

The Effect of Cultural Factors and Peers' Reference on Online Buying Behavior

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Abstract: Cultural factors and peers' references are considered as a part of the buyer decision models in traditional as well as online shopping. This study aimed to determine the impact of cultural factors (Cultural values, religious orientation, peer's reference, openness to technological innovation, communication forms, patterns and expectations) on online buying behavior in Jordan from the perspective's postgraduate students at Yarmouk University. The study is based on the descriptive analytical approach through the questionnaire which was distributed to a sample consisting of (412) students were selected in a way of simple random sample from the university faculties. The results of the study showed that there was a statistically significant positive effect of (cultural values, openness to technological innovation and communication forms, patterns and expectations) on internet buying, and there was a statistically significant negative impact of peers' reference on the adoption of internet buying, while there was no statistically significant impact of religious orientation on the adoption of internet buying behavior.

Keywords: Cultural Factors, Online Buying behavior, Jordan, Postgraduate Students.

Introduction:

The theme of the culture of societies and organizations is one of the main topics in the cultural structure of countries. It is one of the pillars of international business management that helps to identify the differences and cultural differences among the countries of the world and to understand the behaviors and actions of peoples in all spheres of life. Hofstede defined culture as "the common characteristics and values that distinguish a group of individuals from other groups" (Hofstede et al., 2010). Recently, the world economy has undergone major transformations in many fields as a result of technological developments and the digital information revolution, which has led many business organizations to try to take advantage of technological advances and adapt them to compete and achieve competitive advantages through which they can gain customers and obtain a good market share. Internet communication technology has become an important means of doing business and managing marketing activities, especially after the increasing use of computers and the spread of information systems in the conduct of economic activities. The Internet has recently become widely known as online marketing (Cheruf, 2010).

The spread of the Internet around the world has enabled companies and business organizations to benefit from it by marketing and selling their products and reach the consumer wherever and at low cost compared to traditional marketing (Allam, 2010).

There are various factors which affect the buying decision of consumers, cultural factors being one of the most important factors. Companies need to consider the values and behavior of different communities to understand the cultural differences of consumers and meeting their needs (Dabbas, 1999).

Research problem:

Cultural factors can play an important role in adopting an online buying decision that has begun to spread widely in many countries, including Jordan. Knowing the cultural nature of the community makes it easier for business organizations to find effective ways to reach consumers through E-marketing at the lowest costs and best results Hence, the main problem of the study is illustrated to identify the impact of cultural factors and peers' reference on online buying behavior in Jordan.

Research objective:

The study seeks to identify the impact of cultural factors on the adoption of the decision to buy online from the perspective of postgraduate students at Yarmouk University. These include: cultural values, religious orientation, peers' reference, Openness to technological innovation, and communication patterns, models and expectations.

Study significance:

The importance of the subject stems from the influence of cultural factors on many areas of business, because they have an important role in the success of the work of the organization or its failure in many cases, where the importance of this study came in two ways:

- **Theoretical Significance:**
 - The subject of buying online is considered one of the modern topics that the Arab marketing thought literature has started to take care of recently, especially in Jordan.
- **Practical Significance::**
 - The adoption of a new study model and the application of this model to a sample of a new study has not been used before and the possibility of benefiting companies and business organizations from the results of this study.

Literature Review:

Culture and its impact on online buying behavior:

Cultural factors have been considered as fundamental concern of decision making process during online shopping. Currently, consumer behaviorism affected not only by consumer personalities and motivations, but also by the reference groups, and communication forms. Culture is defined as a combination of the beliefs, knowledge, customs, traditions, arts, law and ethics that an individual acquires from the environment in which he lives. Culture can therefore be seen as a certain behavioral pattern for all members of society (Jassim, 2010).

Economically, culture is the set of values, customs, and beliefs acquired by members of a society that guide their behavior as consumers Noravesh et al., (2007). Yakup, D & Mucahit, C. (2011) defines culture as an integrated system of ideas and values of a moral and material nature, symbols and attitudes that are shown by members of a particular culture to the details of their different lives, which are followed and developed by members of this society. Also (Senecal & Nantel, 2004) defines culture as "the integrated fabric of the characteristics of acquired behavior involving members of a particular society".

