

**A FRAMEWORK FOR THE IMPLEMENTATION OF B2C
E-COMMERCE IN SAUDI ARABIA: A COMPARATIVE
STUDY OF SAUDIS LIVING IN SAUDI ARABIA AND THOSE
LIVING IN THE UK, AND THE PERCEPTION OF SAUDI
COMPANIES**

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Submitted in Fulfilment of the Requirements of the Degree of Doctor of
Philosophy, June 2015

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ACKNOWLEDGMENT

First and foremost, I will forever thank the Almighty Allah for all the blessings and for enabling me to complete this thesis.

I would also like to take this opportunity to thank a number of people who helped me during this challenging time of my life, and who were also instrumental in my achievement.

My deepest thanks go to Professor Farid Meziane for his support and encouragement throughout my research journey, and for his extremely experienced guidance. This research would not have been possible without the fruitful feedback he generously gave to me whenever I asked. Not only has Professor Meziane been a valuable academic role model for me to look up to and respect, but he has also encouraged me to explore other aspects of life.

It is essential for me to express my deepest sense of gratitude to my great soul mate and husband, Saad Alarifi, for his belief in me and for all the consistent love, unconditional support, understanding, encouragement, positive thinking, and confidence, he has given me, not only during my PhD but during all my studies, and in my whole life. His own professional development has been a great motivation to me. I am also thankful to the rest of my fabulous and sweetie family - my son Mohammed, and daughters, Hana, Jhan, Lujain, Rouz and Fayruz for their love, support and understanding while I have been working on this study.

My great thanks and appreciation must go to the spirit of my father and my mother who brought me up to love education and who gave me confidence that has helped me a lot in my life, may Allah rest their souls in peace. Also many thanks go to my brothers, sisters, nephews and nieces for their encouragement. Great thanks to all my friends.

Special thanks are given to the Government of Saudi Arabia (Saudi Ministry of Higher Education) for the sponsorship provided for my study. This assistance was invaluable in enabling me to undertake the research and reach the achievement documented in this thesis. I gratefully acknowledge this support.

I am thankful to all the staff of the University of Salford who gave me assistance in one way or another during my study.

And many thanks are due to the Saudi Arabia Cultural Bureau in London for the help provided to me during the study

Finally, I acknowledge all those who supported me in collecting data, the companies and managers who gave their time and allowed me to interview them, and all the participants in Saudi Arabia and in the UK for their invaluable contribution to the research.

DEDICATION

To my dear husband

To my son and daughters

To the research societies

DECLARATION OF ORIGINALITY

I declare that the work in this thesis is original from my own knowledge, work and belief. Acknowledgment and references are given of sources of information used in the study. Also, this research has not been submitted for another academic degree or qualification in another institution of learning. The following page indicates papers that have been published based on this PhD research.

Haya Abdulrahman D Alshehri

LIST OF PUBLICATIONS

Externally Refereed Publications

- **Haya Alshehri** and Farid Meziane (2015a). *The Impact of Social Influence and Third Party Endorsement on Online Shopping in Saudi Arabia*. Journal of International and e-Business Studies.
- **Haya Alshehri** (2015b). *The Impact of Trust in Security, Payment System and Privacy in B2C E-Commerce in Consumer Behaviour: The Case of Saudi Arabia*. The 8th Saudi Student Conference. London, 31st Jan-1st Feb 2015. (**Awarded best presentation in Engineering and Applied Science**).
- **Haya Alshehri** and Farid Meziane (2014a). *The Effect of Recommendations from Family Members and Friends and Third Party Endorsement in B2C E-Commerce: the case of Saudi Arabia*, 24th International Business Information Management Association Conference, Milan, Italy. November 2014, pp. 396-406.
- **Haya Alshehri** and Farid Meziane (2013b). *An Investigation into Saudi Online Shoppers' Behaviour Abroad*. In Proceedings of the 6th International Conference on Developments in eSystems Engineering (DeSE), IEEE. Abu Dhabi, United Arab Emirates, pp. 323-327.
- **Haya Alshehri** and Farid Meziane (2013a). *The Effect of a Different Environment in Providing Personal Information in E-Commerce: The Case of Saudis Living in the UK*, 22nd International Business Information Management Association Conference, Rome, Italy, November 2013, pp. 348- 356.

Internally Refereed Papers

- **Haya Alshehri** and Farid Meziane (2015c). *The Influence of Culture on B2C E-Commerce on Client Behaviour in Saudi Arabia*. Dean's Research Showcase, Salford Postgraduate Annual Research Conference (SPARC). University of Salford, UK.

- **Haya Alshehri** and Farid Meziane (2014b). The Effect of Security Issues in B2C E-Commerce on Customer Behaviour: The case of Saudi Arabia. Poster, the Dean's Research Showcase, University of Salford, UK.
- **Haya Alshehri** and Farid Meziane (2013c). *The Effects of Developed and Secure E-Commerce Environment on Customer Behaviour: the Saudis in the UK*, 4th CSE PG Conference University of Salford, UK.
- **Haya Alshehri** and Farid Meziane (2013d). *A framework for the Implementation of B2C E-Commerce in Saudi Arabia Based on a comparative Study of Saudis living in Saudi Arabia and those living in the UK*. Poster, Dean's Research showcase, University of Salford, UK.
- **Haya Alshehri** and Farid Meziane (2011). *Developing a Framework for the Implementation of E-commerce in Saudi Arabia*, 2nd CSE PG Conference University of Salford, UK.

Accepted Paper

- **Haya Alshehri** and Farid Meziane (2015d). Current State of Internet Growth and Usage in Saudi Arabia and Its Ability to Support E-Commerce Development. Accepted , International Conference on Marketing, Business and Trade (ICMBT), Barcelona, Spain.

LIST OF ABBREVIATIONS

ATM	Automatic Teller Machine
B2B	Business to Business
B2C	Business to Customer
B2G	Business to Government
BVI	Buying Via the Internet
C2B	Customer to Business
C2C	Customer to Customer
C2G	Customer to Government
CITC	Communication and Internet Technology
DOI	Theory on Diffusion of Innovation
E2E	Exchange to Exchange
E-C	Electronic Commerce
FDI	Foreign Direct Investment
G2C	Government to Customer
GCC	Gulf Co-operation Council
GDP	Gross Domestic Product
ISPs	Internet Service Providers
ISU	Internet Service Unit
KACST	Abdul Aziz City for Science and Technology
NSF	National Science Foundation
OPEC	Organisation of Petroleum Exporting Countries
PEOU	Perceived Ease-of-Use
PEST	Political, Economic, Social and Technological
PPP	Private and Public Partnership
PPS	Purchasing Produces, and Services
PU	Perceived Usefulness
SPSS	Statistical Package for the Social Sciences
STC	Telecommunications Company
SR	Saudi Arabian Monetary Agency
SR	Saudi Riyal (1US\$= 3.75 Saudi Riyal, fixed since 1986)
R	Respondent Number
TAM	Technology Acceptance Model

ABSTRACT

In this digital technology era, e-commerce (EC) has revolutionised the way people engage in business activities. Users now enjoy tremendous advantages, such as buying and selling between multiple parties at different levels of business through computers and smart devices, regardless of their geographical locations, thereby being provided with better choices and prices. However, EC brings its own challenges and users face unknown risks when moving to the digital market. Some countries have been quicker in providing the necessary requirements for the expansion of EC and helped in addressing users' worries about trust and fraud. Others have been slow in adopting EC, and both customers and business are missing considerable opportunities. In general, EC is well adopted and used in the advanced countries but struggles to take off in developing countries. Saudi Arabia (SA) is one such country.

This study has developed a theoretical framework appropriate to the implementation of Business to Customer (B2C) EC in Saudi Arabia, after reviewing the literature on B2C EC, and testing several factors pertinent to the Saudi Arabian context. The researcher has adopted a novel approach by securing the perceptions of Saudi nationals living in Saudi Arabia and those living in the UK with a view to appreciating the differences and learning from the experience of these two communities. Additionally, the researcher conducted a survey of a sample of Saudi companies to understand their views and aspirations in adopting B2C EC. Data was collected using mixed methods and embracing both quantitative and qualitative research methods. The data was collected in Saudi Arabia via a questionnaire survey of 606 Saudi nationals, and in the UK from 169 questionnaires and interviews with 25 companies. The questionnaire responses were analysed quantitatively by descriptive and statistical methods (percentages and t-test for two independent samples), and the findings were validated by the interview data. From the results, the theoretical framework was developed, thus allowing for an understanding of Saudi customers' attitudes towards online shopping in the two different environments of B2C EC (SA as a developing country and the UK as a developed country) to be gained. The influence of different environmental variables upon customer choice is seen as significant variations occurred in the two different environments. The framework is potentially useful for policy-makers, the commercial sector, and the government in SA. Hence, the research contributes to knowledge about the key differences in customer behaviour toward B2C EC in SA. The study signifies the first of its kind and thus lays the ground for further research in the area.

Key words: e-commerce, comparative study, Saudi Arabia, UK

CHAPTER ONE

INTRODUCTION TO THE RESEARCH

1 INTRODUCTION TO THE RESEARCH

1.1 Introduction

Currently, it is widely acknowledged that communication via electronic technologies has developed remarkably alongside advancements in the Internet. This has clearly impacted upon e-commerce since investment in information technologies has been made around the world, the result being that the use of these technologies has become widespread, bringing at the same time, both opportunities and threats for businesses. Such technologies are routinely applied in companies to improve their daily processes, and are themselves continually developing, thereby enabling businesses to realise more benefits from their use as those technologies evolve. Given that many companies provide their services through the Internet, businesses that do this have the chance to improve their profits as they reach a much wider audience than in conventional selling.

At the same time, e-commerce offers consumers the opportunity to browse the product market, make comparisons, choose, and purchase goods all from the comfort of their own homes. They can do their shopping easily, swiftly, and without the need to travel which may be made more unpleasant with traffic problems and poor weather conditions. Nonetheless, despite these very real benefits, many customers are still not engaging with e-commerce, and therefore, more research is needed to understand this reluctance and to learn what factors might influence them to buy online. This study investigates this issue, using Saudi Arabia as its context, with a view to establishing the critical success factors in respect of the implementation of e-commerce in the Kingdom.

Within this introductory chapter, there are ten sections, the aim being to present details of the research. Section 1.1 provides the introduction by outlining the concepts discussed in the chapter. Section 1.2 presents the situation in Saudi Arabia and the motivation and justification for pursuing the study. Section 1.3 details the research aim and objectives. Section 1.4 provides the research question, and Section 1.5 briefly indicates the methodology adopted. In Section 1.6 the significance of the research in both practical and theoretical terms is demonstrated. Section 1.7 discusses the novelty of the study, thereby showing its contribution to knowledge, and Section 1.8 considers the scope of the study. Finally, in Section 1.9, the structure of the thesis is presented.

1.2 Background to the Study

1.2.1 The Situation in Saudi Arabia

Technological developments, particularly in the late 1990s, have had a significant impact throughout the world as they have brought changes to the environment and to different communities. Competitive environments have resulted where the emphasis is on accelerating growth and prosperity, and in parallel there have been improvements to people's daily lifestyles, and to company profits. Saudi Arabia is no exception to the general trend, and increasingly, the Internet is playing an important role for the whole of Saudi society.

Prior to the late 1990s, access to the Internet in Saudi Arabia was limited because the government considered it inappropriate for the general population of the Kingdom for political and religious reasons, and because it hosted pornographic sites (Electronic Frontiers, 2002). Further, according to the TIAC (2009), the technical difficulty associated with the use of Arabic on the Internet (and on computers more generally), tended to restrict Internet use to those who could work in English. However, according to the Ministry of Economy and Planning (MEP, 2005), by 2005, access to the Internet had increased to 12% - that being based on the knowledge that 12% of all individuals in the Kingdom possessed PCs. According to the Communication and Internet Technology Commission (CITC), the total number of Internet users had increased to 6.4 million, representing about 26% of Saudi citizens by the end of 2008, compared with only 200,000 in 2000 (CITC)¹.

That said, there is still much room for the take-up of Internet services to increase in Saudi Arabia, whether through PCs or mobile devices (IMRG, 2011). Improvements in these directions would benefit the wider macroeconomic development of the country, since it is known that a greater utilisation of information and communications technology (ICT) tends to increase output (IMRG, 2011). The largest mobile market in the Middle East area is that in Saudi Arabia where it is estimated that at year end 2011, there were 50.8 million active mobile subscriptions. Furthermore, Saudi Arabia has the highest percentage of mobile phone users in the world, with 95% of individuals having a mobile phone. As a result, mobile Internet penetration has grown to 54% with 70% mobile Internet usage rates (SOCG, 2012). In 2014, the total IT expenses were predicted to reach US\$ 5.7 billion, each person's expenses reaching US\$ 200. These figures represent a 13% rise in two years, and account for

¹ www.citc.gov.sa

over 50% of the overall ICT investments throughout the Gulf Co-operation Council (GCC) countries (SOCG, 2012). Moreover, in 2013, SA ranked first on tweeter users in the world, with 33% and 600% growth rate².

Saudi Arabia's population size, the large percentage of youth within that population, a thriving economy, and high levels of available income, deriving from the fact that Saudi Arabia is the world's largest oil producer (CIA, 2009), also ranks as the largest oil exporter and plays a leading role in Organisation of Petroleum Exporting Countries (OPEC) (CIA, 2015), all these combine factors make the country the largest and most rapidly developing marketplace for consumer goods in the Middle East (2005)³.

In respect of the large proportion of young people in Saudi Arabia's population, it can be seen that they use mobile and Internet communication as social media tools (SOCG, 2012). Moreover, the social media induce users to interact among themselves, and in so doing, influence online behaviour (SOCG, 2012). The fact that the majority of the population is under 24 years old means that a shift in lifestyle is evident, and this is reflected in new consumer needs and behaviour. Mindful of this growing market, international brands are keen to become part of the Saudi market which is able to pay for the luxury goods offered by Western retailers, as the purchasing power of young and old alike is sufficient to satisfy Saudis' demands for high-end products (SOCG 2012:5). Such purchases are easily made using the online services provided by the European and Western brand names.

Hence, there is already a record of the implementation and use of Business-to-Customer (B2C) e-commerce within Saudi Arabia. It is shown that about 39% of adult Internet users in the Kingdom purchase goods and make payments for services online via e-commerce facilities (IMRG, 2011). It has also been noted that the increasing access to the Internet demonstrates the country's readiness for e-commerce, and indeed that there is government support for this move (Sait et al., 2004).

However, currently Saudi Arabia, like the rest of the Middle East, and indeed the Arab World, has very little global market share of the income generated by e-commerce. In this respect, it is the USA and Europe which are the biggest beneficiaries, sharing around 79% of the income created worldwide, while the smallest share representing about 3% is occupied by Africa and the Middle East (Kamaruzaman, Handrich & Sullivan 2010 and AlGhamdi et al.,

² <http://www.thesocialclinic.com>

³ www.the-infoshop.com

2011a and b). Clearly, a huge discrepancy exists, yet whilst this may be understood in the context of Africa, many countries in the Arab World cannot be said to experience similar economic disadvantages, and essentially this situation can be seen as related to the special restrictions imposed by Arab World countries concerned with security and trust (Al Rawabdeh et al., 2012). Worries about security, cultural and political focuses are the key issues that slow down the implementation of Internet transactions in the Arab World (Aladwani, 2003; Al Rawabdeh et al., 2012).

Evidence of the low level of implementation in Saudi Arabia specifically is found in several studies that have been undertaken in this context. For example, Al Otaibi and Al Zahrani (2003) found that 67% of Saudi companies do not implement e-commerce, and AlGhamdi et al. (2011a) reported that in 2007, only 9% of Saudi companies were involved with e-commerce. This is despite the fact that Saudi Arabia has one of the strongest economies worldwide (Alhomod, 2010), and is one of the highest developed countries with regard to the Internet and computer usage (AlGaith et al. 2010). Exploring the reasons underpinning this lack of implementation, Al Gaith et al. (2010) cited privacy, and quality of the Internet, while AlGhamdi et al. (2011a:581) indicated factors such as “ICT infrastructure, trust and privacy issues, cultural issues and the absence of clear regulations” as having a negative influence in this respect. Studies have also revealed a concern among Saudis about the quality of Internet connection, citing the speed of connection, and cost of the service as deterrents (Al Ghamdi et al., 2011a). Confirming all these findings, the SOCG (2012) sums up by reporting that the technological infrastructure and customer behaviour form the main challenges to the take up of e-commerce.

Nonetheless, despite these cultural and policy obstacles, the provision of online services is continuing to develop, and as noted by SOCG (2012:4), e-commerce is set to grow as “competitive pricing, faster broadband access, the development of alternative online payment mechanisms and educational programs” become evident. Indeed, Saudi Arabia occupies the second place after the United Arab Emirates in the demand for e-commerce (Aleqtasadi, 2013).

Given these predictions of the potential for e-commerce, and the understanding of the barriers that have existed so far to the take-up of electronic services among Saudis, the question which presents itself is what are the precise factors that affect the development of B2C e-commerce in Saudi Arabia. This can be explored by considering the online purchasing

behaviour of Saudi nationals in two different contexts, i.e., the relatively undeveloped context of Saudi Arabia, and the developed context of the UK. Essentially, such an exploration would reveal whether Saudi customers do take advantage of e-commerce when it is readily available and easy to use as in the UK scenario, or whether they shy away from it because of deeply ingrained cultural predispositions.

By investigating the studies that have already been conducted in the field of B2C e-commerce, and examining Saudi Arabian customers' willingness to engage in electronic facilities in both Saudi Arabia and the UK, this particular research study could provide a better understanding of Saudi nationals' behaviour in respect to online shopping in two different online environments. The findings are potentially valuable not only for Saudi Arabian online markets and customers, but for the Arab World in general.

1.2.2 Motivation and Justification for the Study

The issue outlined is certainly an important one in the context of increasing e-commerce on a global scale. Yet, to date, there has been little research conducted within the Arab World in general, and Saudi Arabia in particular, in the area of B2C e-commerce and the differences displayed by customers in the type of behaviour they adopt towards online transactions when they are in different environments, specifically when Saudis are shopping electronically in Saudi Arabia, and when they are doing this in other, developed countries. Information concerning this matter would be extremely useful, since as noted by Al Ghamdi et al. (2011a) and SOCG (2012), Saudi Arabia has a strong economy, a youthful population, the largest marketplace in the Middle East in ICT, and has the highest percentage of mobile phone users of any country in the world. Clearly, there is great potential for e-commerce to develop but it is not doing so at the expected pace (AlGhamdi et al., 2011b). However, thus far, it has not been possible to tap into this potential because not enough information is known about the reasons why Saudis are not engaging with e-commerce, for example, whether they really do not like the idea of buying online, irrespective of where in the world they might be living, or whether their behaviour is conditioned by the particular environment they are in at the time.

Consequently, a study that endeavours to understand the perceptions of Saudi customers in both Saudi Arabia and the United Kingdom towards their engagement in B2C e-commerce is justified. Particularly, such understanding will support companies and the Saudi government by providing directions in respect of citizens' attitudes towards e-commerce.

1.3 Research Aim and Objectives

The aim of this research study is to develop an appropriate framework through which the understanding of Saudi customers' attitudes towards online shopping can be gained, with a view to assisting the implementation of B2C in Saudi Arabia. To achieve this aim, the following six objectives are formulated.

- To establish whether any difference in attitude towards e-commerce is evident among Saudi nationals living in Saudi Arabia, and those living in the UK.
- To establish the current benefits of e-commerce to Saudi citizens.
- To explore the environmental and cultural factors that might affect Saudi citizens in their decision to engage with e-commerce.
- To investigate the current and expected obstacles to the implementation of e-commerce in Saudi Arabia.
- To establish the perception of Saudi companies with regard to the success factors associated with e-commerce in Saudi Arabia.
- To propose a framework for B2C EC implementation in Saudi Arabia.

1.4 Research Question

The question to be asked in order to achieve these objectives and the overall aim of the study is:

“What are the success factors for the implementation of e-commerce in Saudi Arabia based on the behaviour of Saudis living in Saudi Arabia, those living in the UK, and the perception of Saudi companies?”

1.5 Outline Methodology

The study adopts a mixed methods approach in which both quantitative and qualitative data are obtained in an effort to enable the triangulation of data, and therefore, assist in establishing the validity of the study and the reliability of the results. The quantitative aspect involves a questionnaire survey to Saudi nationals living in the UK, and in Saudi Arabia, designed to explore their online purchasing behaviour. The same questionnaire is given to both populations and the questions contained are derived from the literature. The numbers of usable responses from the UK and Saudi Arabia samples are 169 and 606 respectively.

The qualitative aspect involves an interview exercise with a sample of company managers in Saudi Arabia and in this regard, 25 interviews are conducted, 16 in Riyadh and 9 in Jeddah. These managers represent different types and sizes of company.

1.6 Significance of the Research

The study has significance in two respects. Firstly, it has practical worth in addressing customer behaviour which is an issue of current concern to companies wishing to extend their existing B2C e-commerce or indeed breaking into that domain; and secondly, it has value through its theoretical contributions in the area of B2C e-commerce in developing countries in general, and in Saudi Arabia in particular.

1.6.1 Practical Significance

It is widely accepted that B2C e-commerce will be the main factor determining the success of many companies in the twenty-first century. Kardaras and Papathanassiou (2000), for example, observed that the growth of Internet applications for commercial use is estimated to radically change business methods and greatly develop purchasing facilities. Anticipating such changes, various companies worldwide have adopted e-commerce models as part of their procedures, hoping to realise the many benefits which the Internet market can bring (Laudon and Traver, 2007). Indeed, the implementation of this technology to improve e-commerce services is actually vital to ensure advantages for customers and companies alike, and consequently, it is essential to gain an understanding of the levels of client satisfaction in this regard, and what influences that satisfaction (Kardaras and Papathanassiou, 2000). The SOCG (2012:4) recently reported that one of the main barriers to implementation remains the “technology infrastructure and consumer behaviour, which affect organisations’ e-readiness and e-willingness”. In respect of consumer behaviour, it is vital to appreciate what drives this, and to understand consumer needs since only with such understanding is it possible for e-commerce to spread and for the benefits to be realised. Hence, the study is of practical significance because it provides information which enables increased levels of appreciation in this area.

This information is very important for companies that are considering their business strategies and wanting to implement B2C e-commerce to increase their profits. Knowledge of customer backgrounds and how these interact with B2C e-commerce characteristics is helpful in enabling companies to predict customer behaviour, and thus to anticipate what they need to do to ensure increased satisfaction. This may include the formulation of strategies to overcome potential resistance to the use of this new technology. Ultimately, the understanding gained from the study will support the discovery of novel techniques to assist

in meeting the needs of Saudi customers of B2C e-commerce, and by extension, it might deliver useful guidance for other developing countries which have a similar environment.

1.6.2 Theoretical Significance

The study is also of theoretical significance since it adds to three dimensions of the literature. Firstly, it contributes to the current general literature in relation to customer attitudes towards, and behaviour in respect of B2C e-commerce. In this respect it addresses customer behaviour in different environments, and the ways in which those environments influence that behaviour. The second contribution is to the literature of the Middle East, and specifically that concerning Saudi Arabia, and essentially relates to cultural predispositions which may make the responses to online shopping different depending upon whether nationals are resident in Saudi Arabia or the UK, and by extension, other developed countries. In this respect, it can be understood that the theoretical contribution is to the development literature. The third contribution is to the management/enterprise literature that particularly concerns management in the Middle East, since it provides insight into the considerations which managers must make in their decision-making regarding whether to engage in e-commerce.

1.7 Research Novelty

The study is novel in the following three ways:

1. It focuses on the topic of B2C e-commerce in a yet-unexplored context, Saudi Arabia, and compares consumer behaviour in that context, with consumer behaviour of SA nationals in the context of an advanced Western nation to identify the influence of different environmental variables. The study represents the first of its kind and thereby lays the ground for further research in the area.
2. It uses triangulation of data, which has not been used before in any B2C e-commerce research situated in Saudi Arabia. The data comes from three sample groups, these being Saudi customers who live in Saudi Arabia, Saudi customers who live in the UK, and company managers in Saudi Arabia; and it establishes the differing perceptions of these sample groups concerning the critical success factors associated with the implementation of B2C e-commerce in Saudi Arabia.
3. It provides a framework that is potentially useful for policy-makers, company managers, and the commercial sector generally, when developing national commercial strategies, since that framework highlights the potential obstacles facing online shopping customers and providers in Saudi Arabia.

1.8 Research Scope

In consumer terms, the scope of the research is limited to Saudi nationals in Saudi Arabia and the United Kingdom, irrespective of whether they engage in online shopping or not. A minimum age restriction of 18 years old applies but there is no upper age limit. In company terms, the scope of the study is wide, there being no restriction on the type or size of company involved.

1.9 Structure of the Thesis

The thesis is organised into nine chapters. The following subsections, summaries the individual chapters and Figures 1.1 shows the relationships between these chapters.

Chapter One: Introduction to the Research

This first chapter has provided an introduction to the study, presenting details of the current situation in Saudi Arabia, the research gap, and a justification for the study. It has proceeded to introduce the aim and objectives, and research question. Thereafter, an outline of the research methodology is presented, and the significance of the research in both practical and theoretical terms has been demonstrated. The novelty of the study, its scope, and the structure of the thesis have also been introduced.

Chapter Two: Saudi Arabia Profile

This chapter provides detailed background information concerning Saudi Arabia in order to properly locate part of the empirical research in its correct context. The Kingdom's main features are discussed, and specifically these relate to its location, size, population, culture, economy, current developmental status of e-commerce, and the current picture of Saudi Arabian companies from the viewpoint of type, size, technological advancement and use of the Internet for trading.

Chapter Three: Literature Review

Chapter Three reviews the literature associated with the field of study. It contains investigations of a number of studies to explore their results and findings on the development and implementation of e-commerce in different countries, but especially in developing countries. Additionally, the advantages, disadvantages, and challenges associated with e-commerce are reviewed. The chapter continues by examining the literature concerning factors that are known to influence Saudi customers in respect of online shopping, and from this

particular investigation, several variables are identified as the components of the theoretical model constructed for use in the study. The hypotheses are also developed.

Chapter Four: Research Methodology

This chapter presents details of the methodology adopted for the study. It discusses the basic philosophical approach towards the research, considers both inductive and deductive approaches, and discusses the particular research strategy employed. It explains that a mixed methods approach is adopted using both quantitative and qualitative techniques which together allow for triangulation of the data to take place. In discussing these techniques, the chapter describes the process of questionnaire design, the administration of the survey, the translation procedure, and issues relating to the reliability and validity of the exercise. It also describes the interview process. The sampling methods chosen are discussed, and details of how the data are analysed are presented. Additionally the way in which ethical issues are addressed is discussed.

Chapter Five: Findings and Descriptive Analysis

This chapter presents the findings obtained from the questionnaire survey of two samples of Saudi citizens, those living in Saudi Arabia and those living in the UK. It provides a descriptive analysis of the data using frequencies and percentages.

Chapter Six: Quantitative Data Analysis

This chapter presents the analysis of the findings obtained from the questionnaire survey with the two samples by using percentages and testing the hypotheses using BY T-Test for two independent samples.

Chapter Seven: Qualitative Data Analysis and Validation

This chapter considers the qualitative data obtained from the interview exercise with company heads and managers in Saudi Arabia. It serves to introduce new insights and confirm and refine the questionnaire survey findings, thereby validating the research framework.

Chapter Eight: Discussion, Final Framework and Recommendations

This chapter addresses the discussion and the research framework in its refined form, and critically discusses the key conclusions drawn from all the outcomes of both the quantitative and qualitative results.

Chapter Nine: Conclusion, Recommendations, Originality of Research and Direction of Further Research

This chapter presents a conclusion to the research study by summarising its key findings. It then discusses the contributions to practice and theory. Recommendations as a result of the findings are offered. The limitations to the work are also discussed, and from these an indication of useful directions for further research is outlined.

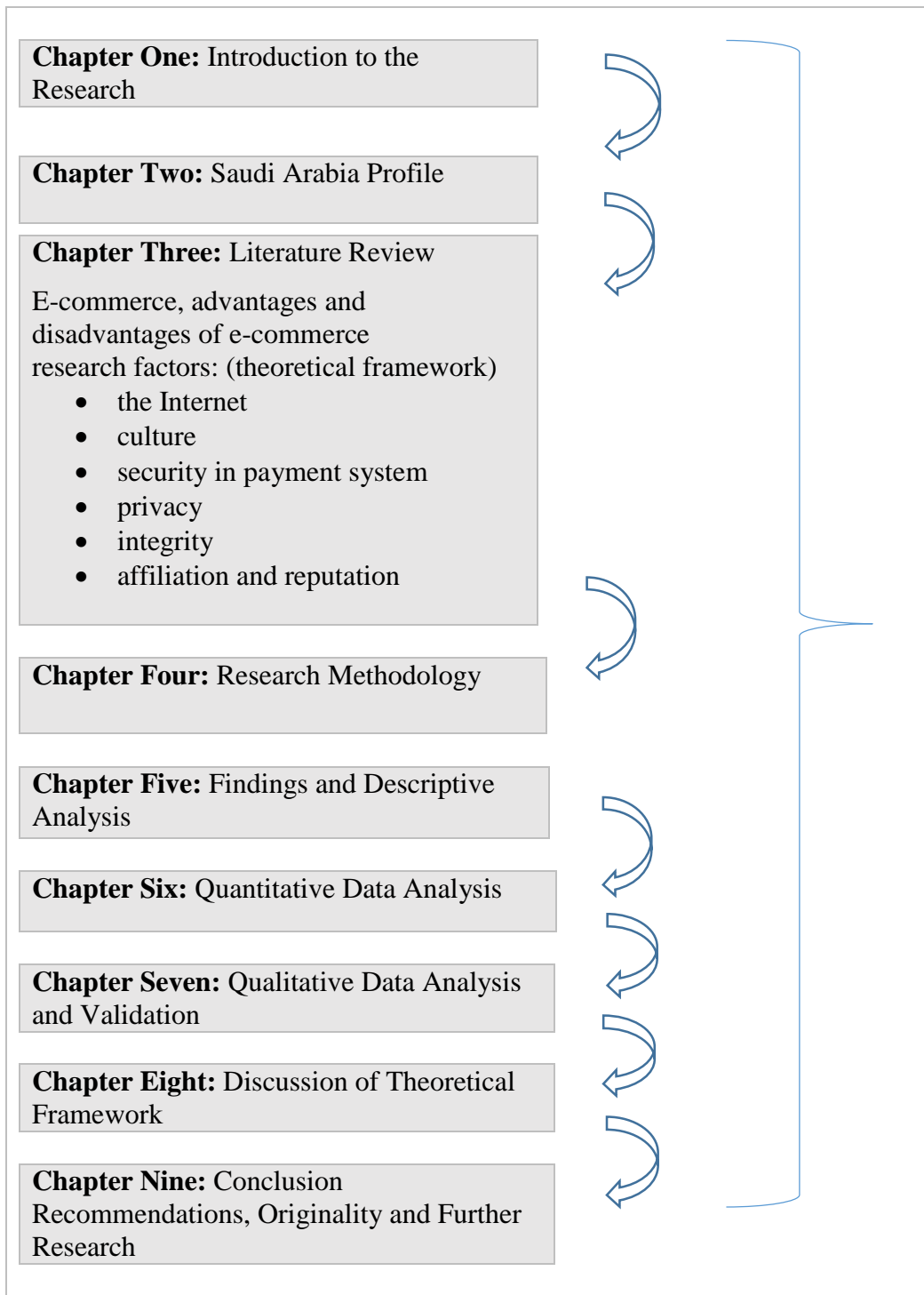


Figure 1.1 Thesis structure

CHAPTER TWO

THE SAUDI ARABIAN CONTEX

2 THE SAUDI ARABIAN CONTEXT

2.1 Introduction

Information technology has become an essential part of most societies, as communication via the Internet has emerged as an effective way for individuals to keep in touch with friends and relatives, and to engage in commercial activities. In this respect, the Internet is seen as having brought vast improvements to people's lives in general, and to companies worldwide.

