentrated on the issue of goods return and money refund. He adds that most of the difficulties faced in online shopping could be receiving inaccurate goods and after sale service problems. He thinks that those difficulties should be considered if electronic retailers wish their customers to keep on shopping online.

Interviewee no.2, " *Difficulties ... if you ... like you are not happy with the material of what you purchase to get it refunded or send it back , it's a little bit hard , especially if you don't have the language as I said... the language in*

turkey is really somehow part , important part of making such kind of business ... in general like , if you are not satisfied if you want to make it refund, it's not easy to get your money back fast and sometimes the material , as , are not like you expect to be ... that's why it's somehow disappointing "disappointment" ... some websites , they never get back to you once they send, sell it , you cannot get , like any communication with them , and that is the bad thing of online."

On the other hand, interviewee no. 3 faces difficulties with the method of payment. He says that sometimes he cannot consummate his purchases because of the website system failures which reject to accept the credit card information. Also, he hinted at the long time taken to deliver his purchases.

Interviewee no.3, *"The most difficult for online shopping is the method for payment, if we find difficult in payment. Sometimes, the card doesn't "not" work; there "they" are different system for payment. Sometimes, accepts and sometimes doesn't "not" accept. And this is the most difficult thing... also the... it is the time, time also is ... sometimes, it takes "take" a long time to get your purchases "shopping."*

As many others, interviewee no.4 complains of recurrent issues such as ordering goods and receiving different ones in return. Moreover, he does have problems with the language of the websites, though he said he would overcome this problem by using google translator. Overall, interviewee no.4 focuses on the accuracy and condition of goods when delivered.

Interviewee no.4, *"Well, I mentioned one of them which is the language, only in Turkey , I mean ... I don't think is the general problem because usually most of the online shopping platforms, they use English. Only in turkey, they like to use the Turkish language... I also have some difficulties. Just today, I ordered some sugar-free chocolate, I received something completely different. But, I decided to keep it because it will take so much trouble to return the chocolate. Then, I decided to keep the other order for my children. But, in general, I mean, receiving goods other than you what you ordered, that's one of the difficulties or the risks. Also, sometimes, you might receive something that is damaged... I also have some difficulty sometimes, especially with clothes, that you order something and when you put it on, it looks different from what it looks like when you look at it online. Also, the sizes, you ... I mean, if you don't put something*

on, you might receive the size that is bigger or smaller than what's comfortable for you. I don't have a problem with the credit card. I believe many people, if you didn't have credit cards, they wouldn't be able to shop online because credit card is required and to have a credit card, you need to have a bank account and you need to apply for credit card and I know many people don't have this privilege. I think that's one of the difficulties, but I don't face it myself. I know what it exists. That is it... that's what I can think about."

As discussed above, difficulties and inconveniences faced by most of the online shoppers might range from the language of the websites to the issue of good return and good refund. Thus, the majority of participants state that online shopping is not completely convenient. As they shop online, they might encounter inconveniences such as their credit cards cannot be accepted, the goods might not be genuine, the delivery might take a long time and their purchases might be in bad conditions when delivered. However, the table below illustrates the participants' responses in percentage:

Table 5.6: Online Inconveniences Faced by Yemeni Participants

Very Convenient	Convenient	Neutral	Inconvenient	Very inconvenient
0%	22%	45%	22%	11%

- Yemeni Participants' Perception of Online Risks:

Perceived risk is one of the most important subjects in online shopping. Online risks could be referred to the website security, internet privacy etc. The following question was posed: Describe the potential risks faced in online shopping platforms? In general, responses received were somewhat alike as online shoppers share the same concerns and fears. For example, interviewee no. 1 was worried about whether his personal information plus his credit card information would survive intact or not. Succinctly, internet privacy refers to personal and financial information which should remain intact and private when online. He pointed to the problems of delivery which in his view is regarded as a money loss.

Interviewee no.1, *“The first one, potential risks ... maybe ... You are afraid of your credit card ... information ... your... also...your personal information ...also... the risk... maybe ... your item will be lose since it’s arrived may be the cargo... the cargo company cannot reach your address ... once happened to me, there was... I have... I have an order via online and... the cargo company reached my ... reached my address. After that,... there was ... a bad weather. My ... my cargo lose that time ... because the bad weather... they... they ... they put it in front of building... and ... the day ... is... was ... windy and after that I lost lose my cargo. Also ... the risk of online... maybe ... maybe the mistake of wrong product. Maybe this is not what you want and... you have to bring... to bring it again to them and this will take from you long time. Also if you want to refund it... also, the refund ... cases be take long time from you.”*

Interviewee no.4 has mentioned a number of potential risks in online shopping. He seems a little worried about fraudulence. However, he believes that still the benefits of the online shopping exceed the risks encountered.

Interviewee no.4, *“Well... I mean I am always scared that ... the site I am buying from is Fraud. So, I need to be extra careful ... I only deal with few online shopping sites that I trust... but ... I mean fraud is one of the major risks... that you might face... and you might face it in two different levels you might face on the level of the site itself, being a fraud or the seller... like for example some of ... like amazon, for example, it’s a site but they deal with sellers. So, one of the sellers might also be a fraud. It’s not a third-party in this case, it’s the supplier. So, there is the supplier, there is the online platform, and then, there is the customer... or I am filling in this situation... so these ... if The supplier might be a fraud and the online platform might be a fraud... that’s a risk that you need to take into consideration all the time. In addition to what I mentioned before, that you might receive something... the inconveniences, let’s say. You might receive something other than what you ordered or ... a size that you thought fit but it doesn’t fit... or a good that is damaged while ... it’s been transferred or maybe even by the supplier himself. It’s all risks that I mean ... but still I believe in all the risks put aside still the benefit of online shopping exceeds the risks that I mentioned. That’s why I still prefer to do my shop in general online not through the shops.”*

Interviewee no.6 points to the likelihood of sharing his personal information with other online retailers. However, he hopes that his personal information would not be used or shared by other online retailers.

