

# Customer attitudes and Perceptions of their Rights in Online Transactions- Analysis through Law of Kurdistan Region of Iraq

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**Abstract**— In the era of globalization online transaction or online banking is a countless revolution. Over the last decade supreme business are running with technological change. Online transaction or online banking is the use of technology for improved business outcome. And bankers are devising approaches to meet the demand of online bankers; they are busy in reviewing customer attitude in the field of online banking or online transaction, to understand the customer attitudes towards online banking or online transaction. Quantitative method employed to analyze the relationship between customer attitude and right of online transaction in Kurdistan region of Iraq. The researcher attempted to gather data from customers in Erbil, however 100 surveys distributed in different banks located in Erbil, but only 79 questionnaires have been completed successfully. The findings revealed that previous Online banking or online transaction experience and frequency and time length of transaction use have significant influence on trusting and the intention to use online banking. Perceived convenience had a positive effect on perceived usefulness and continuance intention. The findings demonstrated that intention to use online banking can be predicted by attitudinal and perceived behavioral convenience factors. The findings from this research have also exposed that the perceived security has a marginal impact on the customers' tendency to trust online banking. And while the study assumed that with cybercriminals targeting banking devices, securing online transaction is more important than ever, and would impact trust in Online transaction, but the week relationship sounds as if the customer evaluates "each situation" and compare the levels of trust versus the perceived level of security.

**Keywords**— Online Transaction, Online Banking, Customer Attitudes, Right of Online Transaction.

## I. INTRODUCTION

In the Business world particularly in the banking business of the 21st century, banks are carried out in a more complex and competitive manner that are categorized by ever developing features with a extremely random environment, therefore, information and communication technology play a very significant role. Correspondingly, Qing, et al. (2018) believe banks cannot supervise information system because of its important role in their competitive edge both locally and globally, they believe majority of the banks survival both financially competitively is highly dependable on information technology it cares to employ. During the past years, the Internet has expanded a very significant role in our everyday lives as well as in the business environment. This online tendency established similarly in the way businesses interact with their customers by means of Internet platforms, or in the form of e-bank or online transaction. Despite the broad-mindedness with which customers order products from home, the online transaction has also many risks. Most of the risks are related to the lack of information about the company who sells online or the uncertainty that the ordered products will be delivered.

Online banking customers are more and more acquainted with Internet usage, as well as with their privacy rights. The role of information security is to apply the mechanisms that will contribution one's rights to privacy. Therefore, online customers' awareness of possible security mechanisms is rising. Therefore, they can define their requirements regarding the privacy and security protection. In addition, this can result in their resistance to use an e-service from a service provider which doesn't meet their needs. Online service with the best price isn't continuously a good ground for the service provider to shape capability. Online banking customers will comprise numerous matters in an assessment of a service and general service quality, as well as profits that they will improvement (Rahman, et al. 2018).

Customer's attitude towards online transaction denotes to their psychological state in terms of making purchases over the Internet. Online banking customers behavior process denotes to the products purchased online. The process of online transaction or online banking behavior consists of five steps and it is like traditional shopping behavior. For example, customer identify the essential for buying some product, they refer to the internet to buy online and start to search for the information and look for all the alternatives and lastly make a purchase which best fits to their requirements. Earlier making last purchase customers are shelled by numerous features which bounds or effect customers for the last decision.

Online banking or online transaction brought suitability and save time, low fee and improved product assortment, and better information and lower prices to the purchaser. Customers also pleased with the product and service as traditional stores. Online transaction behaviors were the process of direct customers to buy products/services from suppliers in real time via the Internet (Nasution, et al.2018). To indorse customers shopping online, a least thing is that customer must apprehend a good negotiate in online transaction than traditional shopping channels (Dang & Pham,2018). Online transaction provides customers better channel of information with a better selection, facilitation and cost saving (Meents & Verhagen,2018). Al-Debeiet al. (2015) defined that online transaction as the process where customers can go to purchase products/services through the Internet. The explanations for customers shopping online that demonstrated time saving, avoid comparing, availability anytime 24/24 hours (Yeo, et al. 2017). Online transaction has been dynamically spreading on the basis of innovative Internet technology, along with the growth of the choice, the size of online banking or online transaction (Yang, et al. 2015). Many previous studies have been focused on the online transaction in the world. Though, there is still a need for closer investigation on the online transaction purchasing behavior in developing countries like Kurdistan region of Iraq. Oliveira, et al. (2017) stated that execution of information system depends on specific social, cultural, economic, legal and political context, which may differ significantly from one country to another country. While both established and new, large- and small-scale businesses are now using the Internet as a medium of sales of their products and services. Still there is a huge research gap that exists not only between countries, especially between developed and developing countries, which may differ significantly between countries (Moriuchi & Takahashi, 2016) that limit the generalization of research