E-commerce represents one of the largest-growing technologies in the digital age, as it enables businesses to sell their goods and services over the Internet, and simultaneously allows customers to access a great deal of information that helps them to make their choices from a wider selection of possibilities (Al-Diri et al., 2006). However, users come to e-commerce from different backgrounds, and before considering the state of B2C e-commerce in Saudi Arabia (SA) and the differences between those Saudi customers who buy online in SA and those who buy in different (and more developed environments), the Saudi context should be explained, as this may influence the success of B2C e-commerce in SA.

Consequently, this chapter presents the Saudi Arabian context, referring to the country's location, size, population, culture, financial sector, current situation in relation to e-commerce, and its companies/organisations.

2.2 Location and Size of Saudi Arabia

Saudi Arabia is located in the Southwest of the Asian continent. It is considered to be a crossroads between the continents of Europe, Asia and Africa, and specifically in terms of its position in the Middle East, it lies between the Red Sea and Arabian Gulf, having borders with Jordan, Iraq, and Kuwait to the north, Yemen and Oman to the South, and the United Arab Emirates and Qatar to the east as shown in Figure 3.1.

The Saudi Arabian territory occupies about two million square kilometres, covering approximately 70% of the Arabian Peninsula (www.sgs.org.as). The capital city is Riyadh, Arabic is the main language, and Islam is the religion of the Kingdom. Indeed, SA holds an exclusive position in the Islamic world since it is home to the two holy mosques of Islam in Makkah and Madena.



Figure 2.1: Saudi Arabia's Geographical Location (Source: www.riyadhi.gov)

2.3 Population

In 1974 the Saudi Arabian population was just over 7 million⁴, but by 2010 it had reached 27,136,977 as reported by the Department of Statistics of Public Information in the Ministry of Economy and Planning⁵. Saudi nationals number 18,707, 576 representing about 68.9% of the total population, among which males account for around 50.9% and females 49.1%. The number of non-Saudis is 8,429,401, representing 31.1% of the total population of the country⁵. In 2014 the total population was 30.770.375. Saudi nationals number 20.702.536 and the number of non-Saudis was 10.067.839.

Makkah is the more populous region of the country, containing 25.5% of the total population, and this is followed by Riyadh region with about 25% of the population, and then the eastern region which is home to 15.1%. The north is the least populated area, accounting for only 1.2% of the total population of the country⁵. In general terms, the Saudi population is young, with 67.1% being under the age of 30 years⁶.

⁴ www.saudinf.com

⁵ www.sgs.org.as

⁶ www.planning.gov.sa/statistic

2.4 Socio-cultural Structure in Saudi Arabia

For thousands of years the Arabian Peninsula has reinforced the ‘agricultural, herding, and hunting’ cultures, which have been sustained despite the various civilisations from “Mesopotamia, Egypt, Greece, Rome, Byzantium, India, Persia, and China” (IMRG, 2011:35) that entered the land and mingled with the native population. The Holy Book of Islam (Koran) was revealed to the Prophet Muhammad (PBUH) in the cities of Makkah (Mecca) and Madinah (Medina) around 610 AD, marking one of the more significant events in history (IMRG, 2011). Hence, Saudi Arabia is the original homeland of Islam, and naturally, the traditional Islamic way of living is the common system within the Saudi Arabian society. This permeates the social environment which serves to reinforce the prevailing culture as it upholds the customs, traditions, and ways of thinking and behaviour. Individuals absorb these from birth, acquiring their Saudi culture as they interact with their surrounding environment. Hofstede (1997:9) describes culture as a mental software containing “symbols, heroes, rituals, and values” and likens it to an onion that has a number of layers. According to Blythe (2008:191), “culture is the set of shared beliefs, attitudes and behaviours associated with a large and distinct group of people”, the main elements of which are “religion, language, customs, food, mores, conventions, myths, rituals, rites and sacred consumption”. In his early work, Hofstede (1980) identified four socio-cultural dimensions, these being power distance, uncertainty avoidance, individualism/collectivism, and masculinity/femininity. The first, power distance relates to the extent to which people in any given society accept that power is distributed unequally, and are prepared to take instruction or give it without concern for people’s feelings.

Those without power respect those who have it, and those with power expect those without it to follow instructions. Uncertainty avoidance refers to the degree to which societies avoid risk and put regulations in place to protect them from having to act on initiative and possibly make a wrong decision. Individualism/collectivism represents the extent to which societies value the achievements of the individual as opposed to those of the wider group, and depending upon this, individuals are attributed greater caring roles rather than being encouraged to pursue their own desires. Finally, masculinity/femininity refers to the way in which the gender roles are valued and acknowledged in society. In his consideration of the Middle Eastern region, Hofstede (1980) found that this region scored high on power distance, collectivism, and uncertainty avoidance. These cultural characteristics are important when analysing the likelihood or otherwise of Arab societies embracing e-commerce.

This point is taken up by Yasin and Yavas (2007b) who note that one of the key characteristics of societies in the Arab World is that they favour face-to-face connections instead of other ways of doing business. Clearly, this is a potential obstacle in terms of the Internet and other similar technologies since the preferences for dealing with people in person represent cultural, economic, technological, and legal preventers (Yasin and Yavas, 2007b). In this atmosphere it is essential to establish trust among the parties involved in B2B and/or B2C, but in Arab culture trust is only established via a very complex social process (Yasin and Yavas, 2007b). The authors added that Arab societies show tendencies to be afraid of technology and to express anxieties about their personal security and that individuals prefer to use cash for purchases, but in order for B2C to be viable, payment must be made by credit card, and consequently, this is an issue in extending B2C in such environments.

However, despite Saudi Arabia's rich culture that has been formed by its Islamic heritage, and its historical role as an old trade centre, over the last few decades the Saudi people have experienced incredible development, and have taken their "values and traditions, customs, hospitality and even their style of dress - and adapted them to the modern world"⁷.

Consequently, state-of-the-art shopping malls are found in all cities, functioning as a social environment, and not merely as a place for shopping. Indeed, such malls represent places "for leisure and socializing as well as entertainment centers, which have cafés, playgrounds, restaurants, fitness centers and so forth" (RDE, 2012:3). Essentially, they offer a complete experience, in which many expectations are met, including those concerning the quality of goods available. In this respect, Saudi customers are commonly high brand-aware, meaning that the market place is characterised by 'high-end brands' especially in clothing, footwear, cosmetics, and toiletries (RDE, 2012).

2.5 Economic Background

After the discovery of oil in commercial amounts in 1938, SA witnessed rapid economic progress and increasing importance in international affairs (IMRG, 2011). According to the World Bank, SA is ranked as a high-income economy reporting a figure of \$711.0 billion (TWB, 2012), its currency is the Riyal (ISO 4217 code: SAR), which is fixed at 1 US dollar = 3.75 riyals⁸.

⁷ www.saudiembassy.net

⁸ sama.gov.sa

Not surprisingly, Saudi Arabia's strong economy is the outcome of oil wealth, and the government controls this main economic achievement (IMRG, 2011). Holding around 17% of the world's oil reserves, SA is the largest oil-exporting country in the world⁹, playing an important role in OPEC (IMRG, 2011).

Internationally, the country ranks at 84 out of 189 economies in respect of the ease of commencing business (Doing Business, 2013). It has grown into the eighth main recipient of FDI in the world, and has been a member of the World Trade Organisation (WTO) since December 2005¹⁰. Figure 2.2 includes two charts where Chart A shows OPEC Members' Gross Domestic Product (GDP) at current market prices, and Chart B shows the GDP at current market prices as a share of total OPEC

High rates of growth at the level of the national economy, have doubled GDP (at current prices) from 1.23 trillion riyals in 2005 to about 2.8 trillion riyals in 2013, achieving a growth rate of 127.1%. This is the highest growth rate among the G20 economies, which includes the most powerful global economies. The rate of growth of real GDP (in constant prices – after excluding a growth rate of inflation) from 804 billion riyals in 2005 to about 1.27 trillion riyals in 2013, is 58.3%¹¹. Additionally, the Saudi Arabian private sector is being enhanced in a bid to help diversify the national economy and to employ more Saudi citizens⁹. In this effort, the hope is to switch the focus to power generation, telecommunications, natural gas exploration, and petrochemical sectors. In employment terms, the government has concentrated on finding employment opportunities for its very large young population, which unfortunately, tend to lack the technical skills required by the private sector. In this respect, the government has considerably increased its expenditure on on-the-job training and education, such as most recently by the opening of King Abdallah University of Science and Technology, Saudi Arabia's co-educational university, King Abdullah Financial Center, Communications and Information Technology Complex, and King Abdul Aziz Public Transportation System (Metro, Train and Bus) in Riyadh. Furthermore, as part of the enhancement of the economy, the Saudi government has begun the establishment of 'economic cities' in various areas to encourage foreign investment. These are:

⁹ www.cia.gov

¹⁰ www.wto.org

¹¹ www.saudi.gov.sa

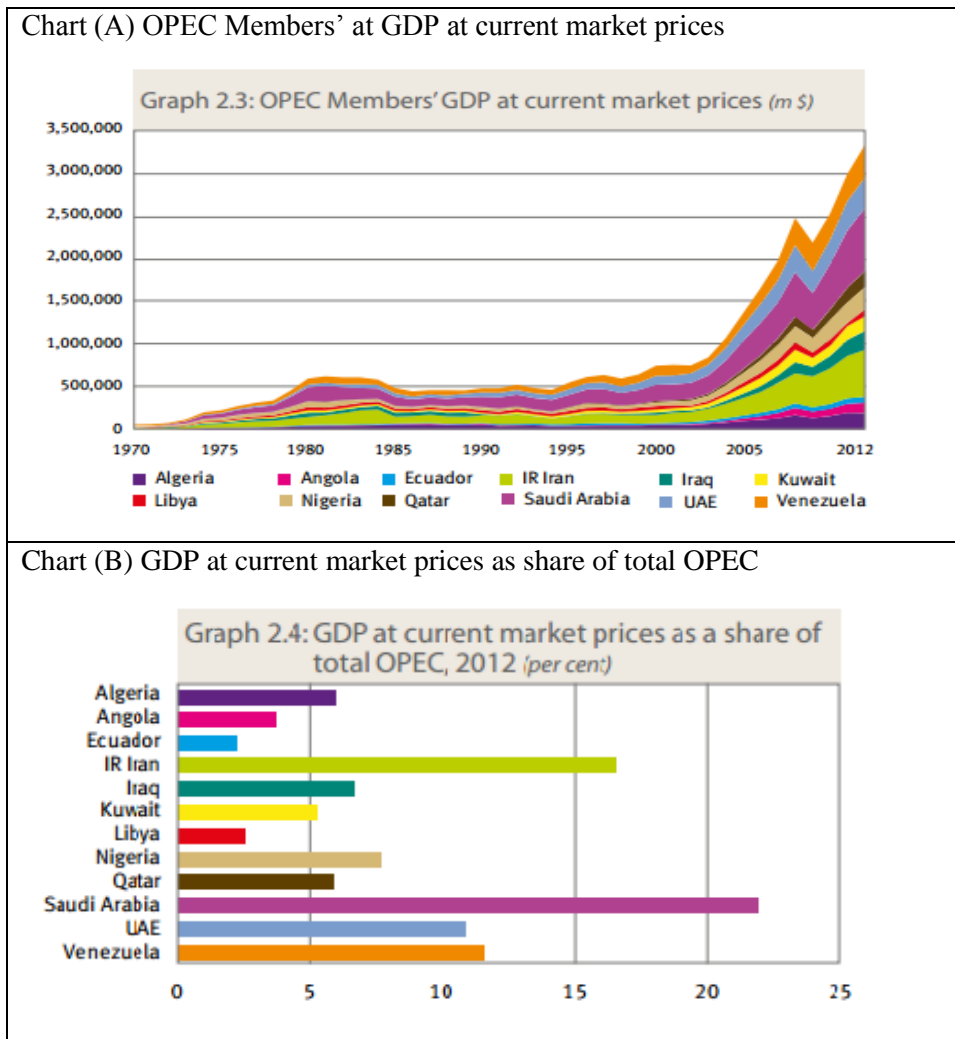


Figure 2.2 OPEC Current Market Prices of Oil (Source: OPEC, 2013)

- King Abdullah Economic City in Rabigh
- Prince Abdulaziz bin Musaid Economic City in Hael
- Knowledge Economic City in Madinah
- Jazan Economic City
- Tabouk and Eastern Province (not yet started)

The objective of these economic cities is to:

- Enhance the competitiveness of the Saudi economy
- Create new jobs and improve Saudis' skill levels
- Develop the regions
- Diversify the economy

In December 2014, the Saudi Arabian Cabinet approved the state's budget for the new Fiscal Year 2015, as SR 860 billion (\$229.3 billion), which represents the largest budget in the Kingdom's history. The emphasis within the year remains on infrastructure, education, health, social and security services, and science and technology in order to accomplish developments that are sustainable for future generations, and which encourage Saudi Arabia's economic growth¹². What can undoubtedly be understood from this discussion of Saudi Arabia's economic position, is that the current robust economy presents a favourable environment for commerce, whether in the traditional form or via e-commerce.

2.6 An Overview of the Internet in Saudi Arabia

In the business sector, the integration of ICT has revolutionised relationships inside and outside companies, and among individuals (Andam, 2003). The Internet has become a well-known worldwide network allowing communication among linked computers around the globe, such that information is transmitted from computers whose users request services, to computers that hold the information relating to how those services can be delivered (Hardcastle, 2008). The Internet itself emerged in the 1960s, having been developed by the American Ministry of Defence which linked a series of computer networks for the purpose of communication, exclusively between scientists and universities (Gillies and Cailliau, 2000).

During the 1970s, the Internet developed through the use of many communication protocols, and in the early 1980s it was extended as the National Science Foundation (NSF) sponsored the National Supercomputing Center allowing access to many more universities in US locations to benefit from research and educational opportunities. In the late 1980s and early 1990s, commercial Internet Service Providers (ISPs) began to appear, and thereafter private communications using the Internet through these commercial entities became possible, and grew at a phenomenal rate¹³.

Once this facility became available, it began to attract people all over the world, such that by the mid-1980s, the Arab countries also realised the significance of the development of the Internet, and in the absence of any such services in private homes, they began to visit Internet cafes to become part of the ICT revolution (Nathan and Ahmed, 2008). That said, given their limitations in this respect, the time they were able to spend online was restricted.

¹² www.saudi.gov.sa

¹³ <http://www.internetsociety.org>

After the beginning of the 1990s, it became possible to link personal computers to the worldwide web, thereby taking advantage of the developing Internet phenomenon, and user-friendly interfaces were developed by the software corporations such as Microsoft and Netscape (Kurose and Ross, 2005).

By the early years of the twenty-first century, Internet growth had mushroomed (Turban et al., 2004), such that almost all aspects of daily life at home and work, the entertainment field, and educational activities, had been affected by the Internet revolution. In this respect, statistics show that there were 16 million Internet users worldwide (0.4% of the world population) in 1995, whereas that number had increased at the end of 2012 to 2,497 million¹⁴.

In SA, King Abdul Aziz City for Science and Technology (KACST) established the Internet Service Unit (ISU) in August 1998 with responsibility for providing the Internet service in the Kingdom. This was done through co-operation with the Saudi Telecommunications Company (STC) and other Internet service providers from the commercial sector¹⁵. Hence, the Internet was and remains supervised by King Abdul-Aziz City for Science and Technology (KACST). Moreover, websites that do not adopt Islamic religion principles or Saudi laws and regulations are blocked – these are those related to, for example, gambling, alcohol, account theft, and copyright infringement (CITC, 2010). Table 2.1 shows the growth in Internet users in Saudi Arabia from 2000 to 2012, from which it can be seen that it escalated from just one-fifth of a million in 2000, to 13 million in June 2012 (InternetWorldStats, 2012).

Table 2:1: Growth in Internet Usage in Saudi Arabia (www.Internetworldstats, 2012)

YEAR	Users	Population	% Pop.	Usage Source
2000	200,000	21,624,422	0.9 %	ITU
2003	1,500,000	21,771,609	6.9 %	ITU
2005	2,540,000	23,595,634	10.8 %	C+I+A
2007	4,700,000	24,069,943	19.5 %	ITU
2009	7,761,800	28,686,633	27.1 %	ITU
2010	9,800,000	25,731,776	38.1 %	ITU
2012	13,000,000	26,534,504	49.0%	IWS

This fast development is an outcome of improved societal awareness, developments in broadband availability, and decreased costs in respect to both personal computers and

¹⁴ www.internetworldstats.com

¹⁵ <http://www.isu.net.sa>

Internet access (CITC, 2010). Many advantages such as enhanced business image, client facilities, supporting the cycle and delivery time, and accelerating access to information, have resulted from the presence of the Internet (Turban et al., 2004).

In fact, the Saudi Arabian government “considers access to ICT for all segments of society to be an essential element of its development strategy. The ICT sector is a driving force for the economy as a whole for social and cultural enrichment, as well as for national development”¹⁶. However, whilst recognising the value of ICT, the Saudi government is also alert to its potential hazards and has consequently taken steps to formulate a law intended to combat the variety of cybercrimes associated with the abuse of IT, and the Internet. The law aims to maintain information security, promote further increases in the employment of computers and networks, safeguard the intellectual rights pertaining to the legitimate use of computers and information networks, and safeguard public interest, morals, and communal values. The draft law was completed pending final approval expected in the second half of the year 1427H (2006)¹⁶.

The government filters all Internet networks to remove content that is deemed unsuitable, since it believes that it is better to have Internet availability as a support for general growth, than not to have it. In order to offer Saudi societies the required information of online service and its advantages, a wide culture awareness programme is required for both the public and private sectors (AL-Shourah, 2014).

2.7 The State of e-commerce and Information Technology in Saudi Arabia

Over the last decade, SA has taken the essential steps towards establishing and strengthening a suitable environment in which to allow e-commerce to operate effectively (MCIT, 2003). Now, the ICT sector in the Kingdom is growing rapidly, as the government has recognised the very important role which ICT has been playing in the economic development of countries and societies globally. In this respect, the Saudi Arabian government has given special consideration to ICT and encouraged its development and use (MCIT, 2003) as a facilitator of investment in the country. In 2003, for example, the Saudi government launched an e-government service, via Royal Decree No. 7/b/33181 in 10/07/1424AH which aimed to provide government services and transactions electronically¹⁷. The Saudi Ministry of Communications and Information Technology “focuses on plans, policies, programs, projects

¹⁶ <http://www.mcit.gov.sa>

¹⁷ www.saudi.gov.sa

and initiatives that assist in developing ICTs” (MCIT, 2014). This interest in e-government, and support for the initiative is confirmed by the recent classification of SA in the UN e-Government ranking as at 30 (in 2014) whereas it stood at 105 in 2003 (MCIT, 2014).

The success of the e-government initiative is not mirrored in e-commerce, however, since as noted by Jehangir (2011), e-commerce requires an appropriate and full development plan, and the availability of an adequate ICT infrastructure. Additionally, as is noted by Aladwani (2003), there are a large number of Arab countries that need to fully embrace and develop the Internet if they wish to gain its full benefits. If countries did this, they would allow citizens to engage in online purchasing transactions and to move at the same rate as other nations (Shweta, 2011). In fact, the situation is similar in many developing countries where ICT infrastructures are still in their infancy and therefore do not support the development of e-commerce (Rajon, et al. 2011). One problem is the availability of ISPs, as is the case in Saudi Arabia where there is a virtual monopoly (Al-Ghamdi et al., 2011b). Al Ghamdi et al. (2011b) believe that the Saudi Arabian people can drive forward the use of e-commerce, but comment that the correct infrastructure is required for this to happen. In this respect, the security issues are a cause for concern as noted by Eid (2010), who observes that e-commerce users in SA are aware of the need to improve security to fully support e-commerce implementation in the country.

2.8 Saudi Arabian Companies and Organisations

To reduce the country’s reliance on oil, successive development strategies have persistently focused on plans to diversify the economy by increasing the role of the private sector which is comprised of companies and organisations owned by private people who participate in a variety of commercial enterprises for the purpose of making profit. Saudi Arabia’s retail market is the largest of all the Gulf States and the second largest in the Middle East area (RDE, 2012). Indeed, in 2011, the Kingdom attracted more than 40% of all the 326 top retailers as identified by the real estate firm CB Richard Ellis (RDE, 2012). Such organisations are mentioned in the Eighth National Development Plan for 2005-2009 as being involved in commerce, industry, and agriculture; and in the Ninth Development Plan for 2010-2014, it was stated that “In 2008, private-sector enterprises numbered 823.5, thousand, 94.2% of which were small enterprises. Wholesale and retail trade firms accounted for 48.3% of the total”. Macroeconomic indicators of the growth of the private sector in the Ninth

Development Plan (2010-2014) compared with the Eighth Development Plan (2005–2009) show an increase from 5.5% to 6.6%.

However, Al Ghamdi et al. (2011a) note that with respect to e-commerce, the growth in SA has not met its initial prediction and is not what is expected of a nation with Saudi Arabia's importance in the global economy. Companies in SA do not appear to be following the developed countries' rapid growth in e-commerce (AlGhamdi et al., 2011a). Clearly, online retailing has tremendous potential for growth in Saudi Arabia, as shown by the expenditure via e-commerce in 2010 which is recorded as being approximately USD 3bn, with electronic items being the most widely-purchased category (RDE, 2012). The majority of online buyers are located in Riyadh (32%), then Jeddah (29%), and then Dammam (7%). The remaining 32% is comprised of buyers from all the other regions combined (Makkah, Madinah, Abha, Jizan, and others). Travel tickets form the major item of online shopping (24%), electronics 20%, hotels 12%, entertainment 9%, clothing 8%, books 5%, and others 4%¹⁸.

2.9 The Expected Future of B2C e-commerce in Saudi Arabia

Since SA is a developing country with enormous income, it is well able to continue along its growth trajectory, and there is no reason why this should not include improvement in, and demand for, all ICT development in general, and B2C in particular. However, in order to meet the anticipated increasing demand by the country's young population, growth in opportunities for B2C e-commerce must be facilitated. In fact, e-commerce in SA is developing and expanding quickly, thereby signalling a promising future both for purchasers and vendors, and simultaneously the number of Internet users in the Kingdom has been steadily growing, currently standing at 45% of the total population (Samenacouncil.2012). From these figures, it is clear that there has been an increase in the use of IT, and that B2C e-commerce will grow rapidly. Indeed, it is expected that Saudi merchandising sales will progress from US\$76,7bn in 2011 to nearly US\$117bn by 2015. The main reasons for this forecasted growth in Saudi Arabia's retail sales are: "strong underlying economic growth, rising disposable incomes, increasing acceptance of the concept of modern retailing, a youthful population and an enlarged consumer base created by the improved position of women in society" (IMRG 2011:34).

¹⁸ <http://www.aljazeera.net/>

2.10 Chapter Summary

In this chapter an overview of the Saudi Arabian context has been presented in order to create an understanding of the environment in which part of the empirical study takes place. Information about Saudi Arabia has been provided such that its location and size, population characteristics, social and cultural background, economic background, Internet availability, e-commerce readiness and ICT availability, have all been considered to provide an overall picture of the Saudi environment. Finally, some indication of the private sector and the types of companies and organisations within it is has been given. The next chapter will review the literature used as the basis for the theoretical framework developed for the study.

CHAPTER THREE

LITERATURE REVIEW

3 LITERATURE REVIEW

3.1 Introduction

Having indicated the motivation for the research, and the precise aim of the study, in Chapter One, and provided details of the Saudi Arabian context in Chapter Two, this third chapter explores the literature relating to how e-commerce can be implemented, and does so by considering a large number of studies that have been conducted to date. As noted by Oates (2006:71), the objective of undertaking a literature review is to “to look for a suitable research idea and discover relevant material about any possible research topics”. In the case of this study, the researcher had already identified the problem concerning the Saudi take-up of e-commerce, so the value of the literature review is seen as being able to provide some theoretical background through which to pursue the problem.

In exploring the literature, the chapter initially considers the concept of e-commerce, and then investigates the implementation of e-commerce in several different countries, including developing countries, as a means of establishing critical factors that are important in the success of this activity, and determining how these factors might be present in SA. Additionally, the review considers studies that have collected both quantitative and qualitative data, and that have examined issues such as Internet infrastructure, culture, trust (in terms of technical issues such as security of payment, privacy, business integrity), and business issues (affiliation and business reputation).

3.2 The Concept of e-commerce

Currently, e-commerce is one of the most discussed themes in business, and much research has been conducted on this issue. The term e-commerce has been defined in many ways but essentially, it relates to the buying and selling of goods and services through the Internet. Kosiur (1997:2) describes it in this way but adds that “there are many more aspects” and notes that “from its inception, electronic commerce has included the handling of purchase transactions and funds transfers over computer networks”. A decade later, Smith and Chaffey (2008:20) defined e-commerce by saying that it “generally refers to paid-for transactions, whether B2C or B2B” but also observe that some other definitions refer to all types of communication between customers and business, which may not involve finance. This is a reflection of the concept as expressed by Shim et al. (2000:1), who consider e-commerce, the name for “the purchase of goods and services over the Internet’s WWW - is a broad term

[which] encompasses all electronically conducted business activities, operations, and transaction processing”. By implication this can then refer to interaction between government and citizens in respect of services which are not paid for via Internet transaction but rather through public taxation.

The definitions extend in various ways, with Turban et al. (2008) introducing the idea that computer networks, as well as the Internet, can be involved in e-commerce as the process of purchase, retail, transfer, and exchanging of goods, services, and/or information can occur via both mechanisms. Zwass (1996) mentioned that e-commerce also refers to the sharing of organisations’ information, through the use of telecommunications networks that enable the maintenance of business relationships, and the conduct of business transactions. Quelch and Klein (1996) acknowledged that e-commerce represents a new way of providing goods and services on an international basis as .com companies can operate in both local and global markets given the cross-border communications enabled by the Internet.

Clearly, the definitions of e-commerce all refer to the same core activities, but some go beyond the mere establishment of buying and selling transactions via the Internet. In this respect, Kalakota and Whinston (1997:3) comment that the definition of electronic commerce varies according to the perspective of the person being asked to describe it. They say that:

“From a communications perspective, electronic commerce is the delivery of information, products/services, or payments via telephone lines, computer networks, or any other means.

From a business process perspective, electronic commerce is the application of technology toward the automation of business transactions and workflows.

From an online perspective, electronic commerce provides the capability of buying and selling products and information on the Internet and other online services”.

However, these are not the only perspectives since Turban et al. (2008:4) introduce four additional viewpoints from which e-commerce can be defined, as follows:

- *“From a service perspective, EC is a tool that addresses the desire of governments, firms, consumers, and management to cut service cost while improving the quality of customer service and increasing the speed of service delivery”.*
- *“From a learning perspective, EC is an enabler of online training and education in schools, universities, and other organisations, including businesses”.*

- *“From a collaborative perspective, EC is the framework for inter-and intra-organisational collaboration”.*
- *“From a community perspective, EC provides a gathering place for community members to learn, transact, and collaborate”.*

From a summary of the concept, it can be appreciated that e-commerce is a phenomenon with the potential to bring numerous benefits. Indeed, the Internet has generated huge advantages for firms and businesses in several service and product segments, and for their customers, as noted by Chau and Lai (2003), who observe that by using the Internet to communicate and act as a distribution channel for the promotion and sale of their services and goods, .com companies have been able to increase their market share phenomenally.

Not surprisingly, therefore, e-commerce and e-business have been and remain, crucial drivers of the world economy as has been demonstrated in the past half-decade. Indeed, the Internet has already become the primary cornerstone for business and communication in many countries (IMRG, 2011), being acknowledged globally as an important business resource.

It can be appreciated, therefore, that the overall perception of e-commerce is that it is an activity that covers all sorts of transaction implemented by ICT, between corporations and consumers (Esprit, 1997). And extending this to the definition of .com companies, it is seen that such companies are those that conduct their line of work mainly as digital organisations, employing the Internet and connected technologies as tools to buy and sell. These developments in purchase and sale transactions inevitably mean that the traditional way of shopping in the physical marketplace is changing as default markets provided by e-commerce become attractive to buyers and sellers, and it can be assumed that the future for such traders/businesses is likely to be heavily associated with their ability to capitalise upon ICTs. Certainly e-commerce is increasing throughout the world.