Interviewee no.6, *“The most risk ... The most risk is when I pay from online” they want from me my address ... they want from me my credit card”, my email, my phone number “my phone” they know everything about me and I don’t know if they share my information to any company or alike “like that”. this is the most risk, but Insha’Allah, they don’t do that.”*

Interviewee no.8 believes that shopping from the official websites is zero-risk. He advises not to shop from the unofficial websites or the social media platforms such as Instagram and alike.

Interviewee no.8, *“as I mentioned before, I told you there is two way of shopping online nowadays If you go through official websites, the risk is very low. There is ... We can say it’s zero-risk. If you go to the official information of the person or the credit card information, we can say if you are going for official websites, it’s almost zero-risk unless this website has been hacked or somebody take our information or some websites, they are selling the information of the customers. But, the other side, if you are buying from unofficial websites.. we cannot say websites... unofficial channels like Instagram or other ways... maybe WhatsApp or by any other media... channel, it will be risky because sometimes they ... if you give any information like emails , numbers, they can share it with any other or third- party and this makes a lot of problems to the person. Also they can know your names, your email, maybe your address and this is not safe at all.”*

The discussion about online perceived risks prolongs, for the possibility of cyber risk is still so high. Therefore, participants might feel unconfident about many web markets. They might start feeling wary to share any financial information of theirs. Therefore, responses came up with many risks perceived by them such as the risk of fraudulence and the risk of sharing one’s information without their consents etc. Although participants have mentioned a number of online risks, they still shop online from time to time.

However, the majority of Yemeni customers participated in this fieldwork think that online shopping is secure, provided that shopping from the official sites and not from the social media or alike. Because participant no.5 suffered from bad experiences, he believes that online shopping is still risky. By analyzing their responses, we came up with the percentages as shown in the table below:

Table 5.7: Yemeni Participants’ Perception of Online Risks

Very Risky	Risky	Neither/Nor	Secure	Very Secure
0%	11%	0%	89%	0%

- Mode of Shopping Trusted by Yemeni Participants in Istanbul:

Trust is considered one of the affecting factors in online shopping. Undoubtedly, trust plays a key role in any business taken place online or offline. Buyers always look forward to receiving the best quality, the best services and the best treatments. In this part of the research, participants were asked the following question: Which mode of transaction would you trust most, online shopping or traditional shopping? Why? This question aimed at understanding the variant views of the participants about trust in online shopping platforms. Beginning with interviewee no.1 who believes that traditional shopping is trustworthy because as he said, you can touch and examine products and get the exact product you want.

Interviewee no.1, *“Actually ... the traditional shopping ... you know ...I am useful to ... to see the products in my hand and I can see it and I can compare to the others, items. This one also... you can purchase via traditional shopping what exactly you want ... But via online, maybe you will take more... you will take what ... more offers what you want, I think that.”*

Interviewee no.2 agrees completely with interviewee no.1 that traditional shopping is trustworthy. He also adds that in traditional shopping, you can pay in cash. He believes that there is no financial risk in traditional shopping at all.

Interviewee no.2, *“... Traditional! More secure, online, as we like mention before... yes, it is safe sometimes to us and especially nowadays because of the*

covid-19 , like going out is a little bit risky for our health. So, online sales ... I mean like online shopping might be our ... like prior ... option , I can say, but the traditional shopping, you can see the material .. you can give the cash like I don't see any risks like in the financial side...still... yes, I trust traditional."

Interviewee no.4 believes he has acquired a good experience in online shopping as well as in traditional shopping alike. Overall, he trusts both and can deal with both modes of transactions. However, he feels comfortable with online shopping anyway

Interviewee no.4, *"I mean both have different aspects of trust, If I have pick one, myself, I would pick online shopping because... now, I have enough experience to know exactly what to look for and in to, I mean to avoid the risks. I am more comfortable now buying online other than through the shop ... but ... this took me a lot of years like ... trying and ... falling into different mistakes until I reached this point. This point I am more comfortable and ... more confident doing the online shopping transaction than the transaction to buy something through the shop."*

On the other hand, interviewee no.5 doesn't trust online shopping due to some previous bad occurrences. On the contrary, he believes that traditional shopping is trustworthy, so he would keep going with it.

Interviewee no.5, *"Traditional shopping! Yeah, because I told you so many things happen ... so many risks... I faced two times ... I faced the problem two times... I am not ready to lose money again. because I can see my... my products ... I mean ... how can I say... all the details... you have all the details and you know from where , you know what is it ... I mean you know everything about it ... even the small details what you look it ... what you look for it , you can find it. If you couldn't find it, you are not going to buy anything."*

Interviewee no.6 justifies his trust in the traditional shopping by saying that his personal information is not required and thus his personal information would survive intact. He also trusts traditional shopping, for the transaction is immediate and quick, you just pay and get your purchases on the spot.

Interviewee no.6, *"I ... trust I think Traditional shopping because it is not ...they don't know my information, they don't know my address, they don't know*

my phone.. everything they don't know . I came .. I came to them and buy something and I go my home but... as. Like I ... I said in the shopping online they know everything about me, they can what they want..."

Interviewee no.7 completely agrees that traditional shopping is trustworthy. He more or less gives the same reasons said by other participants. Yet, he likes the offers and discounts provided by online shopping platforms.

Interviewee no.7, *"... I trust Traditional shopping, to be honest because when I go to do... purchasing stuff or ... buy stuffs ...so, I found it by myself .. I can test ... how the quality, how ... if you do online shopping, you will be sometimes disappointed when you receive the good as I gave example, sometimes you purchase perfume or you purchase a watch and you find not original or sometimes not clean ... so you will get disappointed and you cannot return it and there is a big procedure and process to those stuff, so you will be disappointed afterwards. But if you go to the traditional shopping, you go, you find it by yourself and you purchase but in the other hand ..."*

Interviewee no.8 admits that he uses both. Yet, he trusts the traditional shopping and believes that traditional shopping is better than online shopping.

Interviewee no.8, *"to be honest with you, I am using the both. I trust some channels of online shopping ... also I trust the traditional shopping. But these days, because of the pandemic, we can say because we cannot go outside and it is almost ... we are at home , dealing with these websites because it's more easier for us .i can because of the pandemic , we are trusting now the online shopping more now ... we can say that the traditional shopping is better. I trust traditional."*

Interviewee no.9 trusts traditional shopping. He believes that traditional shopping is very convenient and risk-free.

