

Analysis of Consumer Behavioural Intention towards Online Shopping

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Purpose – Business conducted online platform proves to be both opportunistic and challenging while assisting business owners to build an advantageous competitive scene. This paper examines what may affect consumers' intentions to purchase products and services online in Saudi Arabia. **Design/methodology/approach** – The research framework is grounded in an extended technology acceptance model (TAM). This study utilised a survey questionnaire to collect 390 valid responses from participants in Saudi Arabia. SmartPLS version 3.0 tested the measurement and structural model. **Findings** – Website ease of use, e-commerce trust, electronic word of mouth and perceived benefits positively influence consumers' intention towards Internet shopping adoption. **Research limitations /implications:** The limitations of the current study are essential to its design and methodology, providing some directions for future research. **Originality/value** - This is one of the few studies of online purchase intentions in Saudi Arabia, especially one with an extended IS model. The extension of the well-established TAM model, by integrating additional variables, provides researchers with a fuller model and more theoretical options in developing frameworks, which are relevant to the particular context of the study – Saudi Arabia.

Key words: *Consumer Behaviour, Online Shopping, Electronic Commerce, E-Commerce Trust, Electronic Word of Mouth, Perceived Benefits, Saudi Arabia.*

Introduction

The integration of information technology in business and management has been strengthened with the growth of Internet technology and services (Chang, Chih, Liou, & Yang, 2016). Nowadays advanced electronic services associated with the Internet are becoming vital as well as strongly influencing business behaviour. Steadily, the Internet revolution has proven to have a substantial effect on the business environment, and assists businesses by having more alternatives to achieve goals (Salem & Salem, 2019). Moreover, Internet and digitisation have a significant impact on our daily life activities including purchasing behaviour (Lala, Arnold, Sutton, & Guan, 2002).

Online shopping attracts many internet users in developed countries but in developing countries people are still not entirely happy to purchase goods online (Madan & Yadav, 2018). In such countries, many consumers have a negative perception of using advanced Internet services because they find it risky and unsecured. E-commerce studies show that many obstacles affect consumers' acceptance in developing countries, such as being technology savvy, trust, social resistance, privacy, cost, banking systems, IT infrastructure, and culture (Jaruwachirathanakul & Fink, 2005). Furthermore, the exploration of other non-technological factors that may significantly affect the adoption and acceptance of the online market in developing countries, has not received enough research. Therefore, in developing countries such as Saudi Arabia, the adoption and acceptance of online shopping has a significant knowledge gap when identifying and exploring the factors in online shopping adoption.

Previous studies comparing traditional and online shopping show that consumers perceive many advantages (Zhu, Kraemer, & Dedrick, 2004). The virtual dimension of online services enables the online shopper to buy services and goods whenever they want, wherever they are, and from anywhere in the globe; temporal and spatial boundaries are broken. Time and cost are other dimensions; online shoppers can buy products at a lesser price compared to the traditional market, and with the least effort; there is no need to drive to the mall and spend hours to buy what they need (Bigne, Andreu, Hernandez, & Ruiz, 2018). The diversity of offered products is another benefit of online shopping; the shopper is not restricted to only local or domestic providers.

Despite the significance of online shopping advantages, there are other drivers for consumers' decisions to use one online website over another, such as website design and electronic word of mouth. Design and appearance of the online shopping website impact consumer perception; ease of use is the major measure that affects the consumer's attitude towards online shopping websites (Izogo & Jayawardhena, 2018). Consumers' perceptions of using online shopping websites result in comments and reviews; the more positive reviews

and comments that a website have, the more that the intention to use a given website increases (Al-Debei, Akroush, & Ashouri, 2015). Often, consumers reveal their experience of using a website regarding online appearance, information quality, and information search capabilities through written, electronic comments and feedback. These positive or negative words by consumers on social media, blogs, and other discussion boards are known as electronic word of mouth; they are found to have a significant effect on consumer attitudes and behavioural intentions within the internet shopping domain (Aggarwal & Rahul, 2017).

