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Profiling E-buyers in Saudi Arabia:

Demographic, Experiential, and Attitudinal Factors*

LE PROFILAGE DES E-ACHETEURS EN ARABIE SAOUDITE:

LES FACTEURS DÉMOGRAPHIQUES, EXPÉRIMENTAUX ET DES ATTITUDES

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Abstract: The purpose of this research study is to develop profiles of adopters and non-adopters of internet shopping in Saudi Arabia based on their demographic variables and internet usage patrons and to investigate consumers' attitude towards online shopping and perception and formation of attitude by using Fishbein and Ajzin (1980) Theory of Reasoned Action (TRA). A profile of internet shopping adopter and non-adapters was drawn. Among the investigated demographic variablesand internet usage patterns, only educational level and previous experience on online purchase were found to differ significantly among consumers. Therefore, demographic variables and internet usage patterns are of limited use to profile Saudi Arabian consumers in terms of attitude towards internet shopping.
Key words: Profile; Internet Shopping; E-Commerce; Saudi Arabia; Consumer Behavior

Resumé: Le but de cette étude est d'élaborer des profils d'adoptants et de non-adoptants des achats sur Internet en Arabie Saoudite en fonction des variables démographiques et des modèles d'utilisation d'Internet et d'étudier l'attitude des consommateurs envers les achats en ligne, leur perception et la formation de l'attitude, en utilisant la Théorie de l'action raisonnée (TAR) de Fishbein et Ajzin (1980). Un profile des adoptants des achats sur Internet et des non-adoptants a été tiré. Parmi les variables démographiques étudiés et les modèles d'utilisation d'Internet, il n'y a que le niveau d'éducation et l'expérience précédente de l'achat en ligne sont avérés très différents chez les consommateurs. Par conséquent, les variables démographiques et les habitudes d'utilisation d'Internet sont d'un usage limité pour définir le profile des consommateurs de l'Arabie Saoudite en termes d'attitude envers les achats sur Internet.
Mots-clés: Profile; Achat Sur Internet; E-Commerce; Arabie Saoudite; Habitude Des Consommateurs

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INTRODUCTION

Electronic commerce (e-commerce) is emerging as the market with the most potential both in developed nations and in developing countries. With the rapid development of the World Wide Web and an increasing percentage of the worldwide population gaining internet access, e-commerce will play an ever-increasing economic role [Chiang & Nunez 2007].The internet has the potential to radically change the way businesses interact with their customers.By the spur of information technology, thriving development of internet completely subvert our lives, even impact the whole society commerce and

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make a big change on economy. The increase of online shopping has stimulated widespread research aimed at attracting and retaining consumers from either a consumer- or a technology-oriented view (Jarvenpaa & Todd, 1997).

There is a radical transformation taking place in Saudi Arabia. The Saudis are hovering on the edge of a significant new business landscape. There has been a tremendous increase in internet users; where there were one million users during 2001 and around 9.6 million users in the beginning of 2009 with 35% annual growth and 38% usage among the population (Alriyadh, Sep.2009). The Saudi Arabian market is considered the largest retail market in the Middle East. The forecast average annual private consumption growth in Saudi Arabia is 7.9% between 2011 and 2014 (Business Monitor International, 2010).

According to master card report for the first quarter of 2009, Saudi consumers have the highest consumption and spending rates in The Middle East and Africa despite of the economic downturn. Despite the mentioned facts about the country's retail market, little empirical research has been found on Saudi Arabian e-commerce. This research paper attempts to fill in the gap in identifying Saudi Arabian's e-buyers profile and their shopping behavior.

The purpose of this research study is to develop profiles of adopters and non-adopters of internet shopping in Saudi Arabia based on their demographic variables and internet usage patrons and to investigate consumers' attitude towards online shopping and perception and formation of attitude by using Fishbein and Ajzin (1980) Theory of Reasoned Action (TRA). According to this theory, a consumer's attitude toward performing a behavior is a good determinant of his/her intention of performing this behavior. This study examines one dimension of attitude; whether demographic profile of Saudi Arabian internet users affect attitude toward online shopping behavior.