The whole set of beliefs, values, knowledge, principles and ideas adopted by a particular society over a period of time plays an important role in influencing people's behavior (Jassim, 2010). The individual can change his or her culture by observing the society in which he lives or what he is acquiring from other communities he visits. Partial cultures affect patterns of individual behavior through the following (Denise, 2004):

- **cultural value:** the principles derived by the individual from religion and society and represent the moral perceptions that help the individual to give judgments and make decisions and prepare to behave towards a certain situation (Yakup & Mucahit, 2011).
- **religious trend:** It refers to the tendencies of the individual and his desire to adopt certain religious ideas and beliefs related to his religious faith that have an impact on his options and his purchasing behavior (Hawkins, 2007).
- **openness to innovation:** It refers to individual's willingness to use and benefit from technological development (Balkin, 2001).
- **communication patterns:** it is the culture of using communication means and information technology such as mobile phone by members of the community in public places and the reaction of the community to this use in these places (Ertugan, 2016; Puro, 2002).
- **Peers' reference:** are those whose values and attitudes are used by a person as a premise for his/ her actions (Kotler, 2000).

Online buying behavior

Many researchers, such as Kotler (2000) and Danise (2004), suggest that online purchasing refers to e-commerce processes between businesses and consumers, providing the consumer with information and services that provide him with the appropriate amount of knowledge that enables him to make a decision. The online purchase can be defined as a kind of trade between business and consumers through the internet.

Resnick (1995) points out that online shopping has not been a viable alternative to traditional shopping, and online shopping is not yet ready to reach full prosperity. Markham (1998) emphasizes that online shopping is still slow and unattractive for the majority except for professionals and professionals in computer technology. Rowley (1996) argues that the real advantage of the Internet is not cost reduction but presence, but Ellsworth (1995) finds that there are reasons to shop online, but the most important speed of shopping, convenience, selection and price and the immediate delivery of information and digital products can be obtained anywhere. Moreover, Ertugan (2017) confirms that communication patterns like facebook is seen as an effective means for marketing and it has a strong relationship with the described benefits of “customer relationship management” and “promoting new products”.

The Ward and Lee (2000) study confirms the ease with which consumers can find many products online, detailed information about these products and the variety of options, is one of the reasons that motivate the consumer to undertake online shopping. Both Cheshire and Kaura (1998) pointed out that using Internet as a buying tool allows the customer a variety of products with the ability to control and express desires in an environment where there is no pressure on the consumer to make the purchase. Furthermore, Barakat, Ismail and Sheikh (2010) confirms that using e-marketing by Jordanian business organizations reduced the cost, time and effort which are required to obtain products and services from these organizations.

Many studies are indicated the relation between cultural dimension and its impact on consumer behavior. For instance, Bounayeh (2013) assures that cultural heritage played an important role in the consumer choices of the majority of respondents. Also, Fakhri (2013) confirmed that there is a positive association between consumer attitudes towards e-shopping, and there is a correlation between e-shopping and consumer household trends in the information era. Moreover, Zan et al., (2015) said that the use of the Internet by the Chinese consumer has had a positive impact on the behavior of the purchase of Taobao chain stores, but the type of service provided by these stores and logistics didn't have an impact on this behavior.

Therefore, this study is providing a conceptual model (Figure 1) to get an empirical proof of the relationship between cultural factors and its effect on online buying behavior

Figure 1 Source: (Prepared by the researcher)