Online shopping in Saudi Arabia is not advanced but online shopping is considered an excellent opportunity, given the rapid growth business of online retailers' websites (Heinrichs, Al-Aali, Lim, & Lim, 2016). The increasing number of online retailers in the Kingdom of Saudi Arabia has vast potential as e-commerce increases market geographic coverage, and reduces the cost of products and services. The use of Internet services in the trading domain in Saudi Arabia has its impact in reaching consumers inside and outside the country, and has an impact on improving the national and global presence of Saudi products (Sheikh, Islam, Rana, Hameed, & Saeed, 2017).

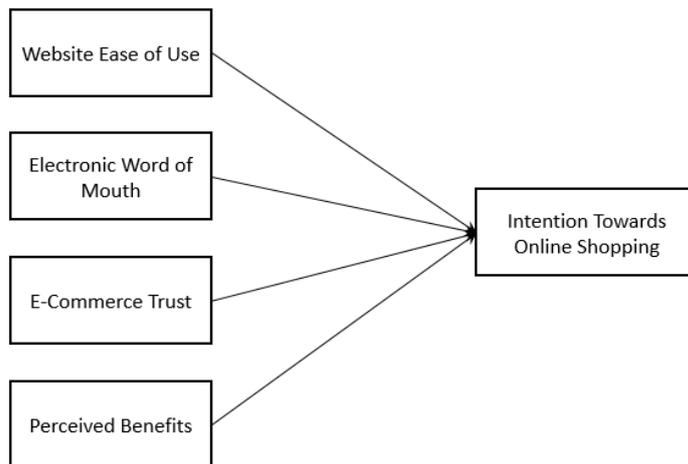
As extracted from the reported statistics (2011) of the Ministry of Communications and Information Technology of Saudi Arabia, the national economy was ranked fourth worldwide for economic growth, and thirty-eighth for the readiness of Internet and telecommunication infrastructure. The number of Internet users rapidly increased, touched 40% of the Saudi population, and steadily grew annually (Alalwan, Baabdullah, Rana, Tamilmani, & Dwivedi, 2018). On the other hand, even with these figures, the volume of online trading is not mapped with technological and economic factors, and is clearly lower than similar rates in neighbours such as Egypt, UAE, and Turkey. Regardless of several initiatives to expand and develop e-commerce in Saudi Arabia, the adoption of E-Commerce is now at a low level, with only 14.3% users out of the total population. Besides online trade volumes, the majority of online transactions from Saudi e-commerce market is conducted through foreign websites with a percentage of 56%.

From a review of relevant literature, a model for predicting behavioural intention towards online shopping in Saudi Arabia was developed. This study proposed that the behavioural intention of Saudi consumers towards online shopping is mainly predicted by e-commerce trust, website ease of use, e-word of mouth, and perceived benefits. The foundation is that, in developing countries, online shoppers encounter high levels of uncertainty avoidance. Therefore, consumers' perception of e-commerce trust causes a high level of online shopping avoidance, resulting in abstention from online shopping.

Conceptual Background and Research Hypotheses

Figure 1 demonstrates the research model. In later subsections, a comprehensive literature review that identifies predictors of intention towards online shopping will be discussed.

Figure 1. Research model



Intention towards Online Shopping (IOS)

Behavioural intention is the consumer likelihood that a person is going to do a specific act. Additionally, in business, it is associated with whether a customer will remain or leave the provider. Within the domain of technology acceptance, behavioural intention is a vital determinant of technology use in different settings. Prior studies include different technologies such as online banking, electronic learning, electronic government, Facebook use, and the mobile internet. There is also much evidence suggesting that the greater the customer intent, the more power that individual has to shop online.

One of the early theories as to human behavioural intention is the theory of reasoned action (TRA), proposed by Fishbein & Ajzen (1975). The core assumption of the theory is that human behaviour is a rational consequence of human intention towards the desired behaviour or act. The same concept is adapted to an updated theory known as the theory of planned behaviour (TPB) and proposed by Ajzen (1985). TPB added perceived behavioural control to the existing model variables, attitude and subjective norm. Within the domain of online shopping, TPB is a research model in many studies (Al-Jubari, Hassan, & Liñán, 2018).

