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### **RESEARCH ARTICLE**

# Electronic Commerce Obstacles for Educated Iraqi Women

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**Abstract**— *Electronic Commerce (EC) is an important field due to the many advantages it involves. This study aims to discuss the constraints surrounding educated Iraqi women which results overall lack of entering the EC and to give us additional insight into why they are avoiding entering this world. Results reveal that lack of awareness, lack of government policy and support, language, security and trust are the most important factors that contributes to EC adoption in addition to many other factors.*

**Keywords**— *Electronic Commerce, Women, Barriers, Knowledge, Trust.*

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## I. INTRODUCTION

The number of Internet users around the world has been growing and this growth has provided the opportunities for global EC [1].

Electronic commerce refers to a methodology that addresses the needs of businesses, merchants, and consumers. Its purposes are to cut costs, increase the speed of delivery, and improve the quality of goods and services [2].

EC also lowers telecommunications cost, and reduces inventories overhead. Furthermore, it enables customers to shop (anywhere/anytime) with more choices, and enables more individuals to work at home [3]. It also expands the marketplace to national and international markets [4].

It uses all forms of communications technology: email, television, fax, mobile and landline phones. EC can work for any business because it involves the whole business cycle from production to marketing. It's about relationships with customers, employees, suppliers, and distributors [5].

The transactional trust and related issues are barriers for conducting online transactions but, are also amplified as a result of cultural characteristics and prevailing legal system. Developed countries have developed ways of extending the basis for trust through the impartial enforcement of the law and its adaptation to a new technological environment. Where legal and juridical institutions are underdeveloped in developing countries. Most users in developing countries are not willing to provide sensitive financial information over the Web. The reluctance to entrust sensitive personal information like credit card numbers to businesses operating on the Web remains strong in developing countries [6].

## II. AIM OF RESEARCH

The main objective of this research is to illustrate the dark side of electronic commerce from the point of view of educated Iraqi women and the extent of the possibility of dealing with EC, whether in the future or in the present time.

### III. WOMEN AND EC

New information and communication technologies can be powerful tools for increasing the competitiveness of countries and contributing towards economic growth and development. However, in many parts of the world, women, are still excluded from accessing the Internet or do not have the skills to use it in a profitable way [5].

A review of the literature reveals that women are confronted with the dilemma of masculinizing themselves in order to integrate into the masculine workforce or else they must challenge the cultural system and attempt to feminize the workforce [7].

Many women are successfully balancing both work and family life to create a strong path for future generations who may wish to accomplish the same achievements. The fact that women now have so many new doors open that were once closed, it is possible to achieve anything in terms of business. One of the best ways to gain top-level employment is through a college education, which can either be achieved in a traditional classroom or online [5].

In developing as well as in developed countries, there are difficulties in attracting and retaining women in Information and Communication Technology (ICT) training and education. Women are clustered in the low-skills end of Information Technology (IT) work and largely absent from its upper echelons - and this despite the fact that training policies are in theory gender-neutral [8].

Arabic study suggests that the slow acceptance of EC is due to consumers' lack of knowledge about the advantages of using the Internet and their view of it as a western product propagating western values and cultures [10]. Studies have found that knowledge and skills gained through experience of using the Internet and computer helps to reduce consumers' perceived risk in online shopping [9]-[10].

Apart from skills and training, there are a number of other constraints that prevent women from fully engaging in the opportunities created by the digital economy. These obstructing factors are essentially access to Internet technologies, availability of credit or financing, the language of the Internet and other social and cultural barriers [7].

Women are often discouraged, both at the family and village levels, in their entrepreneurial efforts [11]. Family support is very crucial, especially for women with small children as it is very challenging to handle both home and business responsibilities without family support [12].

### IV. RESEARCH METHODOLOGY

This study based on a questionnaire, which was designed, tested and deployed to collect the data for this study. It consists of many questions. The first three questions are general questions about internet usage. The remaining questions represent other EC dimensions such as risk perception, trust and EC Adoption. Acquired data organized by Microsoft excel. We chose for this study the University of Baghdad - College of Education for Pure Sciences – Ibn-Al- Haytham. This study was carried out on 93 females' students from Department of Computer Science. The sample which has been selected has knowledge and experience in the operation of technology and information systems.