results from developed countries to developing country contexts (Huseynov & Yildirim,2016). Online transaction or online banking is indeed a revolutionary innovation, and businesses have increasingly adopted online transaction or online banking (or online transaction or online banking) to automate their operations and processes. Contemporary online transaction or online banking involves everything from selling goods and services via the Internet, ordering "digital" content for immediate online utilization, to a range of services, and there are several models that retailers can adopt entire books on online transaction or online banking have been written with far too many concepts, and online transaction or online banking potential service. The leading business and financial institutions use the internet to exchange financial data to facilitate domestic and international business. Data integrity and information security however, are very important issues for in online transaction or online banking, and there are several possible attack scenarios in an online transaction or online banking system.

## II. LITERATURE REVIEW

### Attitude

Attitude can be defined as a predisposition or a tendency to respond positively or negatively towards a certain idea, object, person, or situation. Generally, customer attitude denotes to the act of purchasing a product or service. This, though, is by no means the only attitude of interest to customer psychologists. At issue as well are search of information relevant to a purchase decision, assortment of selling outlet or service provider, and other actions performed erstwhile to, and in the service of, a buying. Consider, for instance, the act of purchasing a washing machine. Erstwhile to the buying, customers may search for relevant information on the Web, refer to friends and colleagues, read customer magazines, and debate the choices with a spouse or partner. The information attained may narrow the choice to a small number of producers and brands. At this point, the customer may well visit one or more local showrooms to view the different brands and consult sales representatives about prices, warranty, installation, delivery times, removal of the existing washing machine, and so forth. Lastly, the customer chooses on a brand and places an order. Customer psychology is concerned with all features of the customer's buying decision, then in any certain examination we must, for applied reasons, limit our emphasis. We will typically choice an attitude of interest and observe the factors of the attitude in question. Although not continually obviously

documented, every attitude includes an excellent, even if the alternative is taking no action and thus maintaining the status quo (Hwang & Jeong, 2016). Nevertheless, it is valuable to differentiate between attitudes that emphasize on a single option and attitudes that involve a choice among two or more distinct alternatives. As the washing machine example exemplifies, most buying decisions include both sorts of attitude: the choice to buy or not to buy a new washing machine emphasizes on a single option whereas the choice to purchase one brand of washing machine rather than additional is optimal among multiple replacements. Though, in the last examination, even attitudes connecting multiple alternatives are ultimately reduced to a single-option decision. After going through the preliminary stages, the customer either buys or does not buy a brand of washing machine. My discussion will therefore first focus on single-option attitudes, the basic unit of analysis, and then consider additional issues related to the prediction and understanding of purchase decisions that involve multiple options (Agag & El-Masry, 2016).

A broader definition of attitude perceives it as “a continuing business of motivational, emotional, perceptual and intellectual developments with esteem to approximately feature of our environment” (Chang, et al, 2016). More specifically, “attitude denotes to information and positive or negative feelings about an object or activity” (Suki & Suki, 2017) and can also be perceived as an “general assessment that expresses how much we like or dislike an object, issue, person or action” (Laukkanen, 2016). According to Amaro & Duarte, (2015) attitudes serve four key functions for individuals: knowledge function, as a means of organizing beliefs about objects or activities such as brands and shopping, often determining subsequent behaviors; Value-expressive function, when attitudes are formed and serve to express an individual’s central values and self-concept; Utilitarian function, based on classical condition theory, with people tending to form positive attitude towards rewarding products and negative attitude towards other products and also Ego-Defensive function, when people form attitudes to defend their egos and self-images against threats and shortcomings. Attitudes are formed by all the four different influences but generally one of them plays a more important role (Yoon & Occeña, 2015). For this research attitude will be treated as a Knowledge function, in such a way that it will be formed by the way individuals organize their beliefs towards a company and then form their subsequent purchasing behavior.

In addition to the meaning of the idea, there is similarly a very interesting psychological consequence that has to be

clarified, and useful to acknowledge in the background of attitude definition. "Attitude terminologies communicate features of the individual's social identity and world view." Attitudes carry an analytical value and reproduce the image of the individual holding them. Since they can and will subordinate individual to specific groups of people, attitudes will disclose one's personality, will demonstrate the individual's positive or negative orientation, and correspondingly can be used to increase approval or avoid disapproval. (Küster, et al. 2016).