This paper is organized as follows. The next section presents literature review for related variables. The third section relates the theoretical background of TRA for profiling online shoppers and investigating Saudi Arabian consumers' attitude towards online shopping. The second and third section provides a foundation and framework of the study. The third section describes the research methodology. An analysis of results follows in the fourth section. The final section provides discussion of research results as-well-as implications and limitations of the study.

LITERATURE REVIEW

Saudi Arabia as A Promising Developing Country

Saudi Arabian economy suffered minimal effect during the recent economic downturn with steady annual growth, primarily through the high oil revenues during the past few years. Consequently, the country is investing in state-of-the-art infrastructure for health, education, transportation, and communication. Unlike manydeveloping countries, the Saudis do not suffer from financial resource limitations. Saudi Arabia has a youthful population, with 50% of the population is under 20 years old (CDSI, 2009). Moreover, the enrolment rate ofhigh school graduates 92% of in higher education institutions is 92% during 2007, which is considered one of the highest enrolment rates among all countries (OECD, 2007). The combination of young population and high level of education creates a technology savvy environment. During the past decade, several articles have examined various aspects of online shopping. However, few contributions have been made on developing countries, especially, on Saudi Arabia.

White Baker, Al-Gahtani, and Hubona (2007), investigated the effects of gender, age and education on new technologyimplementation in Saudi Arabia.Result indicated that there were no statistically significant interactions, with the exception of the moderation of perceivedbehavioral control on behavioral intention by level of education. These findings did not coincide with previous literature, which reported that moderator variables of age and gender to be significant determinants of attitude and intention on new technology adoption in other cultures. These findings might be linked to homogeneity of the study sample, which is mostly young males.

Sait, Altawil, and Hussain (2004), conducted a national study on internet usage and inclusion towards e-commerce on an early stage of internet adoption(data was collected during 2001-2002) in Saudi Arabia. Computer usage duration and online experience were found to affect consumers' inclination towards ecommerce.

Online shopping

Factors influencing consumers to shop online have received wide attention among researchers and have become a common practice within the last two decades in developed countries. Though, it is yet to be tested from a consumer perspective in developing countries, with regards to the influence of cultural variables, as exemplified by the differences between the e-buying behavior of customers in developed countries and developing countries. Consumer-oriented research focuses on consumers' prominent beliefs about online shopping, which may influence purchase channel selection.

Online consumer behavior has been examined from the perspectives of consumer demographics and lifestyle, which is the focus of this study. Other perspectives that have been studied on the context of online consumer behavior include

benefits and risks of online shopping (Garbarino and Strabilevitz 2004; Huang,Schrank and Dubinsky 2004, Noort, Kerkhof and Fennis 2007, and Jarvenpaa and Todd 1997), shopping orientation(Korgaonkar and Wolin 1999, Garcia 1999, Brown, Pope, and Voges 2003, and Girard, Kogaonkar, and Silverblatt 2003),and cognitive/psychological variables (Huang 2003, Xia 2002, and Lynch and Beck 2001).

Earlier studies in developed countries focused on demographic profiling of online shoppers. Research indicated that demographics and lifestyle variables play important role in determining online shopping behavior. Previous research indicated that online shoppers are mostly men, young, better educated, and have higher incomes (Brown et al. 2003; Chau and Hu, 2001; Korgaonkar, Silverblatt, and Becerra 2004;Gupta, Pitkow, and Recker, 1994; and Wharton Virtual Test Market (WVTM), http://wharton.upenn.edu). Gender differences were found among online shoppers, where male consumers make more online purchases than females (Stafford,Turan, and Raisinghani, 2004; and Gupta et al., 1994) and spend more money online than females (Calik and Ersoy, 2008; and Susskind, 2004).

These gender differences might exist because men and women have different shopping orientations (Rodgers and Harris 2003; Swaminathan, Lepkowska-White, and Rao 1999;Hamilton, 2000), buy different products online, where men purchase more computer products while women purchase health and beauty items (Calik and Ersoy, 2008). Other possible reasons might include that women are more web apprehensive than men (Susskind 2004).The research hypotheses are developed with anticipation that consumers' demographic profile would have a significant effect on attitudes, then consequently, on intention to shop online.