Website Ease of Use (WEU)

Perceived ease of use is one factor in technology acceptance (TAM) proposed by Davis (1989). Davis defined the variable as an extent level of individual belief that using the new technology is going to be easy, simple, and uncomplicated. An alternative name of the variable is 'effort expectancy'. It was proposed by Venkatesh, Morris, Davis, & Davis (2003) in their model; unified theory of acceptance and use of technology (UTAUT). Within the online shopping domain, many studies investigated the influence of website characteristics on contemporary technology adoption.

Hasan (2016) investigated the role of website design in purchase intention and concluded that potential buyers are more engaged with better-designed websites of online retailers; therefore, the better the design of the website, the greater the consumer intention to buy. Wu, Lee, Fu, & Wang (2013) suggested that a well-designed website would attract consumers and produce positive emotions to pursue and perform the purchase. Many studies handled good website design as part of the ease of use, and many scholars found it significant in the online shopping domain. Hence, many studies found that website characteristics could influence potential buyers' initial beliefs or attitudes, and consequently consumers' act of purchasing. Because previous research confirms the role of website ease of use (WEU), this study investigated the following hypothesis:

H1: Website ease of use concept has a positive relation with intention towards online shopping concept.

E-Commerce Trust (eCT)

Before the diffusion of an online system, Luhmann (1979) highlighted how trust is the base for all social life. The concept has multiple characteristics such as integrity and competency. Building trust with people and society is a continuous objective of commerce providers. Unlike traditional commerce, online shoppers face a higher level of risk and uncertainty. Featherman & Pavlou (2003) described the other side of the coin, perceived risk, and defined it as the possibility of loss by using an online service. This loss can have different facets that relate to finance, time, performance, privacy, social aspects, and psychology.

While trust is not essential in most of the commonly used technology adoption models, many previous studies emphasise that the concept of trust significantly affects shoppers' intention to buy online (Hong & Cha, 2013; Hsu et al., 2014; Ponte, Carvajal-Trujillo, & Escobar-Rodríguez, 2015). Hsu et al. (2014) examined trust under four components; vendor, website, auction initiator, and group members, and found that excepting auction initiation, all the components influence attitudes to online shopping. Other studies investigated the role of

perceived risk and concluded that it has an important effect on online shopping adoption. As previous research confirms the role of e-commerce trust (eCT), this study assumes the following hypothesis:

H2: E-Commerce trust concept has a positive relation with intention towards online shopping concept.

Electronic Word of Mouth

It is not clear when the term electronic word of mouth (eWOM) was coined, but Hennig-Thurau, Gwinner, Walsh, & Gremler (2004) discussed the concept comprehensively. They referred to it as any online-published feedback produced by individuals or any parties regarding products, services, and providers. Feedback could be negative or positive statements, and producers could be former, current, or potential consumers. As we live in the digital era, providers recognised the importance of eWOM and paid more attention to building a good digital image in the Internet space. Traditional WOM is the direct contact between peers and groups to exchange information regarding a specific object, and eWOM is its online digital form. Features of digitisation such as rapid diffusion, accessibility, and autonomy are transferred to the eWOM and are making it stronger. EWOM communication becomes important, given the increasing number of consumers seeking others' opinions in blogs, social media sites, and any other web-based forms (Cheung & Lee, 2012).

Prior quantitative-based studies of eWOM concluded that the behavioural intentions of internet users and their attitudes were significantly influenced by eWOM communication. Individuals willing to shop online are more likely to trust other shoppers' opinions more than the provider's information. Online recommendations by prior shoppers significantly reduce new shoppers' fear and uncertainty, building trust and leveraging the provider's image (Dabholkar & Sheng, 2012). As prior studies and research confirm the role of the eWOM concept, this study is assuming the following hypothesis:

H3: The electronic word-of-mouth concept has a positive relation with intention towards the concept of online shopping.

Perceived Benefits (PB)

Perceived benefits are defined by Forsythe, Liu, Shannon, & Gardner, (2006) as the observed sum of benefits that satisfies the clients' needs. Some studies categorise the perceived benefits into four types; acquisition value, transaction value, in-use value, and redemption value. E-commerce rewards are cost-effective, time-saving, and overall usefulness. Venkatesh et al. (2003) defined a similar alternative concept, performance expectancy, as the

extent that consumers believe that the desired product or service is going to provide the expected features and value. Davis (1989) described another alternative concept, perceived usefulness, as the observed value of using the desired technology, and found it to be primary in behaviour and behavioural intention research.