#### **Customer Attitude toward Online transaction or online banking**

Attitude was continuously measured as a perception of social psychology. Nasution, et al. (2018) mentioned that "An attitude is defined as a continuing business of motivational, emotional, perceptual, and cognitive developments with respect to some feature of the individual's world". Thoughts presented that the close association individuals' attitude toward online transaction or online banking. Cheung & To, (2017) defined the attitude as "a mental and neural state of readiness, planned through experience, using a directive and dynamic effect upon the individual's reply to all substances and circumstances with which related". Attitudes towards online transaction or online banking are defined as an expression of active customers or negatively related to Internet transaction. According to Mou, et al. (2017), the choice of customers in shopping precious by four psychological issues: motivation, perception, learning, eventually the faith and attitude. Concluded motivation and perception, the attitude is formed and is customer decisions. It is important to realize that there are many factors affecting to the formation and change of attitude. Attitudes and understanding of customers will aid directors predict online transaction or online banking trends in the future growth of online transaction or online banking. Online transaction or online banking had assembled through two beneficial: internal and external. Both are important in the choice of the customer (Marriott, et al. 2017). Customers are looking to online transaction or online banking because they find the benefits of the online, they frequently associate the benefits of shopping channels. Online transaction or online banking behavior process has a close relative with purchasing goods/service online (Li, et al. 2017).

#### **Rights in online transaction**

Right and regulations of Online transaction or online banking in Kurdistan region of Iraq with the right and regulations role of Central Bank of Iraq Committee on online transaction or online banking and ittenancy to the

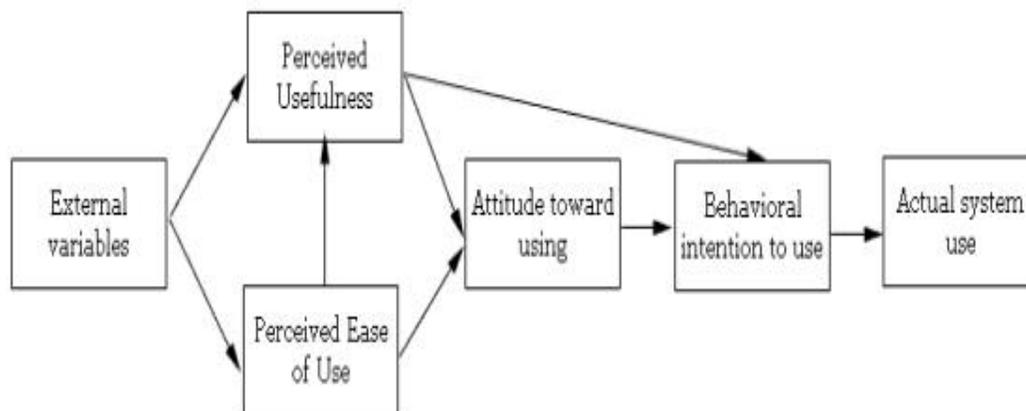
formation of a rule on online transaction or online banking based on the report submitted by the committee the following guidelines were put in place, include the following:

- Control of the issue of online transaction or online banking products to licensed banks. With the supervision of the Central bank.
- Banks with the desire to subject online transaction or online banking would first have to obtain clearance and approval of the central bank.
- Banks are to present a clear report demonstrating the structure, products, security, business plan and disaster recovery plan.
- Those providing the service are to have a contract agreement with the central bank.

### Technology acceptance model

According to the theory of reasoned Action, Davis (1986) developed the Technology Acceptance Model which contracts more precisely with the forecast of the adequacy of an information system. The aim of this Technology Acceptance Model is to forecast the adequacy of an instrument and to classify the alterations which must be transported to the system to make it acceptable to customers. This model proposes that the adequacy of an information system is determined by two key features: perceived usefulness and perceived ease of use. Perceived

usefulness is defined as being the degree to which a person believes that the use of a system will improve his performance. Perceived ease of use refers to the degree to which a person believes that the use of a system will be graceful. Several factorial analyses established that perceived usefulness and perceived ease of use can be considered as two different extents (Nisar & Prabhakar, 2017). As verified in the theory of reasoned Action, the Technology Acceptance Model postulates that the custom of an information system is determined by the behavioral intention, nonetheless on the other hand, that the behavioral intention is resolute by the individual's attitude towards the use of the system and likewise by his perception of its usefulness. According to Davis, the attitude of an individual is not the only influence that determines his use of a system, nonetheless is similarly based on the influence which it may have on his performance. Consequently, even if a worker does not welcome an information system, the likelihood that he will use it is high if he observes that the system will improve his performance at work. Besides, the Technology Acceptance Model hypothesizes a direct link between perceived usefulness and perceived ease of use. With two systems offering the same features, a customer will find more useful the one that he finds easier to use (Tamimi & Sebastianelli, 2015).



