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RESEARCH ARTICLE

ONLINE SHOPPING BEHAVIOUR IN SAUDI ARABIA – AN EMPIRICAL STUDY

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Abstract

Purpose:-The main aim of the study was to find out the online shopping consumer behaviour in developing countries with special reference to Saudi Arabia. The researcher investigates the influence of demographic factors, psychographic factors and store variables on online hopping behaviour.

Design/methodology/approach:- The objectives of this study were addressed by using a quantitative research strategy, based on questionnaire survey of the people living in Jeddah city in Saudi Arabia. The questionnaire was structured and close-ended measuring the intensity of response on five point Likert scale from 1 to 5. The respondents included Saudis and Non Saudis working and living here. Convenience random sampling method was used to administer the questionnaire on sample size of 400 respondents.

Findings:- The findings of the study showed that the people are well aware of online shopping concept, they interested in buying online, Saudis are more interested than non-Saudis, females are more interested than males, psychographic factors do not influence the online shopping behaviour however, store-variables play important role in online shopping decision.

Practical Implications:-This paper provides useful information in understanding the e-consumer behaviour in Saudi Arabia, especially the factors which influence the decision of online shopping.

Originality/value:- This is one the few studies on online shopping behaviour of the e-consumers in developing countries especially in the middle-east.

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Introduction:-

The Internet and related advances in information technology significantly affected the economic efficiency and characteristics of the business transactions by introducing new methods of conducting business. One such important development in business was introduction of e-retailing (also known as online shopping, e-commerce) in mid-1990. The concept of online shopping was pioneered in early 1980s. However it gained popularity in the present form in the late 1990s especially with the establishment of Amazon.com in 1995. According to Chua *et al.*, (2006) electronic retailing over the internet or online shopping first started in 1994. Since inception online retailing has been growing by leaps and bounds. According to Grunert and Ramus, (2005), purchasing via internet is one of fastest growing forms of shopping. Internet retailing was fastest growing sectors in UK and significantly affected traditional retail provision (Gunawan *et al.*, 2008). The fast growth in the online industry could be associated to the development of the technology such as fast speed internet, smart phones, tablets, and laptops, which played a catalyst role in its development. According to Yu and Abdulai (2000) the most significant result of the rapid innovations in

information and communication technology is electronic –commerce. Anil (2000), said that e-commerce is an important part of the growth of the Internet. E-retailing has created opportunities for firms by taking the shopping facility a click away on laptops, mobiles, and tablets. E-retailers stay competitive by providing customers with a convenient, faster, and cheaper way to make purchases. This rapid growth created vast market expansion opportunities on global level and generated huge profits for those companies which managed successfully their e-commerce activities. The concept of online shopping pioneered in the developed countries. Almost for a decade since start it concentrated in those countries. However in late 2000 it started gaining popularity in developing countries as well including in Saudi Arabia. According to Oinas (2003) internet retailing was growing across the globe including the developing countries. According Yu, (2006) the internet removes many barriers to communication with consumers and employees created by geography, time zones, location, enabling a “frictionless” business environment. Brown et al (2003) mentioned that key features of e-retailing namely, the consumers are facilitated by information with regard to product attributes, comparative pricing, availability and overall value added. According to a 2014 report from the Pew Research Center, parts of the developing world were quickly reaching – or in the case of China, have surpassed – US rates of mobile-phone adoption. PWC Total Retail (2015) data indicated that shortly after consumers gain access to mobile technology, they experiment with shopping (Total Retail, 2015). The increasing rate of internet diffusion indicates a growing opportunity for online businesses and for conducting commercial transactions electronically. Saudi Arabia is no way behind, according to Rasooldeen and Taha (2014) the online shopping in Saudi Arabia is booming at 60% annual growth rate. In first six months of 2014, more than 62 million people visited souq.com (biggest online retailer in Arab world).