3.2.1 Advantages of e-commerce

With such growth, e-commerce is essentially changing countries’ economies and the commercial methods by which they are managed (Kamalabadi et al., 2008). Such changes occur since the adoption of e-commerce opens up new sources of goods, and simultaneously allows customers more buying options, complete with intelligence regarding the efficiency of one product/service as against another (Simon, 2004). This is an enormous advantage of e-commerce. Another benefit associated with e-commerce is the savings which it is possible for parties to a purchase/sale transaction to realise, since transportation, paperwork, and time-

wasting are all reduced (Mostafaeipour, 2011). Whilst these may be seen as the short-term benefits of online services, there can also be long-term advantages (AL-Shourah, 2014), since online companies that are effective in their conduct of business, promote satisfaction and loyalty amongst their customers, who return to them in the sound knowledge that their purchasing will be trouble-free (Sobihah et al., 2015). On the other hand, online trading requires technological resources which not all organisations can afford, as noted by Kabanda and Brown (2015) whose comment regarding small to medium enterprises (SMEs) indicated this scenario as being prevalent. That said, various social media can also support e-commerce in respect of both goods and services (Khan and Sadiq, 2015). Clearly, there are advantages and disadvantages both to buyers and sellers, and these are considered in more detail in the following sub-sections.

3.2.2 Advantages to Customers

For customers, many advantages are identified, and there is general agreement in the literature that this is the case. Essentially, shopping is greatly facilitated as a whole range of goods and services is made available, often at cheaper prices than in traditional stores, without the need to travel, and on a 24/7 basis. Niranjnamurthy et al. (2013) mention the following benefits specifically:

- The customer no longer has to stand in a queue, and thereby gains time.
- The customer can compare prices in seconds, either by surfing the Internet, or using comparison websites. This makes the shopping experience cheaper from both the point of view of the ability to secure the lowest price, and from the fact that the need for physical journeys searching in rival stores is eliminated.
- The customer has access to shops located near and far (even in other countries). This is particularly helpful for individuals who do not live in major cities, and for whom traditional shopping would entail a long journey.
- The customer can commonly secure coupons and promotional offers to reduce the price of goods and services.
- The customer is not restricted to the times of opening/closing associated with traditional shopping. Consequently, busy people can shop at times when physical shops are shut.
- The customer him/herself may become a vendor as there are many Internet auction sites to support such activity.

- The customer can gain digital purchases instantaneously. For example, music, books, videos, mobile phone apps, etc., can all be downloaded immediately.
- The customer no longer has to carry money. This makes for increased levels of personal safety.
- The customer does not have to carry goods, but rather has these delivered to his/her home, and is often able to negotiate a particular time for greater convenience.
- The customer is often provided with the capability to track deliveries, therefore being informed of exactly when an order will arrive.

3.2.3 Advantages to Companies

As already noted, e-commerce can provide both short and long-term advantages to companies. Essentially, it can improve commercial efficiency (Sobihah et al., 2015), develop a company's image, and provide competitive edge (Kuzic et al., 2002). Additionally, it can allow companies to access new customers, as items and services can be offered to more geographically-dispersed buyers (Sobihah et al., 2015), and it can provide swifter and more streamlined service for existing clients. Moreover, the technology provides the opportunity for companies to obtain feedback on a variety of aspects concerned with the overall shopping experience, thus enabling them to effectively track customer satisfaction (Kosiur, 1997). Shim et al. (2013) detail the short and long-term advantages to include:

- Lower transaction costs.
- Less paperwork for transactions like ordering, billing, and customer service.
- More customer feedback.
- More opportunities for satisfying customer needs.
- Improved monitoring of consumer satisfaction.
- Ease of business with the existing customer base.
- New markets composed of new customers.
- Ability to customise business activities and solutions for large customers.
- Enhancement of the company's image and simplified communication.
- Creation of business value using gathering, organising, selecting, synthesising, and distribution.

Furthermore, Niranjanamurthy et al. (2013) identify that:

- There is no requirement for an actual shop which is a huge expense for traditional retailers.
- There are no limits on the nature and amount of stock, since e-commerce companies simply retrieve their products from a warehouse.
- There is great capability to rapidly increase the size of the business since there are not the same growth restrictions as those experienced by vendors with shop premises.
- Expenses associated with the employment of staff are reduced since e-commerce procedures are largely automated and fewer people are required for lower-end work.

3.2.4 Disadvantages to Customers

E-commerce technology does, however, have some disadvantages, and as noted by Tan and Teo (2000), the electronic shopping transaction may well represent a two-edged sword. Clearly, the disadvantages all stem from the impersonality of the process, since this leads to the potential for anxieties relating to trust, privacy, and the security of personal financial details. Specifically, Niranjanamurthy et al. (2013) identify:

- The absence of the personal touch and a relationship with the vendor, which is present in traditional shopping.
- The inability to physically inspect products before buying, meaning that purchasers may be disappointed or surprised by their feel, taste, and/smell when they receive items ordered online, and potentially be placed in a position where they no longer want to make that purchase.
- The requirement for Internet access since e-commerce requires a computer or a smartphone.
- The potential for credit card fraud as financial information is required by .com businesses.
- The potential for identity fraud as personal information is required by .com businesses.
- The delivery arrangements may mean delays in receiving products.

3.2.5 Disadvantages to Companies

Likewise, there are disadvantages to companies, although as noted by Kuzic et al. (2002), these may be considered more as challenges. Specifically, they relate to the costs of the technology, the lack of knowledge of e-commerce, the needs to re-arrange budgeting

procedures, and to successfully manage the change. Three other major issues which .com businesses have to deal with in order to become successful are reported as being:

- The logistics of delivery – the need to deliver each individual item purchased marks a major change for traditional traders and can add substantial strain to online operation (Niranjanamurthy et al., 2013).
- Customers' old habits may be extremely difficult to break (Hoffman et al., 1999).
- Legal issues (Hoffman et al., 1999).

3.2.6 Variations in Advantages and Disadvantages

It is clear from the success and failure of so many .com businesses that these identified advantages and disadvantages are managed to a greater or lesser extent by those companies. In this respect, it is important to note that the success of e-commerce can vary from country to country, and region to region, depending upon several factors. For example, the level of education of customers, people's overall beliefs, culture, and the availability of a supportive ICT infrastructure are all important in determining whether the potential advantages are actually realised or lost. Consequently, in order to establish whether the development of B2C e-commerce in the precise context of Saudi Arabia can be successful, it is necessary to consider the way in which B2C e-commerce has been implemented elsewhere in the world, and what the experience has been. In this respect, it is important initially to explore the various types of e-commerce that exist.

3.3 Types of e-commerce

Clearly, therefore, it is important to know how and why the Internet is used in commerce, and how buying and selling is changing as a result of the associated developments (Croome et al., 2010), and in exploring this issue it is seen that different types of e-commerce can be identified according to the nature of the communications between the participants. As reported by Turban et al. (2008), the most popular types of e-commerce are those from business to business (B2B), business to customer (B2C), and business to government (B2G), with the category of customer to customer (C2C) now also becoming popular. Discussing these in turn, it is seen that B2B covers the case of transactions between companies (e.g. supplier to retailer), and that the volume of B2B transactions is much higher than that of other types of e-commerce. Another type, B2C e-commerce is described as a transaction of goods

or services from business to customers (Turban et al., 2008) that is essentially concerned with customers buying goods and services from online organisations. Through B2C, customers are able to view different goods and learn more about services online, and subsequently purchase these via the Internet. This advancement has radically changed shopping habits. B2G is another type of e-commerce which includes marketing goods and services to several government levels (Turban et al., 2008), and finally there is also C2C which occurs when customers transact with other customers, particularly in auction sites. These main categories are not, however, exclusive, since smaller volumes of transacting are also seen to happen via the Internet as follows (Turban et al., 2008):

- Customer to business (C2B)
- Business to employee (B2E)
- Government to employee (G2E)

3.4 Participants and Preferences in e-commerce

From the typology of e-commerce activities described above, it can be appreciated that collaboration between many different parties is involved, and given that B2C in developed countries has recorded a high level of growth (Rajon et al., 2011), it can also be understood that such collaboration is increasing. However, Ainin et al. (2005) have shown that certainly with the context of e-banking adoption in Malaysia, it is young people who are the main customers, making use of basic services such as balance information and report summaries. Moreover, it is known that people prefer to buy certain goods and services online rather than in person; particularly, these are tickets for travel and entertainment, hotels, music, books and cameras (Croome et al., 2010). These two observations provide important intelligence for .com companies and organisations as they point to a market among young populations, and especially in the context of Saudi Arabia, where the population is young, this fact is of interest. Indeed, although e-commerce is a new trend in Saudi Arabia, the Kingdom does in fact have the biggest development of ICT market shops in the Middle East (Al-Otaibi and Al-Zahrani, 2003; Al-Ghamdi et al., 2011a and b). And if the experience in Malaysia, as reported by Jehangir et al. (2011) that shopping behaviour changes radically with ICT infrastructure growth is repeated, then Saudi Arabia should follow suit. In the study by Jehangir et al. (2011), it was found that the main influences on the development of e-commerce in Malaysia were the rising numbers of Internet users, the growing trend to spend online, and the adoption of new technologies. Such new technologies, providing for example, fast response times, easy

booking, safe payment methods, and trust and privacy protections are known to support the online experience of buyers (Azizan and Said, 2015). Shweta (2011) makes the point in such connection that several states in Asia have gained the benefits of e-commerce through improvements to Internet technologies. Clearly, the significance played by the context is important in the implementation of technology, thereby requiring that the technology must be well-matched with the context (Kabanda and Brown, 2015).

3.5 B2C e-commerce in the UK: An example of a developed country

The UK is one of the most developed countries in Western Europe in its use of B2C e-commerce, and thus forms a useful case for examining how success is achieved in this respect. Researchers have explored e-commerce in the UK from different viewpoints. For example, Matlay and Addis (2003) considered small companies, finding that their owners and/or managers do have an awareness of the potential advantages to be gained from ICT and e-commerce. And Simpson and Docherty (2004:315), also considering the small business sector of the UK economy, reported this as being extremely important, finding that “the government expends considerable resources in providing support services for this sector”. Additionally, they found that e-commerce brought “social benefits for SMEs’ owners in reducing working hours yet still increasing sales” (Simpson and Docherty, 2004:315).

In respect of total sales via e-commerce, these were valued at £335bn in 2008, and reached £483 billion in 2011, showing a growth of £148 billion, and an annual average progress of 13% over that period, with total development since 2008 of 44% (Statistical Bulletin, 2012). Furthermore, according to CRR (2014)¹⁹, the UK online share of retailing is expected to rise from 12.1% (2013) to 13.5% (2014) therefore it was reached 15.8% in (2014). What is very apparent in a consideration of the UK as a case representing the advanced countries, is that the new technologies have allowed businesses to deliver completely different services to clients and to reach much higher levels of production than previously (Mintel, 2000), and by implication this suggests that the advanced countries also perform better in their e-commerce initiatives than the developing countries, which do not enjoy the same levels of investment.

¹⁹ Centre for Retail Research, (2014). <http://www.retailresearch.org/onlineretailing.php>

3.6 E-Commerce in the UAE: experience of other country in Middle East

The e-commerce strategy of the UAE is aimed at guaranteeing the Emirates' position as a key commercial centre in the Arab Gulf area (Qin et al., 2014). The UAE is the first Arab nation to establish laws to control e-commerce, and has implemented a full e-commerce strategy, thereby becoming recognised as the most advanced Arab nation as far as e-commerce is concerned (Mago and Trivedi, 2014). Abdallah and Jaleel (2014) found in their recent study that the decision to engage in online buying is influenced by issues such as security, better value, and convenience.

This quantitative research study examines the deciding factors in respect of how customers relate to organisations. These factors are identified as trust, loyalty, quality of information, consistency of information, feedback mechanisms, and relationship management which if facilitated through social media outlets. If these essentials are present, they will considerably increase and strengthen customer satisfaction with organisations, and thus promote loyalty, enabling organisations to retain their customer base (Mago and Trivedi, 2014).

UAE organisations have begun to invest significant amounts of financial and human resources in the development and implementation of new technological solutions for communication problems, thus enabling better communication with their clients. Nonetheless, a large number of these companies use the various social networks purely for marketing purposes rather than using them as e-business tools that would allow them to create effective CRM (Mago and Trivedi, 2014).

Gamal Aboelmaged (2010) finds that the proposed model has good descriptive power, thereby confirming its strength in forecasting users' intentions towards e-shopping. In the model, behavioural intention toward e-shopping is principally identified by the user's attitude and is also affected by perceived usefulness and the subjective norm. Menon Vadakepat (2013) recommends that by capitalising upon the advantages to be gained from the advanced digital media in the UAE, vendors can customise their products and services and thereby penetrate culturally-segmented niches.

3.7 B2C e-commerce in Developing Countries

In order to investigate whether there are factors that play a role in influencing the acceptance of e-commerce in developing countries, a comparative study between Iran and United Arab Emirates (UAE) was conducted by Dehkordi et al. (2011). From this it was found that many

influences arise from culture and gender that predispose people's attitudes towards e-commerce. The study was undertaken with the use of an online survey that was sent to a sample of respondents, from which 136 completed questionnaires were returned. The data revealed that whilst culture and prior experience in the use of e-commerce were influential, culture itself had no impact upon attitudes towards privacy or price. In another study by Ayo et al. (2008) on e-commerce implementation in Nigeria, an exploratory approach demonstrated the likelihood of success in this respect, and the factors inhibiting its development. Again, a questionnaire survey was randomly distributed (to 600 people), from which 576 responses were obtained, and subsequently analysed using the SPSS software. Four specific factors formed the theoretical base for the study, these being the Political, Economic, Social, and Technological environment. It emerged that the Automatic Teller Machine was the only automatic process used by Nigeria's banks and that consequently, e-commerce initiatives were precluded by the lack of facility for e-payment. It was also found that the presence of the Internet remained low, thereby representing a major barrier to e-commerce implementation.

Similarly, challenges and obstacles to e-commerce implementation have been identified in Iran in a study by Kamalabadi et al (2008), which revealed that managerial, social, cultural, and technical factors all stood as barriers. In their study, these researchers used a group decision process, interviews with experts, and a questionnaire survey distributed among practitioners, experts and managers of companies that use e-commerce in their work. From the evidence obtained, they concluded that the most important factor was the managerial one, and that essentially it was necessary to introduce substantial changes for e-commerce to be effectively implemented. Specifically, it was suggested that the Iranian government take steps to support the development of e-commerce, that e-commerce infrastructures be developed, and that e-commerce experts be appointed to assist in the entire move to create a .com society.

In yet another exploratory study by Alev and Yip (2004) focusing on the effect of the infrastructure and socio-economic environment in e-commerce in China, two main issues were pursued. The first was whether Chinese customers would use e-commerce if the appropriate technological and transaction systems were available, and the second was whether any differences in customer behaviour existed, between Chinese customers and other customers. The data was obtained via questionnaire which was developed in English then

translated into Chinese. A total of 252 individuals located in Beijing, Shenzhen, Shanghai, Guangzhou, Wuhan and Shandong completed the questionnaire, and descriptive statistics were used to analyse the data. The results of the study revealed that there is a growing acceptance and diffusion of e-commerce in China, but such growth is hindered by cultural issues, the socialising effect of commerce, transactional and institutional trust, and attitudes toward debt. Basically, the answers to the two questions were that if technological and transaction systems were available, greater numbers of Chinese people would use e-commerce, and that there were indeed some differences in e-commerce customer usage behaviour.

In a different study in Iran by Mohanna (2011), the factors which might affect the evolution of e-commerce were examined using the case of the Sistan Baluchestan province. In this study, both qualitative and quantitative data were gathered from professionals who were interviewed. The outcomes revealed that e-commerce in Iran has been supported by increased technical infrastructure and managerial-organisational factors, but that the socio-cultural background – and in particular low IT literacy rates - of individuals served as a major barrier to their use of the Internet for shopping. Other limitations included low demand for online business, and the lack of e-trust among traditional traders. Mohanna (2011) concluded that many improvements would be required to support e-commerce implementation in Iran, including the mass education of the population in how to interact with new technologies, how to understand them, and how to accept their value.

Researching in India, Shweta (2011) detected the factors and risks associated with Internet purchasing as being concerned with money, performance, time, sources, and social and psychological issues. In this study, a survey was distributed to 90 individuals who highlighted the monetary risk as the greatest, and the psychological issue as the lowest. The risk associated with money revolved entirely around the need to provide credit card details as the respondents perceived there to be a very distinct lack of security in online shopping. Clearly, to decrease this risk, and hence, concern among customers, protection for both financial transactions and sensitive information should be introduced. The researcher also believed that further research involving a much larger sample to cover the general public rather than respondents who had knowledge of buying via the Internet (as was the case in the study) would be valuable to see how far such psychological concerns extended.

Presenting an effective framework for implementing e-commerce in developing countries, Rajon et al. (2011) took the case of Bangladesh as their focus. The most important aim in this study was to design a model which could apply to developing countries in general, and the data upon which the model was derived was obtained from students and teachers at Khulna University, through the use of survey questionnaires that were sent by email. The questionnaire concentrated on the socio-economic aspects of e-commerce in infrastructure building, e-commerce service establishment policy, and the specific prospects and corresponding problems from the Bangladeshi perspective. The study also aimed to determine what type of infrastructure was best in order to successfully implement e-commerce in low-income countries like Bangladesh. This entailed establishing the challenges to e-commerce in such settings, and from the information obtained, recommendations for the design, development and management of e-commerce in developing countries were made.

In Hong Kong, Gunasekaran and Ngai (2005) developed a framework for identifying the reasons for using e-commerce, understanding its implications in companies, and successfully implementing and applying e-commerce as a means of improving organisational competitiveness and success. These researchers designed a survey questionnaire for completion by various enterprises in Hong Kong, and essentially the instrument asked for details concerning the perceived advantages of e-commerce, and the obstacles to its effective implementation. Success factors were revealed as: the usefulness of the web, usage of the Internet, barriers to usage of the Internet for e-commerce, and benefits of the Internet for e-commerce. Additionally, some other factors such as culture, technology competency, government policy, and educational level were found to influence the level of application of e-commerce. In fact, government policies and regulations have been identified by Hamade (2009) as the main negative influence in respect of ICT adoption in most Arab nations.

3.8 B2C e-commerce Challenges in Developing Countries

Kamalabadi et al. (2008) have observed that many companies in developing countries are in the initial phases of implementing e-commerce. It is likely that the appreciation that e-commerce brings massive potential for commercial growth is the motivating force in these countries, since it is understood that government, business, and private individuals can obtain advantages from its implementation. Certainly, the early implementers of e-commerce (the developed countries) gained enormous benefits from its availability, and currently a very wide gap exists in the use and development of the Internet between the developed world, and

the developing countries. This applies of course, to the Arab World, and in fact, the gap is widening because the rate of advancement in the developing countries does not keep pace with that in the First World countries. In this respect, large numbers of businesses in developing country contexts are extremely hesitant to offer online shopping services because of the high cost of Internet use. India provides evidence that where there is a strong economy and easy access to the Internet, changes in people's lifestyles have followed, and the use of e-commerce has increased substantially (Jhangir et al., 2011). However, Karanasios and Burgess (2008) point out that companies in developing countries meet the challenge of consumers who have poor attitudes towards the idea of online transactions, and hence they do not benefit from Internet technologies because of these behavioural issues. Indeed, they also identify the reluctance of upper management either to learn how to use, or to actually use the technology once they know how to do it.

Several other researchers have explored the status of e-commerce in developing countries (see for example, Alev et al., 2004; Gunasekaran and Ngai, 2005; Ayo et al., 2008; Kamalabadi et al., 2008; Jhangir et al., 2011; Suresh et al., 2011; Dehkordi et al., 2011; Mohanna, 2011; Shweta, 2011; Rajon et al., 2011). Of these, Kamalabadi et al. (2008) find social, cultural, and technical factors to represent the greatest challenges to the implementation of e-commerce. Specifically, the social obstacles are those concerned with matters which influence customers' attitudes and decisions, and in essence these include culture, beliefs, educational level, and the traditions of tribes and families. Clearly, all of these issues can be seen as arising from a lack of awareness of the concept of e-commerce and the benefits it can bring (Alini, 2014). The outcome of the study by Escobar-Rodríguez and Carvajal-Trujillo (2014) reinforces the role of trust, habit, cost-saving, ease of use, performance and expended effort, hedonic motivation, and social factors in determining online buying.

3.9 B2C e-commerce in Saudi Arabia and its Challenges

Despite the fact that Saudi Arabia reports the largest and fastest growth of ICT in the Middle East (Alfuraih, 2008; Al-Ghamdi et al., 2011a and b), e-commerce remains in its infancy in the Kingdom. Indeed, the growth of e-commerce is not progressing at a speed equal to the growth of ICT in general (Aladwani, 2003; CITC, 2007; AlGhamdi et al., 2011b). Many studies have endeavoured to establish the reasons for this slow development, finding several causes including: poor information technology infrastructure, concerns around trust and

privacy, cultural issues, and the lack of clear regulations, legislation, rules, and procedures (Aladwani, 2003; Alfuraih, 2008; AlGhaith et al., 2010; AlGhamdi et al., 2011a and b). Such reasons may all be considered as falling under the overall umbrella of ‘too much uncertainty’.

In a study by Sait et al. (2004), the emphasis was on exploring the potential for large-scale application of e-commerce in the Kingdom, and on discovering the present influence of the Internet on educational and business societies. A survey method was used which revealed the Saudi Arabian government to be giving tremendous support to efforts to implement e-commerce systems in companies, and to making access to the Internet much easier in order to eliminate the obstacles to the introduction of a .com society. In fact, the majority of respondents to the survey agreed that shopping and banking online made life easier so there was clear evidence that the facility was appreciated. However, the study did not explore the needs of companies wanting to develop online sales, and essentially it lacked the depth required for it to be as informative as desired. Hence, for it to be able to offer sound guidance to improve online sales in Saudi Arabia, it needed to include other aspects in its investigation. One variable that has been identified as an obstacle is the English language since this is something that many Saudi customers cannot understand (Al-Salamin and Al-Hammad, 2014). And other obstacles have been highlighted by Al-Gaith et al. (2010) in their exploration of the influences in the adoption of e-services, as being: new technology adopter characteristics, trust, security, privacy, e-service quality, loyalty, diffusion of innovation, innovation characteristics, relative advantage, compatibility, complexity, trialability, and observability. In their study, Al-Gaith et al. (2010) used the survey questionnaire methodology, securing 651 replies. The data analysis showed that the complexity associated with e-commerce was the main significant problem, followed by concerns about privacy, and the quality of the Internet. However, it can be noted that six years had elapsed between this study, and that of Sait et al. (2004) reported earlier, which mentioned the need for government support, and that many of the same problems and needs were still present, and still negatively influencing the implementation and adoption of e-commerce in SA. That said, online shopping in SA is certainly becoming fashionable as shown in the study by Al-Maghrabi and Dennis (2010), which involved the participation of 650 female respondents to an online survey. This methodology allowed the researchers to cover a wide catchment area at low cost, and because the survey was simple and required little effort and time on the part of the respondents, a good sample was obtained. The data revealed that online shopping is becoming more popular, and that the utilitarian aspects of online shopping were very much

appreciated by women. As indicated, this was a study aimed purely at women, and had men participated, the results may well have been different.

Another study by Al-Maghrabi and Dennis (2009) used the Technology Acceptance Model (TAM) to improve on previous studies, and to establish whether gender had an impact on online shopping in SA. This was also an online survey which gained responses from 465 individuals, in a split of 31.4% male and 68.8% female. The results from this survey showed perceived usefulness, enjoyment, and subjectivity to be the determinants of online shopping continuance in Saudi Arabia. Additionally, the results revealed that 65% of the research sample either buy or intend to buy online. However, the direct and indirect male and female differences in relation to intention to continue to make online purchases were not explored, and these should form part of any investigation of the Saudi Arabian case, given the strong gender divide in the Kingdom. It was also shown in the study that vendors should improve the levels of trust they attract from potential customers to be able to take real advantage of the electronic route to selling, and that official/government information is poor in SA. Indeed, AlGhamdi et al. (2011b) identified cultural, business, and technical issues together with a lack of trust due to uncertainties surrounding security, privacy, and the payment system as the main barriers in the development of e-commerce in Saudi Arabia. Other identified challenges include lack of competitiveness when e-commerce is used due to the high cost of developing e-commerce systems, absence of laws and regulations, weak ICT infrastructure, and poor mechanisms for delivering products (AlGhamdi et al., 2011b).

Additionally, the preparation for e-commerce in Saudi Arabia was described as immature and weak over a decade ago (Al-Otaibi and Al-Zahrani, 2003), and it seems that there is still no widespread readiness by Saudi society to become an online one. At the same time, the use of foreign languages is a challenge for many buyers, it being noted by AlGhamdi et al (2011a:586) that it is hard for Saudis to “understand the language if it is written in a language other than their mother tongue”. In reality, both Arabic and English versions of web content can be found in several Internet shops in Saudi Arabia such as Saudi Airlines, but some online suppliers have the Arabic version only. Actually, no respondent in this study identified the language as an obstacle because they were all native Arabic speakers, and it was pointed out that should anyone prefer to shop in English, most stores could offer this. Hence, it can be assumed that the language is not a problem for e-commerce customers in Saudi Arabia (Aleid, 2009). The main problems are those already highlighted, and include the time taken for delivery, financial risks occasioned by the use of credit cards (Al-Salamin and Al-

Hammad, 2014). AlGhamdi et al. (2011b) also take up the issue of delivery services, observing that in SA such logistical issues are not considered to be an area for professionals, and thus the delivery services provided are not reliable. And the overall concern with payment methods was seen to serve as an obstacle since individuals had no experience of 'trusting' the Internet (AlGhamdi et al. 2011b). Moreover, the infrastructure to support the advent of e-commerce was identified as not being imminent in Saudi Arabia (AlGhamdi et al., 2011a).

3.9.1 Theory of Technology Adoption

One of the main aims of the various theories of technology adoption is to provide understanding about how to assess the usefulness and value of technology for organisations and users, and to ensure that all aspects that influence the acceptance of IT in general and e-commerce in particular, are considered. Various theoretical perspectives can be adopted to provide this understanding of the determinants of technology usage. However, from any perspective, IT is generally perceived as beneficial in its ability to improve job performance, and hence, even when individuals do not like it, they will use it (Davis, 1986).

The Technology Acceptance Model (TAM) was developed by Davis (1986), and has developed as the greatest and most influential model in the technology adoption area. It provides a theoretical framework for individuals and business to refer to when planning to use a specific technology.

The model proposes that when users are presented with a new technology, several issues influence their choice about whether, how, and when they might use it. These issues are concerned with:

Perceived usefulness (PU), defined by (Davis, 1989:320) as "the degree to which a person believes that using a particular system would enhance his or her job performance".

Perceived ease-of-use (PEOU), defined by (Davis, 1989:320) as "the degree to which a person believes that using a particular system would be free from effort".

This model has been used in Saudi Arabia by Al-Maghrabi and Dennis (2009-2010:40,41) to assess the influence of customers' attitudes on their uptake of online shopping, since there is no validated model in the KSA, which takes account of the culture, which does this. However, there is a growing need to enhance the understanding of Saudi online customers'

attitudes, whether those Saudis be resident in the KSA, or in the UK where the online environment is more advanced. Consequently, it is important to review studies on e-commerce to generate further in-depth understanding, and to try to ascertain what additional factors to those included in the TAM, are important in encouraging or demotivating Saudis from engaging in online shopping.

3.9.2 The Challenge of Customer Behaviour

Blythe (2008:205) discusses the theme of consumer behaviour noting that this “(and indeed all behaviour) happens against a backdrop of environmental and cultural factors ... [which] vary from place to place and from time to time”. Hence, it can be understood that consumer behaviour derives from social inputs as well as stimuli in the physical environment (Blythe, 2008:205). Blythe (2008:205) continues to provide the example, saying:

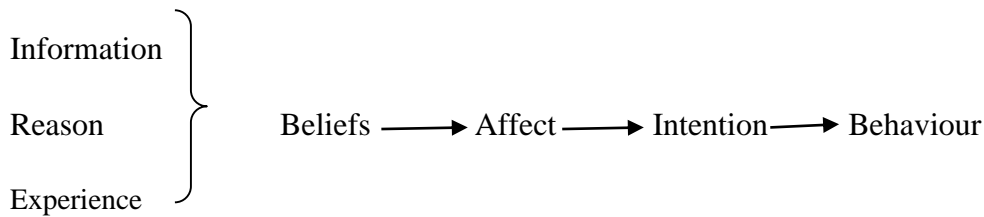
“Every day we buy things. We exchange our money for goods and services, for our own use and for the use of our families: we choose things we think will meet our needs on a day-to-day basis, and we occasionally make buying decision which will affect our lives for years to come at the same time, we make decisions about disposing of worn-out or used-up possessions. All these decisions and exchanges have implications for ourselves, our families, our friends, the environment, the business we buy from, the employees of those business, and so on in ever-widening ripples. For market understanding the processes involved in making those decisions is central to establishing policy. The key concept of marketing is customer centrality: we cannot ignore customer decision-making.”

Clearly, customer decision-making is a product of attitude, which as a concept, occupies a central position in both social psychology and consumer behaviour studies. Attitudes both affect, and are affected by behaviour. Consequently, it is important for people seeking to implement change of any kind (and naturally, the introduction of e-commerce) to try to determine the ways in which behaviour can be predicted from attitudes, and in this effort, it is tempting to represent the relationship of attitudes and behaviour as a one-way association, as follows:

Attitudes \longrightarrow Behaviour

However, it is obvious that if attitudes are themselves influenced by past behaviour, then the relationship must be more complicated, and hence, it is usually represented as a two-way process. This representation also incorporates the multi-dimensional model of attitudes and

makes explicit, the sequence with which this model describes the relationships among the attitude components:



Much of the work of consumer researchers specialising in attitude studies has attempted to elucidate the relationships among these different constructs, and scholars have tried to do this by several methods, for example, by pure observation, or by using the behavioural sciences such as social psychology as their theoretical framework to ascertain the roles played by such constructs as personality, lifestyle, social class, culture, the promise within the social situation, and of course, attitude (Foxall et al., 1998).

3.9.3 Environmental Influence on Customer Behaviour

Evans et al. (1999) argue that environmental influences, coming from the economy, technology, society, consumer markets, and general market competition, are all important in motivating customers in their buying choices. This point is emphasised by Blythe (2008:185) who states:

“Individual decision-making always occurs within a social, cultural, environmental or class context, since human beings interact and need to consider the responses of others. Also, the physical environment within which decisions are made can affect the outcomes dramatically: some environments are conducive to paying higher price, or buying more of a specific type of product, whereas others encourage greater thrift. Culture provides the social environment within which people live”.