*Technology Acceptance Model from Davis, (1986)*

Based on Davis (1986) supposed comfort of use correspondingly effects in a significant way the attitude of an individual through two chief mechanisms: self-efficacy and instrumentality. Self-efficacy is a concept developed by Patro(2016) which clarifies that the more a scheme is easy to use, the greater should be the customer's sense of efficacy. Furthermore, an instrument that is easy to use will make the customer feel that he has a control over what he is

doing (Bahtar& Muda, 2016). Efficacy is one of the key influences underlying intrinsic motivation and it is what demonstrates here the straight connection between perceived ease of use and attitude. Perceived ease of use can also contribute in an instrumental way in enhancing a person's outcome. Because the customer will have to organize less efforts with a tool that is easy to use, he will be able to spare exertions to accomplish other tasks. (Davis,

on 1986). It is though interesting to note that the research presented by Davis (1989) to confirm his model, validates that the connection between the intention to use an information system and perceived usefulness is stronger than perceived ease of use (Fortes & Rita, 2016).

### III. RESEARCH METHOD

Quantitative method employed to analyze the relationship between customer attitude and right of online transaction in Kurdistan region of Iraq. A survey was prepared and adapted from academic sources (Saleh & Mashhour, 2014) to examine the relationship between the relationship

customer attitude and right of online transaction in Kurdistan region of Iraq. The researcher attempted to gather data from customers in Erbil, however 100 surveys distributed in different banks located in Erbil, but only 79 questionnaires have been completed successfully. The sample size of this study is 79 participants to measure the relationship between relationship between customer attitude and right of online transaction in Kurdistan region of Iraq.

#### Findings

##### Demographic analysis

Table.1: Demographic Variables Description

Parameters		Frequency	Percentage
<b>Gender</b>	Male	60	75.9
	Female	19	24.1
<b>What is your age</b>	20-30	5	6.3
	30-40	14	17.7
	40-50	30	38.0
	50-60	23	29.1
	60+	7	8.9
<b>Marital Status</b>	Single	15	19.0
	Married	45	57.0
	Widowed	6	7.6
	Divorced	9	11.4
	Separated	4	5.1
<b>Education</b>	High School	4	5.1
	Institute	16	20.3
	Bachelor's degree	42	53.2
	Master's degree	13	16.5
	Doctorate degree	4	5.1
<b>Employment Status</b>	Employed	3	3.8
	Self-employed	7	8.9
	full time student	16	20.3
	Jobless	36	45.6
	Retired	17	21.5

The demographic analysis for this research as found in table -1- that 60 (76%) of participants in this researcher are male and 19 (24%) of participants in this research are female. As I found that most participants participated in this researcher are male. Regarding participants age, I found that 5 (6%) are 20 years old to 30 years old, 14 (18%) are 30 years old to 40 years old, 30 (38%) are 40 years old to 50 years old, 23 (29%) are 50 years old to 60 years old, and only seven (9%) are 60 years old and older, based on my demographic analysis results, I found that the most participants are 40 years old to 50 years old. Regarding participants' marital situation participated in this research, I found that 15 (19%) of participants are single, 45 (57%) of participants are married, 6(8%) of participants are widowed, 9(11%) of participants are divorced, and 4(5%) of participants are separated. Regarding of participants' academic information and qualification, I found that 4(5%) of participants have high school certificate, 16(20%) of participants have institute certificate, 42(53%) of participants have bachelor certificate, 13(17%) of participants have master certificate, and 4(5%) of participants have doctorate certificate. Regarding of the employment situation of the participants, I found that 3(4%) of participants are employed, 7(9%) of participants are self-employed, 16(20%) of

participants are full time students, 36(46%) of participants are jobless and seeking for career, and 17(22%) of participants are jobless and are not seeking for career or they are retired.

### Reliability analysis

Table.2: Reliability Statistics

Cronbach's Alpha	N of Items
.726	21

The reliability analysis as found in table -2- shows the item reliability, it was found the value of Cronbach Alpha = .726 since this value is greater than .7, as a result all questions used in measuring the relationship between customer attitudes and perceptions of their rights in online transactions are reliable for this research.

