

# Abstract

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## **OBSTACLES TO ONLINE SHOPPING BEHAVIOUR IN DEVELOPING NATIONS: CASE OF EGYPT**

Online consumers vary across nations yet, it is unclear whether these variances can be associated to government regulations and the degree to which government regulations can impact online trust and online buying decisions. This thesis explores this phenomenon for Egyptian consumers. To better understand the phenomenon, an exploratory phase, including two qualitative studies anecdotes and semi-structured interviews is undertaken. The qualitative analysis highlights the roles of government regulations, trust, and culture as prominent factors influencing the online shopping experience for the Selected cultural group. Consequently, research hypotheses are generated and a theoretical model is developed. Research hypotheses are empirically tested during the model-testing phase through the quantitative analysis of 384 self-administered questionnaires distributed among Egyptian Internet users. The results of the quantitative analysis reveal that behavioural intention is a stronger antecedent to actual behaviour than perceived behavioural control. Moreover, in this study attitude is found to be the strongest predictor to behavioural intention followed by trust and subjective norms. Perceived behavioural control, on the other hand, is insignificantly related to behavioural intention. The results indicate that behavioural intention mediates the relation between attitude, trust, subjective norms and actual behaviour, while it does not mediate the relation between perceived behavioural control and actual behaviour. Government regulations are found to influence trust, while trust mediates the relation between government regulations and behavioural intention. Concerning the effect of culture, the results show that uncertainty avoidance does not moderate the relation between government regulations and trust. Yet, it moderates the relation between trust and behavioural intention. As for individualism/collectivism, the results indicate that individualism/collectivism does not moderate the relation between subjective norms and behavioural intention, while it moderates the relation between attitudes and behavioural intention. Finally, suggestions are provided for practitioners and a suggested model is proposed for future research.