Interviewee no.9, *".... That's a complicated question ...it's all about you... I mean... according to me, I would trust ... offline shopping because dealing with a person or the store itself physically is much trustworthy and very convenient rather than the online is ... there are ...let's say... a bit of threats you have to take care of."*

Overall, traditional shopping has been trusted by all participants. However, for some reasons, some participants might occasionally shop online. This doesn't overlook the fact that they trust the traditional shopping more than the online shopping.

By analyzing the data amassed, it was found that the majority of participants believe that online shopping is neither trustworthy nor untrustworthy. The fact that they still trust the traditional shopping because they can touch and examine and make sure of their purchases. However, participant like no.4 trusts both modes of transactions. As he says he has the experience to deal with both professionally. For participant no. 8, he trusts the online shopping platforms to some extent. Participant no. 5 doesn't trust the online shopping platforms due to some bad experiences occurred to him previously. The table below illustrated their participants' responses in percentage:

Table 5.8: Mode of Shopping Trusted by Yemeni Participants in Istanbul

Very Trustworthy	Trustworthy	Neutral	Untrustworthy	Very untrustworthy
11%	11%	67%	11%	0%

- Mode of Shopping Preferred by Yemeni Participants in Istanbul:

In terms of consumer preference for online shopping over traditional shopping, the following question was asked: Which mode of transaction would you prefer most, online shopping or traditional shopping? Why? Plainly, this question was asked purposefully to make sure whether interviewees prefer one mode of transaction to another. To some extent, this question did not prove the likelihood of preferring online shopping to traditional shopping and vice versa. That was perhaps owing to the unprecedented situations occurred during conducting our investigation. During our investigation, there was a pandemic namely Covid-19. As a precautionary measure, government imposed lockdowns. So, people had to stay at homes and telecommute etc. However, participants' responses explained these in some way or another as follows:

Interviewee no.1, *“Before ... pandemic or after pandemic? I prefer traditional ... shopping... traditional shopping ... you know it is like ... it is occasionally you ... you meet up your friends and you go to mall or any shop and you can take ... take the item and also you can take any advice from your friends ... after that you bring your product and you can go outside to drink a coffee or to a restaurant ... after that you can go, return back home but online shopping ... I think it is for the important things, I think that for some ... if you want urgently things and you want to go outside ... I think traditional shopping !”*

Interviewee no.2, *“In general, traditional shopping ... you can see the material, you take it immediately, you do not need to wait for some time until it comes to you ... it’s faster... like the transaction ends by giving and taking... so I ... I think I prefer traditional one because ... maybe because we are like ... we like as Yemeni to finish or to end ends fast... maybe we prefer the traditional or maybe because we get used, I really I have no... I mean I don’t have the clear answer for that. But still I have the trust of the traditional shopping more... I am ...well, still, as I said ... the traditional one is going faster like end the case but online Online shopping, you need to wait until it comes and it might you ... not get because if I face some bad like ... experience before with the online one , so I might still prefer the traditional one.”*

Interviewee no.3, *“I think it is ... this question is the ... the same of the first previous one! Yes, haha ... This is about mood ... preference... no ... I like online shopping but ... it doesn’t make me to When I want to buy, I take my laptop and from my place and do shopping.it doesn’t take me to go out and take a long.... Take a long of time. Also, online shopping , it ... it gives you a lot of choice ... to a lot of choices, but traditional shopping, when you go out to buy , you see the same things in the market, in anything but online, you can search about a lot of things. You have a lot of choice.”*

Interviewee no.4, *“I prefer the online shopping for the reasons I mentioned, more convenient, better price and ... the risks I ... learned how to cover the risks that I usually faced through online shopping. Right now, I am more confident ... and more comfortable with online shopping. Plus, it saves me a lot of time. So, instead of going and looking for the good and making the trip, and*

all these things. It's just more convenient, you just open your computer and search what I want, I buy and carry on with my life."

Interviewee no.5, "Traditional shopping. I prefer it. At all, I did not like online shopping. Just because of sometimes... how can I say? ... due to situation, due to you couldn't... find the similar thing in traditional shopping, you are going online ... if .. if I mean, if you ask what to prefer, I prefer the traditional one ...I told you this is one of the cases, you are going to online shopping because the pandemic, you don't have time to go and back and ... you couldn't sometimes because of pandemic, everything is close, everywhere isI mean ... for example for Istanbul a little bit so far if you are to find something, so I am going online shopping ... by force!"

Interviewee no.6, "I prefer Online shopping, because I said like , in the ... last question, it is easy to find everything you want. I can ... the time is easy, like that ... I ... have more ... more than I want .,for example, I want laptop, I can find one thousand laptop. I can search what I want. I prefer shopping ... online."

Interviewee no.7, "I think I'll go with Online shopping because there is very good ... because there is good offers, very good discounts... you buy stuffs ...but sometimes good doesn't have ... discount ... like if you want to buy iPhone or stuff , the price is totally There is no big difference ... but if you buy like watch or perfume or clothes, you will find very good ... very good offers and discounts. So, I'll go with online shopping."

Interviewee no.8, "I told you, those days, we are going for the online shopping because of the pandemic. We are dealing more with the online shopping, especially for the ... the ... we can say ... not ... not for food or something ... we aren't asking so much because there's markets near to you, but if it's far away, you are going for the online shopping, because it's ... maybe we can get more cost because of the transportation ... maybe sometimes you can get better ... price if you go to the traditional shopping these days , but you will save the money for product but you will lose money for transportation. We can say ... to make it online is better ... online shopping these days... other days, we can ... compare , sometimes we can compare , we can get better .. we are asking , we are seeing , we are making ... comparing between the traditional ... shopping

and the online shopping and we are ... it's up to the price at the end. it comes to price, if the price... because sometimes the online shopping gives you more options of one product. But sometimes, traditional shopping because you know in what ... model you want and maybe you are using one official logo that you are liking this item from ... and you are going for the traditional shopping because of that. Because you know the place that you want to buy from. But online shopping, they give you more options and it gives you more to compare the prices between this product.”