Blythe (2008:185) continues to place absolute stress on the role of culture, saying that this is “one of the main drivers of behaviour, and influences almost everything we do, including (of course) our consumption behaviour”. In terms of the social environment, Blythe indicates that all behavioural inputs received from other people are part and parcel of this and that these range from direct interactions, such as advice from a friend, a discussion with a salesperson, or negative feedback from a dissatisfied customer, to indirect interactions facilitated through the observation of advertisements and observations of others’ buying experience. However, the family is identified as the most influential source in consumer decision-making, since

generally, individuals believe they can trust the advice given by family members and that they share similar preferences, despite changes in family structure and affiliation in more recent times (Blythe, 2008). Indeed, this point is highlighted by the greeting card industry which thrives on the provision of emotional support, which is a core function of families (Blythe, 2008:248). Moreover, it is noted that “within families, a great deal of decision-making is collective. Even such basic decisions as buying anything might be shared or carried out by one member of the family on behalf of another” (Blythe, 2008:248). Family influence begins at a very early age; hence, families share a great amount of their consumption, and even when the final decisions regarding this are made by parents, those decisions are often made on the basis of participation of all members (Blythe, 2008).

At the same time, purchasing behaviour is also affected by changes in economic or technological variables which bring new forces into the market that subsequently have subtle influences on buying decisions, and as those forces become stronger, consumers are motivated either to maintain their new behaviour or to strengthen it (Evans et al., 1999).

Blythe (2008:187) comments on the functional environment in which people operate, observing this to differ according to individuals’ “knowledge, beliefs, experience and (of course) preference”, and he makes the point that marketers can ignore the subtle variations in preference that arise from these influences, in their efforts to target overall groups within their markets, rather than individuals. This is a shortcoming as noted by Evans et al. (1999) who emphasise the important role played by the functional environment and refer researchers to marketing theory which implicitly recognises this. In order to clarify precisely the theory underpinning this study, the next section discusses the theoretical framework adopted and the way in which this leads to the development of the hypotheses.

3.10 Comparative Study

“The comparative method is often used in the early stages of the development of a branch of science. It can help the researcher to ascend from the initial level of exploratory to a more advanced level of general theoretical models”

“the design of comparative research is simple. Your objects are specimens or cases which are similar in some respects (otherwise, it would not be meaningful to compare them) but they differ in some respects. These are different: to reveal the general underlying structure which generates or allows such a variation”

*“comparison is one of the most efficient methods for explicating or utilizing knowledge or tacit attitudes”*²⁰

The comparative approach must be explained if the procedure of the aforementioned theoretical design and its research plan, is based on a goal-oriented point of situation (Lijphart, 1971). One of the cases which this method is used, is relevant with respect to the Research Question under review (Lijphart, 1971). Comparative studies enhance cross-cultural researchers to place more emphasis on methods and data analysis to improve the effectiveness of their studies (Van de Vijver and Leung, 1997). The aim of undertaking research in the social sciences, i.e. about societies, states et cetera, always means reduce of complexity of real life. Nevertheless, the comparative method is worthwhile to accomplish this aim because it allows for controlling contents difference. (Lijphart, 1971). During cross-cultural comparative study in two groups results shown that “locus of control, life changes, social difficulty, and social support variables predicted psychological adjustment during cross-cultural transitions. In contrast, length of residence in the host culture, cultural distance, interaction with host nationals and co-nationals, extroversion, acculturation strategies, and mood disturbance predicted sociocultural adaptation” affect the results significantly (Ward and Kennedy, 1993). As this research needed to answer the question of a comparative study of Saudis living in Saudi Arabia and those living in the UK.

3.11 Theoretical Framework and Hypotheses Development

Given the decision to lean towards the positivist approach in this study, the task is to construct hypotheses and use a deductive approach to reach the desired outcomes. Collis and Hussey (2003) note the use of existing theory to arrive at sensible hypotheses, and in this study eight separate hypotheses are formulated as means to achieve the research goals. They are formed on the basis of the initial conceptual framework now discussed.

3.11.1 Internet Infrastructure

The Internet has become the key cornerstone for business and communication throughout the world (IMRG, 2011), and the quality of Internet services is the fundamental determinant of the success of the e-commerce environment. As customers are developing greater understanding of ICT, their awareness of what is good and bad in Internet services is

²⁰ <http://www2.uiah.fi/projekti/metodi/172.htm>

increasing, and they have now developed expectations of Internet Service providers, and online companies. Indeed, it is accepted that the Internet and other ICTs not only drive global economic and financial transactions, but also transform communities into knowledge-based economies (Ahmed et al., 2006), and such transformation is observed in the demands from ordinary people to provide online purchasing. Recognising the enormous potential of the Internet and ICT to improve the standard of living within societies, governments in America, Europe, and the Far East have made extensive investments in a variety of initiatives to harness this potential (Ahmed et al., 2006). However, several economic factors are known to affect the adoption of B2C e-commerce, such as: income levels, credit card use, access to a telephone, ownership of personal computer, and Internet service subscriptions, all of which serve to generate a gap between those who can afford and access the Internet, and those who cannot (Ahmed et al., 2006).

Nonetheless, despite this digital divide, the implementation of e-commerce around the worldwide is spreading. Indeed, countries in the Arab World are significantly advancing in their use of ICT as they have introduced this into government, business, and education. Such examples which are seen around the world show how ICT is accelerating the development of e-commerce, leading to the conversion of traditional trading companies into .com enterprises, rising economic prosperity, and greater communication both inside a nation state and with other countries (Shalhoub, 2006). Furthermore, Veloso (2000) observes one of the factors contributing to the growth of Internet commerce is the continuous decline in the costs of IT. Rahman (2015) observes that the decision not to participate in online buying is high because of concerns around quality, but that at the same time, low prices on the Internet are driving the development and growth of e-commerce. Moreover, in the absence of any regulatory framework, penetration of the Internet has gradually advanced on a global scale, despite there being limited progress in the development of broadband telecommunications in some parts of the world (Alfuraih, 2008). In the past decade, the Saudi government has made great efforts to reverse this trend in the Kingdom, such that now Saudi Arabia has become the largest and fastest developing ICT marketplace in the Arab countries (Saudi Ministry of Commerce, 2001; Alotaibi and Alzahrani, 2003; Alfuraih, 2008; AlGhamdi et al., 2011b).

As part of this overall initiative, the responsibility for e-commerce was transferred from the Ministry of Commerce to the Ministry of Communications and Information Technology in 2006 (Al-Ghamdi et al., 2011b). However, irrespective of the position of Saudi Arabia as the fastest developing ICT marketplace in the Arab countries just mentioned, it can still be seen

that the use and growth of e-commerce remains in its initial stages (Al-Ghamdi et al., 2011a), and that many more e-commerce transactions would ensue if better facilities were provided to encourage customers (Eid, 2010).

Certainly, Kamalabadi et al. (2008) note that one of the significant effects of the improved Internet infrastructure during this period has been the introduction of e-commerce and its general impact on traditional business. This is a point made earlier by Tan and Teo (2000) who observe that whilst the Internet has offered a host of opportunities for commerce, it also brings threats since business in the developing world might be facing difficulties not encountered by those in the developed countries. In order to implement e-commerce, companies must adopt the new technology which might be beyond their means. Moreover, as noted by Hawk (2004), in developing countries, the absence of good telecommunication infrastructures limits the ability of companies to capitalise upon the Internet (Hawk, 2004), even if they can afford to do so. All this said, the presence of a good Internet infrastructure provides buyers and sellers with new interactive abilities, including that of customising information which could attract new clients (Awoyelu et al., 2010), and help to retain existing ones. Clearly, the rapid development of the Internet has brought both opportunities and threats to companies, but regardless of the potential problems, the Internet is well on its way to becoming a major marketing channel through which most products and services can be bought, sold, and distributed (Tan and Teo, 2000).

With this knowledge, it is important for developing countries to try to make as much progress in their Internet infrastructures as possible, since as mentioned already, the lack of Internet access in these contexts is a major threat to the development of e-commerce (Hawk, 2004), a point previously emphasised by Aladwani (2003) in a study specifically of the Arab World. In this respect, Hawk (2004) identifies the greater technical challenges in developing countries, brought by the lack of competition in international telephone tariffs, and the lack of technical support, and Jehangir (2011) notes that e-commerce requires an appropriate and full development plan to fulfil its potential and that such a plan cannot be formulated if the ICT infrastructure is inadequate. Hence, as recommended by Aladwani (2003), it is necessary for a large number of the Arab countries to fully embrace and develop the Internet if they wish to obtain its full benefits and advantages. Rajon et al. (2011) echo this recommendation, observing that ICT infrastructures are not well developed in many developing countries, and Shweta (2011) argues for progress in this connection since the adoption and development of the Internet would allow customers to engage in online purchasing transactions and to move

at the same rate as other nations (Shweta, 2011). The monopolistic tendencies identified by Hawk (2004) are present in Saudi Arabia, and serve as the reason why the e-commerce infrastructure is not facilitated (Al-Ghamdi et al., 2011b). Clearly, individuals in Saudi Arabia can drive the use of e-commerce forward but not without the correct infrastructure to support the move (Al-Ghamdi et al., 2011b). Moreover, the embryonic stage of the Internet infrastructure acts to deter e-commerce users in Saudi Arabia since they are aware of the shortcomings in the current provision and are hesitant to make full use of online shopping facilities because of their security concerns (Eid, 2010).

Recent studies of e-commerce implementation in Saudi Arabia (see for example, Al-Hudhaif and Al-Kubeyyer, 2011; Al-Ghamdi et al, 2011a and b; Al-Otaibi and Al-Zahrani, 2011) have all concluded that the Internet infrastructure must be further improved in all its aspects to substantially underpin e-commerce advancement such that it meets the standards of other countries and provides satisfaction to Saudi users. Consequently, the following hypothesis is formulated:

*H1. There is a **significant** difference regarding the satisfaction with using the Internet between Saudi citizens living in Saudi Arabia, and those living in the UK.*

3.11.2 Culture

Several cultural differences exist among and within nations (Bajaj 2004), and such differences are evident in the variations in knowledge, beliefs, values, goals, behaviours and practices which characterise one group of individuals as against another in their approach to life (Morsi, 1995). It is accepted that culture might be an essential factor in determining levels of online trust (Clark, 1999). Indeed, Bigdeli et al. (2009) argue that one reason why B2B is more developed than B2C is the absence of cultural and language trustworthiness in B2C models. As noted in Chapter Two, Hofstede and Hofstede (2005) refer to culture as ‘mental programming’, suggesting that people carry several layers of such programming that operates to prescribe their behaviour, and Foxall et al. (1999) describe it as the meaning system that people belonging to a specific group refer to in order to inform their lifestyle. These references to mental programming, and meaning systems, are not to imply, however, that no changes can be made to this programming, since it is readily acknowledged that as people move, travel, and interact with other people, a drift in cultural attitudes may arise. Indeed, several instances of this can be seen in Saudi Arabian society today, as growth has occurred in the media, telecommunications, the numbers of foreign institutions, and

education in general, all of which have widened perspectives. And, as noted by Al-Ghamdi et al. (2011b), it is their knowledge and understanding of the prevailing culture of Saudi buyers which is the greatest factor affecting the decision by companies to develop e-commerce. Ashraf et al. (2014) make the point that technology managers and e-retailers should ensure ease of navigation through their websites, taking specific note of the need to appeal to various cultural contexts.

In this respect, it can be seen that the Saudi Arabian population shows features that are shared throughout the Arab World (Hofstede and Hofstede, 2005). One such characteristic is the predisposition to avoid uncertainty and hence to be concerned about entering a situation where there are unknowns (Alhomaid, 2010). Clearly, this type of fear can obstruct the growth of e-commerce in Saudi Arabia (Alhomaid, 2010; Al-Ghamdi et al, 2011b) as individuals are not prepared to take risks, and demand high levels of trust and certainty. One such risk is perceived as the potential for personal information of any kind to be stolen when online shopping, and this depresses trust in online companies among Saudi consumers (Alini, 2014). Companies themselves seem to be aware of this overall trust problem, it emerging in the study of Al-Ghamdi et al. (2011b) that company directors believed the Saudi culture to serve as a discouragement to any investment in e-commerce initiatives. Undoubtedly, the propensity to trust or not to trust is an outcome of cultural background (El Said and Galal-Edeen, 2009), but given what has been mentioned about the possibility of cultural drift when exposed to other cultures, it could be argued that people from the Saudi culture might respond differently to trust issues when placed in a more conducive ICT environment. Furthermore, AL-Shourah (2014) points to the need to consider other socio-demographic issues which may well have an impact on culture and predisposition to behave, when trying to understand what promotes e-commerce usage. On the other hand, early outcomes display that in general, Saudi citizens in the UK seem to be more open and/or trust more in providing their personal details when shopping online (Alshehri and Meziane, 2013). Consequently, the following hypothesis is formulated:

*H2. There is a **significant** difference regarding the cultural disposition to provide personal information (name, e-mail, telephone number, and date of birth) when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.*

3.11.3 Trust

The Internet has an open nature which allows transaction information to be available around the world, and not surprisingly, this knowledge has highlighted trust as an important component of e-commerce (Hoffman et al., 1999). Face-to face connections cannot really be substituted for in the buying and selling of goods (Araujo, 2004), and the trust deriving from this kind of personal interaction plays a significant role in various social and economic settings where doubt and dependency could be key ingredients (Mostafaeipour, 2011). It is logical, therefore, that the absence of trust deriving from these face-to-face meetings is identified as a main issue obstructing the development of e-commerce (Meziane and Kasran, 2008). As a way of alleviating this problem, online companies can provide mechanisms for handling enquiries in real time (Araujo, 2004), if they have sufficient capacity. This must be the way forward, since as found by Jehangir et al. (2011), customers do stop buying goods via the Internet if they have doubts and cannot get these alleviated, and as noted by Meziane and Kasran (2008), they are also deterred from online shopping when they are asked to deliver their private information (Meziane and Kasran 2008).

However, it is important to find ways to enable e-commerce in these scenarios, to establish how to make consumers divulge payment information to a vendor when no physical deal has been done, since the significant inhibitor to the development of e-commerce is the lack of trust, especially in terms of online retailers' ability to protect credit card information (Rajon et al., 2011; Al Ghamdi et al., 2011b). Eid (2011) identifies the inability of companies to do this as a significant weakness in B2C trust in Saudi Arabia. Indeed, retailers themselves are not totally trusting of the Internet as a vehicle for selling their products and services (Laudon and Traver, 2007).

Despite the need to address ways of enhancing trust, however, trust is a complex social concept and the means to establish this are not clear. In this connection, Al-Ghamdi et al. (2011a) point to the relationship between trust and social influence, suggesting that one satisfied customer might be able to persuade another to try the experience. It would seem, therefore, that seeking to develop trust through good reputation and positive word-of-mouth is one way forward in this difficult area. Trust arising via such means is likely to remain among customers, and is considered to be more important to achieve than primary trust because loyalty within a consumer base is a route to added income (Araujo, 2004).

Existing problems that deter potential customers in Saudi Arabia from developing trust in B2C e-commerce are identified by Eid (2011) as the quality of the user interface, the quality of the service information, the degree of risk perceived, and the degree of privacy users feel they will experience. These issues are also pinpointed by Meziane and Kasiran (2008). Clearly, attention must be focused on all these areas, and e-commerce websites must remove these uncertainties for consumers (Araujo, 2004). The following sub-sections examine trust from several dimensions.

3.11.4 Trust of the Technology

As shown above, concerns about payment over the Internet must be allayed if the integrity of the entire system is not to be challenged. Hence, steps must be taken by online retailers to prevent security breaches and fraud, and this means that all potential security problems should be recognised, identified, controlled, and effectively managed/prevented (Shim et al., 2013). The poor security of the online environment in respect of personal information being illegally accessed is a major challenge to e-commerce (Alini, 2014), and the optimal use of security measures is essential to create the trustworthiness needed to assist the growth of B2C e-commerce (Bélanger et al. 2002). In the Saudi context, several issues are currently causing the slow development of e-commerce, and the lack of effective payment systems, and the difficulties encountered in transacting with banks are among these (SOCG, 2012). These problems generate a lack of trust which is identified as the greatest deterrent to customers' confidence in Internet payment systems, and as a result there should be access to secure online payment gateways to guarantee safety when paying for goods and services online (Al-Ghamdi et al., 2011b). Simultaneously, during the purchase operation, companies should provide step-by-step information for customers and real-time assurances of how their information is being handled (Jehangir 2011). This is particularly important where Web merchants do not have real-world equivalents of their Web stores (e.g., amazon) since there is no possibility to visit in person in the event of a problem. Internet vendors are advised to explore and recognise the differences between inexperienced and experienced buyers, and to devise marketing strategies appropriate to these segments so that their appeal is more effective (Rezaei et al., 2014).

Without doubt, the security of the payment system must be safeguarded, and especially in developing countries where there is no culture of using credit cards. In such countries low incomes and rampant fraud preclude many either from being eligible for a credit card or even wanting one (Okoli and Mbarika 2003). And in the specific case of Saudi Arabia, Alfuraih

(2008) identifies three reasons why credit cards are not widely used. The first is the prohibition by Islam of the payment of interest associated with credit card charges, the second is the fact that the use of debit cards has become a standard and trusted method of payment, and the third is that when disputes involving credit cards occur, the onus falls upon the customer to pay initially and then be reimbursed at a later date if the supplier is found to be at fault.

That said, Aleid (2009) does make the point that banks in the Saudi Arabia do issue ‘Islamic Credit Cards’. This is perceived as a way forward since there is some difficulty in using Debit Cards for online purchasing. Additionally, there is a new system for payment in Saudi Arabia called SADAD²¹, but as yet it is used primarily for the purchase of electronic gadgets or booking hotels. There is no doubt that in Saudi Arabia the absence of trusted payment methods is a significant challenge for e-commerce, and that fears concerning credit card misuse, personal monies being stolen, credit card fees that sit uncomfortably with religious imperatives, and problems of some credit cards not being accepted internationally abound (Al-Ghamdi et al., 2011b).

These fears are not confined to Saudi Arabian society, however. Zhu (2013) identifies many risks as e-commerce increases, and emphasises the impacts of this phenomenon on economies, politics, and the law. In this respect, Zhu (2013) suggests the implementation of various strategies to increase security awareness among businesses, including educational and training initiatives in respect of e-commerce, and efforts to support the development of techniques of e-commerce security and to build environments for the promotion of effective e-commerce (Zhu, 2013).

Customers all around the world want to safeguard their personal financial information and they do have concerns about this being captured by hackers (Shahibi and Fakeh, 2011). The present infrastructure in SA is not sufficiently trustworthy to instil complete confidence in Saudi customers to disclose their financial details over the Internet (Al-Salamin and Al-Hammad, 2014), and consequently, the method of payment is a foremost problem which must be solved (Mostafaeipour, 2011). Given the foregoing discussion, the following two hypotheses are constructed:

²¹ The SADAD Payment System was established by the Saudi Arabian Monetary Agency (SAMA) as the national Electronic Bill Presentment and Payment (EBPP) service provider for the Kingdom of Saudi Arabia (KSA)”. <http://www.sadad.com/English/history/Pages/Overview.aspx>

*H3a. There is a **significant** difference regarding the level of trust displayed in respect of the security of payment systems when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.*

*H3b. There is **no significant difference** regarding the preference for a secure payment system when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.*

3.11.5 Privacy

In addition to the trust problem associated with the disclosure of financial information, customers also have concerns about their privacy generally when using the Internet for online shopping, and such anxieties represent another obstacle to the growth of e-commerce. These concerns are not unfounded since companies collect and store personal information about customers and potential customers (gained from browsing data) purely for their own marketing purposes (Miyazaki and Fernandez, 2000), and may even pass this on to other companies who then intrude upon individuals' private email addresses to try to gain their custom. Bélanger et al. (2002) found many studies that confirm serious privacy anxieties among large numbers of people. Malhotra et al. (2004) describe the whole area of information privacy as a complex phenomenon, and Miyazaki and Fernandez (2000) earlier identified this as the most worrying aspect of e-commerce for many people. Indeed, concerns about privacy were found by George (2004) to have been regularly discovered as one of the main reasons preventing online browsing and shopping. Clearly, there is an issue here about the protection of customer rights, which policy-makers at both government level, and in online companies must heed if the progress of e-commerce is not to be impeded (Miyazaki and Fernandez, 2000). Meinert et al. (2006) point to the formulation of online privacy policies which aim to signal trustworthy organisational practices, particularly where sensitive personal information such as biographical and financial details are requested; and Chellappa (2008) argues that it is possible to persuade customers to provide personal information if they believe they have control over that information. Indeed, it is confirmed that such policies do positively influence users' confidence in this scenario (Poindexter et al 2006). Clearly, customers' perceptions that their personal information might be stolen because of untrustworthy company security (Head and Hassanein, 2002) must be allayed because these limit their participation in e-commerce (Meinert et al., 2006). In fact, in research conducted by Hoffman et al. (1999), it was found that almost 95% of web users in their sample, refused to provide personal information to websites when asked (Hoffman et al. 1999).

In the Arab nations, the main reason preventing the adoption of new Internet technologies is the fear of threats to personal privacy and financial security (Al Hosni et al., 2010). This whole area is a sensitive one, especially if information about Saudi girls is misused or given to third parties. Consequently, requests for mobile phone numbers, e-mail addresses, home addresses, date of birth, are treated with suspicion, and if complied with and that information is later misused, the e-retailer will lose all credibility and very many female customers will be deterred from buying online again. The use of ‘cookies’ is a contributor to this overall problem since many .com companies do not reveal their use of ‘cookies’ to track client data, and many others allow advertising companies to follow visitors to their websites (Duh et al., 2001).

In the context of Saudi Arabia, no legal framework has yet been drawn up to protect the personal information of individuals, and clearly, this creates anxiety among people. This anxiety is having an effect on the consumer Internet market, and online companies must do everything they can to assure customers that their information will be kept completely private (AL-Shourah, 2014). Undoubtedly, it is necessary to enhance the belief among customers that their privacy is properly protected in order to support the development of B2C e-commerce (Bélanger et al., 2002). Given the foregoing discussion, the following two hypotheses are formulated:

*H4a. There is a **significant difference** in the opinions about personal privacy when buying online between the sample of Saudi citizens living in Saudi Arabia, and those living in the UK.*

*H4b. There is **no significant difference** in the expectations of online companies with regard to the safeguarding of personal privacy between Saudi citizens living in Saudi Arabia, and those living in the UK.*

3.11.6 Integrity

The integrity of online companies refers to their ability to ensure that what shoppers choose and pay for is delivered as promised (Duh et al., 2001). This implies that the product or service is advertised and depicted accurately, that as much detail as possible is provided to assist the purchaser in making his/her decision, that feedback from other customers is provided if it is available, and that a refund in the case of damage or non-delivery is possible. The confidence that a purchaser has in a company’s ability to do this is one component of the

overall trustworthiness it can inspire (Bélanger et al., 2002). In respect of the promised expectations, Duh et al. (2001) make the point that delivery should be on time, and in connection with returns, Shahibi and Fakeh (2011) believe that online companies should display a clear policy which informs customers of their rights and how to return a product without stress; and Al-Salamin and Al-Hammad (2014) observe that if no returns policy is available, customers will not buy from that company. Likewise, in terms of the Internet goods purchased, companies should provide full descriptions (AlGhamdi et al., 2011a). On the basis of the discussion, the following hypothesis is concluded:

*H5. There is **no significant difference** in the expectations of the integrity of online companies between Saudi citizens living in Saudi Arabia, and those living in the UK.*

3.11.7 Trust Concerning the Business

3.11.7.1 Affiliation and Reputation

In their research in SA, AlGhamdi et al. (2011a) found that online customers were influenced in their decision to buy from .com companies by the positive experiences related to them by their friends and family. In fact, almost all the respondents in their study believed that positive word-of-mouth was the most effective marketing tool, and this is a clear message for online retailers. Actually, 77% of those involved in another study, made an online purchase after a recommendation from a friend, and 89% indicated purchasing a specific online deal on the advice of friends or family (IMRG, 2011).

One of the participants in the study by AlGhamdi et al. (2011a:586) said “the most important for me is people recommendations and their comments regarding a particular product or a specific retailer”, and another emphasised this, adding that “people who have tried a particular product are the best to ask and get their feedback before buying the same product. And in general, word of mouth is the most effective marketing channel for me”. Likewise Alshehri and Meziane (2014) found that social recommendations by families and friends are influential in the decision to buy/not to buy via the Internet because these people can confirm the high or low quality of goods and services.

It was clear that whilst most of the participants in the study by AlGhamdi et al. (2011a) were able to identify progress in terms of the technologies available in the Saudi market, it was the recommendations they received from family and peer group members that inspired them to become online shoppers. They were sceptical about the general accuracy provided on e-

commerce websites, which is cited by Meziane and Kasiran (2008) as often being incomplete, and inaccurate in its representation that a privacy policy exists, when in fact it does not. Consequently, they relied on the experience of friends and family since these are trusted individuals, and their endorsement of a web company enhances the reputation of a company (Nor and Pearson, 2008). In addition, the ability of a company to secure endorsement by third parties who are seen to deliver independent observations about its credibility as a seller is useful to online buyers, and such endorsement can come from individual recommendations, media, and watchdogs (Head, and Hassanein, 2002).

Jarvenpaa et al. (1999; 2000) identified that consumers' perception of an online store's reputation also affects the degree of trust they develop. The role of relatives, colleagues, and friends is influential in this respect, especially in enabling an individual to take that initial step in online buying (Parthasarathy and Bhattacharjee, 1998; Limayem et al., 2000). It has also been found that recommendations from friends or family members enhance engagement in e-commerce via mobile phone, and that involvement in e-commerce activity straight from social media platform recommendations, increases shopping online (Hillman et al., 2012). Clearly, these recommendations from close friends and families bolster the reputation of an online company, and boost the degree of trust held in e-commerce (Meskaran et al., 2010), for they stand as testimony that the individual can be certain that the recommendations from these sources are more trustworthy than those from other recommender systems (Sinha and Swearingen, 2001).

Obviously, securing that initial trust to participate is a significant concern in the field of B2C e-commerce, and .com companies should try their best to increase this by providing social and third party recommendations (Alshehri and Meziane, 2014). Indeed, when moving toward very specific information a high number of respondents are affected by trust in the recommendations of a member of family and/or friend, therefore this demonstrates the strength of family and social relationships (Alshehri and Meziane, 2015). On the basis of the foregoing discussion, the following hypothesis is developed:

H6. There is no significant difference in the expectations regarding affiliation and reputation of companies when shopping online between Saudi citizens living in Saudi Arabia, and those living in the UK.

3.12 The Theoretical Framework Reviewed

“A framework is adopted to provide guidance about all facets of the study, from assessing the general philosophical ideas behind the inquiry to detailed data collection and analysis procedures” (Creswell, 2003).

To support the theoretical framework, an extensive review of the available literature was reviewed. To gain further benefits from the literature, a classification of the papers reviewed are classified according to the various factors that the authors have identified as hindering the development of e-commerce. This categorised bibliography is summarised in Table 3.1 and labelled theoretical framework as it supported the development of our framework.

Table 3:1 Theoretical Framework

N	Factors	References
1	The Internet	Tan and Teo, 2000; Awoyelu, Aladwani, 2003; Tangba, & Awoyelu, 2010; Aladwani, 2003; Hawk, 2004; Kamalabadi, at al., 2008; Al-Gaith, et al. 2010; Jehangir, 2011; Shweta, 2011; Rajon, et al. 2011; Al-Ghamdi, et al 2011a; Al-Ghamdi, et al 2011b; Eid, 2010; AL-Shourah, 2014;
2	Culture	Morsi, 1995; Clark, 1999; Bajaj, 2004; Hofstede and Hofstede; 2005; Bigdeli, et al. 2009; Alhomaïd, 2010; El Said and Galal-Edeen, 2009; Khalid Al-Diri, Dave Hobbs and Rami Qahwaji, 2006; Al-Ghamdi, et al 2011b. Alshehri and Meziane, 2013.
3	Security of Payment System	Bélanger et al., 2002; Okoli and Mbarika, 2003; Alfuraih, 2008; Aleid, 2009; Al-Gaith, et al. 2010; Shahibi and Fakeh, 2011; Al-Ghamdi, et al. 2011b; Mostafaeipour, 2011; Jehangir 2011; (SOCG, 2012); Zhu, 2013; AL-Shourah, 2014; Alini, 2014; Al-Salamin and Al-Hammad, 2014;
4	Privacy	Hoffman et al. 1999; Miyazaki and Fernandez, 2000; Duh, et al., 2001; Bélanger et al. 2002; Head and Hassanein, 2002; Malhotra et al., 2004; George, 2004; Meinert et al., 2006; Poindexter et al 2006; Sinclair et al., 2006; Meinert, at al. 2006; Chellappa, 2008; Al Hosni et al. 2010; Al-Gaith, et al. 2010; AlGhamdi, et al. 2011a; AL-Shourah, 2014; Al-Salamin and Al-Hammad, 2014.
5	Integrity	Duh, et al., 2001; Bélanger et al., 2002; Al-Gaith, et al. 2010;

		Shahibi and Fakeh, 2011; AlGhamdi, et al. 2011a; Irizarry, J 2013; Sobihah et al. 2015; (Al-Salamin and Al-Hammad, 2014).
6	Affiliation and reputation	Parthasarathy and Bhattacharjee, 1998; Jarvenpaa et al.,1999; Jarvenpaa et al.,2000; Limayem, Lhalifa, and Frini, 2000; Swearingen and Sinha, 2001; Sinha and Swearingen, 2001; Head, and Hassanein, 2002; 2008; Meziane and Kasiran, 2008; Meskaran, Abdullah, and Ghazali, 2010; Hillman, Neustaedter, Bowes, and Antle, 2012; Nor and Pearson, AlGhamdi, 2011a; AlGhamdi et al., 2011a; IMRG, 2011; Mutlaq Alotaibi 2013; Alshehri and Meziane, 2014.

3.13 Summary

This chapter has explored the literature relating to e-commerce and investigated how e-commerce has been implemented and with what success in the differing environments of advanced countries, and those that are still developing. From this literature review the chapter has developed a theoretical framework intended to assist the implementation of B2C e-commerce in Saudi Arabia. This framework arises from an understanding of the literature, and the factors emerging from previous studies undertaken in the area. In its current form, the framework illustrates the current level of the understanding of this topic area, bearing in mind that no one study has to date explored all the variables at play in the present study. For example, whilst several studies that have been conducted in Saudi Arabia are referred to, and whilst studies exploring the effects of culture on e-commerce are discussed, no study has looked at the potential for culture to be ameliorated by virtue of Saudi citizens living outside the Saudi environment, and how this can influence the adoption of e-commerce. Through the chapter, however, it has become clear how the lack of understanding of consumer behaviour regarding internet shopping is key to the failure of e-commerce to surge forward in Saudi Arabia. Specifically, the challenges to the growth of B2C e-commerce in Saudi Arabia are identified by the review as being: the infrastructure of the Internet, culture, and trust (including technical issues such as, security and payment, privacy, integrity, and business issues such as, affiliation and reputation). These factors are combined to produce a framework through which the drivers for success in the implementation of e-commerce in Saudi Arabia can be appreciated.

