***Research
Paper***

Assessing the Effect of Trust and Security Factors on Consumers' Willingness for Online Shopping among the Urban Moroccans

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Abstract: This study attempts to examine the customers' willingness to shop online by taking into account demographic factors as well as trust, and security-related factors. The research area of the study included the most prominent cities of Rabat, Casablanca and Al Akhawayn University in Ifrane. A logistic regression analysis was demonstrated and the findings indicate that the customers' willingness to shop online is explained by age, trust, security, awareness and piracy factors. The findings of the study also indicates that majority of the respondents intends to shop online. The research outcomes are undoubtedly useful for both the government and online vendors for better understanding online shoppers. The study also facilitates policy makers to set and develop a better online shopping infrastructure with the technological competitive advantage for both online vendors and consumers.

Keywords: Online shopping, trust and security factors, consumers' willingness

INTRODUCTION

At a global level, e-commerce is growing at a tremendous pace and the online sales are expected to grow from 172 billion US Dollars in 2005 to about 329 billion US Dollars in 2010 (Johnson, 2005). In addition, the attitude of internet users' toward shopping online has seen a significant improvement since March 2001, as it has risen from 16 to 32 percent (Internet World Statistics, 2008).

The internet has become one of the major attributes of the information society, and is continuously improving its services all over the world. This fact indicates that it has not gone yet beyond its peak period. The internet has not yet been fully exploited in the Moroccan market, as it has been in the European, American and Asian countries. Recently, the internet has seen a great improvement in the number of Moroccan internet users. This number has increased from 4,600,000 in September 2006, representing 15.1

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