Many previous studies within the online shopping domain have revealed that perceived benefits have significantly influenced behavioural intentions of online shoppers, and have a major role in technology adoption success and shoppers' decision-making (Al-Debei et al., 2015). The higher the perceived benefits, the higher the expected consumers' attitude and intention towards the desired online service. As previous research confirms the role of perceived benefits (PB), this study investigated the following assumption:

H4: The Perceived Benefits concept has a positive relation with the 'intention towards online shopping' concept.

Research Methodology

The study used a quantitative approach, collecting data through an online survey. The study population was all Saudi Arabia consumers, and the collected sample was 433. Statistical analysis utilised PLS for hypothesis testing and the Statistical Package for the Social Sciences (SPSS) for descriptive analysis.

A well-structured questionnaire was built from previous studies. The questions were formed in English, based on previous literature and the validity of an expert panel (Aldholay, Isaac, Abdullah, & Ramayah, 2018). The English version of the survey was translated into Arabic before distribution. The translation was validated by a group of experts using Harvard reverse translation technique. As all the research constructs were previously examined in different studies, the questionnaire items of every construct were adapted from previous valid questions. Consumers' perceptions were scaled in a Likert-5 scale, as it is the most common scaling technique in social research.

The sample was chosen by implementing a convenience random sampling method, and data collection from the desired respondents was gathered using an online survey. Many previous studies within the domain of online shopping used a convenience sampling approach and were found to be competent, adequate, and relevant to multivariate data analysis purposes. The study used a two-tier data collection process; first by inviting people to join the study through social media networks such Facebook, WhatsApp, and emails; and secondly by offering the respondents a convenience online survey method to reveal his or her opinion. In total 433 respondents started filling in the survey, and 390 of them validly completed the survey.

Demographic Analysis

Respondents' characteristics were analysed using SPSS software. Table 1 summarises the respondents' demographics. The male and female percentages are 51% and 49% respectively. Regarding age, 84.3% of respondents were aged 18–34 years. In addition, the education profile shows that almost 70% of the respondents had a degree-level education; 32.6% of the respondents were postgraduates, and undergraduates make up 37.9%.

Table 1: Sample characteristics ($N=390$)

Variable	Frequency	Percentage
Gender		
Female	199	51
Male	191	49
Age (years)		
18-25	153	39.2
26-34	176	45.1
35-44	44	11.3
Above 45	17	4.4
Education		
Foundation	60	15.4
Diploma	55	14.1
Undergraduate	148	37.9
Postgraduate	127	32.6

Results

Measurement model

By using SmartPLS software, reliability and validity were tested via different techniques (Tarofder, Azam, & Ali, 2018) adapting the guidance of Hair, Hult, Ringle, & Sarstedt (2014). Table 2 summarised indicator reliability, internal consistency, and convergent validity. Indicator reliability examined proper outer loading of items within its construct (Mosbah, Ali, Hizam Aljubari, Talib, & Rehman Sherief, 2019); the acceptable score is above 0.708. The composite reliability refers to the internal consistency of items; the acceptable score should be 0.7 or higher. Convergent validity is measured as Average Variance Extracted (AVE) score to show the relativeness between items within the same construct; the acceptable score of AVE should be 0.5 and above. Table 3 summarised the results of discriminant validity. Discriminant validity confirms items outside any construct which are different and not related to items within the construct Fornell & Larcker (1981) proposed and AVE matrix where the score in the diagonal is higher than all horizontal and vertical values. All the results are within acceptable levels of validity and reliability.

Table 2: Construct reliability and validity

Constructs	Item code	Factor loading	Average variance extracted (AVE)	Composite reliability (CR)
Intention towards Online Shopping (IOS)	IOS1	0.880	0.779	0.933
	IOS2	0.882		
	IOS3	0.880		
	IOS4	0.883		
Perceived benefits (PB)	PB1	0.782	0.681	0.927
	PB2	0.803		
	PB3	0.832		
	PB4	0.851		
	PB5	0.844		
	PB6	0.838		
E-Commerce	eCT 1	0.873	0.775	0.945