In the following chapter, the methodology adopted to pursue the research objectives is detailed.

CHAPTER FOUR

RESEARCH METHODOLOGY

4 RESEARCH METHODOLOGY

4.1 Introduction

This chapter presents a detailed description of the methodology employed to answer the research question, and thereby achieve the aim and objectives of the study. It begins with a short section on the notion of research methodology (Section 4.2), in which the aim of the study, the research question, and the objectives are repeated from Chapter One. The chapter then proceeds to introduce the concept of research paradigms (Section 4.3), considering positivism and phenomenology, and provides a justification for the choice made in this respect (Section 4.4). It moves to consider the methodological approach (Section 4.5), highlighting the differences between inductive and deductive reasoning, and indicating the choice made for the study. From that point, types of research (Section 4.6) are considered, and this section is followed by a discussion of the types of data (Section 4.7) which it is possible to gather. The concept of triangulation is introduced in Section 4.8, and this is followed by a discussion of the research strategy (4.9). Issues regarding sampling are then presented (Section 4.10) before the precise details of the questionnaire design and administration (Sections 4.11 and 4.12), and the interview design and conduct (Sections 4.13 and 4.14) are given. Issues concerning the translation procedure are dealt with in Section 4.15, and matters concerning reliability and validity appear in Section 4.16. Section 4.17 considers the data analysis process, Section 4.18 highlights the ethical considerations made within the study, and finally the chapter finishes with a short summary in Section 4.19.

The chapter makes a connection between the background materials of the previous chapters and the following parts of this research. For ease of understanding, it is stated at this point that the study uses both research paradigms to a greater or lesser extent, both inductive and deductive reasoning, and a mixed methods approach in which both quantitative and qualitative data are gathered to allow for greater validity through the opportunity to triangulate.

4.2 The Notion of Research Methodology

Research methodology refers to the actions of collecting and integrating data to solve a problem, to fill a research gap, to support efforts to gain answers to questions, and to provide details of the nature of the proof that is generated. According to Hussey and Hussey (1997:54), it “refers to the overall approach to the research process, from the theoretical

understanding to the collection and analysis of data”, while the actual ‘method’ is limited to the ways of collecting and analysing the data involved. The methodology chosen should be able to answer the related research question and be in harmony with the research objectives.

Consequently, it is necessary, when making choices concerning research methodology, to consider the strengths and weaknesses of the various overall approaches as they would apply to a particular study, and this can only be done once the specific purposes of a study are properly understood.

Therefore, it is appropriate at this point to recall the precise purpose of this study, which is:

“to develop an appropriate framework through which the understanding of Saudi customers’ attitudes towards online shopping can be gained, with a view to assisting the implementation of B2C in Saudi Arabia”.

In pursuing this aim, the study asks the research question:

“What are the success factors for the implementation of e-commerce in Saudi Arabia based on the behaviour of Saudis living in Saudi Arabia, those living in the UK, and the perception of Saudi companies?”

And to provide answers to this question, there are six objectives defined as follows:

- To establish whether any difference in attitude towards e-commerce is evident among Saudi nationals living in Saudi Arabia, and those living in the UK.
- To establish the current benefits of e-commerce to Saudi citizens.
- To explore the environmental and cultural factors that might affect Saudi citizens in their decision to engage with e-commerce.
- To investigate the current and expected obstacles to the implementation of e-commerce in Saudi Arabia.
- To establish the perception of Saudi companies with regard to the success factors associated with e-commerce in Saudi Arabia.
- To propose a framework for B2C EC implementation in Saudi Arabia.

As a means of developing such an understanding, the first step to be undertaken is to become familiar with the different research paradigms that exist.

4.3 Research Paradigm

The research paradigm is simply the philosophy underlying the overall approach to a study and it encompasses certain fundamental assumptions. According to Saunders et al. (2006),

the research philosophy reflects the researcher's beliefs about the process of understanding, and hence, it affects the methods which s/he subsequently decides to use. Collis and Hussey (2003:46) describe the research paradigm as referring to "the process of scientific practice based on people's philosophies and assumptions about the world and the nature of knowledge". The two main traditional research philosophies are identified as positivism and phenomenology (Easterby-Smith et al., 2002; Collis and Hussey, 2003), and are briefly explained as follows:

4.3.1 Positivism

Hussey and Hussey (1997:52) note that "the positivistic approach seeks the facts or causes of social phenomena, with little regard to the subjective state of the individual" It is founded "on the assumption that social reality is independent of us" and irrespective of whether individuals are aware of it, it exists (Hussey and Hussey, 1997:52). Consequently, it contains the basic presumption that studies of human behaviour can and should be undertaken exactly as studies that are concerned with the natural sciences.

This implies that quantitative methods are used to test hypotheses from which one can deduce certain facts. The paradigm concentrates on obtaining results through the use of numbers and statistics in the attempt to generate objective, indisputable facts. There are advantages to the positivistic approach, these being cost efficiency and speed in data collection, and ease of analysis (Easterby-Smith et al., 2002; Collis and Hussey, 2003; Saunders et al., 2003).

4.3.2 Phenomenology

This approach is in direct contrast to positivism, stressing as it does, "the subjective aspects of human activity by focusing on the meaning, rather than the measurement, of social phenomena" (Hussey and Hussey, 1997:53). It assumes that social reality is created by human beings, and that as human beings change their minds and social actions, so too does social reality become transformed (Hussey and Hussey, 1997). Hence, there can be no one set of indisputable and objective facts where people are concerned, and one must accept the presence of subjectivism in human actions. Phenomenological approaches use qualitative data in order to study the issue in question, and that data is interpreted without the use of statistics. A comparison of the two paradigms is summarised in Table 4.1 (Hussey and Hussey, 1997:47).

Table 4:1 A Comparison of the Positivistic and Phenomenological Research Paradigms

Positivistic paradigm	Phenomenological
Quantitative	Qualitative
Objectivist	Subjective
Scientific	Humanistic
Experimentalist	Interpretivist
Traditionalist	

4.4 Justification for the Choice of Research Paradigm

Considering the aim of this study, the positivist philosophy has been adopted for the major part of the research, which focuses on obtaining responses via a questionnaire survey from a large sample of individuals (Saudi nationals in the UK, and in Saudi Arabia). The truth regarding the online behaviour of this population can be examined by the generation and testing of hypotheses using statistical methods. In this way, differences in the factors which predispose particular attitudes and behaviour towards online shopping between Saudis living at home and abroad, can be highlighted. Consequently, with this aspect of the data collection, the study adopts the positivist paradigm. Briefly, the justification is as follows:

- The first four research objectives as indicated in Section 4.2 require the researcher to find the ‘truth’. This truth is expressed in an explanation of the differences in demographic background, Internet usage, perceptions of the usefulness of e-commerce, experiences in using e-commerce, and attitudes of respondents according to whether they live within or outside of Saudi Arabia
- Hypotheses are suggested in respect of the two samples of questionnaire respondents, and therefore a need to use statistical testing arises, with the requirement to obtain quantitative data.
- The benefits of the approach – speed of data collection, cost efficiency, measurability of data, and ease of analysis – as noted by Easterby-Smith et al. (2002), Collis and Hussey (2003, and Saunders et al. (2003), are important ones for the study.
- The ability to generalise is brought by a large sample, as noted by Hussey and Hussey (1997:144), who stated that “in a positivistic study a representative or good sample is one in which the results obtained for the sample can be taken to be true for the whole population; in other words, you will be able to generalise from the results”.

Also considering the aim, and specifically the fifth objective involving the need to explore issues in rather more depth with company managers in Saudi Arabia, the phenomenological paradigm is chosen. The data to be obtained from these individuals is far more attitudinal and

the sample size (as explained in Section 4.10) is insufficient to lend itself to statistical analysis. As noted by Robson (2002), different statistical tests have different rules about the minimum number of individuals/observations in a sample, and the intended 30 (actual 25) interviewees in this study does not represent a number which can be analysed in any way other than by a thematic, interpretivist approach.

This means that a mixture of research paradigms is adopted for the study.

4.5 Methodological Approach - Inductive/Deductive Reasoning

There are two main methodological approaches which are distinguished by whether inductive or deductive reasoning is applied. The latter, the deductive approach is used with a theory that is developing from the existing literature (Collis and Hussey, 2003; Saunders et al., 2012). This approach illustrates the relationship between the research outcomes and the existing theory and enables the researcher to move from the ‘general’ to the ‘specific’. It explains causal relationships between the concepts and variables involved in a study (Saunders et al., 2012), and allows for generalisation to a wider population, provided the sample in the study is big enough. In contrast, the inductive approach is used when building theory by collecting and analysing data (Saunders et al., 2012). The inductive approach enables a move from one specific instance to a general situation (Hussey and Hussey, 1997). Table 4.2 illustrates the differences between these approaches (Saunders et al., 2012:144).

Table 4.2: A Comparison of the Deductive and Inductive Approaches

Deductive Approach	Inductive approach
<ul style="list-style-type: none"> • When the premises are true, the conclusion must also be true • Generalising from the general to the specific • Data collection is used to evaluate propositions or hypotheses related to an existing theory • Theory falsification or verification 	<ul style="list-style-type: none"> • Known premises are used to generate untested conclusions • Generalising from the specific to the general • Data collection is used to explore a phenomenon, identify themes and patterns and create a conceptual framework • Theory generation and building

In this study, a mixture of inductive and deductive reasoning is employed since, as has already been indicated, both quantitative and qualitative data (described in Section 4.7) are obtained. In respect of the questionnaire survey which is developed on the basis of the wealth of existing literature, a deductive approach is taken as this facilitates the measurement of the

research variables, the data analysis, and a comparison of the findings with those of previous studies. All of this is achieved through the formulation of hypotheses which are tested.

However, in respect of the interview data, which is qualitative in nature, inductive reasoning is used since there are no findings from previous studies to make comparisons against, and essentially the input of Saudi managers will stand as new theory rather than confirmation of existing theory.

4.6 Types of Research

Another consideration to be made relates to the type of research being undertaken. In this respect, Hussey and Hussey (1997) indicate that there are several types, which can be categorised as exploratory, descriptive, analytical or predictive. Johnson and Christensen (2007:10) explained that descriptive research is “focused on providing an accurate description or picture of the status or characteristics of a situation or phenomenon ... [which is gained by distinguishing] attitudes, opinions, beliefs, and behaviours”. They note that questionnaires and interviews are common ways of applying descriptive research. As shown in the first five objectives, this study is searching for a picture of the phenomenon of online shopping behaviour and the attitudes and behaviours associated with it that are held by Saudi nationals. Clearly, the major part of this study is descriptive in nature.

However, as noted by Robson (2002), in cases where the researcher wants to find out what is happening, and particularly in situations where little understanding exists, the purpose of the enquiry is considered to be exploratory, and this is precisely what is required to achieve the fifth objective. Since little is known about the attitudes and experience of Saudi companies in respect of e-commerce, it is necessary to explore these by interviewing, and to seek indications of why managers hold particular perspectives, and what these mean for the future of e-commerce.

4.7 Types of Data: Secondary, Primary, Quantitative, and Qualitative

There are two main sources of data these being: novel data which is primary data obtained through the use of surveys, observations and experiments, and secondary data which already exists in the public domain, such as “books, documents for example, published statistics, annual reports and accounts of companies” (Hussey and Hussey, 1997:149). Within these two types, there are also differences between data on the grounds of their nature, i.e., whether they are quantitative or qualitative.

4.7.1 Secondary Data

All sources of information that are available before a research study is undertaken, fall in the category of secondary data. Such data is essential as background information in all positivistic research since it is needed as a basis from which to develop hypotheses for testing. Saunders et al. (2012:83) mention that “secondary literature sources such as books and journals are the subsequent publication of primary literature. These publications are aimed at a wider audience. They are easier to locate than primary literature as they are better covered by the tertiary literature”. Sekaran (2003:63) cites more sources, saying that “secondary data can be extracted from various sources, including books and periodicals, government publications and information sources, the media, census, stock market reports, and mechanised and electronic information of all kinds such as the bar code, scanner data, and the Internet”.

In the current study, secondary data are obtained by reviewing published material in books, research conference papers, and articles related to online shopping technology, B2C e-commerce in general, and in Saudi Arabia in particular.

4.7.2 Primary Data

Primary data is information that is collected directly by the researcher through working in the field and either observing, asking questions, or conducting experimentation. That data can be either quantitative or qualitative and can be gained by a range of methods. What is important about primary data is that it can throw new light on a topic and add to existing published knowledge, or even help to create a new stream of literature. However, the methods by which primary data are gathered must be rigorously reported so that the readers of such data can be assured that it is a true depiction of the reality and not merely a biased interpretation by the researcher.

4.7.3 Quantitative Data

Quantitative data are in the form of numbers (Punch, 2005), and are particularly useful when a researcher wants to gather measurable information about a topic (Hancock, 1998). Collis and Hussey (2013) note that such numerical data allow questions relating to size, levels of importance, and frequency to be answered. They continue that quantitative data is collected because it is assumed to be objective in nature and allows the researcher to apply statistical tests. Essentially, quantitative approaches, which originated in the natural sciences, are now well accepted in the social sciences and are seen in the use of survey methods, laboratory

experimentation, and numerical methods for example, mathematical modelling (Myers, 1997).

4.7.4 Qualitative Data

Qualitative data are non-numeric and appear in the form of words, images, sounds, etc., (Oates, 2006). They arise from communicating with the subject(s) being studied, either through interviewing, observation, or case studies (Thomas et al., 1998). As noted by Hancock (1998), such data reveal information about why a phenomenon occurs, in what way it happens, and what the implications of that might be, in contrast to the ‘how many, how often, and how much’ focus of quantitative data. Qualitative data are always collected by the researcher rather than some inanimate mechanism (Cresswell, 2003), and they allow a researcher to develop a deeper and fuller understanding of the phenomenon in question (Babbie, 2004). The main characteristics of the approaches that quantitative and qualitative data serve are detailed in Table 4.3 (Collis and Hussey (2003:55).

Table 4:3: A Comparison of the Deductive and Inductive Approaches

Qualitative	Quantitative
<ul style="list-style-type: none"> • Concerned with generating theories • Uses small sample • Data is rich and subjective • Reliability is low • Validity is high • Generalises from one setting to another 	<ul style="list-style-type: none"> • Concerned with hypothesis testing • Uses large sample • Data is highly specific • Reliability is high • Validity is low • Generalise from sample to population

It is clear from Table 4.3 that both types of data have their strengths and weaknesses, and as noted by Amaratunga et al. (2002), there are no ideal solutions, merely a series of compromises.

In this study, both types of data are used. Secondary data is obtained through the existing literature, and primary data is obtained via the empirical work conducted during the questionnaire survey and interview exercise, both of which are detailed in Sections 4.11-4.14 that follow. Furthermore, within the empirical work, both quantitative and qualitative data are gathered as the research objectives require the collection of fact (description) and new knowledge (exploration).

This study comprises a mixed methods approach, which as noted by Robson (2002), can bring substantial advantages. Indeed, he states that “there is no rule that says that only one

method must be used in an investigation ... studies may combine methods producing quantitative data with others yielding qualitative data” (Robson, 2002:370). This viewpoint is echoed by Best and Kahn (2006) who stress the benefit of including both qualitative and quantitative methods in the same study, and recommend this strategy as it allows researchers to obtain more information. And increasingly, researchers in the social and human sciences are adopting mixed methods research involving the collection of qualitative and quantitative data (Creswell, 2003). A key benefit of a mixed methods approach as noted by Creswell (2009), is that the biases in one method could counteract the biases in the other, thereby providing a means to find convergence in quantitative and qualitative methods.

4.8 The Concept of Triangulation

According to Saunders et al. (2000), a principal advantage of mixed methods research is the potential of it being used for triangulation of data, which guarantees that the data are reliable in the message they are conveying. This comes about according to Janesick (1998:154), because “different ‘lenses’ or perspectives result from the use of different methods; often more than one method may be used within a project so the researcher can gain a more holistic view of the setting. Two or more qualitative methods may be used sequentially or simultaneously, provided the analysis is kept separate and the methods are not muddled”.

Hussey and Hussey (1997:74) refer to the benefit that triangulation has “to overcome the potential bias and sterility of a single-method approach”, and Jick (1979, cited in Hussey and Hussey, 1997:75) confirmed that triangulation has energetic strengths, encouraging productivity research, enhancing, and allowing the use of qualitative and quantitative methods. Using triangulation in this research helped to gain more understating and validation.

This approach of using mixed methods and thereby triangulation, was taken in this study precisely to obtain a better understanding of the focus of the research, and to receive the benefits of both qualitative and quantitative approaches. The quantitative study is objective in nature concentrating on collecting, measuring, and applying statistical tests, whereas the qualitative approach is subjective in nature, investigating concepts to obtain an appreciation of social and human activities (Collis and Hussey, 2013).

4.9 Research Strategy

All research needs a detailed plan which is used to guide the researcher and maintain the focus on the issue being investigated (Hussey and Hussey, 1997). This plan is known as the

research strategy and may be thought of as providing the overall direction for the research including the process by which the research is conducted (Remenyi et al., 1998). Consequently, it involves determining how the research is to be undertaken.

4.9.1 Survey

In the area of social science, several strategies are available to the researcher, such as experimentation, case study, survey, and ethnography (Hair et al., 2003; Sekaran, 2003; Saunders et al., 2012). Each of these strategies has a specified approach for collecting and analysing experiential data, and each one has both advantages and disadvantages. In terms of the survey, which is adopted for this study, Jankowicz, (2000:222) notes that this method is used “in order to establish people’s views of what they think, believe, value or feel, in order to discover these views for their own sake, or to support an argument that you are presenting, sampling a population of potential respondents in order to generalise conclusions more widely”.

In this respect, the key is to ensure that the survey does allow the researcher to make such generalisations and Van der Velde et al. (2004:77) make the point that if a good sample is drawn, it is possible to generalise the outcomes of a survey to a whole society. Furthermore, a survey allows for very particular behaviours to be investigated, and this reduces the possibility of gathering irrelevant or superfluous data. Additionally, the survey is comparatively effective in terms of both time and cost. Hair et al. (2003) confirmed that surveys are applied when a study aims to collect data from a large sample.

The advantages of a survey strategy are considerable and are briefly summarised as follows (Jankowicz, 2000; Easterby-Smith et al., 2002; Collis and Hussey, 2003; Van der Velde et al., 2004; Saunders et al., 2003; Nachmias and Nachmias, 2008; Bryman and Bell, 2007):

- It is a highly inexpensive method for collecting a large amount of data from a large population.
- It is one of the best workable options when detailed information is needed from a large population.
- It works well in business research, where individuals are unable to devote more time to being interviewed.
- It is a method that most people understand.
- The researcher does not have to be present.

- It has a wide geographical reach, meaning it can be distributed in various locations at the same time.
- The data collected enables statistical analysis for comparison purposes.

However, there are some disadvantages to the questionnaire survey, such as it is not possible to control respondents so a low response rate is common, the desired respondent may delegate the task to another who may not possess the required knowledge to complete the instrument properly, and questions may be misunderstood so that questionnaires are returned incomplete and therefore have to be discarded (Bryman and Bell, 2007). A summary of the advantages and disadvantages of questionnaires is presented in Table 4.4 (Collis and Hussey, 2003:174).

Table 4:4: Questionnaires – Advantages and Disadvantages

Advantages	Disadvantages
<ul style="list-style-type: none"> • Very large samples can be taken • Less time-consuming • It is cheaper than other tools • Offers a high degree of anonymity 	<ul style="list-style-type: none"> • Concerned with the type of questions • Reliability and validity of respondents • Respondents may need help to complete it correctly

In order to alleviate some of these problems, and achieve the many benefits noted above, Remenyi et al. (1998) recommend that the survey must be carefully prepared and piloted to ensure that the questions can be answered by respondents, and that all steps are taken to ensure questionnaires are delivered to the desired recipients.

Bearing in mind these advantages, the survey is chosen to achieve the first four objectives. Details of the sample appear in Section 4.10.

4.9.2 Interview

Interviews are also frequently used in many types of research, especially where there is little or no literature on a subject, and researchers want to explore ideas (Robson, 2002). In conducting interviews, researchers can choose the type and style of interview – fully structured, semi-structured, or unstructured. At one end of the scale, there is the fully structured interview in which the interviewer asks the interviewee a list of pre-determined questions in a specific order, and there is no room for the interviewee to steer the encounter in any direction other than that wanted by the researcher. And at the other end of the scale, there is an encounter between interviewer and interviewee which is extremely flexible, and in which the researcher simply introduces a set of ideas and allows the conversation to develop

according to the desires and experience of the participant. In the middle is the semi-structured approach which combines the best of both worlds. The researcher does have a set of definite questions and issues to be covered but depending upon the responses, s/he may omit some or add others (see Robson, 2002; Punch, 2000; May, 2001). Essentially, there is a level of control exercised by the interviewer but this does not stifle discussion.

Several advantages of the interview as a research tool are highlighted in the literature, for example, the interview is “a flexible and adaptable way of finding things out”, it allows the interviewer to modify questions according to the responses, to pick up on non-verbal signals, and to provide as much clarification about his/her questions as the interviewee requires (Robson, 2002). Additionally, they provide the ability to deliver important information concerning the phenomenon under research from the interviewees’ personal perspectives (Yin, 2013).

Robson (2002:271) also notes that among the circumstances when a qualitative research interview is most appropriate is where “a quantitative study has been carried out, and qualitative data are required to validate particular measures or to clarify and illustrate the meaning of the findings”.

Not surprisingly however, there are downsides to interviews in as much as they can be very time-consuming, expensive, can generate far more data than is required, and be affected by researcher bias (Robson, 2002; Punch, 2000). To help alleviate these pitfalls, the interviewer must be skilled in the techniques of interviewing, but as noted by Gilbert (2001:134), “there are limits to the efforts that can be made to conduct the interview the same way every time and differences in respondents and the context of interviews may make it less meaningful to think in terms of similarity”.

Nonetheless, in terms of achieving the fifth objective, which requires some exploration of Saudi companies’ experience and attitudes, the interview is a useful tool, and is used in its semi-structured form to explore these issues with managers. At the same time, the interview findings are useful in triangulating the data gathered via the survey questionnaire.

4.10 Sampling

4.10.1 Population

As observed by Hussey and Hussey (1997:144), “a population may refer to a body of people or to any other collection of items under consideration for research purposes”. The idea is that

the population is seen as a group of individuals that share general or particular characteristics and possess the same information such that they can provide answers to questions by using their shared background. Collis and Hussey (2013) indicated that a research population is a specific set of people, or a set of elements that is being investigated. Likewise, Sekaran (2003) defines a research population as that whole sector of a society that the researcher needs to examine.

In this study, the research population comprises all Saudi nationals resident in Saudi Arabia, and all those resident in the UK, both males and females from the age of 18 upwards, and all company managers in the two capital cities of SA which are Riyadh and Jeddah. However, it is never possible to involve all members of a research population, and for that reason it is necessary to choose a sample which is representative of the wider target group (Punch, 2000).

4.10.2 Sampling Procedures

Hussey and Hussey (1997) note that an essential factor in positivistic research is the selection of a sample. However, Punch (2000:193) believes that “sampling is as important in qualitative research as it is in quantitative research”. He goes on to say that “we cannot study everyone everywhere doing everything. Sampling decisions are required not only about which people to interview or which events to observe, but also about settings and processes” (ibid:193). Remenyi et al. (1998:192) note that “the sample normally comes from a large group of individuals or objects, called the target population”, and they stress that it is essential for the sample to be representative of the whole society otherwise the outcome might well be biased and not provide a true reflection of the state of the phenomenon being researched. Oates (2006) concurs, noting that the sampling frame should be taken from the whole population of people who are relevant to the inquiry.

With this in mind, good practice was followed in the sampling procedures employed in the study to diminish the chance of sampling errors. Specifically:

- The maximum number of respondents and interviewees was targeted, within the limits of the time and resources available to the researcher.
- The sample was chosen to reflect most regions within Saudi Arabia and the UK.
- Random sampling was used in respect of the respondents approached, and the times of day when this happened.

In trying to reflect most regions within Saudi Arabia and the UK, the researcher identified five areas in the Kingdom (East, West, North, South and the Middle), whilst the UK was divided into cities, these being Greater Manchester, Cardiff, Norwich, Liverpool, London, and Bangor. These cities were chosen because they had the greatest concentrations of Saudi nationals.

The population included both males and females over 18 years old in an effort to secure the greatest representation possible.

Three samples were required:

Sample 1 had a target of 1,000 respondents – Saudi nationals living in Saudi Arabia. In the event, 641 questionnaires were returned, of which 606 were useable.

Sample 2 had a target of 200 respondents – Saudi nationals living in the UK. In the event, 169 valid surveys were obtained.

Sample 3 had a target of 30 participants – Company managers in Saudi Arabia. In the event, 25 interviews were conducted.

4.11 Designing and Pre-testing the Survey Questionnaire

Questionnaire design is a significant consideration for reasons already mentioned in Section 4.9.1, but also to ensure that the data collected is in a form that is appropriate at the analysis phase. In designing the questionnaire, the literature review served as the foundation, and a five-point Likert scale was used to measure the respondents' belief statements. Various researchers have provided recommendations on questionnaire design (Hair et al. 2003; Sekaran, 2003; Saunders, et al. 2003; Oates, 2006), and adopting these recommendations, the following steps were taken:

- Clear guidelines were given regarding how to complete the questionnaire.
- All questions were constructed in the simplest form possible to ensure that they could be understood by the respondents.
- The principle of using only one concept per question was followed.
- The principle of keeping questions as short as possible whilst maintaining the correct meaning was followed.
- The principle of using clear, accurate, and simple language to avoid ambiguity and confusion was followed.

- The principle of not using unsuitable words or designing misleading questions was followed.
- The questions were placed in groups, organised in a logical order to help respondents develop a train of thought.

With respect to the sequence of questions, the instrument was designed with five sections, starting with a request for demographic information. The second section concerned Internet usage, the third was about the respondents' perception of the usefulness of e-commerce, the fourth was about their experiences of using e-commerce, and the fifth concerned the independent variables. The entire questionnaire was constructed and written in a simple way using closed questions to ensure it was understandable by recipients, as recommended by Sekaran (2003), but including the ability to add any further information at the end if the respondents wished. This strategy is advocated by Easterby-Smith et al. (2002) as a means of avoiding bias. After its construction, the questionnaire was then translated into Arabic language by the researcher who is bi-lingual in Arabic and English.

At this point, the Arabic version was pre-tested to ensure its validity and ability to be easily analysed. The following steps were taken in the pre-test:

- The researcher's supervisor at the University of Salford, who is a native Arabic speaker, was asked to offer advice.
- Four native Arabic-speaking PhD research students from the University of Salford (School of Computing, Sciences and Engineering, Business School, Department of Built Environment) were asked to read the questionnaire, and provide comments and suggestions.
- Discussions were held concerning the questionnaire with academic staff and postgraduate students attending conferences at the University of Salford.

Saunders et al. (2012) advocate that even when a draft questionnaire has gone through such procedures, a pilot test on a small sample of the actual research population should be conducted to ensure that no further clarification of any item is required, and therefore, to minimise any difficulties that may occur in the field. They note the function of this test as being to refine the instrument so that respondents will not meet any problems in answering the questions and the researcher will meet none in recording the data it generates. As noted by Floyd (2009) and Oates (2006), even if the researcher is highly skilled in questionnaire design and has a high level of knowledge about the subject matter involved, there may still be

certain aspects in the instrument that do not reflect the reality of the context. Hence, a pilot test was conducted in which 100 questionnaires were distributed in Saudi Arabia, and 30 in the UK. A total of 66 completed questionnaires were received (54 from Saudi Arabia and 12 from the UK), but of this number only 34 were analysed since the other 32 were received late when the analysis was finished. The comments provided through this pilot test were used to make the necessary corrections to the questionnaire.

As indicated in Section 4.10, the final questionnaire was distributed to two different samples (Saudi nationals in Saudi Arabia and Saudi nationals in the UK), but to all intents and purposes the questionnaire was the same for both populations. The final questionnaire included five sections as follows: demographic information, Internet usage, perceptions of the usefulness of e-commerce, experience with e-commerce, and independent variables. Additionally, the questionnaire for Saudi nationals in Saudi Arabia included some open questions at the end, these being: From your point of view what is the main problem for online purchasing in Saudi Arabia? Is it possible to buy online if you find, or feel a safe electronic shopping environment? Do you think culture will support shopping online? Will culture affect shopping online negatively? Why? (c.f. Appendix I). The UK version of the questionnaire included different open questions, these being: would you shop online in Saudi Arabia like you would in the UK? Why? Do you think culture has affected shopping online negatively or positively? (c.f. Appendix II). At the end of both questionnaires, all respondents were asked: Do you have extra information that you would like to add, such as your perception of the use of e-commerce?

4.12 Administering the Questionnaire

In Saudi Arabia, there is no fully developed postal system, and this precluded distribution of the questionnaire by mail. Consequently, the researcher adopted the strategy of standing in public areas and asking individuals to participate. Those who agreed took the questionnaire away to complete and return to the researcher either at the end of their business (in one or two hours), or in two or three days by arrangement with the researcher who returned to the same place. The researcher explained to all participants that if they were unable to return the questionnaire to her in this way, she could receive it through the postal system (PO Box number) any time within the next three months (between 24.12.2012-24.03.2013). In order to avoid any potential bias in this method of distribution, the same procedure was followed in the UK but one month was given as the return period as the postal arrangements were

different. The front page of the questionnaire explained the research aim and gave the usual protection of identity assurances.

4.13 Designing and Pre-testing the Interview Schedule

To collect the information required, questions for the face-to-face interview (c.f. Appendix IV) were carefully designed using the relevant literature as guidance. The interview schedule began by asking for company information, and then sub-divided to ask questions of companies that were not engaged in e-commerce, and those that were. Open questions were used since these were believed to allow for in-depth information to be provided about the infrastructure required to develop B2C, the obstacles that companies face, whether companies offer online trade, how this can be improved, and what managers thought about the degree of understanding possessed by Saudi citizens regarding e-commerce.