Interviewee no.9, *“I would prefer online shopping... yeah...I mean rather than the conventional ... I am talking about psychologically ... okay, the person or anyone, always will go with the regular way, normally, because these are accustomed to it. But, what would we go with online? Because we would like to ... simplify our lifestyle rather than going with the taxis, spending some money but online could save my money, it saves my time. I prefer online shopping and I know how I deal with it. I have to look at the proper global seal; I have to look at the security certificates. But why trust, normally I trust the conventional way. I'd love to contact in person or physically with the store itself... that's it!”*

As responses indicated, some responses suggested that participants prefer online shopping to traditional shopping. In spite of the fact that those responses seemed somewhat unexpected and contradictory with the statements collected in the previous question. The contradictions cited might refer to some force majeure such as the lockdowns and crackdowns imposed by governments at the time of the outbreak of Covid-19 pandemic. As a matter of fact, participants and other people, of course, were forced to stay at their homes, telecommute, and social distance etc. To ponder on this grievous situation, the intimidation of being contaminated or infected by the Covid-19 might have haunted them profoundly. The effect of the Covid-19 was intelligible in their responses. Overall, this unprecedented situation has changed many of their habits and activities involuntarily so far. However, the majority of participants still prefer traditional shopping to online shopping because of several reasons thereof.

By analyzing the data amassed, it was found that the majority of participants are neutral. In other only one participant doesn't prefer online shopping and two

other participant state they prefer both modes of transaction. So, the table below illustrates their responses in percentage:

Table 5.9: Mode of Shopping Preferred by Yemeni Participants in Istanbul

Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
11%	0%	67%	22%	0%

- Obstacles Faced by Yemeni Participants upon Using Online Shopping Platforms:

In discussing the online shopping obstacles, we asked participants the following question: In your opinion, what are the reasons that would make you refrain from shopping online? The following lines demonstrate a complete version of participants' responses:

Interviewee no.1, *“As I told you ... the online shopping ... the online shopping, maybe they are exaggerated of the products ... amount or ... prices. sometimes you find the same item in same platform but ... in different prices so if there is any ... if there is original product and same price as usual as you can compare many shops I can buy it from there... otherwise I can't... the differences between the prices, also maybe ... you think it ... you bought the original product and once come to home, you figure out it is not the original one and you paid for the original one. For that, sometimes I am afraid to ... buy something from online.”*

Interviewee no.2, *“Untrusted sellers... untrusted sellers ... when you buy something, when you find it like ... totally different what you pur ... purchased ... the type the quality ... the quality of the thing and if you want to make a ... as I mentioned before, the refund part is , when you send it back , getting your money easier. I mean like once I some kind of problems. When I face any problem with the shop, like shipping company, when I send it by the cargo, when they are not ... likeresponding our request... like when it goes hard or longer , of course, it will force me to stop , like to trust anymore the online.... the trust ... I can say the trust of the sellers.”*

Interviewee no.3 , *“I think when ... when I buy ... when I bought from online shopping and bought something and they give me something else , in this situation, I will stop buying ... I will not buy again from online shopping. Also, when I pay Pay money for online shopping and they didn't give me the something I ... buy it, also, I will stop. As you say financial problems. Sometimes when I ...ok... when I buy and they didn't give me in the time ... I will ... make me to stop shopping.”*

Interviewee no.4, *“Well...If I am shopping in a country that does not give me any guarantees that I don't trust the ... the system itself, I wouldn't shop online. but in turkey, I don't think this problem is there because the government gives certain guarantees to the consumer that no one can ... like sell you something that they... , I mean they are antifraud measure in the government here. If I am in a country that I do not trust the system, I would not shop online, rather go to a shop and pay in cash and buy the good I want. What else! If I am buying from a site, if I find like a good that or something I am looking for , I only find it in a site that is new to me, that I've never tried before and the site doesn't look right, I would not buy, I wouldn't shop there. I would either wait until I go to a real shop , a physical shop and buy this good or Ill just postpone it until I find it from a trustworthy shop.. I guess the reasons are all related to trust. If... the trust is not there, I would not shop online, because I know this is one of the major risks with shopping online is that you need to trust on someone you do not see, and this is a risk, but I mean for me that would be the only reason I would not shop online.”*

Interviewee no.5, *“As you see, according to my opinion I am not that familiar, I am not good with online shopping, so ... any reason can stop me to online shopping, even small reason, even small reason.”*

Interviewee no.6, *“As I like ... as I said I afraid from online shopping ... they know my information and some hacker ... they can steal my credit card and steal my money from my bank and... they ... and maybe ... he, they buy my information to another company to risk me or like that. No, I will not stop but it is afraid of me.”*

Interviewee no.7, *“Maybe the ...quality of the product , if I found not good quality, so I'll be afraid , or I'll be sacred, I am not gonna go shopping*

afterwards or next time ... also one more thing , the size, like if you buy a t-shirt . I am not sure about the t-shirt, I say like large and I found it very tight and doesn't fit... that's big, big problem, like sometimes ... you.. you mention the size , but doesn't fit in your body because from company to company , the sizes are totally different, the size is very important.”

Interviewee no.8, “... I do not think so that I will stop buying from online shopping but if there is something will stop me to buy from online shopping.. maybe if I have bad experience with one website ... and they give me , they deliver something that I don't like and I want to refund it and they didn't accept refund it, they give some excuse and this is give you sometimes bad things about online shopping. You want to go and buy it and see the material not to have any risk of the refunding way if I have some issues like I cannot refund my money.”

Interviewee no.9, “Okay, if I felt suspicious fraud, if I see no incentives...if I see a fluctuating in the prices or the fluctuating price, if the product did not meet my needs if I feel like ... doesn't match the thing that I want. As I said before ... according to my field ... I know how to deal with known or well-known websites. I have to make sure that this website is a global seal website , it's an official website , it's a branded website. I have my own ways to check whether or not this website is totally secured.”