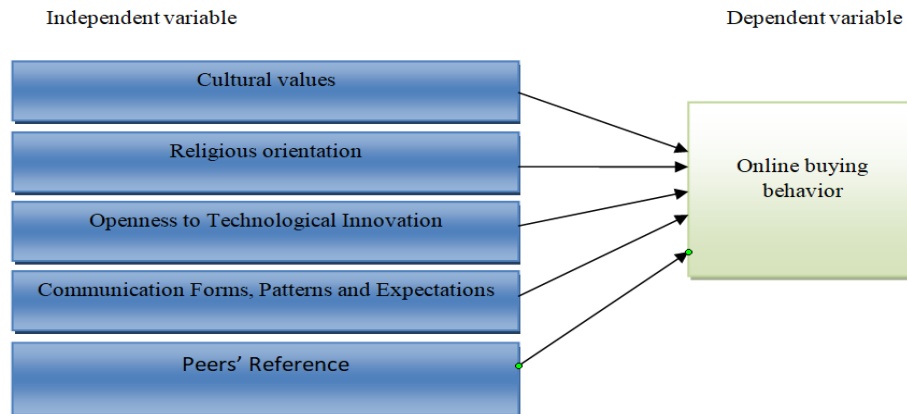


Figure (1) shows the relationship between independent and dependent variables.

Independent variables: cultural factors represented by the following dimensions: Cultural values, religious orientation, peers' reference, openness to technological innovation, patterns of communication, models and expectations.

Dependent Variable: online buying behavior is defined as a form of trade between the service providers and consumers who wish to buy through electronic means (Kotler, 2000).

Research Hypothesis

Regarding the conceptual model of this research the following hypotheses are proposed:

- There is a positive relationship between cultural values and online shopping behavior.
- There is a positive correlation between religious orientations to adopt the decision to buy online.
- There is a positive relationship between peers' reference and online buying behavior.
- Openness to technological innovation is positively associated with online purchasing behavior.
- The patterns of communication are positively associated with online buying decision.

Research methodology:

Research design:

The study is conducted in term of descriptive analytical approach in which the perceptions of postgraduate students about online buying behavior were examined.

Study population and sample:

The study population consists of all graduate students at Yarmouk University in Jordan, whose number is (3654) students enrolled in the 2016-2017 academic year. Total 500 copies of questionnaire were distributed, and 412 valid copies were retrieved, with retrieval rate 82.4%. The study sample consists of (412)

students with 13.68% of the study population. They were chosen through simple randomization sample of university faculties.

Building the study tool:

The study aimed to identify the impact of cultural factors on online buying behavior in Jordan, and since the questionnaire provides a great opportunity for the study population to give their opinions and suggestions transparently and clearly, a questionnaire has been built to identify these difficulties according to the following steps:

The theoretical background, which included some relevant research and previous studies, was examined. The study tool was designed to collect data about the variables of study, which are cultural factors and buying through the Internet (Senecal&Nantel, 2004), and (Rajgopalet al, 2004).

1. The tool was built in its initial form, where the contents of the questionnaire included the following:
 - a. **Section 1:** Includes demographic information for the sample of the study, which included (gender, age, and qualification).
 - b. **Section II:** Cultural factors and contains five dimensions:
 - Cultural values: It was represented with the items (1-6) in the questionnaire (The Furedi, 2014) and (Doran, 2009).
 - Religious orientation: It was represented with the items (7-10) in the questionnaire(Nittin& Sally, 2010).
 - Peers’ reference: represented by the items (11-14) in the questionnaire (Senecal&Nantel,2004) and (Riegner,2007).
 - Openness to technological innovation: represented by the items (15-18) in the questionnaire (Bajari and Hortaçsu, 2004).
 - Patterns of communication, models and expectations: represented by the items (19-22) in the questionnaire (Mummalaneni, 2005).
 - c. **Section III:** related to online buying behavior, where it was expressed by the items (23 - 31) in the questionnaire. The studies of Jarvenpaa et al. (2000) and Rajgopal et al (2004) were used.
2. The study tool - in its initial form - was presented to the supervisor of the study to express his opinion and observations thereon, and then the preliminary questionnaire was presented to a number of specialized arbitrators from the academicians at Yarmouk University, to find out the extent of representation, and the consequent amendment, addition or deletion of certain paragraphs in the light of the observations and proposals of the arbitrators.