As recommended by Yin (2003), the interview schedule was piloted in an effort to improve the questions and the overall procedure. This pre-testing took the form of the researcher discussing the questions with her supervisor, academic staff within the department, and several PhD students who were native Arabic-speakers. In addition three company managers in Saudi Arabia were asked to preview the interview questions (one by telephone, two were face-to-face), to try to discover their views before finalising the schedules. Specifically, they were asked to ensure that the questions could be understood and that there were no confusing words or concepts which would cause problems in the real interviews. After in-depth discussion of the questions with the various individuals involved, a number of adjustments were made in response to the recommendations, and the final schedule drawn up.

4.14 Conducting the Interviews

The researcher personally interviewed all 25 company managers, 16 of whom were based in Riyadh and the remaining 9 in Jeddah. These managers represented companies of differing types and size.

The interviews were initiated by sending an email to the Ministry of Commerce to help in making appointments, and/or in giving information about companies. However, this approach failed as also did the researcher's attempt to make direct contact with companies by email. Consequently, the researcher was left with two options, either making a direct contact by phone or physically travelling to the company's headquarters and requesting an appointment. Interviews lasted between 30 and 90 minutes, all interviews were tape recorded with the

permission of the participants, and all interviewees were offered the opportunity to receive a copy of the results of the research.

4.15 Translation Procedure

Both instruments (the questionnaire and the interview schedule) were written in English in the first instance. The researcher then translated these instruments into Arabic taking great care to ensure consistency in the translation of concepts and instructions, as recommended by Saunders et al. (2012) who note the absolute importance of careful checking when translation into another language is involved. Having made the translation, the researcher took several steps to ensure the accuracy of the schedule by seeking the advice of her supervisor, who, as already indicated, is also a native Arabic-speaker. Eventually, the final Arabic version of the questionnaire was submitted to the Translation Office at the Manchester City Council for a thorough checking, after which some very minor changes were made.

4.16 Reliability and Validity

It is important to ensure that all research methodologies are both reliable and valid; otherwise results can be called into question. Essentially, the two constructs of reliability and validity are about establishing trustworthiness in research such that the reader of a set of findings can be persuaded that those findings are worth taking account of (Robson, 2002). Reliability relates particularly to the consistency of a measure, for example whether a questionnaire will achieve similar answers if administered to a similar audience in a different time frame, whilst validity is “concerned with whether the findings are ‘really’ about what they appear to be about” (Robson, 2002:93). Consequently, all research instruments should have an acceptable level of reliability and validity to ensure that they can accurately measure the constructs intended and can do so over time. This implies that account must be taken of the possibility that respondents may change their minds over time (Oates, 2006). And at the same time it is important for the measurement tool to be able to ensure that the questions are well-designed and can indeed obtain answers that are meaningful within the context of the research (Oates, 2006).

Van der Velde et al. (2004:53) state that for measuring the reliability of a scale consisting of individual items, Cronbach’s Alpha is the most commonly used and that “in practice, .60 is considered a minimum, .70 is acceptable and .80 or high is good, yet, the level of alpha is depending on the ‘number of items’ the more ‘number of items’, the greater ‘value of

alpha”’. In this study Cronbach’s Alpha, was used to test the items’ reliability, and all items were at acceptable levels, as shown in the following chapter.

In respect of validity, Van der Velde et al. (2004:53) specified that when a researcher is sure he/she has a reliable measurement tool, that tool must be validated through pre-testing. In this study both research instruments, the questionnaire, and the interview schedule, were validated through such a pre-testing process, as already reported in Sections 4.11 and 4.13 respectively, and therefore, validity is believed to be high.

4.17 Data Analysis

4.17.1 Quantitative Data Analysis

As noted by Collis and Hussey (2003:196), quantitative data is usually subjected to statistical analysis, and the tests involved can be distinguished as presenting descriptive statistics or exploratory data analysis. Secondly, there is a difference between non-parametric and parametric techniques. If the data show a normal distribution the more powerful parametric techniques can be used, whereas non-parametric techniques are employed for data which is not normally distributed (Collis and Hussey, 2003).

The most commonly used computer software for quantitative data analysis is the SPSS (Statistical Package for the Social Sciences), as this enables a wide-range of statistical tests to be undertaken rapidly and accurately, and the outcomes to be presented in the form of tables or charts (Collis and Hussey, 2003). Using this package one can examine, categorise, and interpret data, and the proof is provided to enhance, reject or change a theory and/or to generate a new framework or theory. Consequently, the SPSS software was regarded as a significant tool for this study and it thus plays an important role in analysing and presenting the quantitative data.

The quantitative data was, therefore, entered into the SPSS software in order that it could be analysed and the outcomes presented graphically. The distribution of respondents’ demographic information was produced in tables using frequencies and percentages to demonstrate the representativeness of the research sample to the overall population. Correlation, Chi square, and t test were the main tests used in this research.

4.17.2 Qualitative Data Analysis

As previously noted, qualitative data is “all non-numeric data - words, images, sounds, and so on - found in such things as interview tapes” (Oates, 2006:266). In this study, such data was

gained through the interviews conducted with the company managers in Saudi Arabia. Creswell (2003) has argued that the analysis of qualitative data can help researchers to make significant discoveries, and in this particular research, the hope was that such discoveries could be made in respect of understanding Saudi companies' abilities to develop and engage in B2C e-commerce, those companies appreciation of what their customers might want from e-commerce, and what cultural and social factors might impinge upon this entire process. In order to access this level of interpretation, NVIVO 10 software was used as this is capable of organising qualitative data in such a way that the researcher can undertake his/her own analysis (Bazeley, 2007). Hence, there is still work for the researcher to do but the vast amount of written material is scanned and arranged so that salient points are highlighted and it is possible to draw some inferences which the researcher must consider along with other information.

4.18 Ethical Aspects of the Research

It is essential that consideration should be given to the ethical issues associated with any research study, right at the start of the research process because as with reliability and validity, if the criteria are not satisfied, the research outcomes can be called into question.

Ghuri and Gronhaug (2005) state that ethics are moral principles and values that influence the way in which researchers conduct their research processes, and Saunders et al. (2012) emphasise that ethical considerations are equally significant irrespective of whether primary data is gathered via person-to-person contact, postal or e-mailed questionnaires. They stress the need to secure formal approval from research ethics committees in advance of any proposed research study, and note that such requirements are not only part of most universities' regulations, but are also increasingly applying to other organisations (Saunders et al., 2012). This study conforms in all respects to the University of Salford's Ethics Policy and Procedures on 'integrity and self-regulation in research'. Ethical approval was obtained from the University of Salford before the commencement of data collection.

As suggested by Floyd (2009) and Oates (2006), respondents were not asked to divulge their private information, and a statement regarding the protection of other confidential data provided by respondents appeared on the front cover of the questionnaire. In other words, they were guaranteed anonymity. On the last page of the questionnaire, a consent form was included for respondents to sign as an indication of their agreement to participate in the study.

With respect to the interviewees, they were verbally given the same assurances, and told that they could terminate the interview at any time without the need to provide any reason.

4.19 Summary

This chapter has provided a detailed explanation of the research methodology adopted for the empirical work required to achieve the study's central research question, and therefore, its aim and objectives. Through discussing the various alternative approaches, the discussion in the chapter has shown that, as noted by Saunders et al. (2003), there is no right or wrong methodology in conducting research, but that rather there are approaches which are more or less useful depending upon the goals of the research.

The chapter has considered the issue of research philosophy, pointing out that both positivism and phenomenology are of benefit to the study, as also are inductive and deductive reasoning processes. It has also noted that the research is both descriptive and exploratory in nature, and adopts a mixed methods approach to data collection in order to allow for triangulation and increased validity. The research strategy of using a questionnaire survey and an interview exercise has been discussed together with issues regarding sampling, and precise details of the design and administration of both the survey questionnaire and the interview exercise have been given. Aspects concerning translation, reliability and validity have been addressed, and an indication is made of the way in which both quantitative and qualitative data are analysed. Finally, the important issue of how ethically the study has been completed is commented upon.

The aim of the chapter has been to demonstrate that the methods and techniques of this study were carefully selected and planned, thus indicating the study to be academically rigorous and capable of producing trustworthy findings.

CHAPTER FIVE

FINDINGS AND DESCRIPTIVE ANALYSIS

5 FINDINGS AND DESCRIPTIVE ANALYSIS

5.1 Introduction

This chapter provides a descriptive analysis of the data obtained from the questionnaire survey with both samples of Saudi nationals. The data were analysed using the SPSS software as indicated in the previous chapter, and the results are presented in tabular form, with comments. An overview of the questionnaire is provided at the start of the chapter. Thereafter, the findings from the questionnaire distributed in Saudi Arabia are presented, and these are followed by those from the questionnaire distributed to Saudi nationals in the UK. The chapter finishes with a short summary.

5.2 Questionnaire Overview

The questionnaire was developed to include five sections, which together represented the research framework. Specifically, it included:

Section 1 - Demographic information: This requested personal information about the respondent such as gender, age, education level, residential details, monthly income, and occupation.

Section 2 - Internet usage: This section was divided into six sub-questions concerning respondents' experiences of using the Internet. The aim was to establish whether respondents were in fact using the internet, and if so how they were doing this. The questions were:

- 1) Do you use the internet?
- 2) When did you start using the internet?
- 3) Where do you access the internet? (select all that apply - Home, Work, Internet café, and other)
- 4) Which medium do you use to access the internet? (PC, Tablet [ipad, ipod, other] and Smart phone)
- 5) How often do you access the Internet? (Once or twice a month, three to four times a week, once every day, more than once a day)
- 6) When you access the Internet, how many hours a week do you use it for? (Less than 1 hour, More than 1 hour, and less than 5 hours, More than 5 hours and less than 10 hours, More than 10 hours and less than 20 hours, Over 20 hours).

Section 3 - Perception of the obstacles to e-commerce: This section was sub-divided into five questions to establish the potential technical obstacles:

1) In your opinion, what are the obstacles to online shopping in Saudi Arabia/UK? (select all that apply); this item was divided into seven sub-items: 1. The use of foreign languages; 2. The websites are difficult to navigate; 3. I am not confident with the technology; 4. Payment methods; 5. Lack of ability to check the quality of good before purchase; 6. Other (please specify); 7. There are no obstacles to shopping online.

2) What are the inhibitors to buying online in Saudi Arabia/UK? (select all that apply); this item was divided into seven sub-items: 1. The non-availability of goods and services; 2. Availability 24/7; 3. Delivery; 4. Service quality; 5. Shopping online is not enjoyable; 6. other; and 7. I do not have inhibitors at all.

3) Do you think you need to be trained to purchase online? If yes,

4) What is your preferred training method? This item was divided into five sub-items: (select all that apply) 1. CD, DVD; 2. Email; 3. Websites; 4. Printed material; 5. And others.

5) Are you ready to use the Internet as your main medium of shopping?

Section 4: Experiences with e-commerce: This section was sub-divided into seven questions:

1) Have you ever bought online? There were the following choices; once every year; once every six months; once every month; once or more every week.

2) How often do you buy online? Once every year; once every six months; once every month; once or more every week.

3) What do you buy online? Goods, services, both, or I do not know.

4) How much do you spend on your online purchases every year? Less than 1,000SR, More than 1,000SR and less than 5,000SR, More than 5,000SR and less than 10,000SR, or More than 10,000SR.

5) From which websites do you buy? Regarding the (*Location*), they have the choices from (Please select all that apply): Saudi retailers, overseas retailers, both, other (please specify), I do not know. Additionally, the choice of the UK retailers was added to the UK questionnaire version.

6) From which websites do you buy? (*Language*): Arabic, English, both, others.

7) What is your preferred method of payment? Credit card, Debit card, Electronic means of payment (PayPal), Card exporter of Saudi banks for online shopping, other, or I do not know.

Section 5: Independent Variables: This section was divided into six independent variables each one with its own set of questions. The opportunity was given to respondents to choose from ‘strongly agree, agree, neutral, disagree, strongly disagree’ by using a five-point Likert scale.

1) To determine the accessibility of the internet for customers, respondents were requested to answer the question: ‘To what extent do you agree or disagree with the following statements that relate to the infrastructure of the Internet’, and to choose from:

‘It is easy to access the Internet in Saudi Arabia’, ‘The Internet is fast in Saudi Arabia’, ‘The Internet is affordable in Saudi Arabia’, and ‘I am happy with the Internet facilities in Saudi Arabia’, (Saudi Arabia was replaced by the UK in the UK version of the questionnaire).

2) To determine whether cultural predispositions had any impact on customers’ attitudes towards divulging personal information, respondents were asked to show the extent of their agreement with the following statements:

‘Do you think giving personal information (name, e-mail, phone number and date of birth) for females is acceptable?’, ‘Do you think giving personal information (name, e-mail, phone, number and date of birth) for males is acceptable?’, ‘I do not mind providing my name when buying online’, ‘I do not mind providing my address when buying online’, ‘I do not mind providing my email when buying online’, ‘I do not mind providing my phone number when buying online’, ‘I do not mind providing my date of birth when buying online’.

3) To establish opinions about security and payment systems, participants were asked to show their level of agreement with the following statements relating to security and payment:

‘I do not mind providing my payment details to Saudi Arabia companies’, (Saudi Arabia was replaced by the UK in the UK version of questionnaire), ‘I do not mind providing my payment details to overseas companies’, ‘I prefer companies that provide different payment methods’, ‘Companies must have a secure payment system’, ‘Companies should make the security of the payments clear on their websites’, ‘The technology used to protect online

payment is very important, *I do not mind my payment details to be stored by the company for future transactions*, *It is important that company websites have an explanation of the payment method*, *I will buy online if my bank guarantees my transaction to be safe*'.

4) To establish opinions about privacy, participants were asked to show their level of agreement with the following seven statements:

It is important that companies state their privacy policies on their websites, *It is the duty of companies to protect their consumers' personal information*, *When buying online I think my personal information will be protected*, *I do not want my shopping behavior to be monitored for marketing purposes*, *I am afraid of receiving Spam emails so as not to steal my email address so companies should not divulge customers' email addresses to third parties as this will attract spam emails*'.

I am afraid that my information is used by other parties so companies should provide assurance that customers' information will not be used by third parties, *I would like my personal information to be deleted once the transaction is completed*'.

5) To establish opinions about integrity, participants were asked to show their level of agreement with the following five statements:

Companies should deliver products and services on time, *Companies should deliver products and services as described on their websites*, *I am satisfied with companies for giving a refund if customers are not happy with the products or services*, *I am satisfied with companies for being able to exchange products and services*, *I am satisfied with companies in Saudi for providing warranties for goods purchased online*'. (Saudi Arabia was replaced by the UK in the UK version of questionnaire)

6) To establish opinions about affiliation and reputation, participants were asked to show their level of agreement with the following five statements:

I will buy online if the company is endorsed by a third party, *I will buy online if the company is a member of a well-known group of companies*, *I will buy from a company that is recommended by a friend*, *I will buy from a company that is recommended by a member of my family*, *A professional look of the website will affect my decision to use a website*'.

There were also open questions in both versions of the questionnaire. Questions 1, 2 and 3 which follow appeared on the Saudi Arabian version, and Questions 4, 5, and 6 on the UK version.

1. (A) *From your point of view what is the main problem for online purchase in Saudi Arabia? And (B) is it possible to buy online if you find, or feel a safe electronic shopping environment?*
2. *Do you think culture will support shopping online? Or will culture affect shopping online negatively? Why?*
3. *Do you have extra information that you would like to add, such as your perception of the use of e-commerce?*
4. *Would you shop online in Saudi Arabia like you would in the UK? Why?*
5. *Do you think culture has affected shopping online negatively or positively?*
6. *Do you have extra information that you would like to add, such as your perception of the use of e-commerce?*

From the above questions, the first open question which is No 5.7 (A) in the SA questionnaire ‘*From your point of view what is the main problem for online purchase in Saudi Arabia?*’ and the fourth question which is No 5.7 in the UK questionnaire ‘*Would you shop online in Saudi Arabia like you would in the UK? Why?*’ are analysed in Chapter Seven which presents the qualitative data. This analysis appears in Section 7.7.

5.3 Response Rate

The data was collected over a period of 12 weeks in Saudi Arabia from 23 December 2012 to 23 March 2013, and over a period of four weeks in the UK from 24 March 2013 until 24 April 2013. A drop and collect technique was used, whereby 1,034 questionnaires were passed to Saudi citizens in both countries. In total 846 questionnaires were distributed in Saudi Arabia, of which 606 valid questionnaires were received, thereby giving a response rate of 71.6% in respect of the sample in Saudi Arabia and 89.8% in the UK. (846 copies distributed in SA and 188 copies in the UK). Of this total, questionnaires were completed and returned but only 775 were properly completed and valid for analysis. Of this overall total, 606 were from SA, and 169 were completed in the UK, providing a response rate of 74.9% in respect of the original samples.

5.4 Reliability

Cronbach's Alpha is most commonly used to assess the reliability of a scale (Field, 2005). "The reliability of a measurement instrument concerns its overall precision and the accuracy with which (How?) a concept is measured. The measurement must be systematic; it must not be coincidental" (Van der Velde et al., 2004:50). Also, it should give the same result when repeated (Van der Velde et al., 2004). Hinton et al. (2004) have recommended four cut-off points of reliability, which include: excellent level (0.9 and above), high level (0.7-0.9), moderate level (0.5-0.7), and low level (0.5 and below). The Statistical Package for the Social Sciences (SPSS) provides the means for conducting comprehensive analysis through its ability to perform a variety of statistical tests rapidly (Collis and Hussey 2003). The process undertaken via the use of the SPSS is shown in Figure 5.1.

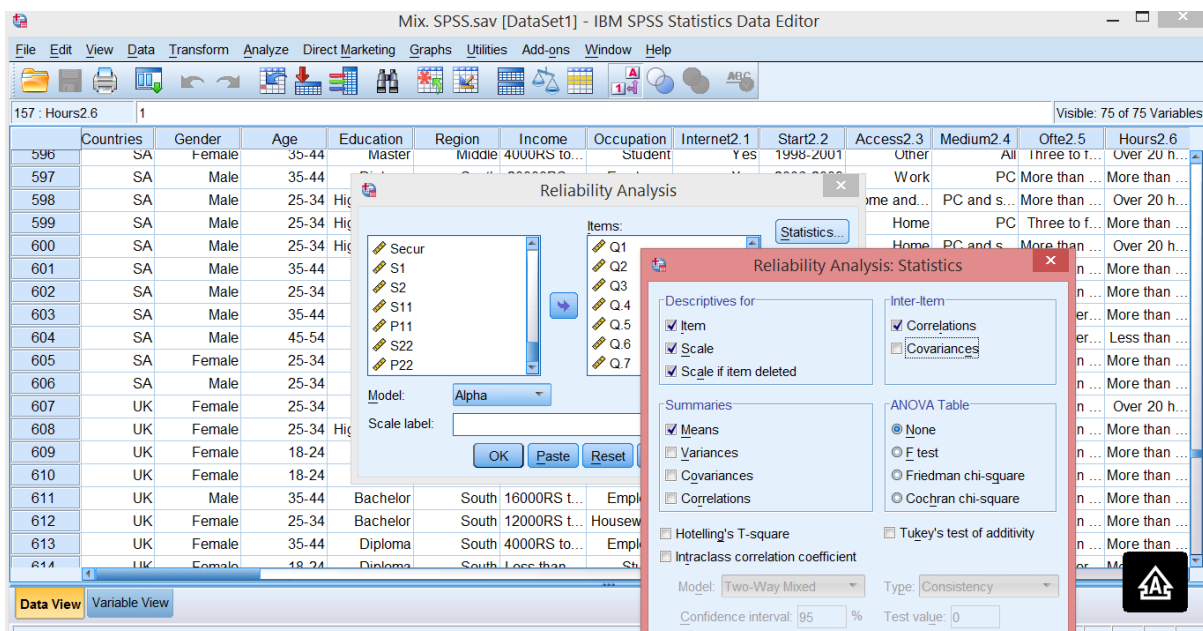


Figure 5.1: Screen shot of reliability test from SPSS

Table 5.1: Reliability, Cronbach's Alpha

Cronbach's Alpha	Cronbach's Alpha Based on Standardised Items	N of Items
0.853	0.871	37

Table 5.1 shows the Cronbach's Alpha as 0.853 for the whole questions, thereby indicating the reliability to be high (in the range between 0.7-0.9) (Hinton et al., 2004). Hence, it can be stated that the outcomes gained from the analysis of the questionnaires are dependable and trustworthy. The reader can c.f. Appendix VIII for every question reliability.

5.5 Questionnaire Analysis

This section describes the respondents' demographic profile, Internet usage, and their perceptions of the various obstacles to e-commerce, their experiences with e-commerce, and independent variables. In respect of the six independent variables (satisfaction with the Internet, culture, security of payment system, privacy, integrity and affiliation and reputation), respondents in both the UK and SA were presented with a five-point Likert scale and given the opportunity to choose from 'strongly agree, agree, neutral, disagree, and strongly disagree'.

5.6 Saudi Arabian Data

5.6.1 Demographic Profile of Respondents

Saudi citizens' demographic information is given in Figure 5.2. Of the respondents living in Saudi Arabia, 213 were males (35.1%) and 393 were females (64.9%). The age group from 25-34 years old was the largest with 244 respondents (40.3%) and the age group greater than 55 years old was the smallest, containing only two respondents (3%).

In terms of the level of education, it can be observed that people holding a Bachelor degree were the highest with a frequency of 301 (49.7%).

The respondents came from all over the five regions in Saudi Arabia, but representation from the middle region was highest, reaching 46.4%. This was followed by the north with 19.64% of the research population, then the south being represented by 13.2%, the west with 12.21%, and finally the east with only 8.91%.

With regard to income, 31% of the sample earned less than 4,000RS and 1.8% earned over 20,000RS. The vast majority of the sample (60.2%) were employed, and 26.6% were students. Figure 5.2 depicts the demographic information concerning the Saudi sample.

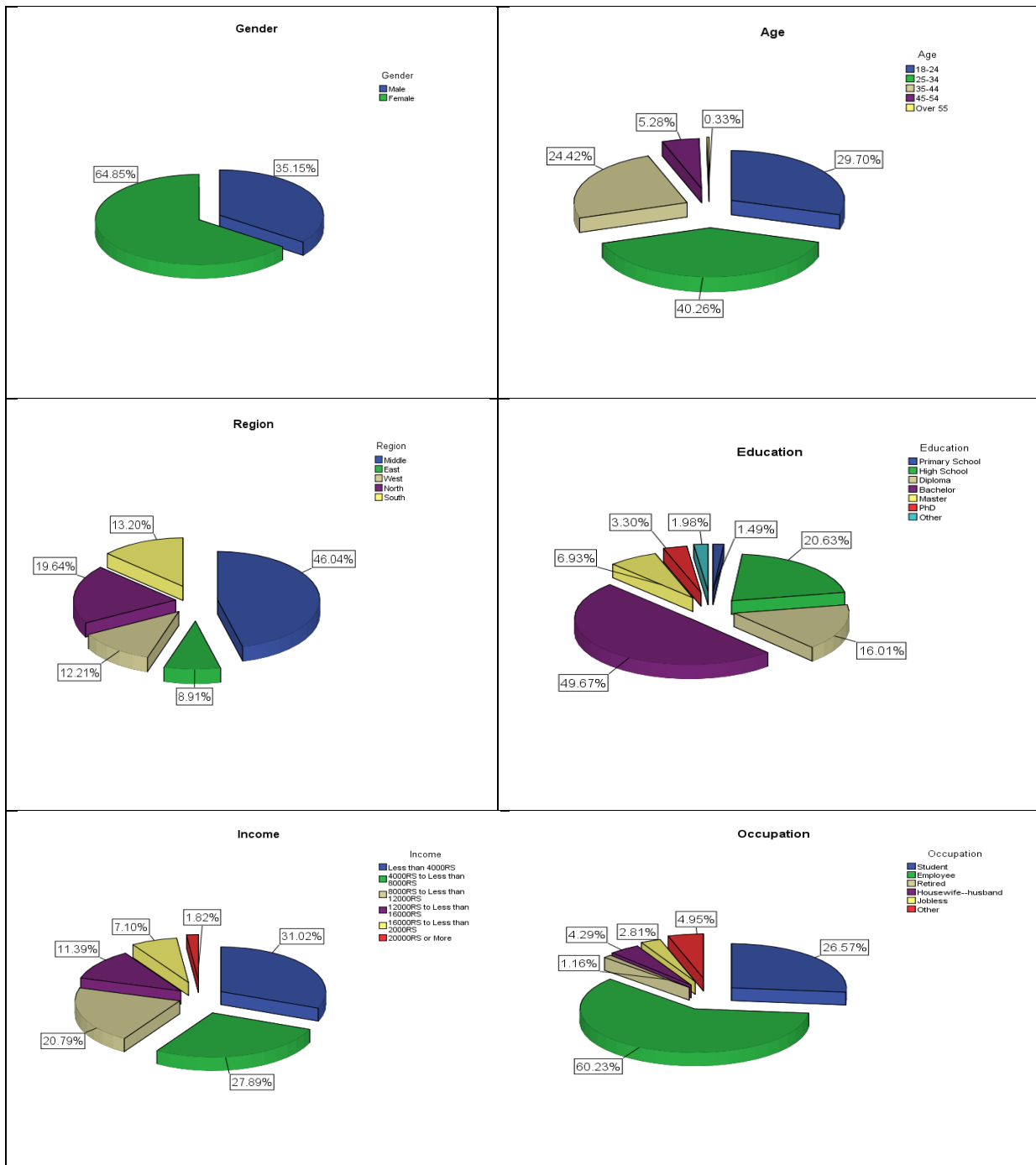


Figure 5.2: Demographic Profile of Respondents (SA)

5.6.2 Descriptive Analysis of the Answers

The responses to the questions which followed after the request for demographic information are now given. Specifically, the following questions are addressed:

‘When did you start to use the Internet?’; ‘Where do you access the Internet?’; ‘Which medium do you use to access the Internet?’; ‘How often do you access the Internet?’; ‘When you access the Internet, and how many hours a week do you use it for?’

5.6.3 When did you start to use the Internet?

Table 5.2 shows the responses to this question, from which it can be seen that approximately one quarter (24.9%) of the sample began to use the Internet between 1998 and 2001. However, the highest group (31.2%) began to use the Internet immediately after that period, between 2002 and 2005, and this was followed by another group representing 29% of the sample that began Internet use between 2006 and 2009, with only 14.9% of the sample not doing this until 2010. These figures indicate that the Internet has been established in Saudi Arabia since 1998 and that its popularity grew relatively quickly.

Table 5.2: Question One - When did you start using the Internet?

Start date of using the Internet	Frequency	Percent
1998-2001	151	24.9
2002-2005	189	31.2
2006-2009	176	29.0
2010-Now	90	14.9
Total	606	100.0

Regarding the pattern of Internet usage, Table 5.3 shows that 61.9% of participants used the Internet at home, 29.9% used all places to access the Internet, and 23.6% accessed it from home and work. Only 3.5% of respondents used the services of an Internet café. These percentages may well reveal that the population prefers to conduct personal online research through the use of home-based Wi-Fi, which affords them greater privacy.

Table 5.3: Question Two - Where do you access the Internet?

Items	Frequency	Percent
Home	375	61.9
Work	21	3.5
Internet café	8	1.3
Other	17	2.8
Home and work	143	23.6
Home and Internet café	4	.7
Home, work and Internet café	30	5.0
Home, work, Internet café and other	8	1.3
Total	606	100.0

The responses to Question 3 regarding the medium used to access the Internet, appear in Table 5.4, from which it is seen that 29.9% reported using all media (PC, tablet, and smart phone), and 24.8% indicated using only a PC, thus implying that the improvement of ICT in Saudi Arabia is enabling the younger population to access the Internet in different ways.

Table 5:4: Question Three – Which medium do you use to access the Internet?

Items	Frequency	Percent
PC	150	24.8
Tablet	28	4.6
Smart phone	93	15.3
All	181	29.9
PC and smart phone	118	19.5
Tablet and smart phone	32	5.3
PC and Tablet	4	.7
Total	606	100.0

Table 5.5 shows that the majority of respondents (68%) access the Internet more than once a day but it is not known what they do during this time (i.e. play games, communication, social media, work, online shopping). Only 4.1% indicated that they access the Internet as little as once or twice a month.

Table 5:5: How often do you access the Internet?

Items	Frequency	Percent
Once or twice a month	25	4.1
Three to four times a week	78	12.9
Once everyday	86	14.2
More than once a day	417	68.8
Total	606	100.0

Table 5.6 shows that in terms of the amount of time spent using the Internet each week, the category which attracted the highest proportion of respondents was that of more than 1 hour and less than 5 hours (showing 37.3%), whereas only 13.2% used the Internet for over 20 hours a week.

Table 5:6: When you access the Internet, how many hours a week do you use it for?

Items	Frequency	Percent
Less than 1 hour	68	11.2
More than 1 hour and less than 5 hours	226	37.3
More than 5 hours and less than 10 hours	132	21.8
More than 10 hours and less 20 hours	100	16.5
Over 20 hours	80	13.2
Total	606	100.0

Table 5.7 shows that the greatest technical obstacle to online shopping was reported as the lack of ability to check the quality of goods before purchasing (15.8%), and the next greatest obstacle concerned the payment methods (11.7%), although a very similar percentage (11.2%) felt that the use of foreign languages was a barrier since they might want to buy from overseas companies that have English websites.

Table 5:7: What are the technical obstacles to online shopping?

Items	Freq	%
1.The use of foreign languages	68	11.2
2.The websites are difficult to navigate	32	5.3
3.I am not confident with the technology	51	8.4
4.Payment methods	71	11.7
5.Lack of checking goods quality before purchase	96	15.8
6.Other	22	3.6
7.There are no obstacles in shopping online	44	7.3
8.The use of foreign languages and The websites are difficult to navigate	2	.3
9.The use of foreign languages, the websites are difficult to navigate and there is no confidence with the technology	4	.7
10.The websites are difficult to navigate and there is no confidence with the technology payment methods	11	1.8
11.Payment methods and lack of checking goods quality	47	7.8
12.There is no confident with the technology and lack of checking goods quality	18	3.0
13.All that apply	11	1.8
14.The use of foreign languages, I am not confident with technology, lack of checking goods quality before purchase	10	1.7
15.The use of foreign languages, payment methods, lack of checking goods quality	27	4.5
16.The use of foreign languages, there is no confidence with the technology	10	1.7
17.The websites are difficult to navigate, payment methods	5	.8
18.No confidence with the technology, Payment methods, Lack of checking goods quality before purchased	23	3.8
19.The use of foreign languages, Lack of checking goods quality before purchased	33	5.4
20.The use of foreign languages, Payment methods	21	3.5
Total	606	100.0

Items 8-20 show the frequencies of particular combinations of responses.