As responses demonstrated above, the need of transparency, honesty, credibility etc. occupied most of the participants' minds. So, participants state that they would stop using the online shopping platforms if they felt they were deceived or badly treated. For example, participants literally confessed that they would stop buying online if they order something and get something else. Likewise, they would stop buying online if they receive broken orders or wrong sizes. And finally, they would stop buying online if there are no call centres or after sale services. Indeed, trust has been the most important factor in the participants' minds. This is to say trust could motivate them to keep shopping online.

- **Yemeni Participants' Suggestions for Using Online Shopping Platforms:**

Finally, we asked participants to elaborate on the factors that motivate them to adopt and then keep shopping online by asking the following question: What should electronic retailers do to incentivize you to shop online? Their responses

gave room to the issue we are investigating in this fieldwork. Further, their responses would certainly help electronic retailers preserve new customers and gain new beachheads. The followings are their complete responses:

Interviewee no.1, *“Yes... I think to be ... more honest of their products, it is original or not. For example, they are saying it is ... it is original but you ... when you ... when you take something it is not original and you paid ... paid too much ... I think it is not ... it is not good , you don't have ... you cannot ... you cannot think it is ... they are trustworthy and also, to Also... to upload many items, especially for ... especially for daily products... daily products... also, ... if they are making ... offers for discounts, for example, will be a nice to people to can to purchase online. I like to buy from the offers ... also something new if they are ... are ... new ... new moda It's new clothes, new ... fashion... I hope that!”*

Interviewee no.2, *“The... trust, like the ...sellers should make us trust on them, like whatever is there on the website or on the shopping apps should be the exact or the same as we receive it without any hazard, without anything and the ... transportation or the cargo fasting, like how it goes ... how it takes plus the security side, of course, the personal information, of using my information. And plus the ... using my financial side my of the credit card... those might, like encourage me using the online.”*

Interviewee no.3, *“By advertisement, when I open anything, the advertisement appear in the screen ...and they give discounts, they give ... how to can I said ... discount for me and I say in myself it is ... it is good to buy online and I will go to buy ... by advertisement when they give me discount for, in the advertisement, they give me discount and I try to buy online.”*

Interviewee no.4, *“Have an English or Arabic site would be a very , very important ... like factor, probably also offering goods that are closer to our cultures which we do not find online very , we don't find in general I mean ... for some of the ... for example Yemeni of Syrian foods , we need to go to Alfateh which is very , very far away to buy, if ... If one the online platforms provide this, I mean there are some but they aren't very reliable so I don't deal with them. But if one of the reliable platforms starts to provide me with more customized cultural goods and ... in a language that I am comfortable with, I*

would definitely change my preferences ...to this online ... my preferences to this online site rather going to the others. I think this is the major factor to me. Also...I mean for me when I compared online sites here with the ones in the US, I find ...for example the US, they are more competitive when it comes to pricing, so if I find the site that providing me with a better price, I am willing to switch to that site as long as it is reliable and all the other factors are met. So, price and trust and language and culture... that would be the factors that would make me prefer one site over the other.”

Interviewee no.5, “... if they make me more Trust, maybe ,ok trust... good quality,100%, I mean saving money ... I am not going to lose money, for example they have to be trust for this kind of issue.”

Interviewee no.6, “I think they... I think I advise.... I advise them to do more ... discounts and do more ... and do for example ... they wrote on their website ... we will secret your information We ...will not ... share your information to another company, we are safe , like that and do discount, do what the consumer want.”

Interviewee no.7, “If they have good offers of the electronic... yeah, I’ll go with the online shopping ... offers and discounts is much better than go to the mall or the store to purchase it the traditional way and , I prefer to do ... to do online shopping if I find good product , very .. good offers , very good discounts, I’ll go with electronic online shopping.”

Interviewee no.8, “See... online shopping, they should be honest, when they are honest, when they give the product and they put the picture , it is usually the same that that you receive from online. this is good. It gives you more safety, more confident to deal with and this is makes this website good for you also you can share it with your friend. You say this is good website.. I will share with my friends, this is good website, I trusted, I trust the product that they put inside them because they have good quality of the caring about the customers. Also, they should have a good call centre if you want to call them or to contact them any time and you can find them 24 hours and they can answer your questions. Also online shopping sometimes give priority for elite customers who are buying too much from their site and they should give more discounts... maybe earlier of the delivery of the goods, sometimes they can give you ... presents,..

Maybe they can give you offers ... good offers, there is offers they are contacting you.. they say there is something now and this is good ...quality of product and you can buy and it is more cheaper if you go outside and you buy from traditional shopping.”

Interviewee no.9, “Well...Site host and bank should work together on certain privileges or bonuses in order to encourage people customers to buy online, that’s number one. Retailers must manifest some standards and product details, they should be clear about this and the most important thing is that they should keep the brand promises and do the... What we call it ... the reimbursement or compensation at no delay for their credibility.”

In the above lines, participants have made a number of suggestions that in one hand would motivate potential customers to adopt the online shopping .On the other hand, their suggestions would help electronic retailers gain new customers and thus increase their profits. Some of the important suggestions were like what interviewee no.9 states that site host and bank should work together on certain privileges or bonuses in order to encourage customers to buy online. As other participants were in perfect accord, interviewee no.9 points out that those electronic retailers must be clear about the products they advertise. Electronic retailers must give exact details about products exhibited. Some responses focused on providing customized cultural products such as foods and products that refer to foreign communities and such. Overall, participants emphasized the importance of trust, receiving the right products they order and getting the best quality products. Some of their suggestions were like the need for the after sale service or the availability of call centers which should work round the clock. Other responses were like the need for preserving customers’ personal information and not to share them with any other electronic retailers.