Table.1: Items Description

Parameters		Frequency	Percentage
Q1. (Perceived Trust) = Online transaction or online banking is reliable.	Strongly disagree	2	2.5
	Disagree	4	5.1
	Neutral	14	17.7
	Agree	45	57.0
	Strongly agree	14	17.7
Q2. (Perceived Trust) = Using Online transaction or online banking, I can rely on business to keep the promises that they make.	Strongly disagree	3	3.8
	Disagree	6	7.6
	Neutral	17	21.5
	Agree	32	40.5
	Strongly agree	21	26.6
Q3. (Perceived Trust) = I Will not trust Online transaction or online banking until I have clear evidence that it can be trusted.	Strongly disagree	4	5.1
	Disagree	5	6.3
	Neutral	12	15.2
	Agree	33	41.8
	Strongly agree	25	31.6
Q4. (Perceived Trust) = Online transaction or online banking cannot be trusted; there are just too many uncertainties.	Strongly disagree	4	5.1
	Disagree	5	6.3
	Neutral	12	15.2
	Agree	33	41.8
	Strongly agree	25	31.6
Q5. (Perceived Trust) = Online transaction or online banking has the chance of fraud.	Strongly disagree	5	6.3
	Disagree	7	8.9
	Neutral	15	19.0
	Agree	35	44.3
	Strongly agree	17	21.5
Q6. (Convenience) = I Could online transaction anytime I want to.	Strongly disagree	5	6.3
	Disagree	9	11.4
	Neutral	21	26.6
	Agree	27	34.2
	Strongly agree	17	21.5
Q7. (Convenience) = I Could order products wherever I am.	Strongly disagree	3	3.8
	Disagree	6	7.6
	Neutral	11	13.9
	Agree	34	43.0

	Strongly agree	25	31.6
Q8. (Convenience)= The online transactions are always accessible.	Strongly disagree	3	3.8
	Disagree	4	5.1
	Neutral	11	13.9
	Agree	33	41.8
	Strongly agree	28	35.4
Q9. (Convenience)= Easy to understand and navigate websites.	Strongly disagree	3	3.8
	Disagree	7	8.9
	Neutral	13	16.5
	Agree	36	45.6
	Strongly agree	20	25.3
Q10. (Convenience)= I can search for desired products quickly by using online transaction.	Strongly disagree	5	6.3
	Disagree	6	7.6
	Neutral	20	25.3
	Agree	30	38.0
	Strongly agree	18	22.8
Q11. (Convenience)= I am satisfied with the ability of merchants to prevent security threats.	Strongly disagree	5	6.3
	Disagree	7	8.9
	Neutral	12	15.2
	Agree	31	39.2
	Strongly agree	24	30.4
Q12. (Convenience)= I am satisfied with the way the merchants protect my information while in transaction	Strongly disagree	3	3.8
	Disagree	3	3.8
	Neutral	12	15.2
	Agree	32	40.5
	Strongly agree	29	36.7
Q13. (Perceived security) = I believe my information will not be lost during a session.	Strongly disagree	5	6.3
	Disagree	6	7.6
	Neutral	13	16.5
	Agree	35	44.3
	Strongly agree	20	25.3
Q14. (Perceived security) = I believe that the security system will confirm my identity before disclosing account information.	Strongly disagree	4	5.1
	Disagree	14	17.7
	Neutral	43	54.4
	Agree	18	22.8
	Strongly agree	4	5.1
Q15. (Perceived security) = I believe that the security system will confirm my identity before processing transactions.	Strongly disagree	4	5.1
	Disagree	7	8.9
	Neutral	19	24.1
	Agree	36	45.6
	Strongly agree	13	16.5
Q12. (Perceived security) = I believe that the security system provides a secure environment in which to bank.	Strongly disagree	3	3.8
	Disagree	3	3.8
	Neutral	12	15.2
	Agree	32	40.5
	Strongly agree	29	36.7