Studies on online shoppers' age range have produced mixed results. Earlier research indicated that online shoppers tend to be young adults, between the ages of 16 and 30 years old (Teo, 2002; Sulaimanand Mohezar 2008; Korgaonkar and Wolin 1999). However, other research found that no significant age differences among online shoppers (Donthu and Garcia 1999). The effect of age on attitude towards online shopping has also produced mixed results. Some studies found a positive relationshipbetween consumers' age and attitude towards online shopping (Stafford et al., 2004) while other studies found no relationship between the two variables (Rohm and Swaminathan 2004; and Li, Kuo, and Russell, 2001). Zhou, Dia, and Zhang (2007) argued that this discrepancy in research findings might be related to differences in the span used in identifying age group which is between a 10-year span (Li, et al., 2001; Stafford, et, al., 2004) and a 20-year span (Rohm and Swaminathan 2004).

Educational level is usually positively correlated to individuals' income. Research suggested that online shoppers have higher level of education and earn more money than traditional store shoppers (Bagchi and Mahmood 2004; Li, et al. 2001; Susskind 2004). Though, other studies did not find conclusive evidence that linked educational level as a strong predictor to online shopping behavior (Bellman, Lohse, and Johnson 1999; Donthu and Garcia 1999). Based on the previous assumption, the following hypothesis was advanced:

H1: There will be significant differences between consumers' demographic groups and attitude towards online shopping.

Consumers' increase exposure and knowledge of the technology will modify norms of behavior (Dahlen, 2002). It has been argued that exposure to technology affects consumers' attitude towards non-store shopping. Modahl (2000), concluded that the increased exposure to new technologies increases the probability of developing favorable attitude towards adopting internet as a shopping medium. Previous literature suggests that there is a positive relationship between the increase use of technology and willingness to adopt direct channels (Korgankoar and Moschis 1987;Modahl 2000; Sim and Koi 2002; Dholakia and Uusitalo 2002).

H2: There will be significant differences between consumers' usage patterns and attitude towards online shopping.

Many marketing and information technology studies, drawing on Technology acceptance model, Theory of Reasoned Action, and Theory of planed behavior, have shown that consumer demographics are a significant predictor of consumers' attitude towards online transactions. Moreover, the literature shows that consumers' attitude towards online shopping is a strong predictor of intentions to engage in online transactions (Pavlou and Fygeson, 2006; Pavlou, 2003; O'cass and Fench, 2003; Shih, 2004; and Park, Lee, and Ahn, 2004).

It would be interesting to investigate online demographic profiles in developing countries to compare online shoppers profiles, since this kind of research was conducted in early stages (late 1990's and early 2000's) of adopting the internet as a shopping channelin developed countries. The review of the above studies indicated that although there have been a body of literature conducted regarding internet usage and e-buying, very few had focused on Saudi Arabian consumers or specifically, profiling e-shoppers. This research study will attempt to fill the gap regarding this area of research.

THEORETICAL FRAMEWORK

The Fishbein and Ajzin Theory of Reasoned Action (Fishbein and Ajzin, 1980) will serve as the theoretical framework for this study. This theory stated that an individual's attitude towards performing certain behavior (A_b) is a very powerful

determinant of his/her intention of performing that specific behavior (B_i), which is viewed as the immediate indicator of future actual behavior (B). According to this theory, an individual's attitude toward performing a behavior was a function off two components: (1) Beliefs (b_i) that performing a behavior has certain attributes; and (2) The individual's evaluation (e_i) of those beliefs: The attitude was estimated using the following formula: $Ab=\sum biei$.

Since this theory has yet to be thoroughly tested in the context of attitude towards online shopping in Saudi Arabia, itwould be interesting to examine whether the findings of online shopping found in previous studies wouldalso be reflected in this study. Using Theory of Reasoned Action (TRA) (Fishbein and Ajzin, 1980) as a reference framework, this study investigates the effect of gender, age, income, and educational level as the independent variables on attitude towards online shopping in Saudi Arabia as the dependant variable. The main contribution for this study is to utilize TRA to predict attitude and intentions towards online shopping among Saudi consumers, as well as to draw a profile of them with respect to demographic variables.