Respondents were then asked about the factors which dissuaded them from buying online, and Table 5.8 shows that delivery was main inhibitor in this respect (19.5%), followed by the lack of enjoyment associated with shopping online (17.7%). Interestingly, however, 11.7% reported not being inhibited at all.

Table 5:8: What are the inhibitors to buying online?

Items	Freq	%
1.The non-availability of goods and services	37	6.1
2. Availability 24/7	44	7.3
3. Delivery	118	19.5
4. Lack of goods quality	47	7.8
5. Services quality	45	7.4
6. Shopping online is not enjoyable	107	17.7
7. Other	56	9.2
8. I do not have inhibitors at all	71	11.7
9. The non-availability of goods and services and availability 24/7	2	.3
10. The non-availability of goods and services, 24/7 and delivery	5	.8
11. The non-availability of goods and services, 24/7, delivery, and lack of goods quality	4	.7
12. The non-availability of goods and services, 24/7, delivery, lack of goods quality, and services quality	8	1.3
13. All that apply	4	.7
14. The non-availability of goods and services, Delivery	5	.8
15. The non-availability of goods and services, Delivery, Services quality	3	.5
16. Availability 24/7, Lack of goods quality	1	.2
17. Availability 24/7, Lack of goods quality, Shopping online is not enjoyable	9	1.5
18. Delivery, Services quality	19	3.1
19. Delivery, Lack of goods quality	16	2.6
20. The non-availability of goods and services, Services quality	1	.2
21. Delivery, Shopping online is not enjoyable	4	.7
Total	606	100.0

Items 9-21 show the frequencies of particular combinations of responses.

In terms of training needs in respect of buying online, 58.3% of respondents believed that such needs did exist as shown in Table 5.9.

Table 5:9: Do you think you need to be trained to purchase online?

Question	Yes		No		Total	
	Frequ	%	Frequ	%	Frequ	%
Do you think you need to be trained to purchase online?	353	58.3	253	41.7	606	100.0

The preferred methods of training appear in Table 5.10, which reveals that the most favoured method was website training (21.3%), and that training through the use of CDs was the second most preferred (13.2%), with printed material (9.7%) in third place.

Table 5:10: What is your preferred training method?

Items	Frequency	Percent
1. CD	80	13.2
2. Email	52	8.6
3. Websites	129	21.3
4. Printed material	59	9.7
5. Other	28	4.6
6. CD, DVD, email	3	.5
7. CD, DVD, email and websites	3	.5
8. CD, DVD, email, websites and printed material	2	.3
9. All that apply	1	.2
Total	606	100.0

Items 6-9 show the frequencies of particular combinations of responses.

In respect of their readiness to use the Internet as their main shopping medium, a small majority of respondents (52.5%) believed that they were ready, whilst 47.5% considered that they were not. These responses are shown in Table 5.11.

Table 5:11: Are you ready to use the Internet as your main shopping medium?

Question	Yes		No		Total	
	Frequ	%	Frequ	%	Frequ	%
Are you ready to use the Internet as your main shopping medium?	318	52.5	288	47.5	606	100.0

In terms of the participation of the sample in online shopping, 43.2% of the sample had already bought online in Saudi Arabia, whereas 56.8% had not. These results are shown in Table 5.12.

Table 5:12: Have you ever bought online in Saudi Arabia?

Question	Yes		No		Total	
	Frequ	%	Frequ	%	Frequ	%
Have you ever bought online in Saudi Arabia?	262	43.2	344	56.8	606	100.0

Table 5.13 shows the online shopping habits of Saudi nationals living in Saudi Arabia, from which it is seen that in general, online purchases are infrequent among this population. In fact, one quarter of the sample (24.4%) buy online only once a year, and only 1.5% purchase on a weekly basis. Of the sample, 18.8% buy both goods and services. Just under one quarter (24.3%) spend 1,000SR or less online, and 19.2% spend between 1,000SR and 5,000SR this way. Furthermore, it is seen that 8.9% only buy from Saudi online retailers, whereas 22.4% only buy from overseas retailers. Additionally, 14% of respondents only use websites which have English as their language of operation, whereas 12% only use Arabic language websites. Credit card appears as the most preferred payment method for online shopping, being used by 19% of participants.

Table 5:13: Online shopping activities of users (SA)

Items	Description	Frequency	Percent
How often do you buy online?	Once every year	148	24.4
	Once every six months	86	14.2
	Once every month	31	5.1
	Once or more every week	9	1.5
What do you buy online?	Goods	114	18.8
	Services	38	6.3
	Both	114	18.8
	I do not know	8	1.3
How much do you spend on your online purchases every year?	Less than 1000SR	147	24.3
	More than 1000SR and less than 5000SR	98	16.2
	More than 5000SR and less than 10000SR	20	3.3
	More than 10000SR	9	1.5
From which websites do you buy? (Location)	Saudi retailers	54	8.9
	Overseas retailers	136	22.4
	UK retailers	16	2.6
	Other	7	1.2
	I do not know	1	.2
	Saudi, and overseas retailers		
	Saudi, overseas and UK retailers		
	Saudi and UK retailers	59	9.7
Overseas and UK retailers			
All that apply			
From which websites do you buy? (Language)	Arabic	73	12.0
	English	85	14.0
	Both	116	19.1

What is your preferred method of payment?	Credit card	115	19.0
	Debit card	29	4.8
	PayPal	21	3.5
	Card exporter from Saudi banks for online shopping	33	5.4
	Other	42	6.9
	I do not know	14	2.3
	Credit card and Debit card	3	.5
	Credit card and PayPal	9	1.5
	Debit and Saudi card	1	.2
	Credit card and Saudi card	6	1.0
	Debit card and PayPal	1	.2

5.6.4 The Internet in Saudi Arabia

Findings concerning Internet issues in Saudi Arabia appear in Table 5.14 which provides percentages of the respondents answering the items connected with this factor. Item A was divided into four sub-items 1, 2, 3, and 4.

Table 5:14: The Internet Usage in Saudi Arabia

Items A	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq*	%	Freq	%	Freq	%	Freq	%	Freq	%
A-1	141	23.3	228	37.6	106	17.5	81	13.4	50	8.3
A-2	59	9.7	137	22.6	134	22.1	164	27.1	112	18.5
A-3	55	9.1	158	26.1	129	21.3	153	25.2	111	18.3
A-4	50	8.3	115	19.0	145	23.9	167	27.6	129	21.3

Figure 5.3 (composed of four charts) illustrates the percentage of respondents to item 1, and clarifies the opinions regarding the Internet facilities.

The first chart in Figure 5.3 (A-1) demonstrates that it is easy to access the Internet in Saudi Arabia – 23.2% agree strongly, 8.2% disagree strongly, and 37.6% agree, whereas 13.3% disagree. Therefore, taken in the round, 60.8% agree and 21.5% disagree, so many more individuals agree with the statement that it is easy to access the Internet in Saudi Arabia.

The second chart in Figure 5.3 (A-2) indicates that the Internet in Saudi Arabia is fast – 9.7% agree strongly, 18.4% disagree strongly, and 22.6% agree, whereas 27% disagree. Therefore, overall, 32% agree but 45% disagree, so more people disagree with the statement that the Internet in Saudi Arabia is fast.

The third chart in Figure 5.3 (A-3) shows that the Internet is affordable in Saudi – 9% agree strongly, 18.3% disagree strongly, 26% agree, and 25.2% disagree. Therefore, in total, 35%

agree but 43% disagree, so more people disagree with the statement that the Internet is affordable in Saudi.

The fourth chart in Figure 5.3 (A-4) shows that people are happy with the Internet facilities in Saudi – 8.2% agree strongly, 21.2% disagree strongly, 18.9 % agree, and 27.5% disagree. Therefore, as a whole, 27.1% agree but 48.7% disagree, so more people disagree with the statement that I am happy with the Internet facilities in Saudi.

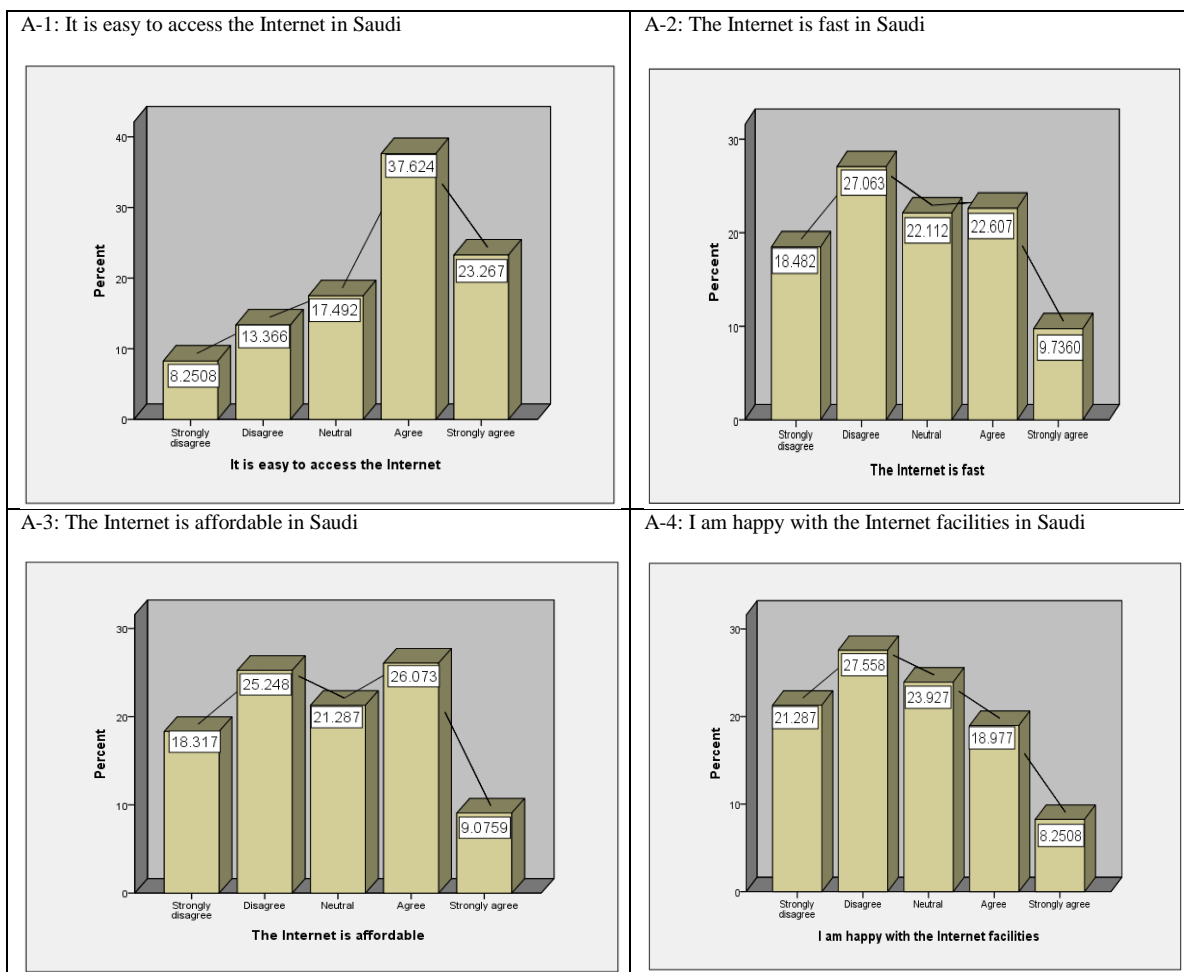


Figure 5.3: Internet in Saudi Arabia

5.6.5 Culture Issues

Table 5.15 presents the results of questions concerning behavioural issues in Saudi Arabia which are predisposed by the national culture, and which have a bearing on whether respondents are prepared to engage in online shopping. This item (B) was divided into seven sub-items.

Table 5:15: Culture (SA)

Items B	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
B-1	58	9.6	178	29.4	150	24.8	126	20.8	94	15.5
B-2	106	17.5	248	40.9	118	19.5	89	14.7	45	7.4
B-3	115	19.0	270	44.6	94	15.5	74	12.2	53	8.7
B-4	102	16.8	281	46.4	100	16.5	73	12.0	50	8.3
B-5	135	22.3	334	55.1	65	10.7	45	7.4	27	4.5
B-6	114	18.8	276	45.5	92	15.2	75	12.4	49	8.1
B-7	105	17.3	262	43.2	104	17.2	74	12.2	61	10.1

The first chart in Figure 5.4 (B-1) demonstrates whether respondents believe that the request for personal information (name, e-mail, phone number, and date of birth) from females is acceptable. In this respect, it is seen that 9.5% agree strongly, 15.5% disagree strongly, 29.3% agree, while 20.7% disagree. Therefore, in total, 38.8% agree and 36.2% disagree, meaning that a very similar percentage of respondents think it is acceptable for females to provide such information, to that percentage who think it is not acceptable. However, 24.8% were not sure either way and consequently gave a neutral response. This same question could well generate a different response in time since effectively only 75% of the total population had a firm opinion and with greater Internet use, this is likely to change.

The second chart in Figure 5.4 (B-2) relates to whether respondents believe the request for personal information (name, e-mail, phone number, and date of birth) from males is acceptable. In this respect, it is seen that 17.4% agree strongly, 7.4% disagree strongly, 40.9% agree, but only 14.6% disagree. Therefore, taken in the round, 58.3% agree and 22% disagree, thereby showing a vastly different outcome according to society's expectations of the gender roles. Only 19.4% were not sure about their opinion, and gave a neutral response.

The third chart in Figure 5.4 (B-3) addresses the issue of whether respondents are sensitive about providing their name when buying online, asking the question of whether they object to doing this. The responses show that 18.9% agree strongly, 8.7% disagree strongly, 44.5% agree, but only 12.2% disagree. Therefore, as whole, 63.4% agree and 20.9% disagree with the statement I do not mind providing my name when buying online. Only 15.5% were not sure about their opinion and hence, gave a neutral answer.

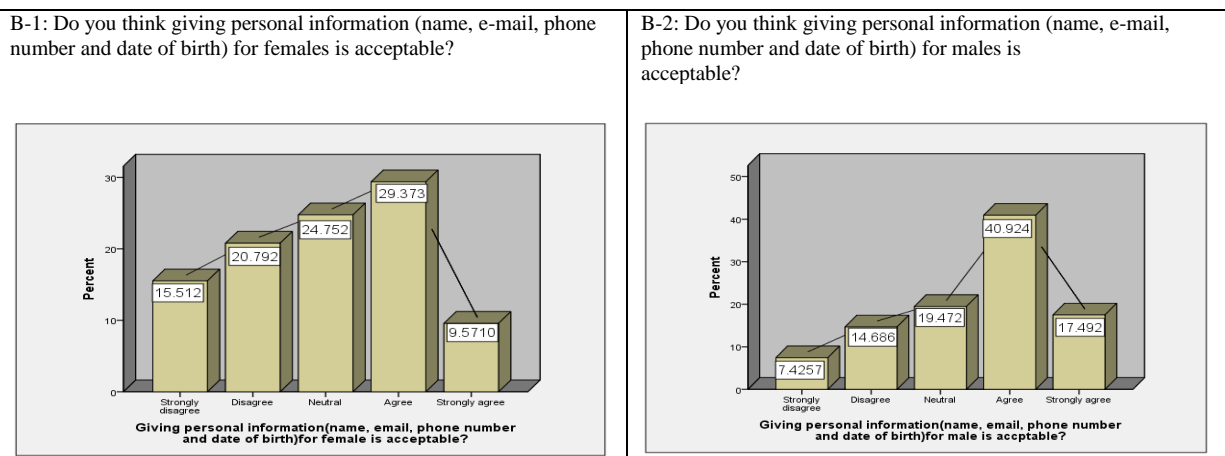
The fourth chart in Figure 5.4 (B-4) reports results for the question relating to the provision of an address when buying online. When presented with the statement about not minding

doing this, 16.8% agreed strongly, 8.2% disagreed strongly, 46.3% agreed, and only 12% disagreed. Therefore, overall, 63.1% agree and 20.2% disagree, meaning that a very large majority of people do not object to providing their addresses when buying online. A small percentage (16.5%) were not sure about their opinion and hence, gave a neutral response.

The fifth chart in Figure 5.4 (B-5) concerns the evidence that people do not mind providing their email when buying online. In responding to the statement, 22.2% agree strongly, 4.4% disagree strongly, 55.1% agree, and 7.4% disagree, generating a situation where 77.3% agree with this view, and only 11.8% disagree. Clearly, the vast majority have no fear of providing their email addresses. A small minority (10.7%) gave a neutral response.

The sixth chart in Figure 5.4 (B-6) provides results concerning the statement that people do not mind providing their telephone phone number when buying online. In this respect, 18.8% agree strongly, 8% disagree strongly, 45.5% agree, but only 12.3% disagree. Therefore, taken in the round, 64.3% agree and 20.3% disagree, so considerably more people are happy to provide their telephone number when buying online, than are not. Only 15.1% were not sure about their opinion and hence, gave a neutral answer.

The seventh chart in Figure 5.4 (B-7) relates to whether people mind providing their date of birth when buying online, and the statement was in the form that they do not object to this. In response, 17.3 % of the population agree strongly, 10% disagree strongly, 43.2% agree, and only 12.2% disagree. Hence, taken in the round, a large majority of 60.5% agree and only 22.2% disagree with the statement ‘I do not mind providing my date of birth when buying online’. Again some respondents (17%) gave a neutral answer.



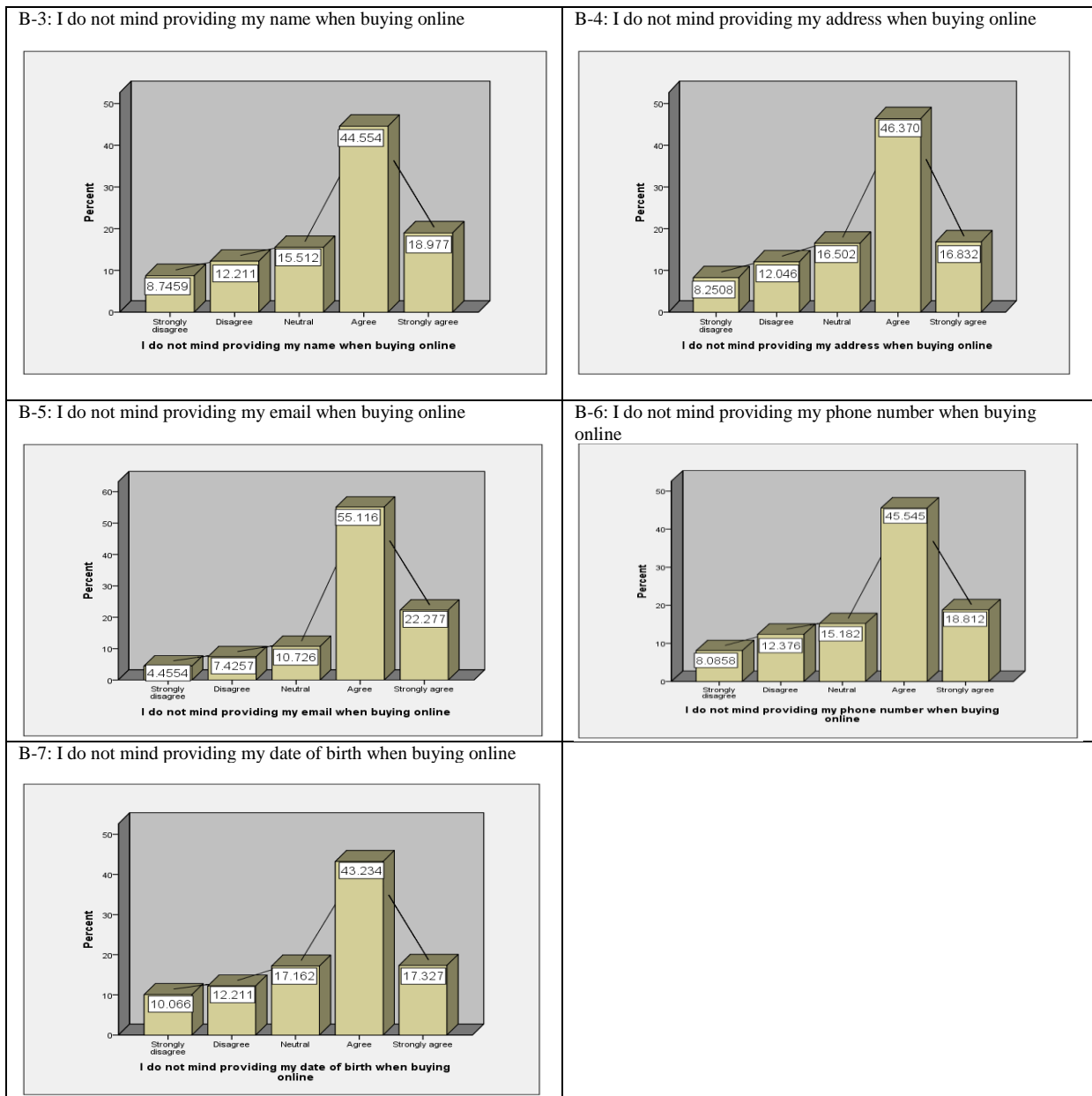


Figure 5.4: Culture (SA)

5.6.6 Security and Payment

Table 5.16 presents the results of questions related to security of payment in Saudi Arabia. It shows the percentages of responses in connection with the various items included in this factor. Item C was divided into nine sub-items.

Table 5:16: Security of Payment (SA)

Items C	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
C-1	53	8.7	195	32.2	164	27.1	113	18.6	81	13.4
C-2	59	9.7	163	26.9	166	27.4	131	21.6	87	14.4
C-3	223	36.8	283	46.7	65	10.7	23	3.8	12	2.0
C-4	394	65.0	170	28.1	36	5.9	3	.5	3	.5
C-5	390	64.4	173	28.5	34	5.6	7	1.2	2	.3
C-6	379	62.5	171	28.2	35	5.8	13	2.1	8	1.3
C-7	130	21.5	199	32.8	101	16.7	94	15.5	82	13.5
C-8	318	52.5	239	39.4	36	5.9	8	1.3	5	.8
C-9	321	53.0	209	34.5	57	9.4	12	2.0	7	1.2

The first chart in Figure 5.5 (C-1) shows whether people do not mind providing their payment details to Saudi companies, and from this it can be seen that 8.7% agree strongly, 13.3% disagree strongly, 32.1% agree, and 18.6% disagree. Hence, in total, 40.8% agree that they do not mind providing their payment details, and 32% disagree with that idea, so more people are happy to do this than are not. However, 27% - quite a large percentage - were not sure about this, and consequently gave a neutral answer.

The second chart in Figure 5.5 (C-2) concerns whether people do not mind providing their payment details to overseas companies, and in this respect it is seen that 9.7% agree strongly, 14.3% disagree strongly, 28.8% agree, but 21.6% disagree. Again, taken in the round, these percentages demonstrate a fairly even response, with 38.5% agreeing that they are happy to provide this information, and 35.9% not being prepared to do that. Also, as with the previous question, a large percentage (27.3%) did not offer an opinion, remaining neutral.

The third chart in Figure 5.5 (C-3) shows the responses to the statement that people prefer companies that provide different payment methods. In this respect it is seen that 36.7% agree strongly, only 1.9% disagree strongly, 46.7% agree, and 3.7% disagree. Hence, in total there is a big majority in which 83.4% agree and 5.6% disagree, so most people want the opportunity to choose from a range of payment methods. Only 10.7% did not offer an opinion and gave a neutral response.

The fourth chart in Figure 5.5 (C-4) relates to whether people believe companies must have a secure payment system, and shows that 65% agree strongly, only 0.4% disagree strongly, 28% agree and 0.4% disagree. Again, a clear majority of 93% agree that a secure payment

system must be in place and only 0.8% disagree. A very small number (5.9%) gave a neutral response.

The fifth chart in Figure 5.5 (C-5) reports on the statement that companies should make the security of the payments clear on their websites, which means companies should make a statement on their websites to the effect that all payments are secure. In this respect, 64.3% agree strongly, only 0.3% disagree strongly, 28.5% agree, and just 1.1% disagree. Again, overall a big majority (92.8%) of respondents agree with this sentiment, and a very tiny minority (1.4%) disagree. This leaves a small number of people (5.6%) who expressed no opinion either way.

The sixth chart in Figure 5.5 (C-6) reports whether the respondents consider the use of technology to protect online payment as very important, which means that they expect the companies to pay attention to the use of technology and in this connection 62.5% agree strongly that it is, only 1.3% disagree strongly, 28.2% agree and a very small proportion (only 2.1% disagree). Hence, in total, 90.7% agree, 3.4% disagree, and 5.7% gave no opinion. Overwhelmingly, therefore, respondents do believe that technological processes to protect online payment are essential.

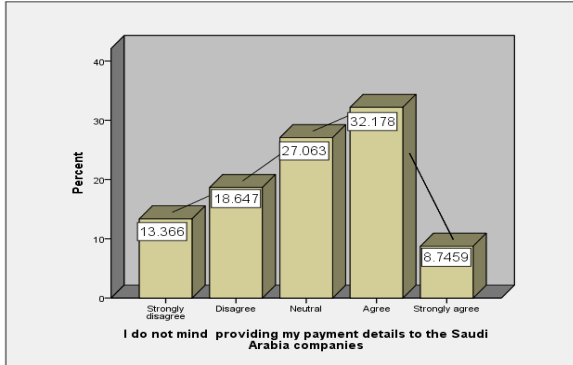
The seventh chart in Figure 5.5 (C-7) shows the responses to the statement that people do not mind their payment details being stored by the company for future transactions. Specifically, 21.4% agree strongly with this statement, 13.5% disagree strongly, 32.8% agree, and 15.5% disagree. The overall responses therefore indicate that the majority (54.2%) are happy for their details to be stored, whilst 29% are not. The remaining 16.6% were not sure about their feelings on this issue and gave a neutral answer.

The eighth chart in Figure 5.5 (C-8) addresses whether people believe that it is important for companies' websites to provide guidance concerning the payment method, and in this respect 52.5% agree strongly that it is, 0.8% disagree strongly, 39.4% agree, and only 1.3% disagree. Therefore, overall, a big majority of 91.9% agree and only 2.1% disagree, thus confirming the need for companies to comprehensively explain the payment method. A small number of respondents (5.9%) offered no opinion.

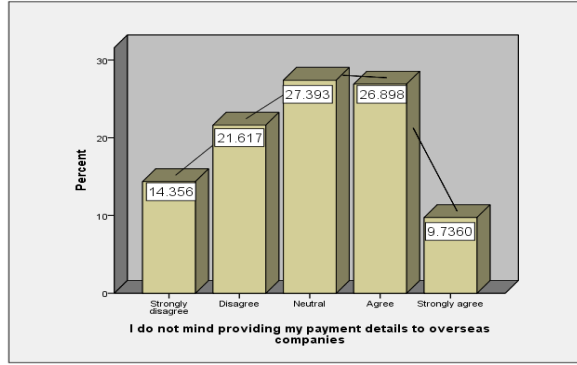
The ninth chart in Figure 5.5 (C-9) relates to whether people will buy online if their bank guarantees their transaction to be safe. In this connection, 52.9% agree strongly, only 1.1% disagree strongly, 34.4% agree, and only 1.9% disagree. Hence, taken in the round, 87.3% of

respondents are happy to make online purchases providing their banks assure their transactions, whilst a small percentage (3%) are not. A further 9.4% had no opinion either way.

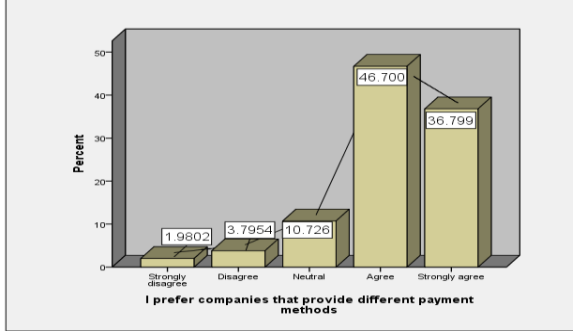
C-1: I do not mind providing my payment details to Saudi companies



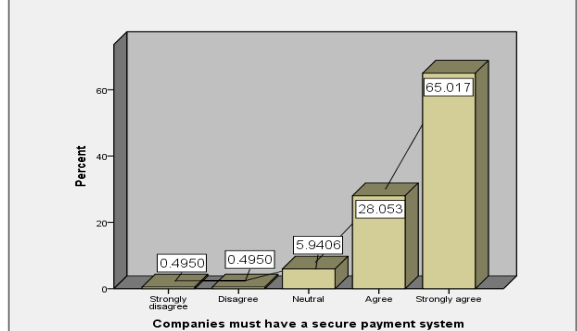
C-2: I do not mind providing my payment details to overseas companies



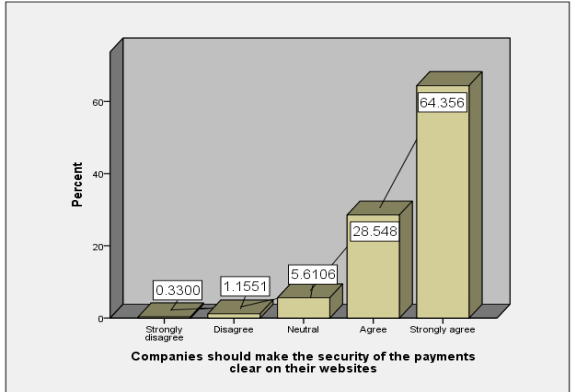
C-3: I prefer companies that provide different payment methods



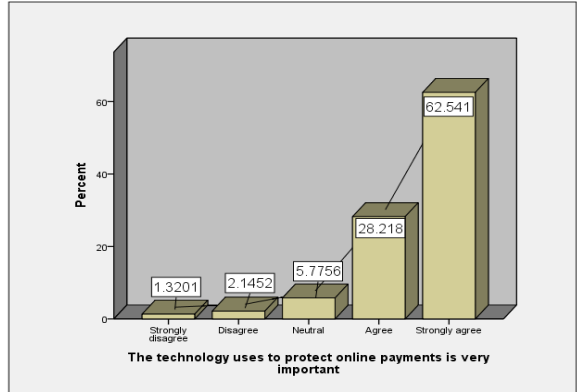
C-4: Companies must have a secure payment system



C-5: Companies should make the security of the payments clear on their websites



C-6: The technology used to protect online payment is very important



C-7: I do not mind for my payment details to be stored by the company for future transactions.