4.1 Summary of Findings

The current fieldwork conducted interviews with nine Yemeni participants who have been residing in Istanbul – Turkey so far. The subject matter of this study was to investigate the factors affecting consumer preferences for online shopping over traditional shopping. Nine main questions were posed to amass data. The nine questions revolved around the most affecting factors to adopt

online shopping such as perceived trust, perceived risk and perceived convenience. The first question was about how familiar Yemeni participants were with online shopping before they arrived in Istanbul. Responses suggested that the majority of Yemeni participants were not familiar with online shopping before they arrived in Istanbul. Just one of the nine participants was familiar with online shopping. The second question was about how many times they use online shopping platforms. Their responses ranged from once a week to once every other month. The third question was about how they find online shopping. The overall responses suggested that they were easy and handy. The fourth and fifth questions were about the difficulties and potential risks in using online shopping platforms. Responses suggested a number of difficulties such as webpage interface, insufficient details of products advertised, rejection of credit cards' information etc. The sixth question was about the mode of transaction they trust most, either online shopping mode or traditional shopping mode. Responses suggested that the majority of participants still trust traditional shopping because they are accustomed to it. As some responded, in traditional shopping, you do not need to share your personal information, you just pay and get your purchases on the spot. Moreover, you can touch, examine and select items intended to buy in the setting and you can return your purchases and get refunded as well. The seventh question was about the mode of transaction they prefer most, either online shopping mode or traditional shopping mode. Responses suggested that they prefer online shopping to traditional shopping, especially when there are outbreaks and/or lockdowns etc. The eighth question was about the reasons that might defer their decisions or rather make them stop using online shopping platforms. According to most of them, they would stop shopping online if they order something and receive something else. Further, they would stop shopping if they receive broken orders and so on. The last question was about the factors that incentivize them to shop online. Participants mentioned a number of factors that would motivate them to shop online such as the manifestation of trust, accuracy, transparency, etc.

All in all, the findings showed that participants, in the first place, were aware of the importance of online shopping platforms. In the second place, some participants seemed to have the propensity to experience new things and take

some chances. However, they would stop using the online shopping platforms if the same problems recurred. The investigation also found that their preferences for online shopping were affected by perceived trust, perceived risks and perceived convenience. Hence, they still tend to shop in physical stores because in their opinion, shopping physically is more safe, immediate, trustworthy and satisfying.

5. DISCUSSIONS, CONCLUSION AND LIMITATIONS

5.1 Discussions of the Findings

In essence, this fieldwork is one of the rare researches in studying the factors affecting Yemeni consumers for online shopping over traditional shopping. As we said before, Yemen has never taken one step into digital world yet. However, we thought it is important to investigate the Yemeni community, who live abroad, specifically in Istanbul – Turkey, about their preferences for online shopping over traditional shopping. So, one of the main purposes of this study was to determine the factors affecting their preferences for online shopping over traditional shopping. Moreover, this fieldwork tried to identify to what extent they have been using online shopping platforms. Thus, a nine Yemeni interviewee participated in this fieldwork. Although it was a limited sample, the use of in-depth case study helped gain sufficient information for the time being. Throughout the journey, we have drawn a picture of each participant. From all walks of life, interviewees were called upon to participate in this fieldwork. Undergraduate, graduate, employees and self-employed were participated. Undoubtedly, they have enriched this fieldwork by speaking in-depth about their preferences for online shopping over traditional shopping and vice versa, as well as, their fears, their reservations, and their hopes for adopting online shopping in the short run.

In addition, we were acquainted with the interviewees' minds and faculties. To some extent, we could understand their opinions about online shopping versus traditional shopping. We were not surprised if any of them had encountered problems, trying to adopt this mode of transaction. Yemeni customers, at large, are not essentially accustomed to buying online at all. Therefore, we have noticed hesitancy and sometimes skepticism about online shopping platforms. However, some of them find online shopping very good and others still prefer traditional shopping to online shopping. Some of the interviewees believe that online shopping is easy to use. Yet, they might experience issues such as loss of

purchases and thus loss of money. We have investigated different aspects of online shopping issues such as perceived trust, perceived risk and perceived convenience. We have posed questions on each online issue thereof. Interviewees' responses varied due to the passive knowledge and experiences of each participant. Some of them have been using online shopping very frequently, some just use them occasionally and just one participant complained of a couple of bad experiences and he seemed not to shop online anymore. It is unarguable that online shopping has its pros and cons as other things in life. However, interviewees, who stress that they would keep using online shopping platforms, have taken more or less one step into adopting it. To put it simply, they seem they would never retrace their steps because they have the sufficient experience to deal with it. Others, who seem reluctant to take one step into it, might be accustomed to traditional shopping, for they still need to be assured that their online purchases would be as exactly as they order. The majority of participants are convinced enough that traditional shopping is still the best choice. According to them, traditional shopping has physical interaction that occurs between the seller, the buyer and the products offered. Further, the instant service in traditional shopping is one of the important factors that help them decide and afterwards shape their loyalty.

Certainly, this investigation could clear the air by asking each participant about what make them defer or refrain from buying online. Another question about what motivates them to shop online. The reason why these two questions were posed was that we need to unfold the story of those people who do not use the online shopping platforms and try to find solutions to most of their problems. Of course, sorting out this dilemma is not easy without the direct interventions of the electronic retailers. Therefore, if the electronic retailers want to persuade and retain online buyers, they have to understand their wants and demands. In this regard, the interviewees' suggestions and remarks are simply put in the following few lines:

- There was a consensus amongst interviewees that they would not use online shopping platforms if trust is not there.

- For convenience, interviewees suggested having or adding an English or Arabic interface to the webpage to increase online shopping platform traffic.
- Site host and bank should work together on certain privileges or bonuses in order to encourage customers to buy online
- E. retailers must manifest some standards and product details. They should give full details about their products and keep the brand promises.
- E. retailers must rethink of their policies of return and refund, especially when it is not the fault of the customers. In any case, a compensation or alike must be granted at no delay to gain credibility.

5.2 Conclusion

The purpose of the current fieldwork was to determine the factors that influence the preferences of Yemeni citizens living in the city of Istanbul in Turkey for online shopping over traditional shopping. Furthermore, this field research aimed to determine whether they have already used the online shopping platforms abroad or not yet. Hence, the core of this study was to find out which transaction mode they would prefer most, online shopping mode or traditional shopping mode. This fieldwork is qualitative and uses in-depth case study method. Interviews were conducted with nine Yemeni participants. The interviews were conducted online on the Zoom platform. The research questions were varied and to the point. Three demographic questions and nine main questions were posed. The results of this fieldwork reported that the majority of Yemeni citizens interviewed were not familiar with online shopping before they arrived in Istanbul. It was also found that all of them still trust and prefer traditional shopping to online shopping for a number of reasons such as the possibility of return, exchange or even money refund. Contrary to the fact or reality, almost everyone prefers online shopping in some cases where visiting traditional shopping is impossible, as is the case at the time of the Covid 19 pandemic. Although some of the interviewees might show some changes to online shopping, they still do not choose to shop online at their own discretion.