METHOD

A web-based survey was conducted to collect data from all geographical areas of the country. The link for the questionnaire was sent to a random sample consisting of 4,000 Saudi e-mail addresses. The survey was posted online for a period of six weeks, between October 16 and November 27, 2010. The questionnaire was developed to reflect variables related to internet users profiles and attitudes towards internet shopping.

For a dependent variable in this study, a multi item scale was constructed to draw a profile of online shoppers in Saudi Arabia and to measure their attitude and intentions towards online shopping. Survey items include four sections; demographics, internet usage, attitude, and intention. Demographic variables (gender, age, income, and education) were measured using ordinal scales. Other variables that were measured include internet usage. Respondents was asked questions regarding internet usage patterns and online shopping experience such as, time spent surfing the web, access to internet, purpose for using the web, product search via the web, internet purchase as well as purchase frequencies (all measured using ordinal categories). Attitude toward online shopping was measured using a ten item scale adopted from Goldsmith (2002) and O'Cass and Fenech (2003). The last section includes a three-item scale which was adapted fromGoldsmith (2002) to measure consumers' intention to purchase through the internet. A five–point Likert scales; in which 1 indicates total disagreement with the statement and 5 indicates total agreement, were used to measure the attitude and intention constructs.

The questionnaire was initially drafted in English, then it was double back-translated (Churchill, 1979). A teaching assistant in the English department in a large university in the central province in Saudi Arabia translated the original English language questionnaire into Arabic. The questionnaire was then back translated into English by a different research assistant from the same department. The two English language versions of the questionnaire were then compared. Few corrections were done accordingly based on comments and feedback. A pilot study was conducted with fifteen college students to test instrument validity. Few minor changes were done using the equivalence technique to give a correct sense of the Arabic sentence. To test for instrument reliability, Cronbach alpha was conducted for the measured construct, namely attitude ($\alpha = .89$).

RESULTS

It is important to note the difficulty to precisely assess the representativeness of the study sample due to the lack in internet reports of demographics of the internet population in Saudi Arabia. Moreover, it is misleading to evaluate the representativeness of this study sample with demographic estimates in earlier studies conducted in profiling internet users in developed country, since such studies were conducted in earlier phases of internet penetration, while this study is conducted a decade after. Despite the above argument, there are some similarities regarding the proportion of males to females, educational level, and income as-well-as some differences (Table 1).

Table 1: Similarities and Differences between Internet Users

Demographic Variables	***Study Sample***	***Earlier Findings***	***Source***
Gender	Females (43%)	Females (30-45%)	GVU, 1999; Donthu and Garcia, 1999; Lee, Kuo, Russell, 1999
Age	Majority (18-25)	Majority (32-35)	Emerging Technologies Research Group, 1997; GVU, 1999
Education	Majority college educated (56%)	Majority college educated (61%)	GVU, 1999; Donthu and Garcia, 1999
Income	Majority over $48,000*	Majority over $50,000	GVU, 1999; Layton and Kanfer, 1996
race	N/A	white	Layton and Kanfer, 1996; Lee, Kuo, Russell, 1999

*Majority of sample after removing student sample (see Table 2).

Sample Description

Table 2: Demographic Profile of Sample

Variable	Frequency	Percent
Gender		
Male	160	56.5
female	123	43.5
Age		
Less than 18	7	2.5
18 – 25	176	62.2
26 – 35	60	21.1
36 – 45	31	11.0
Over 45	9	3.2
Education		
Less than High School	3	1.1
High School	58	20.5
Associate degree	15	5.3
University degree	175	61.8
Graduate degree	32	11.3
Job designation		
Government worker	53	18.7
Private sector worker	49	17.3
Businessman/woman	3	1.1
Student	150	53
Do not work	28	9.9
Monthly income		
Less than $1000	88	31.1
$1000 - $1600	15	5.3
$1601 - $2200	9	3.2
$2201 - $3000	14	4.9
$3000 - $ 4000	16	5.7
Over $4000	47	16.6
Dependant on others	94	33.2
Marital Status		
Married	90	31.9
Unmarried	192	68
Internet daily use		
1 -2 hours	61	21.6
2 -4 hours	107	37.8
More than 4 hours	114	40.3
Length of use		
1 – 2 years	20	7.1
2 -4 years	52	18.4
More than 4 years	210	74.2
Internet purchase		
Yes	138	48.8
No	144	50.9