Table 1. Shows internet usage

Parameter	Frequency	Ratio
Daily	63	67.74
Several times a week	6	6.45
Weekly	0	0
Only when needed	24	25.81

Table 1. Internet Usage

Table 2. Shows the use of Internet per day

Parameter	Frequency	Ratio
Less than one hour	27	29.03
1-2hour	40	43.01
2-4hour	17	18.28
4-6hour	3	3.23
More than six hours	6	6.45

Table 2. The use of internet per day

Table 3. Shows the main purpose from using the internet

Parameter	Frequency	Ratio
For online chat	27	29.03
For online game	2	2.15
For sending message	7	7.53
For social communication (Facebook, Twitter)	31	33.33
Search for exhibits such as clothes bags furniture...	3	3.23
For scientific research	20	21.51
For another purposes	3	3.23

Table 3. The main purpose from using the internet

From the previous tables we find that most of our sample do not benefit their time spending on the internet and waste their time to chat on Messenger or Facebook and sending daily messages.

Table 4. Shows EC benefits

Parameter	Frequency	Ratio
Larger display	36	38.71
Cheaper prices	0	0
Open 24/24	24	25.81
No need to get out of home	33	35.48

Table 4. EC benefits

From the previous table we find that our sample believes of EC benefits are:

1-Shopping service is open 24 hours, there is no specific time and thus have the possibility of taking the decision at any time and shopping from home without having to get out of the house in the current security situation of the country.

2- Larger display, they may get on things that are not available in their city.

Table 5. Contains questions about confidence and reliability

Parameter	Frequency	Ratio
Lack of confidence in the credibility of the sites in terms of supply and delivery	23	24.73
The absence of government support and control	51	54.84
Fear of theft of personal information	19	20.43

Table 5. Confidence and reliability

Table 6. Contains questions about electronic payments means

Parameter	Yes	No
Do you have an electronic payment method?	9	84
Are you familiar with the types of electronic payment?	19	74
Do have a confidence of electronic payment means?	25	68

Table 6. Electronic payment means

From the above table we can see that most of them do not have the means to pay electronic and do not have sufficient knowledge and therefore it reflected negatively on their self means Payment.

Table 7. Is about E-purchase

Parameter	Yes	No
Do you prefer normal shopping	61	32
Does the family around you fully understand the nature of e-procurement?	17	76

Do you have sufficient knowledge of the English language	59	34
Do you prefer to purchase from Arabic sites	44	49
Are you familiar with electronic commerce?	21	72

Table 7. E-purchase

From the above table we can see that most women do like a shopping themselves, and unfortunately, lack the adequate know in means of electronic payment and EC.

Table 8. Is about the possibility of online purchase:

Parameter	Yes	may be at future	never
Do you purchase online?	9	57	27

Table 8. Online purchase

### CONCLUSIONS

This study was designed to help us better understand some of the barriers that discourage educated Iraqi women from entering EC. By asking a simple sample of Iraqi students and outlook for the future acceptability of electronic commerce? Everyone accepts this thing, but we do not find use as a welcome alternative to traditional trade, there are a lot of concerns and difficulties on this topic lack of awareness, lack of government policy and support, language, security, trust, and uncertainty of payment methods barriers.

### RECOMMENDATIONS

- 1- In order to increase the Iraqi women ratio within the EC, changes will have to be made in an attempt to get more females involved. Promoting awareness and encouraging women is needed. Women need training, access to necessary resources, government and societal support. By taking all of these ideas into consideration, confidence levels will be higher for females and the ratio will begin to increase.
- 2- Educate Iraqi women to the practice of EC that there are three points need in this area:
  - a) Way to display products and this could be design a site, or buy it ready.
  - b) Means to delivery products: through courier and can be added delivery charges to the price of goods.
  - c) Means to collect the money, and there are specialized banks in the financial collection of EC in Baghdad and other provinces, and this calls for not fear of the loss of the collection of funds for the products sold.

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