Though the growth is significant in online shopping in Saudi Arabia, scientific understanding of the e-consumer behaviour is lacking in the country due to limited no of researches in this context. Although, the gaining popularity of online shopping among the business organizations and simultaneously among the consumers attracted lots of researchers to explore, describe the nature of online shopping, to investigate the challenges and opportunities for the business organization, problems and benefits for the consumers, and online shopper (e-consumer) behaviour, the area remained under researched particularly in context of developing countries. It is important for e-retailers to understand the factors that might influence the decision of the customers in shopping online. The current research aims at filling this gap by empirically finding out who purchases online (demographic factors) and why purchases online (psychographic factors) and what factors in e-retailer (store variables) are important for them in buying online in context of developing countries especially Saudi Arabia.

Conceptual framework and hypothesis development:-

Figure 1, show the research framework for this paper and illustrates three independent variables namely demographic factors, psychographic factors, and online store factors. The research generated three broad hypotheses based on this framework to test the influence of each independent variable on e-consumer behaviour in Saudi Arabia. The three broad hypotheses have been subdivided sub-hypothesis testing influence of each independent variable on online shopping behaviour. The framework is based on enhanced model proposed by Charles et al., (2008) although with some adjustments. The next section discusses the existing literature and hypotheses development.

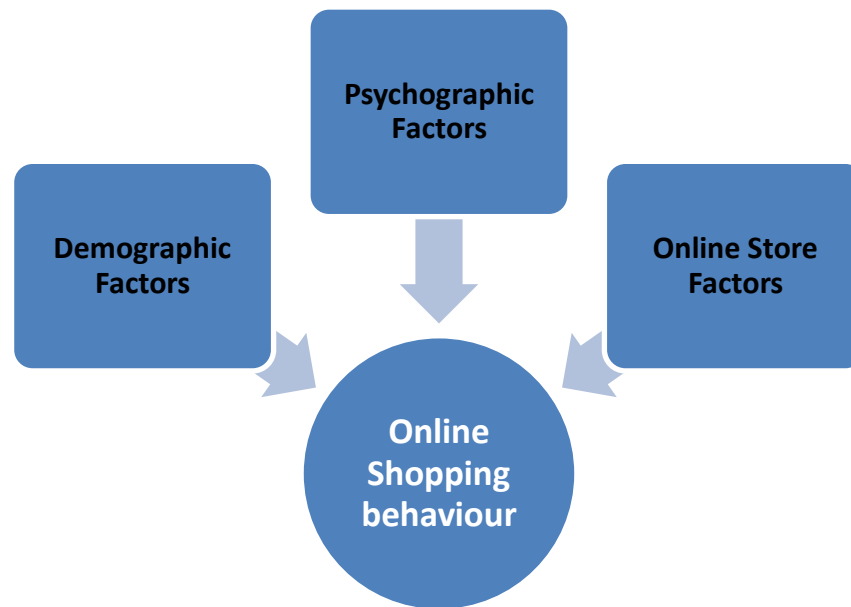


Figure 1: Research Frame work.

Literature Review:- This section aims to review existing literature with respect to the factors that influence online shopping behaviour. As mentioned in the above section the study focuses mainly on three broader drivers of online shopping namely demographic factors, psychographic factors, and Store variables presented separately in the following paragraphs. The likely growth and dispersion of online markets has attracted significant attention from researchers (Pavitt, 1997; Ellis-Chadwick et al., 2002). The latent potential in online shopping industry attracted the researchers focus in investigating the e-consumer behaviour (Dennis et al., 2004; Harris and Dennis, 2008; Jarvenpaa and Todd, 1997).