Q13. (Perceived security) = I believe my transaction information will only reach the target bank account.	Strongly disagree	5	6.3
	Disagree	6	7.6
	Neutral	13	16.5
	Agree	35	44.3
	Strongly agree	20	25.3
Q14. (Perceived security) = I believe that the security system does not allow unauthorized access to the account.	Strongly disagree	4	5.1
	Disagree	14	17.7
	Neutral	43	54.4
	Agree	18	22.8
	Strongly agree	4	5.1
Q15. (Perceived security) = I believe that the security system stops any unauthorized changes to a transaction.	Strongly disagree	4	5.1
	Disagree	7	8.9
	Neutral	19	24.1
	Agree	36	45.6
	Strongly agree	13	16.5
Q16. (Perceived Usefulness) = Online transaction saves more time.	Strongly disagree	2	2.5
	Disagree	4	5.1
	Neutral	14	17.7
	Agree	45	57.0
	Strongly agree	14	17.7
Q17. (Perceived Usefulness) = Online transaction makes it easier for me to do shopping.	Strongly disagree	3	3.8
	Disagree	6	7.6
	Neutral	17	21.5
	Agree	32	40.5
	Strongly agree	21	26.6
Q18. (Perceived Usefulness) = Online transaction helps me to know the state of my order faster.	Strongly disagree	4	5.1
	Disagree	5	6.3
	Neutral	12	15.2
	Agree	33	41.8
	Strongly agree	25	31.6
Q19. (Perceived Usefulness) = Online transaction provides me prompt and efficient services.	Strongly disagree	4	5.1
	Disagree	5	6.3
	Neutral	12	15.2
	Agree	33	41.8
	Strongly agree	25	31.6
Q20. (Perceived Usefulness) = Online transaction provides systems to give appropriate feedback.	Strongly disagree	5	6.3
	Disagree	7	8.9
	Neutral	15	19.0
	Agree	35	44.3
	Strongly agree	17	21.5
Q21. (Perceived Usefulness) = Online transaction gives the joy of controlling my financial transactions.	Strongly disagree	5	6.3
	Disagree	9	11.4
	Neutral	21	26.6
	Agree	27	34.2
	Strongly agree	17	21.5

The author found frequency and percentage for each question used to analyze and measure the relationship between relationship between customer attitudes and perceptions of their rights in online transactions. The author found the following results; question one which explained that Online transaction or online banking is reliable., I found that 2 (2.5%) of the participants responded as strongly disagree, 4(5.1) of the participants responded as disagree, 14(17.7) of the participants responded as neutral, 45(57) of the participants responded as agree, 14(17.7%) of the participants responded as strongly agree. This clarifies that the most of respondents responded as agree Online transaction or online banking is reliable. Regarding question two which explained that Using Online transaction or online banking, I can rely on business to keep the promises that they make. I found that 3(3.8%) of participants responded as strongly disagree, 6(7.6%) of participants responded as strongly disagree, 17(21.5%) of participants responded as disagree, 32(40.5%) of participants responded as neutral, 21(26.6%) of participants responded as agree, 4(5.1%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree Using Online transaction or online banking, I can rely on business to keep the promises that they make. Regarding question three which explained that the respondents will not trust Online transaction or online banking until they have clear evidence that it can be trusted. I found that 4(5.1%) of participants responded as strongly disagree, 5(6.3%) of participants responded as disagree, 12(15.2%) of participants responded as neutral, 33(41.8%) of participants responded as agree, 25(31.6%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that respondents will not trust Online transaction or online banking until they have clear evidence that it can be trusted. Regarding question four which explained that the Online transaction or online banking cannot be trusted; there are just too many uncertainties, I found that 4(5.1%) of participants responded as strongly disagree, 5(6.3%) of participants responded as disagree, 12(15.2%) of participants responded as neutral, 33(41.8%) of participants responded as agree, 25(31.6%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that Online transaction or online banking cannot be trusted; there are just too many uncertainties. Regarding question five which explained that the Online transaction or online banking has the chance of fraud. I found that 5(6.5%) of participants responded as strongly disagree, 7(8.9%) of participants responded as disagree, 15(19%) of participants responded as neutral,