Two hundred and eighty one responses were collected. The majority of the respondents were between the ages of 18 – 35 and had a university degree. A little over half of respondents (53%) were students and had a monthly income of less than $1000 (31.1%) or financially dependent on others (33.2%).Most respondents surf the web for four hours (40.3%) or between 2 – 4 hours (37.8%) daily, had over four year experience using the internet, and a little over half of them have no previous experience on buying through the internet. Frequencies and percentages related to demographic characteristics of respondents are presented in Table 2.

Profiling of Internet Users

This section covers analysis of the internet usage patterns across demographic variables for respondents (table 3), which covers the following contents:

Daily internet usage

Cross tabulation revealed that over 40% of both males and females surf the web more than four hours daily followed closely by 2-4 hours (37.4 %). It appears that younger internet users surf the web daily more than older users, where almost (47%) of younger users of the age group 18-25 years prefer to surf the web daily for more than four hours, (46.6%) of the age group 26-35 prefer to surf the web daily between 2-4 hours, and (42.6%) of the age group 36 and over prefer to surf the web daily between 1-2 hours.Internet usage by level of education seems to vary between users. Almost forty-oneper cent of college graduates prefer to surf the web more than four hours daily, while users with graduate degrees (46%) prefer to use the web daily between 2-4 hours. Internet usage patterns appear to vary across occupational categories where government workers (52.8%) use the web daily (2-4 hours) less than students (44.6%) and users with no jobs (59.2%) where they prefer to use the web daily for more than four hours.Users across income groups vary in their daily internet usage. Individuals earning higher incomes (52.1%) seem to prefer to surf the internet daily for more than four hours. Similarly, most individuals with the least incomes (41%) as-well-as individuals dependant on others (52%) prefer to surf the internet for more than four hours daily, which appears that most individuals in both categories are students. Married individuals surf the internet daily less than unmarried individuals, where married individuals (41.1%) prefer to surf the internet daily 2-4 hours and unmarried individuals (47.9%) surf the internet daily more than four hours. Chi-square is significant forage, income, and marital status (Table 3).

Internet usage experience

The results of the survey depicted that the majority of both males and females have more than four years experience using the web, where (79.8 %) of male users and (67.4%) of female users have more than four years experience in internet usage.Similarly, the majority of users from all age groups have more than four years experience in using the internet. Users across educational levels, occupational categories,and as-well-as income groups use the internet for more than four years. Similarly, the majority of married and unmarried individuals are using the web for more than four years.Chi-square is significant for gender at (.05) level and for age, occupation, income, and marital status at (.01) level.

Internet purchase

Cross tabulation also revealed that the majority of users both males and females have previous experience in internet purchase. About (50 %) of males and (47%) of females have previous experience in virtual transactions. Younger users appeared to be the most potential internet buyers where (62%) of the age group (< 18-25) years old have previously used the web as a shopping channel. The percentage of internetpurchasing experience decreases as users age increase.Users with lower incomes (62.9%) and who are financially dependent on others (61.7%) were the most users with previous internetpurchasing experience, which appeared that the majority of them are college students. Results also indicated that most users with previous internetpurchasing experience were unmarried (61.9%). Chi-square is significant at (.01) level for internet purchasing experience for age, occupation, income, and marital status (Table 3).