Demographic factors and online shopping:-

Initially the online shoppers tended to differ from traditional shoppers. The innovator group of customers of online shopping tended to be more educated (Li. Et al., 1999), higher socio-economic status (tan, 1999), younger than average and more likely to be male (Korgaonar and Wolin, 1999). While there are many hurdles to the internationalization process an internet week survey found that one of the major obstacles for companies was understanding of the cultural differences between countries (Violino, 2001). Early demographic studies in USA (Circa 1996 to 1997) indicated that the online population was not representative of the general population; specially, the online population tended to be disproportionately white, male, educated, and affluent. Case et al., (2001) mentioned in their work that males represent the majority of online purchase. Other demographic factors such as age, income and education of the customers substantially impact the online behaviour. According to Hasslinger et al., (2007) customers with higher educational degree with high income showed positive attitude and behaviour towards internet buying. Based on the preceding discussion, the following hypotheses are developed for various demographic factors.

Demographic factors influence the decision of online shopping of the customers:-

- H1a : Gender of customer influences the online shopping decision
- H1b : Age of the e-customer influences the online shopping decision
- H1c : Education level of the e-customer influences online shopping decision
- H1d : Occupation of the customer influences online shopping decision
- H1e : Nationality of the customer influences online shopping decision
- H1f : Cultural factors influences the online shopping decision

Psychographic factors and online shopping behavior:-

According to Kim (2004), consumer attitude is a crucial antecedent of online purchase decision. According to Yuliharsi et al., (2011), compatibility, usefulness, ease of use, and security has been found to be important predictors in online shopping. A multitude of researches have explored the impact of a variety of independent variables, such

as ease of use, perceived control, interactivity, and shopping enjoyment on range of different dependent variables, such as perceptions of site quality, customer loyalty and intention to continue shopping online (Wolfenbarger and Gilly, 2003). Trust is another important element influencing the e-consumer behaviour. Jarvenpaa et al., (2000) defined trust as 'a trustor's expectations about the motives and behaviours of a trustee' Gustavsson and Johansson (2000) found out that trust is strongly associated with consumers perceived risk such as uncertainty and lack of security associated with credit card and personal information. Inadequate infrastructure, lack of trust, and privacy and security concerns often lead to lost sales (Yianakos, 2002; Grabner-Kraeuter, 2002). Recent theory has argued that only is trust pivotal to online exchange (Yen and Gwinner, 2003) but also that trust is central to online service dynamics (Harris and Goode, 2004). According to Gefen et al., (2003) trust is a set of specific relationship intentions dealing primarily with integrity, benevolence, competence, and predictability of an internet online retailer. A large number of researches focused on identifying and exploring factors that may account for the attitudes and behaviours of online shoppers (Szymanski and Hise, 2000; Srinivasan et al., 2002). Findings of researches have prompted researchers to argue that e-loyalty is dependent on first developing consumer trust in the supplier (Stewart, 2003; Yen and Gwinner, 2003; Goode and Harris, 2007). The preceding section highlight the influence of psychographic factors on online shopping behaviour, hence the following three hypotheses are developed in this section.

Psychographic factors influence the decision of online shopping decision of the customers:-

- H2a : Attitude of the customer influences online shopping decision
 H2b : Trust will positively influence the online shopping behaviour
 H2c : Situational factors influence the online shopping decision

Online Store factors and online shopping behavior:-

Reputation of a vendor is the perception of customers about an organization (Barnes and Hinton, 2007; Gefen et al., 2008). Researchers have studied the role of e-retail store image (Wilde et al., 2004), Store layout (Vrechopoulos et al., 2004) or Store loyalty (Rafiq and Fulford, 2005) on their shopping behaviour. Another important element in online shopping influencing e-consumer behaviour was the website of the e-retailer. Cheung et al (2003) found that website design plays important role in e-consumer behaviour. The website content, presentation of product/services information influences the e-consumer's intention and purchase from an online retailer. According to Li and Zhang (2002) website is major antecedent of online buying behaviour. According to Xiao, et al., (2015) consumers' perceived risk negatively affects intention to purchase, trust in website and trust in vendor both positively affect intention to purchase. Website quality exerts a positive effect on consumers trust in the website, and vendor reputation positively associated with consumers' trust in the vendor. The physical environment of online retailers, that have variously been labeled "cybermarketplaces" (Venkatesh, 1998), "e-scapes" (Koernig, 2003), or online atmospherics" (Eroglu et al., 2003), has been theorized to constitute a significant factor in online exchange. The above discussion shows the various research findings show the influence of store variables such as, e-retailer image (reputation), web atmosphere on online shopping behaviour, therefore, following hypotheses are proposed in this section.