35(44.3%) of participants responded as agree, 17(21.5%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that the Online transaction or online banking has the chance of fraud. Regarding question six which explained that the I Could online transaction anytime I want to. I found that 5(6.3%) of participants responded as strongly disagree, 9(11.4%) of participants responded as disagree, 21(26.6%) of participants responded as neutral, 27(34.2%) of participants responded as agree, 17(21.5%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that the I Could online transaction anytime I want to. Regarding question seven which explained that the I Could order products wherever I am. I found that 3(3.8%) of participants responded as strongly disagree, 6(7.6%) of participants responded as disagree, 11(13.9%) of participants responded as neutral, 34(43%) of participants responded as agree, 25(31.6%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that the they Could order products wherever they are. Regarding question eight which explained that the online transactions are always accessible., I found that 3(3.8%) of participants responded as strongly disagree, 4(5.1%) of participants responded as disagree, 11(13.9%) of participants responded as neutral, 33(41.8%) of participants responded as agree, 28(35.4%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that the online transactions are always accessible. Regarding question nine which explained that the easy to understand and navigate websites. I found that 3(3.8%) of participants responded as strongly disagree, 7(8.9%) of participants responded as strongly disagree, 13(16.5%) of participants responded as strongly disagree, 36(45.6%) of participants responded as strongly disagree, 20(25.3%) of participants responded as strongly disagree. This clarifies that the most of respondents responded as agree that the easy to understand and navigate websites. Regarding question ten which explained that the they can search for desired products quickly by using online transaction. I found that 5(6.3%) of participants responded as strongly disagree, 6(7.6%) of participants responded as disagree, 20(25.3%) of participants responded as neutral, 30(38%) of participants responded as agree, 18(22.8) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that they can search for desired products quickly by using online transaction. Regarding question eleven which explained that the I am satisfied with the ability of merchants to prevent security threats, I found that 5(6.3%) of participants

responded as strongly disagree, 7(8.9%) of participants responded as disagree, 12(15.2%) of participants responded as neutral, 31(39.2%) of participants responded as agree, 24(30.4%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that the I am satisfied with the ability of merchants to prevent security threats. Regarding question twelve which explained that the customers are satisfied with the way the merchants protect my information while in transaction, I found that 3(3.8%) of participants responded as strongly disagree, 3(3.8%) of participants responded as disagree, 12(15.2%) of participants responded as neutral, 32(40.5%) of participants responded as agree, 29(36.7%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that the customers are satisfied with the way the merchants protect my information while in transaction. Regarding question thirteen which explained that the customers believe my information will not be lost during a session. I found that 5(6.3%) of participants responded as strongly disagree, 6(7.6%) of participants responded as disagree, 13(16.5%) of participants responded as neutral, 35(44.3%) of participants responded as agree, 20(25.3%) of participants responded as strongly agree. This clarifies that the most of respondents

responded as agree that the customers believe my information will not be lost during a session. Regarding question fourteen which explained that the customers believe that the security system will confirm my identity before disclosing account information. I found that 4(14%) of participants responded as strongly disagree, 14(17.7%) of participants responded as disagree, 43(54.4%) of participants responded as neutral, 18(22.8%) of participants responded as agree, 4(5.1%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that the customers believe that the security system will confirm my identity before disclosing account information. Regarding question fifteen which explained that the customers believe that the security system will confirm my identity before processing transactions. I found that 4(5.1%) of participants responded as strongly disagree, 7(8.9%) of participants responded as disagree, 19(24.1%) of participants responded as neutral, 36(45.6%) of participants responded as agree, 13(16.5%) of participants responded as strongly agree. This clarifies that the most of respondents responded as agree that the customers believe that the security system will confirm my identity before processing transactions.

Table.2: T-test

One-Sample Test				
Parameters		Test Value = 2		
		t	df	Sig. (2-tailed)
Perceived Trust	Online transaction or online banking is reliable.	18.54 7	78	.000
	Using Online transaction or online banking, I can rely on business to keep the promises that they make.	15.16 6	78	.000
	I Will not trust Online transaction or online banking until I have clear evidence that it can be trusted.	15.43 8	78	.000
	Online transaction or online banking cannot be trusted; there are just too many uncertainties	15.60 8	78	.000
	Online transaction or online banking has the chance of fraud.	13.30 1	78	.000
Convenience	I Could online transaction anytime I want to.	11.92 4	78	.000
	I Could order products wherever I am.	16.14 4	78	.000
	The online transactions are always accessible.	17.33 7	78	.000
	Easy to understand and navigate websites.	15.32	78	.000

		6		
	I can search for desired products quickly by using online transaction.	13.05 8	78	.000
	I am satisfied with the ability of merchants to prevent security threats.	13.65 1	78	.000
	I am satisfied with the way the merchants protect my information while in transaction	17.78 1	78	.000
Perceived security	I believe my information will not be lost during a session.	13.92 7	78	.000
	I believe that the security system will confirm my identity before disclosing account information.	18.18 3	78	.000
	I believe that the security system will confirm my identity before processing transactions.	13.73 9	78	.000
	I believe that the security system provides a secure environment in which to bank.	13.92 7	78	.000
	I believe my transaction information will only reach the target bank account.	18.18 3	78	.000
	I believe that the security system does not allow unauthorized access to the account.	13.73 9	78	.000
	I believe that the security system stops any unauthorized changes to a transaction.	13.92 7	78	.000
Perceived Usefulness	online transaction saves more time.	18.18 3	78	.000
	Online transaction makes it easier for me to do shopping.	13.73 9	78	.000
	Online transaction helps me to know the state of my order faster.	18.18 3	78	.000
	Online transaction provides me prompt and efficient services.	13.73 9	78	.000
	Online transaction provides systems to give appropriate feedback.	18.18 3	78	.000
	Online transaction gives the joy of controlling my financial transactions	13.73 9	78	.000