Validity of the study tool:

Validity of the study tool was confirmed by presenting it to (6) arbitrators from the professors of business administration, marketing and public administration at Yarmouk University. The required amendments were made by modifying or canceling or adding paragraphs of the questionnaire in a way that achieves a balance between Contents of the resolution in the paragraphs to the final form of the questionnaire.

Reliability of the study instrument:

To ascertain the reliability of the tool, the internal consistency coefficient was calculated on a pilot sample from outside the study sample (40), according to the equation Kronbach Alpha. The table below shows these coefficients, and these ratios were considered suitable for the purposes of this study as greater than 0.60.

Table (1).Kronbach Alpha coefficient of internal consistency

Dimension	Internal consistency
Cultural values	0.84
Religious orientation	0.87
Peers' reference	0.79
Openness to technological innovation	0.91
Communication patterns, models and expectations	0.90
Online buying behavior	0.92

Determine the answer levels:

The researcher adopted the Likert / Five Point Scale to determine the level of responses in the study instrument by indicating (X) for the answer that reflects the degree of their approval, whether strongly agree, agree, unsure, disagree, strongly disagree. In order to estimate the level of response to the fields of study from the perspective of postgraduate students at Yarmouk University, three levels of arithmetic averages were adopted:

- From 1 to 2.33 degrees of low approval
- From 2.34 to 3.66 degrees average approval
- From 3.67 to 5 degrees high approval

The range of the category was calculated by the following equation: Upper limit - minimum limit/ number of levels Category range = $(5-1) / 3 = 4/3 = 1.333$.

Statistical Methods Used in data Processing:

In this study, the Statistical Package of Social Sciences (SPSS) was used to conduct the statistical analysis of this study. The following statistical methods were used:

1. Frequency and percentages to describe the characteristics of the study sample represented by gender, age and scientific qualification.
2. Kronbach Alpha consistency coefficient to verify the reliability of the tool.
3. Simple linear regression to determine the significant of the study model.
4. Stepwise regression analysis to Stepwise regression analysis to identify the impact of sub-cultural factors on online buying behavior.

Finding and discussion of the study:

Frequency and percentages were used to describe the characteristics of the study sample represented by gender, age and scientific qualification, as can be seen in the following table:

Table (2). Frequency and percentage of demographic characteristics of the sample (N=412)

	Categories	frequency	percentage
Gender	Male	178	43.2
	Female	234	56.8
Age	25 years and bellow	163	39.6
	26-30 years	153	37.1
	31-40 years	71	17.2
	41 and above	25	6.1
Qualification	Master	364	88.3
	PhD	48	11.7
	Total	412	100.0

Based on the table (2), the results of frequency and percentage of demographic characteristics of the sample are indicated that gender percentage of females is higher than the percentage of males in the sample of the study, where they reached (234) with (56.8%), while the number of males (178) with (43.2%) of the sample. This result can be attributed to the desire of Jordanian female to complete their postgraduate studies at universities in the north of the Hashemite Kingdom of Jordan.

Furthermore, It should be noted from Table (2) that the most age category was (25 years and less) with (39.6%), followed by the age group (26-30) (37.1%), and then category (31-40) and reached (71) and with (17.2%), and at last (41 years and above) with (6.1%).

On other hand, the data presented in Table (2) showed that the Master's degree category is the most frequent. The number of master students was (364) with (88.3%) of the study sample. In contrast, the number of doctoral students was (48) with rating (11.7%) of the study sample. This is normal because doctoral students are the lowest group of graduate students in Jordanian universities.

The simple linear regression analysis was used to test the hypothesis of cultural factors (cultural values, religious orientation, Peers' reference, openness to technological innovation, patterns of communication, models and expectations) on online buying behavior in Jordan, as shown in the following table:

Table (3).Simple linear regression for testing the hypothesis of the study

Independent v.	.Beta	T	Sig.	R	R square	F	Sig.
cultural values	0.167	3.429	0.001	0.508	0.259	28.318	*0.000
religious orientation	0.007	0.145	0.885				
Peers' reference	-0.094	-2.015	0.045				
openness to technological innovation	0.225	4.421	0.000				
Communication patterns	0.275	5.569	0.000				

Dependent variable: online buying behavior

*Statistical significance at level ($\alpha=0.05$).