Store variables influence the decision of online shopping decision of the customers:-

- H3a : Image of the retailer influences the online shopping decision
 H3b : Web atmosphere influences the online shopping decision

Objectives:-

The main objective of the study was to find out the online shopping behaviour in Saudi Arabia. The study focused to find out the factors that influence the decision of online shopping such as demographic, psychographic, and store factors.

Methodology:-

The objectives of this study were addressed by using a quantitative research strategy, based on questionnaire survey of the people living in Saudi Arabia. Empirical data was collected from citizens of Saudi Arabia living in Jeddah city. The respondents included Saudis and Non Saudis, males and females.

Convenience random sampling strategy was used to administer the questionnaires. The participants were mainly associated with the part-time bachelors program of King Abdulaziz University in Jeddah. The questionnaires were

administered to the participants when they came for counseling classes of the study and also during the final exams. The response was collected from four hundred respondents.

Questionnaire design:-

The questionnaire for this research is divided into two parts – Section A and Section B. Section A of the questionnaire contains questions on the demographic profile such as nationality, gender, age, employment status, income, and education. Section B of the questionnaire solicits responses on the key constructs of the research framework namely, the psychographic factors and store variables. The psychographic factors included attitude of the customers, trust in online shopping, and situational factors. The store factors included image of the e-retailers and web atmosphere. To encourage the respondents' participation and reliability of the responses the questionnaire was translated into Arabic language as the respondents were mainly Arabic speakers.

Content validity:-

As recommended by Sonquist and Dunkelburg (1997), from the beginning of the study content validity was managed during the development of measurement items and instrument. The variables were identified carefully from the literature and adjusted to fit the objective of the study and context of Saudi Arabia. After development of the questionnaire, a pilot test was conducted in the field requesting suggestions from the participants and necessary modifications were done. Pilot survey is best practice and common among researchers to measure face validity and reliability of a questionnaire (Babbie, 1990; Sekaran, 2003; Law and Bai, 2008; Ndubisi, 2011). Pilot study was conducted using a group of 20 participants, ten with online shopping experience and 10 with no online shopping experience. The comments, suggestions and criticism from these participants were evaluated and incorporated into the final questionnaire. In last, the revised and complete questionnaires were administered to the respondents.

Data analysis:-

Descriptive analytical tools such as mean and standard deviation were used to summarize the respondents' feedback. Reliability test was done by Cronbach Alpha analysis. The relationship between the eleven variables under study in the three categories with the online purchase behaviour was tested by using logistics regression estimates. In the following sections empirical results are presented and discussed.

Empirical results:-

This section presents the research results related to the objectives of the study proposed earlier. As the study was about the customers there were large number of respondents reachable and as proposed 400 usable questionnaires were collected. Table 1 illustrates the reliability of data tested by Cronbach Alpha analysis. The reliability of results depends on the reliability of collected data. Reliability was evaluated by assessing the internal consistency of the items representing each factor using Cronbach's Alpha. Table 1 illustrates the reliability statistics in two parts first for all the factors and second for each item separately. The Cronbach Alpha value for first is .961 which is very high, implying high reliability of the data and drawn results from analysis. Second part of table 1, presents the Cronbach Alpha value for each factor which is also high namely, Awareness .900; Web atmosphere .959; Situational factor .849; e-Retailers' Image .956; Trust .956; Culture .851. Thus the high Cronbach Alpha values indicate high reliability of the data and the results. According to Nunnally (1978), the value for Cronbach alpha of 0.07 or higher is acceptable. Thus data on these variables are reliable and consistent with research standards.