The author applied t-test (table-3- ) to measure the significance of each item used to measure the relationship between customer attitudes and right of online transaction. I found the following results; first question had significant (2-tailed) value = .000, the question explained that the I believe that the security system will confirm my identity before processing transactions. Second question had significant (2-tailed) value = .000, the question explained that the Using Online transaction or online banking, I can rely on business to keep the promises that they make. Third question had significant (2-tailed) value = .000, the question explained that customers will not trust Online transaction or online banking until I have clear evidence that it can be trusted. Fourth question had significant (2-tailed) value =

.000, the question explained that the Online transaction or online banking cannot be trusted; there are just too many uncertainties. Fifth question had significant (2-tailed) value = .000, the question explained that the Online transaction or online banking has the chance of fraud. Sixth question had significant (2-tailed) value = .000, the question explained that customers could online transaction anytime they want to. Seventh question had significant (2-tailed) value = .000, the question explained that customers could order products wherever they are. Eighth question had significant (2-tailed) value = .000, the question explained that the online transactions are always accessible. Ninth question had significant (2-tailed) value = .000, the question explained that the easy to understand and navigate websites. Tenth

question had significant (2-tailed) value = .000, the question explained that customers can search for desired products quickly by using online transaction. Eleventh question had significant (2-tailed) value = .000, the question explained that customers are satisfied with the ability of merchants to prevent security threats. Twelfth question had significant (2-tailed) value = .000, the question explained that customers are satisfied with the way the merchants protect my information while in transaction. Thirteenth question had significant (2-tailed) value = .000, the question explained that customers believe my information will not be lost during a session. Fourteenth question had significant (2-tailed) value = .000, the question explained that customers believe that the security system will confirm my identity before disclosing account information. Fifteenth question had significant (2-tailed) value = .000, the question explained that customers believe that the security system will confirm my identity before processing transactions. Sixteenth question had significant (2-tailed) value = .000, the question explained that customers believe that the security system provides a secure environment in which to bank. Seventeenth question had significant (2-tailed) value = .000, the question explained that customers believe that the transaction information will only reach the target bank account. Eighteenth question had significant (2-tailed) value = .000, the question explained that customers believe that the security system does not allow unauthorized access to the account. Nineteenth question had significant (2-tailed) value = .000, the question explained that customers believe that the security system stops any unauthorized changes to a transaction. Nineteenth question had significant (2-tailed) value = .000, the question explained that customers believe that the Online transaction saves more time. Twentieth question had significant (2-tailed) value = .000, the question explained the Online transaction makes it easier for me to do shopping. Twenty first question had significant (2-tailed) value = .000, the question explained the Online transaction helps me to know the state of my order faster. Twenty second question had significant (2-tailed) value = .000, the question explained the Online transaction provides me prompt and efficient services. Twenty third question had significant (2-tailed) value = .000, the question explained the Online transaction provides systems to give appropriate feedback. And finally, the twenty fourth question had significant (2-tailed) value = .000, the question explained the Online transaction gives the joy of controlling my financial transactions.

#### IV. CONCLUSIONS

Lack of trust has been found to be an important influence effecting the relationship between customers attitude and right of online transaction. Trust is significant during circumstances that are perceived to be insecure, and online transaction exposes customers to new vulnerabilities and security risks. The findings revealed that previous Online banking or online transaction experience and frequency and time length of transaction use have significant influence on trusting and the intention to use online banking. Perceived convenience had a positive effect on perceived usefulness and continuance intention. The findings demonstrated that intention to use online banking can be predicted by attitudinal and perceived behavioral convenience factors. The findings from this research have also exposed that the perceived security has a marginal impact on the customers' tendency to trust online banking. And while the study assumed that with cybercriminals targeting banking devices, securing online transaction is more important than ever, and would impact trust in Online transaction, but the week relationship sounds as if the customer evaluates "each situation" and compare the levels of trust versus the perceived level of security. If trust is high, the customer will engage in online transaction. So, it becomes the merchant's responsibility to establish such trust.

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