As said before, this is because they just shop online when it is impossible to shop in physical stores.

In summary, the current research sheds light on a limited sample of Yemenis living in Istanbul. An in-depth case study was conducted to determine the extent to which they use online shopping platforms and which type of transactions they prefer most, online shopping mode or traditional shopping mode. The research results showed that they still prefer traditional shopping to online shopping. Yet, they would use the online shopping platforms only in some cases where traditional shopping is inaccessible.

5.3 Limitations and Future Researches

From the beginning to the end of this fieldwork, no women took part in it. This is because we noticed a kind of reluctance on the part of Yemeni women. Honestly speaking, they were reluctant to be interviewed even though we assured them that they would feel free, but all to no avail. There was also some reluctance among the Yemeni men. Luckily, we were able to convince nine of the 20 men invited of the importance of this research. Of course, it was very difficult to convince all of them. Perhaps the only reason they refused to participate in our fieldwork was that most of them were either busy at work or at school.

All in all, the role of Yemeni women was unfortunately missing in this fieldwork. Yemeni women could enrich this fieldwork in some way or another, as it is believed that women are more likely to shop than men. In any future researches, this type of fieldwork should include women to benefit from their shopping experiences, whether taken place online or offline and to determine their preferences for online over traditional shopping.

REFERENCES

- Babbie, E.R.** (2003). *The practice of social research* (10th ed.). Belmont, CA: Wadsworth Thomson Publishing.
- Benazic, D., & Tanković, A.Č.** (2015). Impact of Perceived Risk and Perceived Cost on Trust in the Online Shopping Websites and Customer Repurchase Intention.
- Bigné-Alcañiz, E., Ruiz-Mafé, C., Aldás-Manzano, J., & Sanz-Blas, S.** (2008). Influence of online shopping information dependency and innovativeness on internet shopping adoption. *Online Inf. Rev.*, 32, 648-667.
- Chaffey, D.** (2009). *E-business and e-commerce management: Strategy, implementation and practice*, 4th ed. Harlow, England: FT Prentice Hall.
- Chiu, C., Hsu, M., Lai, H., & Chang, C.** (2012). Re-examining the influence of trust on online repeat purchase intention: The moderating role of habit and its antecedents. *Decis. Support Syst.*, 53, 835-845.
- Corritore, C.L., Kracher, B., & Wiedenbeck, S.** (2003). On-line trust: concepts, evolving themes, a model. *Int. J. Hum. Comput. Stud.*, 740.
- Creswell, J.W.** (2007). *Qualitative inquiry and research design: Choosing among five approaches* (2nd ed.). Thousand Oaks, CA: Sage Publications.
- Dennis, C., Harris, I., & Sandhu, B.** (2002). From bricks to clicks: understanding the e-consumer. *Qualitative Market Research: An International Journal*, 5, 281-290.
- Dickey, I.J., & Lewis, W.F.** (2011). An Overview of Digital Media and Advertising.
- Earnst and Young Special Report Global Online Retailing**, https://www.yumpu.com/en/document/read/15386585/global-online-retailing-ernst-young-schweiz_, Retrieved March 8, 2021.
- Forsythe, S., & Shi, B.** (2003). Consumer patronage and risk perceptions in Internet shopping. *Journal of Business Research*, 56, 867-875.
- Fortes, N., & Rita, P.** (2016). Privacy concerns and online purchasing behaviour: Towards an integrated model. *European Research on Management and Business Economics*, 22, 167-176.
- Grabner-Kräuter, S., & Kaluscha, E.A.** (2008). Consumer Trust in Electronic Commerce: Conceptualization and Classification of Trust Building Measures.
- Jiang, L., Yang, Z., & Jun, M.** (2013). Measuring consumer perceptions of online shopping convenience. *Journal of Service Management*, 24, 191-214.
- Kotler, P. & Keller, L. K.** (2009). *Marketing Management*. 13th Ed., New Jersey: Pearson Education Ltd.
- Lai, J., Ulhas, K.R., & Lin, J.** (2014). Assessing and managing e-commerce service convenience. *Information Systems Frontiers*, 16, 273-289.