Table No.1:-Reliability Statistics – Overall.

Cronbach's Alpha	.961
N of Items	94
Psychographic Factors	Cronbach Alpha Value
Attitude	.900
Trust	.956
Situational Factors	.849
Online Store Factors	
E-retailers' Image	.956
Web Atmosphere	.959
Cultural Factors	.851

About the respondents:-

Table 2 presents the demographic profile of the respondents. It shows that respondents were mainly Saudi nationals (86.25%) as compared to Non-Saudis only (13.75%). The result further showed that the respondents were more males (79.75%) than females (20.25%). It is also shown that respondents less than 24 years of age were (51.25%) and 48.75% were of 25 years or above. In terms of education 42% respondents were less than bachelors and 58% were holding bachelors or more than bachelors' degree such as masters and Ph.D. There were more unemployed (which includes students, and housewives) (55%) compared to employed respondent (45%).

Table 2: Demographic profile of respondents

Profile	N	%
Nationality		
Saudi	345	86.25
Non-Saudi	55	13.75
Gender		
Male	319	79.75
Female	81	20.25
Age		
15 to 24	207	51.25
25 and above	193	48.75
Education		
Less than bachelors	168	42.00
Bachelors and above	232	58.00
Occupation		
Employed	180	45
Unemployed (includes, students and housewives)	220	55

Table 3 presents the results of logistics regression estimates aimed at testing the relationship for the demographic variables, psychographic variables, and online store variables with the online shopping behaviour. The results for the three factors are as follows;

Customer Demographics and online shopping:-the result shows that Saudi nationals are more interested in shopping online in comparison to non-Saudis living in Saudi Arabia. The result is statistically significant 0.052. The result also shows that females in Saudi Arabia are more interested in online shopping compared to males, however the result is not significant. People age of 25 years and more than 25 years are more interested in shopping online compared to people less than 25 years, in this case as well the result is not significant. Education of the customers positively influences their online shopping decision, respondents with bachelors' degree and more show interest in online shopping. In this case the result is statistically significant 0.097. Employment status does influence the online shopping decision, those employed show more interest in shopping online compared to those unemployed, the result is statistically not significant.

Customer Psychographic and online shopping:-the results in table 3 regarding the psychographic factors relationship with online shopping behaviour show that all the psychographic factors namely attitude, trust, and situational factors do not influence their decision of online shopping. The result of attitude of the customer towards online shopping do not influence their online shopping behaviour is statistically significant 0.000, similarly the results that trust of the customers in online shopping do not influence their online shopping behaviour is also statistically significant 0.074, however the result regarding the situational factors of the customers do not influence their online shopping is not statistically significant. Thus, these psychographic factors do not influence the customer's decision of online shopping, however the cultural factor influences their decision but the result in case as is not significant.

Online Store Variables and online shopping behavior:-the results in table 3 regarding online store variables further illustrate that e-retailers' image influences the decision of the customers in online shopping. The result is statistically significant (0.094). The results also show that web atmosphere of the e-retailer influences the online shopping decision, however the results is not statistically significant.

Table 3: Logistics Regression Estimates - Factors affecting online purchase decisions.

Variables	Description	B	S.E.	Wald	df	Sig.	Exp(B)
Constant		-4.035	.819	24.305	1	.000	.018
NAT	Nationality (Saudi=1, Non-Saudi=0)	.621	.319	3.786	1	.052	1.861
GEN	Gender (Male=1, Female=0)	-.156	.446	.123	1	.726	.855
AG	Age (≤ 25 years=1, > 25 years)	-.293	.277	1.113	1	.291	.746
EDU	Education (\geq Graduation=1, $<$ Graduation=0)	.396	.238	2.759	1	.097	1.486
OCCUP	Occupation (Employed=1, Unemployed=0)	.017	.274	.004	1	.950	1.017
ATTD	Attitude (1=strongly important 5 = least important)	1.082	.195	30.854	1	.000	2.952
TRUST	Trust (1=strongly important 5 = least important)	.358	.200	3.191	1	.074	1.430
SIF	Situational Factors (1=strongly important 5 = least important)	.131	.187	.486	1	.486	1.139
CUL	Cultural Factors (1=strongly important 5 = least important)	-.073	.142	.265	1	.606	.930
IMAGE	Image (1=strongly important 5 = least important)	-.427	.255	2.802	1	.094	.652
WEB	Web Atmosphere (1=strongly important 5 = least important)	-.132	.192	.473	1	.492	.876
-2 Log likelihood		472.8					
Cox & Snell R Square		.162					
Nagelkerke R Square		.218					
Chi-square		70.778					
df		11					
Sig.		.000					
Overall Percentage		68.0					