Trust (eCT)	eCT 2	0.907		
	eCT 3	0.887		
	eCT 4	0.883		
	eCT 5	0.849		
Website Ease of Use (WEU)	WEU 1	0.854	0.642	0.914
	WEU 2	0.764		
	WEU 3	0.802		
	WEU 4	0.828		
	WEU 5	0.774		
	WEU 6	0.784		
Electronic Word of Mouth (eWOM)	eWOM1	0.743	0.585	0.876
	eWOM2	0.742		
	eWOM3	0.799		
	eWOM4	0.770		
	eWOM5	0.772		

a. Average variance extracted (AVE) = (summation of the square of the factor loadings)/ [(summation of the square of the factor loadings) + (summation of the error variances)]

b. Composite reliability (CR) = (square of the summation of the factor loadings)/ [(square of the summation of the factor loadings) + (square of the summation of the error variances)]

Structural model

The study utilised path analysis to test the four different hypotheses. The R2 value of 0.806 for intention toward online shopping indicated that 80.6% of the variance can be explained by website ease of use, e-commerce trust, electronic word of mouth, and perceived benefits (See Figure 2). The high Q2 value of 0.751 indicates that all exogenous constructs of this study have a predictive relevancy to intention, toward online shopping endogenous constructs.

Figure 2. PLS results

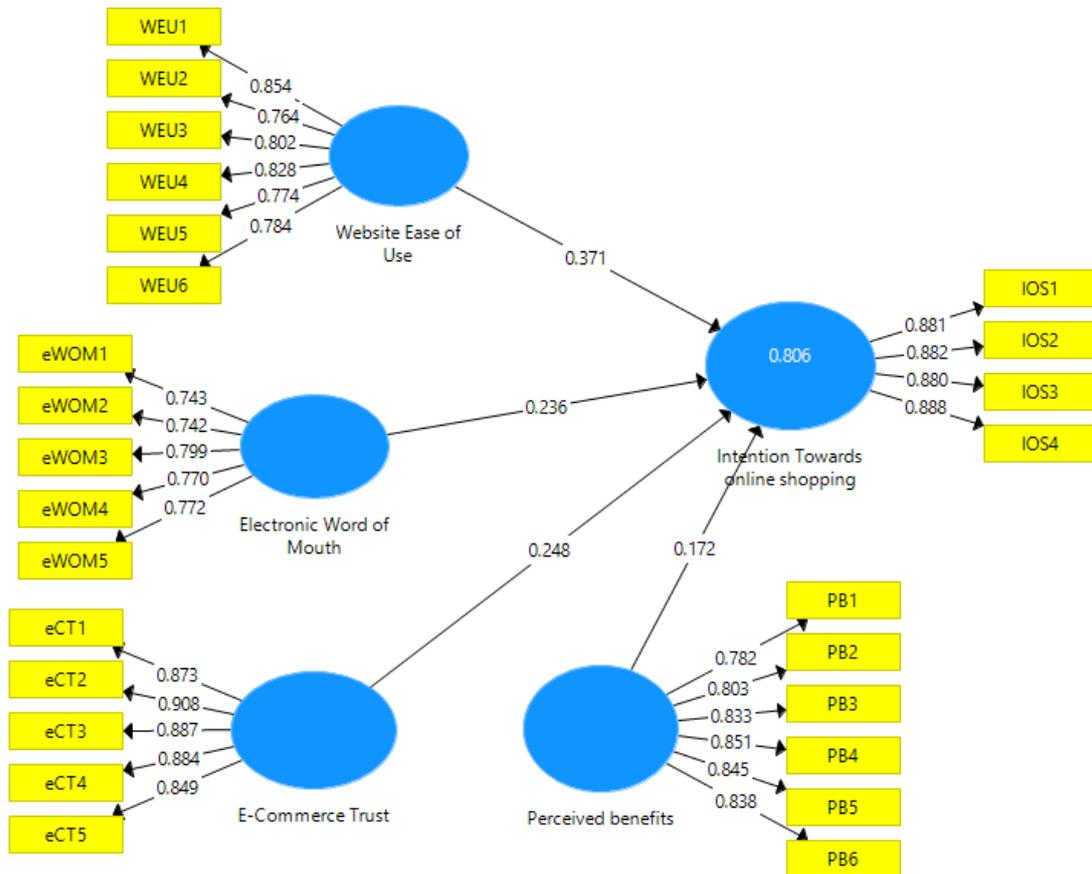


Table 3: Discriminant validity – Fornell-Larcker criterion

Construct	IOS	PB	eCT	WEU	eWOM
IOS	0.882				
PB	0.723	0.825			
eCT	0.767	0.570	0.880		
WEU	0.820	0.666	0.686	0.801	
eWOM	0.786	0.685	0.703	0.695	0.765

a. The off-diagonal values in the above matrix are the correlations between the latent constructs and diagonal are square values of AVEs.