Table 3: Value of Chi-Square for Socio-demographic Factors and Internet Usage Patterns

Variable	Gender	Age	Education	Occupation	Income	Marital status
Daily Internet usage	Chi^2=3.09 (df:2)	Chi^2=20.96** (df:8)	Chi^2=6.77 (df:8)	Chi^2=14.19 (df:8)	Chi^2=34.90** (df:12)	Chi^2=18.73** (df:2)
Internet usage experience	Chi^2=5.95* (df:2)	Chi^2=27.66** (df:8)	Chi^2=11.18 (df:8)	Chi^2=35.49** (df:8)	Chi^2=30.54** (df:12)	Chi^2=12.31** (df:2)
Internet product purchase	Chi^2=.277 (df:1)	Chi^2=25.48** (df:4)	Chi^2=5.20 (df:4)	Chi^2=35.12** (df:4)	Chi^2=27.01** (df:6)	Chi^2=28.68** (df:1)

*Chi-square is significant at the 0.05 level (2-tailed), ** Chi-square is significant at the 0.01 level

Hypothesis H1 was tested using analysis of varianceANOVA to determine if differences exist between different demographic groups (gender, age, education, occupation, income, and marital status) and attitude towards online shopping.In order to determine differences as-well-as similarities between different demographic groups, the mean score for attitude was compared for this analysis. Results showed that there were no significant differences in attitude among different demographic groups due to the mentioned demographic variables except for educational level(Table 4).

In order to test H2, an analysis of variance ANOVA was conducted todetermine if differences exist between different internet usage patterns(Daily Internet usage, Internet usage experience,) and attitude towards online shopping. Results showed that a significant differenceexisted in attitude between respondents who have previous experience in internet purchase and those who did not. Respondents with previous online purchase experience have a significant favorable attitude than respondent with no previous online experience (Table 4).

Table 4: Differences Regarding Demographics and Internet Usage Patterns

Variables	F	Sig.
Gender	.87	.53
Age	1.91	.043
Education	1.11	.35
Occupation	1.49	.16
Income	1.38	.20
Daily internet usage	.64	.74
Internet experience	.50	.85
Internet purchase	2.31	.02

Discussionand Application

Summarizing the results from the preceding analysis, profiling for the Saudi internet consumers can be developed. The first section of the analysis depicts internet usage preferences across different demographic characteristics. An analysis of the trends on online shopping in Saudi Arabia depicts that there is an increasing trend in using the internet as a shopping channel especially in the age group 18-25 years old, with slow transformation for older age groups. Results shows that this age group, both males and females, use the internet heavily and more adapted to internet shopping. Although this age group does not have higher incomes of their own and is not expected to earn income yet in the Saudi culture, rather, they are mostly dependent on others until they graduate and then participate in the job market.The Saudipopulation is a predominantly young and computer savvy generation, and internetpenetration is on the rise which creates higher demand for internet usage and maybe more online purchases.

According to the study's findings regarding differences in attitude towards online shopping between different demographic groups, none of the demographic characteristics behave exactly as hypothesized except for education variable. Similarly, differences in attitude between different internet usage patterns did not behave as hypothesized except forprevious experience ononline purchase. Therefore, demographic variables and internet usage patterns are of limited use to profile Saudi Arabian consumers in terms of attitude towards internet shopping.Given that previous research regarding profiling has been predominantly conducted in the US and the developed countries, the current study may be accounted for by country-specific factors.

In the light of the current research findings and conclusions, managerial implications and critical success factors for internet vendors targeting online shoppers in Saudi Arabia are drawn. College-age population should be targeted since they represent the most potential online consumers in the country. As mentioned earlier in the study, the unique demographic structure of the country, where this age group constitute a large percentage of the population, makes it easier for marketers to develop marketing strategies that can target a large percentage of the population. Moreover, in the near future, the purchasing power of this segment of the population will be at its height. Marketers targeting this age group should develop strategies to retain online buyers and attract the others. An online vendor seeking to market explicitly to this segment may develop strategic alliances with retailers specializing in products and services targeted to this marketing segment. In addition, online businesses should take advantage of the long time this segment spend online to create social media campaigns to reach them.

Some limitations of this research should be noted. The time restriction resulted in that merely a limited number of responses were collected. If more responses were collected, the significant variance could resulted in a more valid investigation and could also increase the generalizability of the research findings. Therefore, the limitations of this study can direct future research towards replicating the present study to a more representative sample and to extend the findingsto a specific product category.

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