Discussion:-

With a good understanding of the target customers, online retailers and entrepreneurs may be able to develop more effective and targeted online retail operations that meet the requirements and expectations of their online shopping customers (Chua et al., 2006) thus the study aimed at finding out the factors that may influence the online purchase behaviour of the customers in Saudi Arabia. Although the topic has been studied fairly in developed countries in developing countries such as Saudi Arabia it is scarcely researched. Thus this study adds value in literature by filling the gap. The results from this study indicate that there are many factors which may influence the decision of online shopping behaviour of the customers in Saudi Arabia, which will help the online e-retailers in framing their strategies in targeting right customers with appropriate value. Like previous studies the findings in this study also show that the demographic factors of the customers play significant role in online shopping. Like the findings of earlier studies the online shoppers in Saudi Arabia are more educated (Li et al, 1999). Unlike the earlier findings of Korgaonkar and Wolin (1999) the online shoppers are more than 25 years of age and also females are more interested in shopping online. Thus the online shoppers in Saudi Arabia tend to be different in demographic factors from other countries where they are mainly male and younger. The difference may be due to the culture of the country which influences the online shopping decision. The employment status also influences the online shopping decision.

The psychographic factors which define the reasons for online shopping included attitude of the customers, trust of the customers in online shopping, and the situational factors and the culture of the customers do not influence the online shopping decision except the cultural factor which influences the decision. The finding is same to the findings of Jawa and Chaichi (2015), which said that trust and online shopping behaviour in Saudi Arabia has no relation. In other words, trust do not influence online shopping behaviour in Saudi Arabia. Unlike the findings of others (Kim,

2004), the attitude of the customers in Saudi Arabia do not influence the decision of the customers. The situational factors of the customers such as medical situations when the customers may not go out, the traffic on the road, shortage of time may influence the decision of online shopping. But in Saudi Arabia the situational factors do not influence the online shopping decision, in other words it do not motivate them in buying online. Last factor investigated in this study was the online store factors namely the image of the e-retailer and web atmosphere. The image of the sellers influence the decision of the customers in shopping online (Babkus and Boller, 1992; Dennis et al., 2002a; Kooli et al., 2007), in Saudi Arabia as well the image of the e-retailer influences the online shopping behaviour. Besides, image the web atmosphere of the e-retailer influences the online shopping behaviour of the individuals.

Conclusion:-

The findings of this study give sufficient information for the e-retailers to plan their online business to achieve success in the market of Saudi Arabia. In general the online market of Saudi Arabia promises huge potential and the indicators are very strong. The findings illustrates that Saudi nationals are more interested in spending in online shopping as compared to non-Saudi nationals living in Saudi Arabia. Given the interest of the Saudi nationals in online shopping the e-retailers should focus on customers above 25 years of age who tend to be online shoppers. Also the females in Saudi Arabia can be targeted with different and unique marketing strategies. Very important the customers consider the image of the retailer when purchasing online. Therefore the e-retailers should promote image building through appropriate marketing strategies. Last but not least the web atmosphere plays important role in the online shopping decision of the customers. Therefore a highly organized simple and more informative website of the e-retailer may motivate the online shoppers in shopping from a particular e-retailer.

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