Simple linear regression was conducted to test main hypothesis. The results of regression analysis are shown in table (3). From these results, it can be observed that there is a statistically significant effect at the level of ($\alpha \leq 0.05$) of cultural factors on online buying behavior. The table also indicated that the explanatory variance was (0.259). Thus, the amount of variance accounted for by this factor was (25.9%) of online buying behavior. This result confirms the main hypothesis and thus the hypothesis is accepted. This result is in agreement with the result of the study (Jassim, 2010).

The results indicated that cultural values are positively associated with online buying behavior. With rating of ($t=3.429, \alpha \leq 0.001$). This result confirms the first sub-hypothesis. This result is consistent with finding of (Doran, 2009).

On other hand, the results pointed out that there is no statistically significant effect of the religious orientation on online buying behavior. With rating of ($t=0.145, \alpha \leq 0.885$). This result rejects the second sub-hypothesis. This result is in disagreement with the finding of (Nittin& Sally, 2010).

Furthermore, the results stated that There is also a statistically significant negative impact of the peers’ reference on online buying behavior, with rating of ($t = -2.015, \alpha \leq 0.045$). This result rejects the third sub-hypothesis. This result is in disagreement with the finding of (Riegner, 2007).

Also, the results indicated that openness to technological innovation is positively associated with online buying behavior. With rating of ($t = 4.421, \alpha \leq 0.000$). This result confirms the fourth sub-hypothesis. This result is in agreement with the result of the study (Bajari and Hortaçsu, 2004).

Finally, the results indicated that patterns of communication, models and expectations are positively associated with online buying behavior. With rating of ($t = 5.569, \alpha \leq 0.000$). This result confirms the fifth sub-hypothesis. This result is consistent with finding of (Mummalaneni, 2005).

To determine the effect of each independent variable on the dependent variable, the stepwise regression analysis was used as shown in the following table:

Table (4). Stepwise regression analysis to identify the impact of sub-cultural factors on online buying behavior

Model	R square	Unstandardized		Standardized	T	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
Constant		1.902	0.197	-	9.634	0.000*
Communication patterns	0.259	0.216	0.039	0.275	5.583	0.000*
Openness to technological innovation	0.251	0.192	0.043	0.223	4.496	0.000*
Cultural values	0.228	0.159	0.045	0.168	3.494	0.001*
Peers’ reference	0.170	-0.067-	0.032	-0.092-	-2.096	0.037*
Religious orientation	-	-	-	0.007	0.145	0.885

Dependent variable: online buying behavior

*Statistical significance at level ($\alpha = 0.05$).

Table (3) indicated that R- square for communication, models and expectations is (0.259) and came in the first place as the highest impact on online shopping. It was found that communication, models and expectations explained (25.9%) of online buying behavior. this result can be attributed to the fact that

communication patterns are essential requirement that must be made available for successful online shopping.

Also, the results of the regression indicated that R-square of openness to technological innovation came in second place with (0.251). From this result, it can be observed that openness to technological innovation explained (25.1%) of online shopping. This result can be explained by the fact that openness to Innovation is one of the key factors for the success of online shopping. It is an extremely important factor to distinguish the business or products from the business or products of other competitors.

Also, the results of the regression indicated that there was a significant positive effect of cultural value on online buying behavior. It was explained (22.8%) of online purchases. This result may be explained in the assumption that cultural value is important for accepting or rejecting specific product or service. However different cultures are looking similar in many consumer matters such as food, drink and medication.

Moreover, the result of the regression indicated that there was a negative effect of peers' reference on online buying behavior. Peers' reference is ranked last in R-square with (0.170). Based on this result, it can be noted that peers' reference explained (17%) of online buying behavior. This result can be explained by assumption of the bad impression that individuals and friends have had as a result of their negative experience with online shopping and who have a strong impact on the consumer who wants to buy online does not encourage him to adopt this type of purchase.