- Liang, T.P. and Lai. H.J.**, (2002), “Effect of store design on consumer purchases: An empirical study of on-line bookstores”, *Information & Management*, vol. 39, no. 6, pp.431-444.
- Li, R., Kim, J.J., & Park, J.** (2007). The effects of internet shoppers' trust on their purchasing intention in China. *Jistem Journal of Information Systems and Technology Management*, 4, 269-286.
- Laudon, K.C. and Traver, C.G.**, (2017), *E-Commerce Business. Technology. Society*, 13th edition, Pearson
- Mei-xian, L.** (2015). Convenience and Online Consumer Shopping Behavior: A Business Anthropological Case Study Based on the Contingent Valuation Method. *The Anthropologist*, 21, 17 - 8.
- Nguyen, N., Leclerc, A., & Leblanc, G.** (2013). The Mediating Role of Customer Trust on Customer Loyalty. *Journal of Service Science and Management*, 2013, 96-109.
- Nielsen** **Report**, <https://www.nielsen.com/wp-content/uploads/sites/3/2019/04/connected-commerce-report.pdf> , Retrieved March 20, 2021.
- Punch, K.F.** (2005). *Introduction to social research: Quantitative and qualitative approaches*. Thousand Oaks, CA: Sage.
- Pham, Q.T., Tran, X.P., Misra, S., Maskeliūnas, R., & Damaševičius, R.** (2018). Relationship between Convenience, Perceived Value, and Repurchase Intention in Online Shopping in Vietnam. *Sustainability*, 10, 1-14.
- Rea, L. M., & Parker, R. A.** (1997). *Designing and Conducting Survey Research: A Comprehensive Guide*. San Francisco, CA: Josey-Bass Publishers.
- Roca, J.C., García, J.J., & Vega, J.** (2009). The importance of perceived trust, security and privacy in online trading systems. *Inf. Manag. Comput. Secur.*, 17, 96-113.
- Rudansky-Kloppers, S.** (2014). Investigating Factors Influencing Customer Online Buying Satisfaction In Gauteng, South Africa.
- Salvatore, D.** (2009). *Principles of Microeconomics*, 5th ed. England: Oxford University Press.
- Seiders, K., Voss, G.B., Godfrey, A., & Grewal, D.** (2007). SERVCON: development and validation of a multidimensional service convenience scale. *Journal of the Academy of Marketing Science*, 35, 144-156.
- Bianchi, C., & Andrews, L.** (2012). Risk, trust, and consumer online purchasing behavior: a Chilean perspective.
- Sekaran, U., & Bougie, J.** (2016). *Research Methods for Business: A Skill Building Approach* (7th Edition).
- Setiawan, R., & Achyar, A.** (2013). Effects of Perceived Trust and Perceived Price on Customers' Intention to Buy in Online Store in Indonesia. *Asean Marketing Journal*, 4.
- Shergill, G., Chen, Z., & Integration, G.** (2005). WEB-BASED SHOPPING: CONSUMERS' ATTITUDES TOWARDS ONLINE SHOPPING IN NEW ZEALAND. *Journal of Electronic Commerce Research*, 6, 79.
- Tandon, U., Kiran, R., & Sah, A.N.** (2018). The influence of website functionality, drivers and perceived risk on customer satisfaction in online shopping: an emerging economy case. *Information Systems and e-Business Management*, 16, 57-91.

- Vosa A., Marinagic C., Trivellasc P., Eberhagen N. Skourlasd Ch, Giannakopoulou G.** (2014), "Risk Reduction Strategies in Online Shopping: E-trust perspective", *Procedia - Social and Behavioral Sciences*, Vol. 147, pp. 418 – 423.
- Wallace, P.** (2004). *The Internet in the Workplace: How New Technology Is Transforming Work*.
- Yaraş, E., Özbük, M.Y., & Ünal, D.** (2017). *Factors Affecting Consumers' Intention to Purchase Online*.
- Yin, R. K.** (2002). *Case study research: Design and methods*. (3rd ed.). Newbury Park, CA: Sage.
- Yin, R. K.** (2009). *Case study research: Design and methods*. (4th ed.). Thousand Oaks, CA: Sage.

APPENDIX

APPANDIX A Main Interview Questions

APPENDIX B Ethical Approval Form

APPENDIX C

APPENDIX A Main Interview Questions

Investigating the factors affecting consumer preference for online shopping over traditional shopping – A case study – Yemeni residents in Istanbul-Turkey

Participant No.

Participant's name:

Date:

Place:

(Part: I)

1. How long have you been living in Istanbul?
2. What is your level of education?
3. Had you been familiar with online shopping before you arrived in Istanbul?

(Part: II)

1. Online shopping has been prevalent nowadays, if you are not currently shopping online, how likely are you going to shop online?
2. How often do you use online shopping platforms?
3. How do you find online shopping platforms?
4. What are the difficulties in using online shopping platforms?
5. Describe the potential risks faced in online shopping platforms?
6. Which mode of transaction would you trust most, online shopping or traditional shopping? Why?
7. Which mode of transaction would you most prefer, online shopping or traditional shopping? Why?
8. In your opinion, what are the reasons that would make you refrain from shopping online?

9. What should electronic retailers do to incentivize you to shop online?

Supplementary Questions:

1. Name three things you like about traditional shopping
2. Name three things you like about online shopping

APPENDIX B Ethical Approval Form

Evrak Tarih ve Sayısı: 11.06.2021-14255



T.C.
İSTANBUL AYDIN ÜNİVERSİTESİ REKTÖRLÜĞÜ
Lisansüstü Eğitim Enstitüsü Müdürlüğü

Sayı : E-88083623-020-14255
Konu : Etik Onayı Hk.

11.06.2021

Sayın Ameen Alı Saeed AL SHAIBANI

Tez çalışmanızda kullanmak üzere yapmayı talep ettiğiniz anketiniz İstanbul Aydın Üniversitesi Etik Komisyonu'nun 09.06.2021 tarihli ve 2021/07 sayılı kararıyla uygun bulunmuştur. Bilgilerinize rica ederim.

Dr. Öğr. Üyesi Alper FİDAN
Müdür Yardımcısı

Bu belge, güvenli elektronik imza ile imzalanmıştır.

Belge Doğrulama Kodu : BSN3M\V\882 Pin Kodu : 34452

Belge Takip Adresi : <https://www.turkiye.gov.tr/istanbul-aydin-universitesi-ebys?>

Adres : Beşyol Mah. İnönü Cad. No 38 Sefaköy , 34295 Küçükçekmece / İSTANBUL

Telefon : 444 1 428

Web : <http://www.aydin.edu.tr/>

Keş Adresi : iau.yazisleri@iau.hs03.kep.tr

Bilgi için : Tuğba SUNNETCI

Unvanı : Yazı İşleri Uzmanı

Tel No : 31002



RESUME

Name & Surname: Ameen A. Saeed Al-Shaibani

Education:

2003-2007 A bachelor degree in English and Translation - Very good evaluation with honor – University of Science and Technology – Yemen

1997-1998 Secondary School – Literary Section - Yemen

Work Experience:

(2010-2013) Logistics Specialist, Contract Manager and Quality Manager (ISO 9001)

NCGS – Sana'a

(2001-2002) Front office manager at Crown Hotel (One of the Arab Horizons Properties Co. Ltd.) – Sana'a - Yemen

(1999-2001) Front Office Supervisor at the Universal Hotel Ltd.

Languages:

-Arabic: Native Language

-English: Advanced

Skills:

- Communication, Teamwork, Problem Solving, Flexibility, Creativity

- Computer skills (Microsoft Office) and others