Note: IOS (Intention towards Online Shopping), PB (Perceived Benefits), eCT (E-Commerce Trust), WEU (Website Ease of Use), eWOM (Electronic Word of Mouth).

Findings and Discussion

The four hypotheses relate the proposed four variables, to the dependent variable; intention towards online shopping. The results prove all four hypotheses. Website ease of use (WEU) variable has the highest impact ($\beta=0.37$, $p<0.05$). Followed by e-commerce trust (eCT) variable ($\beta=0.24$, $p<0.01$). Then, e-word of mouth variable (eWOM) ($\beta=0.23$, $p<0.05$), and finally, perceived benefits (PB) variable ($\beta=0.17$, $p<0.01$). Table 5 summarised the analysis of the hypotheses.

The analysis shows that the website ease of use influences people's intention towards Internet shopping adoption (H1). This result is consistent with prior findings from other research within the online shopping domain. E-Commerce trust impact on human intention towards Internet shopping adoption (H2) is the second strongest relation, and the results are consistent with prior empirical studies within the online shopping domain. The results achieved for e-word of mouth conclude that it has positively impacted consumer intention towards online shopping (H3) and this result maps with many different prior studies (Cheung et al., 2008; Kuo, Hu, & Yang, 2013; Reza Jalilvand & Samiei, 2012). The last relation is the effect of perceived benefits on consumer intention towards Internet shopping; findings show that the perceived benefits variable is important for increasing consumer intention to adopt online shopping (H4) and this result maps with previous literature (Chiu et al., 2014; Liu et al., 2013; L.-Y. Wu et al., 2014).

Table 5: Structural relationships and hypothesis testing

Hypothesis	Path	Path coefficient(β)	T-Statistics	Decision
H1	WEU \rightarrow IOS	0.371	4.056***	Supported
H2	eCT \rightarrow IOS	0.247	2.481**	Supported
H3	eWOM \rightarrow IOS	0.236	2.039**	Supported
H4	PB \rightarrow IOS	0.172	2.041**	Supported

t*-values: 1.65 (10%); *t*-values: 1.96 (5%); ****t*-values: 2.58 (1%)

Contributions and Recommendations

Findings show that the important research variables are website ease of use, e-commerce trust, electronic word of mouth, then perceived benefits. Therefore developers and providers must focus on making appealing websites, and minimise consumers' fear of e-commerce. Appealing websites can be achieved by continuously developing website context, technologies, search, delivery methods, payment channels, and other website features. To



increase consumers' e-commerce trust, developers need to use the best available standards in security, and increase the knowledge of the market target segment.

This research contributes to knowledge of online shopping behaviour in Saudi Arabia. Results are significant within the market of not only Saudi Arabia, but also Arab countries generally and similar developing countries.

This study contributes to the academic field, by proposing a developed model that incorporates the most important variables from prior commonly-used models such as TAM. With the proposed four variables the model can explain 75.1% of the consumer intention variance; this result proved the success of the chosen variables.

Limitations and Future Research

Limitations are part of any academic research and generate opportunities for further research. First, additional elements such as satisfaction, hedonic, and other elements can be examined to enhance the variance explanation of online shopping adoption ($R^2 = 75.1\%$, for this study). Demographic analysis shows that the majority of sample cases belong to the age category of Generation Y; therefore, the moderation of some variables such as age and culture is open for further investigation. Second, this study utilised a quantitative approach for acquiring the results, but it would significant contribute to qualitative data, were experts from Saudi socioeconomic backgrounds to be interviewed. Last, further research can use comparison techniques to differentiate adopters and non-adopters of online shopping and different societies.

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