Furthermore, there was no statistically significant effect of the religious trend of buying online. This result can be attributed to the fact that the policies of the marketing organizations take into account the differences between the stylists and the consumers and therefore adopt a marketing policy for their products to make the religious orientation of the consumer does not affect the process of buying online.

Hence, the results of this study regarding stepwise regression show as following:

The results of the study showed that:

1. There was a positive relationship between cultural values and internet buying behavior.
2. There was a positive correlation between openness to technological innovation and online buying behavior.
3. There was a positive significant between communication patterns and online shopping behavior.
4. There was a negative impact of peers' reference on the adoption of internet buying.
5. There was no statistically significant impact of religious orientation on the adoption of internet buying.

Conclusions:

Cultural factors are not statistically high among the perspective of postgraduate students on online buying behavior. The reason behind this weakness could be that globalization has weakened the impact of cultural specificity of the Arab societies and therefore cultural factors no longer have the greatest influence. The results of the study showed that the factors of openness to technological innovation, communication patterns, models and expectations are the most important cultural factors influencing online purchases because these two concepts are related to the concept of technology. Also, consumer peers' reference play a negative role in encouraging consumers to adopt online purchases. In addition to, cultural factors have been combined to affect online buying behavior; they have not been able to make a significant impact on buying.

Furthermore, The level of importance of internet buying was high, This indicates the awareness of the studied sample the importance of modern technology in online shopping, and reflects their vision to keep pace with development and encourage the community to adopt this type of buying.

Implication, Limitation and Future Studies:

- This study adds more value of scientific studies and research conducted in the field of online buying and its relationship with the variables of cultural communities. This study is considered one of the important and recent studies in the Arab world, especially after turning a large part of companies and business enterprises to employ modern technology in its marketing message to reach all categories of consumers in shortest way, and lowest cost. Furthermore, such important studies are enhancing companies to know the tastes of Arab consumers and how to reach them through modern means of communication. There are some limitations. First, this study investigates the relationship between social media and its effect on consumer buying behavior in Jordan so it not clear whether this relationship as the same in the other countries. Second, this study used many Cultural factors which are not statistically high among the perspective of postgraduate students on online buying behavior. Third, this study was limited to postgraduate students at Yarmouk University. In contrast, This study gives suggestions for future research:

1. Undertaking studies and research in the field of online purchasing and applied to other study communities.
2. Addressing more effective and influential factors affecting online buying behavior.
3. Investigating the same variables from company's perspective point of view.

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ملخص: تلعب العوامل الثقافية والجماعات المرجعية دوراً مهماً في عملية الشراء سواءً كانت تقليدية أم عبر الإنترنت، وتهدف هذه الدراسة إلى التعرف على أثر العوامل الثقافية (القيم الثقافية، التوجه الديني، الجماعات المرجعية، الانفتاح على الابتكار التكنولوجي، أنماط الاتصال والنماذج والتوقعات) على السلوك الشرائي عبر الإنترنت من وجهة نظر طلاب الدراسات العليا في جامعة اليرموك. واعتمدت الدراسة على المنهج الوصفي التحليلي من خلال استبانة تم توزيعها على عينة الدراسة المكونة من (412) طالباً وطالبة تم اختيارهم بطريقة العينة العشوائية البسيطة من كليات الجامعة. توصلت نتائج الدراسة إلى وجود أثر إيجابي دال إحصائياً لكل من (القيم الثقافية، الانفتاح على الابتكار التكنولوجي، وأنماط الاتصال والنماذج والتوقعات) على السلوك الشرائي عبر الإنترنت. وأظهرت النتائج أيضاً وجود أثر سلبي دال إحصائياً للجماعات المرجعية على القرار الشرائي عبر الإنترنت، في حين لا يوجد أثر دال إحصائياً للتوجه الديني على تبني القرار الشرائي عبر الإنترنت.

الكلمات المفتاحية: العوامل الثقافية، السلوك الشرائي عبر الإنترنت، الأردن، طلاب الدراسات العليا.