C-8: It is important that companies' websites have a guidance explaining the payment method

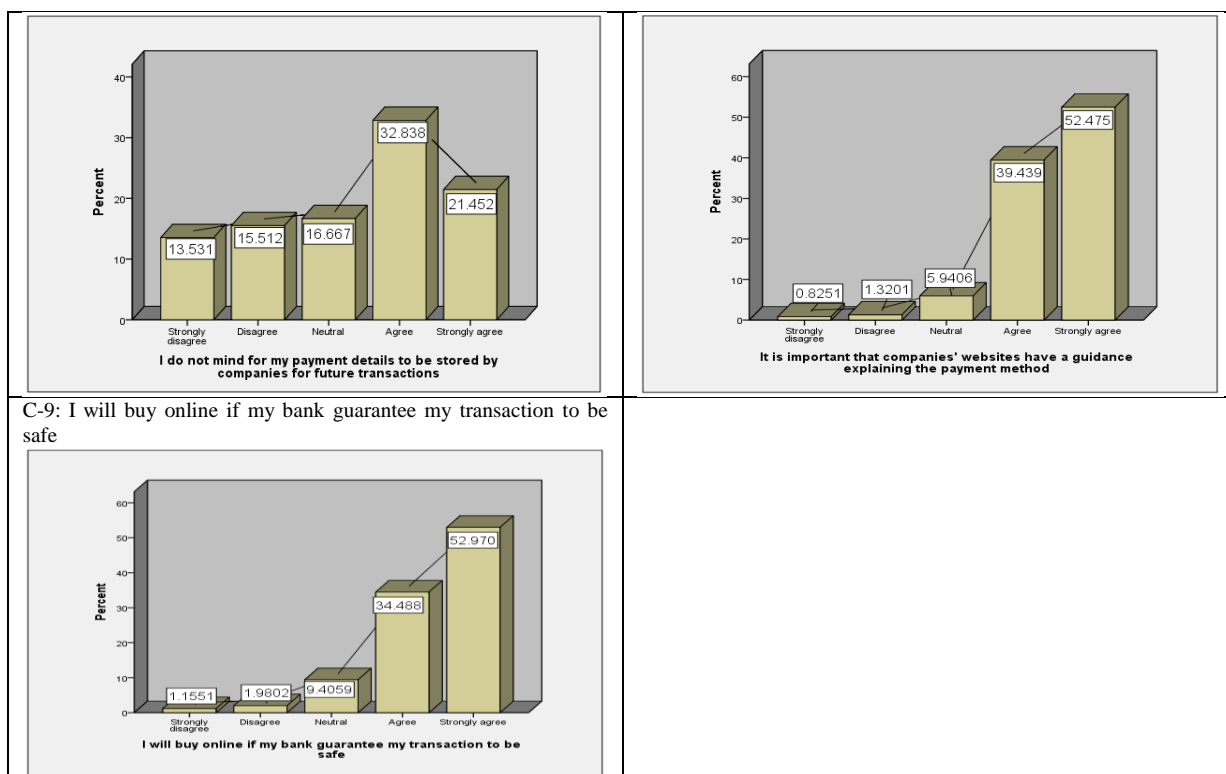


Figure 5.5: Security of Payment (SA)

5.6.7 Privacy Issues

Table 5.17 presents the results of questions related to privacy issues associated with online shopping in Saudi Arabia. It shows the percentages of respondents responding to the statements concerning this factor (Item D), which was divided into seven sub-items items.

Table 5.17: Privacy (SA)

Item D	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
D-1	305	50.3	234	38.6	36	5.9	17	2.8	14	2.3
D-2	422	69.6	142	23.4	27	4.5	7	1.2	8	1.3
D-3	129	21.2	160	26.4	183	30.2	90	14.9	44	7.3
D-4	72	11.9	147	24.3	152	25.1	107	17.7	128	21.1
D-5	193	31.8	213	35.1	112	18.5	51	8.4	37	6.1
D-6	245	40.4	195	32.2	86	14.2	43	7.1	37	6.1
D-7	247	40.8	167	27.6	110	18.2	60	9.9	22	3.6

The first chart in Figure 5.6 (D-1) concerns the statement that it is important that companies state their information privacy policies on their websites, and in this respect, 50.3% agree strongly, 2.3% disagree strongly, 36.6% agree, and 2.8% disagree, revealing that in total, a big majority of 86.9% agree and only 5.1% disagree. Clearly, the overwhelming belief is that companies should indicate their information privacy policies on their websites. A small number of respondents (5.9%) gave a neutral answer.

The second chart in Figure 5.6 (D-2) relates to the statement that it is the duty of companies to protect their consumers' personal information. The results indicate that 69.6% agree strongly, 1.3% disagree strongly, 23.4% agree, and 1.1% disagree. Therefore, overall, a big majority of 93% agree that companies are obligated to protect their customers' personal information, and only 2.4% disagree with this idea. A further 4.4% had no opinion to offer and gave a neutral response.

The third chart in Figure 5.6 (D-3) shows whether people believe that their personal information will be protected when buying online, and in this connection, 21.2% agree strongly, 7.2% disagree strongly, 26.4% agree, and 14.8% disagree. Hence, the totals reveal that 47.6% agree and 22% disagree, showing that the majority of respondents believe that their personal information will be safeguarded. However, quite a large number (30.1%) were unsure and consequently, gave a neutral answer.

The fourth chart in Figure 5.6 (D-4) reports on the statement that people do not want their shopping behaviour to be monitored for advertising purposes, and in this matter, 11.8% agree strongly, 21.1% disagree strongly, 24.2% agree, and 17.6% disagree. The overall result thus shows a fairly even balance of opinion in this respect, with 36% agreeing that they do not want their shopping behaviour to be monitored for advertising purposes, and 38.7% not being bothered about this. However, a quarter of the respondents (25%) reserved their opinion, and gave a neutral answer.

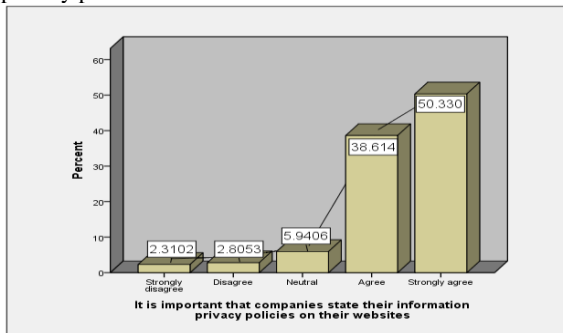
The fifth chart in Figure 5.6 (D-5) addresses the concern that online shopping might create the opportunity for Spam emails and for their email addresses to be stolen. The results show that 31.8% agree strongly with the statement 'I am afraid of receiving Spam emails and of my email address being stolen', 6.1% disagree strongly with this sentiment, 35.1% agree, and 8.4% disagree. Therefore, overall, 66.9% agree and 14.5% disagree, so it is clear that a large majority of respondents are afraid of these possibilities. Additionally, a large number (18.4%) offered no opinion either way.

The sixth chart in Figure 5.6 (D-6) addresses the fear that customers' information might be used by other parties, and shows that 40.4% agree strongly that they are afraid of this possibility, 6.1% disagree strongly, 32.1% agree, and 7% disagree. Again, therefore, a large majority of respondents are concerned that their information might be used by others, since a

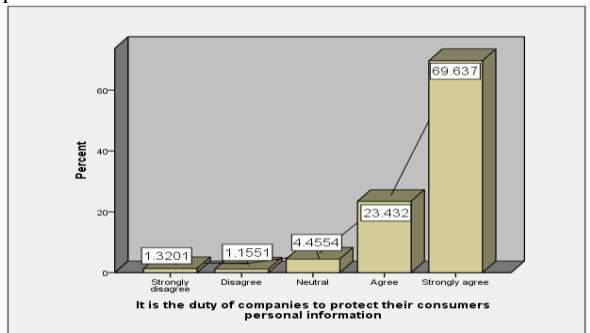
total of 72.5% agree that they are worried about this possibility, while only 13.1% are not concerned that this might happen. A further 14.1% were not sure and gave a neutral answer.

The seventh chart in Figure 5.6 (D-7) reports on the statement that people would like their personal information to be deleted once their transactions are completed, and on this item 40.7% agree strongly, 3.6% disagree strongly, 27.5% agree, and 9.9% disagree. Consequently, in the round, these figures show that 68.2% would like their personal information deleted, and only 13.5% are not concerned about this. A further 18.1% had no firm opinion and gave a neutral answer.

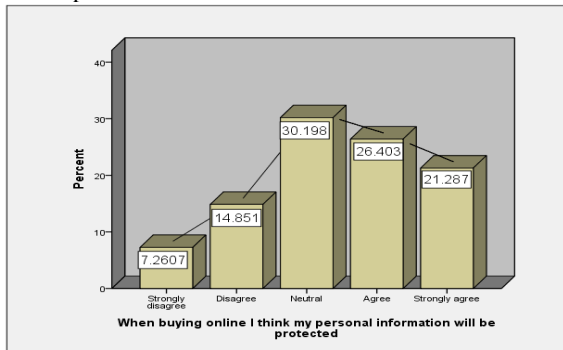
D-1: It is important that companies state their information privacy policies on their websites



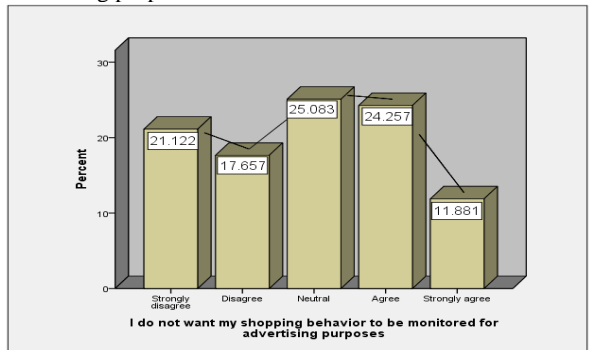
D-2: It is the duty of companies to protect their consumers personal information



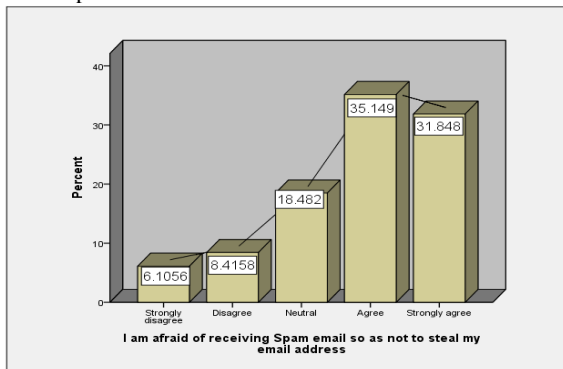
D-3: When buying online I think my personal information will be protected



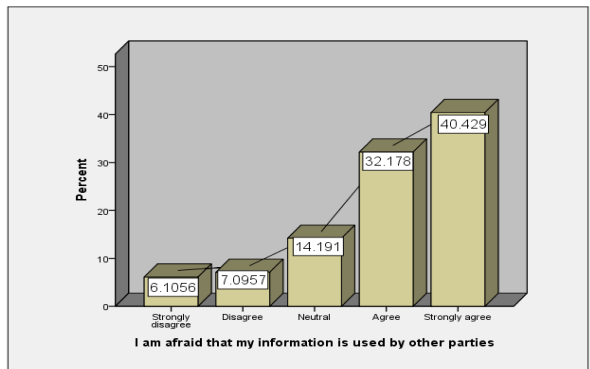
D-4: I do not want my shopping behavior to be monitored for advertising purposes



D-5: I am afraid of receiving Spam emails so as not to steal my email address so companies should not divulge customers' email addresses to third parties as this will attract spam emails.



D-6: I am afraid that my information is used by other parties so companies should provide assurance that customers' information will not be used by third parties.



D-7: I would like my personal information to be deleted once the transaction is completed

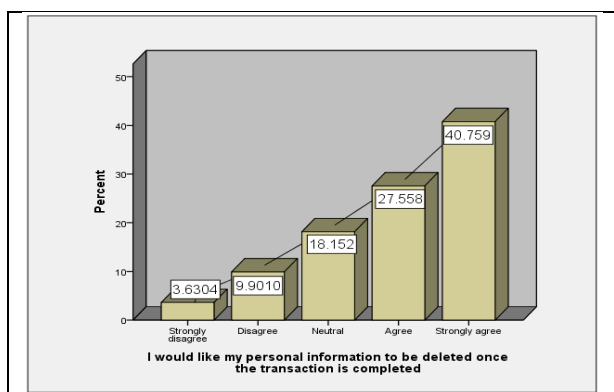


Figure 5.6: Privacy Issues (SA)

5.6.8 Integrity Issues

Table 5.18 presents the opinions of the respondents regarding the statements about integrity issues that influence online buying in Saudi Arabia. This item (E) was divided into five sub-items, and the percentages of respondents' answers to these are shown in Table 5.18. Some of these numbers do not add up to 100%. These are due to rounding. For more precise numbers the reader is invited to consider the percentages given in Figure 5.7.

Table 5.18: Integrity

Item E	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
E-1	452	74.6	135	22.3	12	2.0	1	.2	6	1.0
E-2	459	75.7	134	22.1	9	1.5	2	.3	2	.3
E-3	412	68.0	154	25.4	30	5.0	10	1.7	-	-
E-4	394	65.0	173	28.5	27	4.5	9	1.5	3	.5
E-5	448	73.9	131	21.6	16	2.6	9	1.5	2	.3

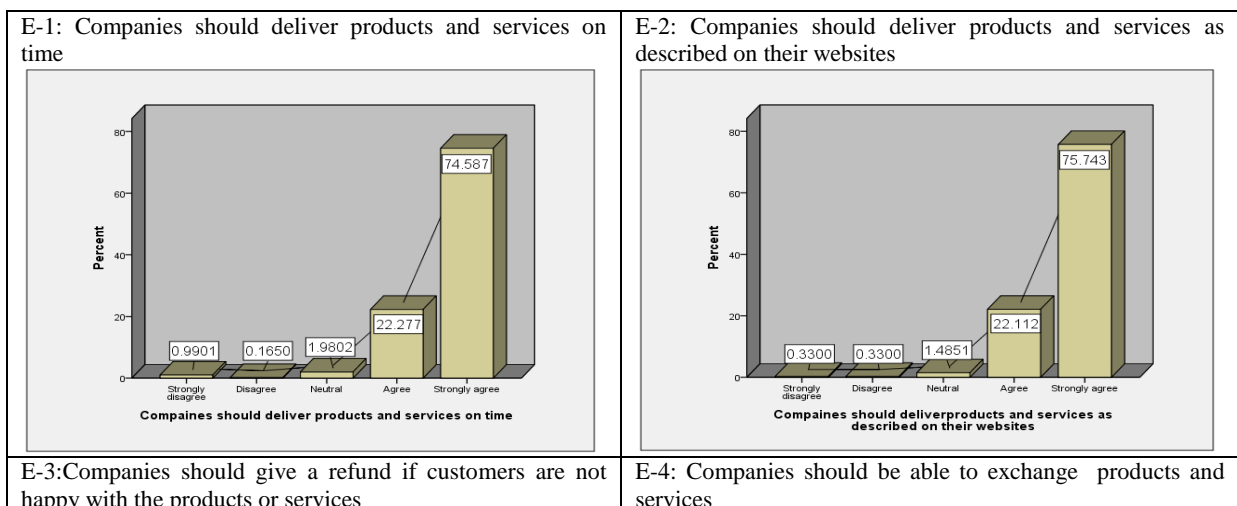
The first chart in Figure 5.7 (E-1) demonstrates the opinions regarding whether companies should deliver products and services on time, showing that 74.6% agree strongly that they should, 0.9% disagree strongly, 22.2% agree, and 0.1% disagree. Overwhelmingly, therefore, it is seen that people (96.7%) do expect this. Only 1% of the sample did not. A further 1.9% provided a neutral answer.

The second chart in Figure 5.7 (E-2) shows people's opinion about the statement that companies should deliver products and services as described on their websites. Again there is a higher percentage of agreement in this respect, since 75.7% agree strongly, 0.3% disagree strongly, 22.1% agree, and 0.3% disagree. Thus, 97.8% of the population believe companies should deliver products and services as they describe them on their websites, and only 0.6% do not. A further 1.4% gave a neutral response.

The third chart in Figure 5.7 (E-3) relates to the statement that companies should provide refunds to customers who are not happy with the products or services purchased. In this respect 67.9% agree strongly that they should, 25.4% agree, and only 1.6% disagree. Hence, in total, 93.3% agree and 1.6% disagree, so almost the entire sample believe that refunds should be available if products and services do not meet expectations. A further 5% gave a neutral answer.

The fourth chart in Figure 5.7 (E-4) concerns the statement that people believe companies should offer the facility to exchange products and services, and on this issue 65% agree strongly, 0.4% disagree strongly, 28.5% agree, and 1.4% disagree. Therefore, as whole, 93.5% agree and 1.8% disagree, indicating that again the vast majority of respondents expected the opportunity to exchange purchases. A further 4.4% were not sure and gave a neutral answer.

The fifth chart in Figure 5.7 (E-5) refers to the statement that people believe companies should provide warranties for goods purchased online, and in this regard 73.9% agree strongly, 0.3% disagree strongly, 21.6% agree, and 1.4% disagree. Therefore, overall, 95.5% agree and 1.7% disagree, indicating that the vast majority of respondents expect online companies to provide guarantees for the goods they sell online. A further 2.6% gave a neutral answer.



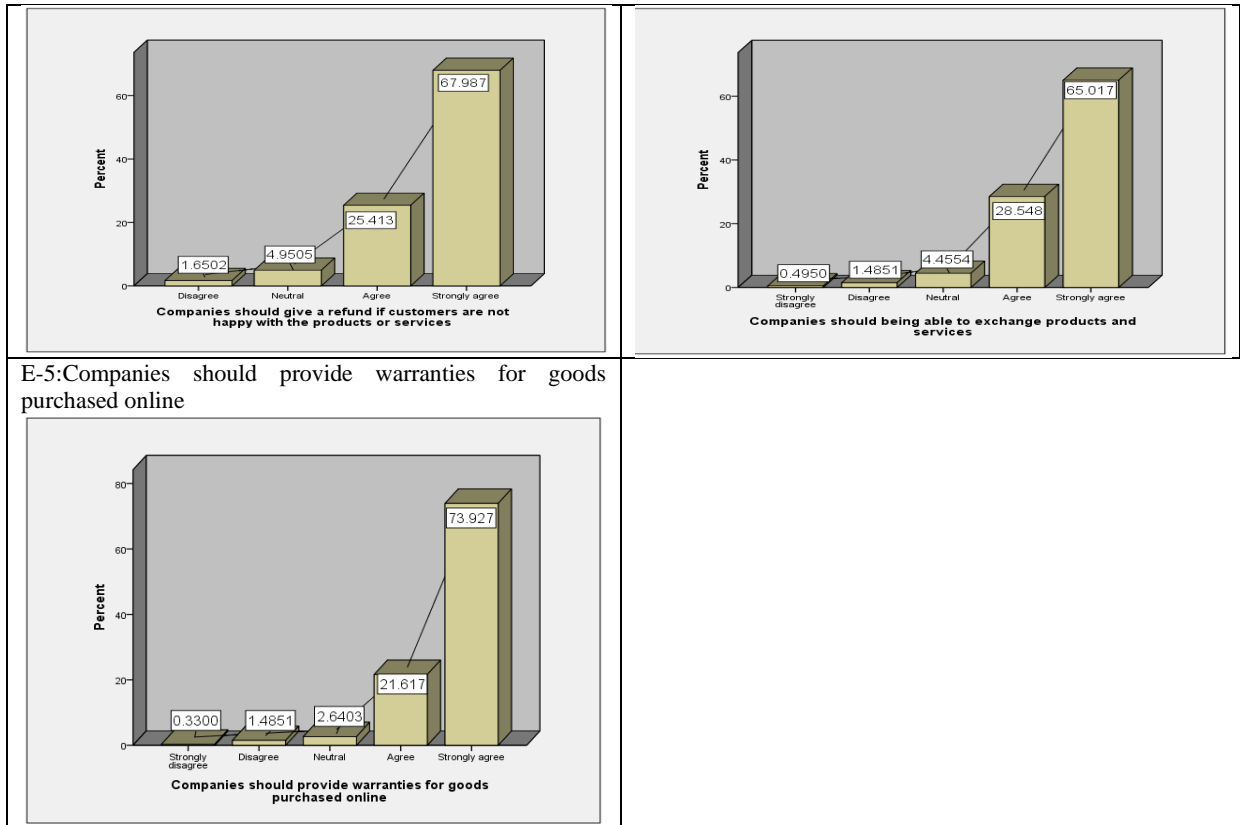


Figure 5.7: Integrity Issues (SA)

5.6.9 Affiliation and Reputation

Table 5.19 presents the results of statements related to the affiliation and reputation issues surrounding online shopping in Saudi Arabia. It shows the percentages of respondents' answers to the five sub-items that comprise Item (F). Some of these numbers do not add up to 100%. These are due to rounding. For more precise numbers the reader is invited to consider the percentages given in Figure 5.8.

Table 5:19: Affiliation and Reputation

Item F	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
F-1	136	22.4	210	34.7	198	32.7	45	7.4	17	2.8
F-2	220	36.3	285	47.0	84	13.9	12	2.0	5	.8
F-3	157	25.9	290	47.9	130	21.5	22	3.6	7	1.2
F-4	180	29.7	314	51.8	89	14.7	19	3.1	4	.7
F-5	115	19.0	197	32.5	186	30.7	78	12.9	30	5.0

The first chart in Figure 5.8 (F-1) demonstrates whether people will buy online if the company is endorsed by a third party, and in this respect, 22.4% agree strongly that they would do this, 2.8% disagree strongly, 34.6% agree, and 7.4% disagree. Therefore, taken in the round, 57% agree and 10.2% disagree, showing that more than half the sample are

prepared to buy online from a company that is endorsed by a third party. However, a large number (32.6%) were not sure how they felt on this issue, and gave a neutral response.

The second chart in Figure 5.8 (F-2) shows people's opinion on whether they would buy online if the company were a member of a well-known group of companies, and in this respect 36.3% agree strongly that they would, only 0.8% disagree strongly, 47% agree, and 1.9% disagree. Hence, in total, a large majority of 83.3% agree and only 2.7% disagree with the statement, indicating that generally people feel happy to make online purchases from a reputable company that is part of a larger group. A further 13.8% were not sure and gave a neutral answer.

The third chart in Figure 5.8 (F-3) reports on whether people would buy from a company that was recommended by a friend, and in this connection 25.9% agree strongly that they would, only 1.1% disagree strongly, 47.8% agree, and only 3.6% disagree. Consequently, the totals show that 73.7% are happy to buy from companies that are recommended by friends, and 4.7% are not. A further 21.4% were not sure either way and gave a neutral response.

The fourth chart in Figure 5.8 (F-4) reveals whether people will buy from a company that is recommended by a member of their own family. In this case, 29.7% agree strongly with the statement that they would in fact do this, only 0.6% disagree strongly, 51.8% agree, and 3.1% disagree. Therefore, a big majority of 81.5% are prepared to do this, and only 3.7% are not. However, 14.6% were not sure and gave a neutral answer.

The fifth chart in Figure 5.8 (F-5) shows the results relating to the appearance of the website, with respondents being asked to comment on the statement that a professional image would affect their decision to use it. In this regard, 18.9% agree strongly, 4.9% disagree strongly, 32.5% agree, and 12.8% disagree, showing an overall majority of 51.4% of the sample who would be influenced by a professional appearance, and a minority of 17.7% who would not. However, almost a third (30.6%) of respondents were not sure whether they would be influenced either way, and therefore gave a neutral answer.

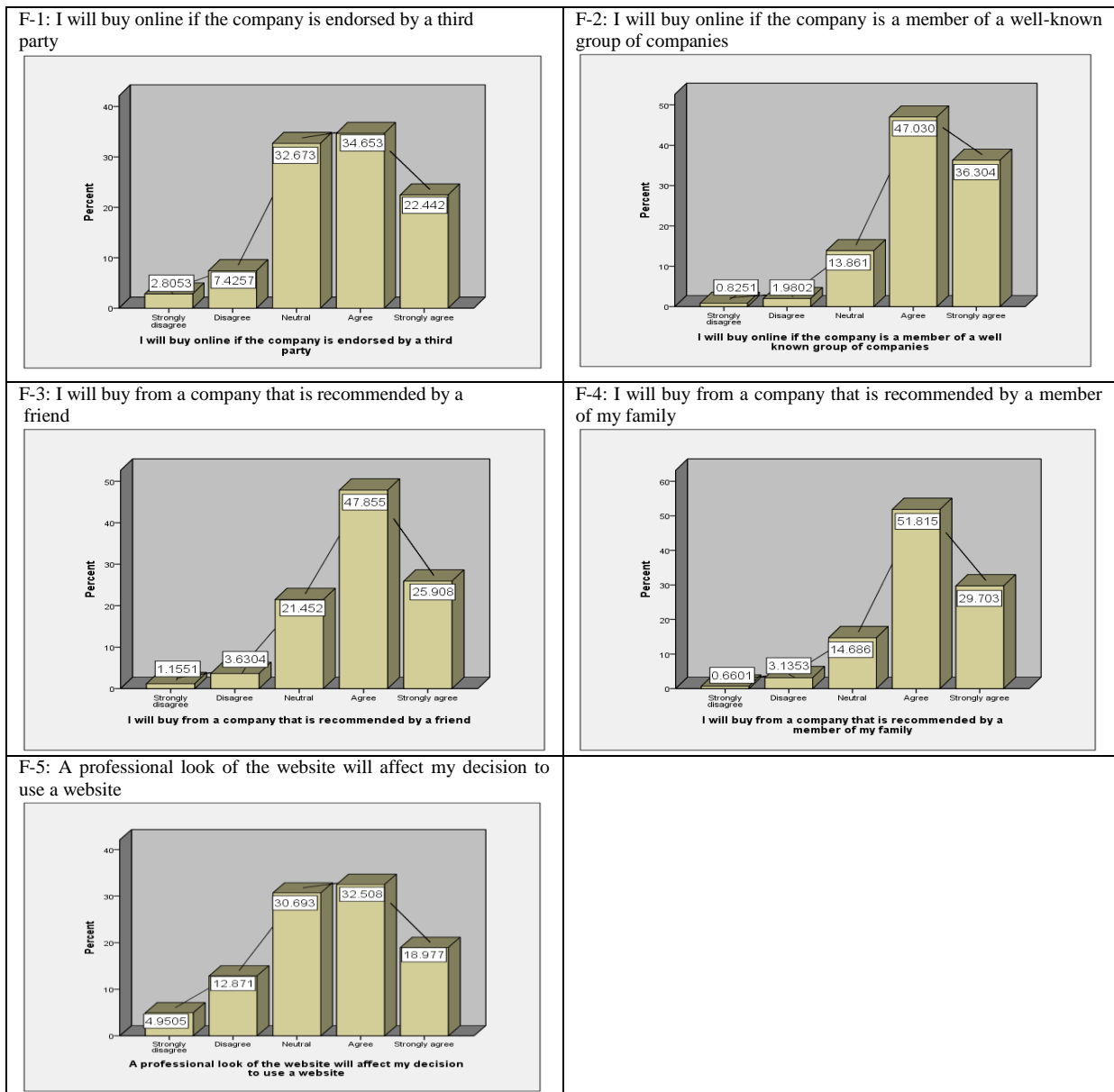


Figure 5.8: Affiliation and Reputation (SA)

5.6.10 Open Question No 5.7 B (second part) SA

Table 5:20 shows the answers to the question 'Is it possible to buy online if you find, or feel a safe electronic shopping environment?' The findings reveal that 210 (27.1%) of the total answers (from 606 respondents) answered that they would find this possible, just 25 (3.2%) thought they would not, and a small number (8 = 1%) were neutral. Hence, it is clear that individuals will buy online in SA if they perceive the electronic shopping environment to be safe.

Table 5:20: Possibility of buying buy online if you find, or feel a safe shopping environment

<i>'Is it possible to buy online if you find, or feel a safe electronic shopping environment?'</i>		
	Frequency	Percent
Yes	210	27.1
No	25	3.2
Neutral	8	1.0
Total	243	31.4

Table 5:21 shows that answers to the open Question No 5.8 in the SA questionnaire - *'Do you think culture has affected shopping online negatively or positively?'* were offered by a total of 426 of the Saudi respondents in SA. However, the answers were not completely informative, since 186 (24%) of the respondents answered 'Yes' and 60 (7.7%) answered no, which did not make any sense in relation to the question. A further 15 (1.9%) were neutral. Those who actually believed it had had a positive influence numbered 75 (9.7%) and those who said it had had a negative influence numbered 90 (11.6%).

Table 5:21: Culture Influences Shopping Online Negatively or Positively

	Frequency	Percent
Yes	186	24
No	60	7.7
Neutral	15	1.9
Positive Influence	75	9.7
Negative Influence	90	11.6
Total	426	55

5.7 UK Data Analysis

5.7.1 Demographic Profile

The demographic information of Saudi citizens living in the UK appears in Figure 5.9. Of the respondents, 80 were males (47.3%) and 89 females (52.7%), the age group 25-34 was the largest, containing 79 respondents (46.7%), and the age group over 55 was the smallest with just one respondent (6%).

In respect of the education levels, the highest group comprised respondents with a Bachelor degree, there being 65 (38.5%) such individuals. In terms of location, the respondents were spread throughout the four regions of the UK - East, West, Middle, and South, and included the cities of London, Norwich, Cardiff, Manchester, Preston, and Liverpool. The middle region attracted the highest number (67.5%), and the west the second highest (27.8%). In

respect of income, 31.4% of respondents earned between 4,000RS and 8,000RS, and 5.3% earned over 20,000RS. In terms of occupation, 39.1% of the sample were students, 37.9% were in employment, and 17.8% were the spouses of Saudis.

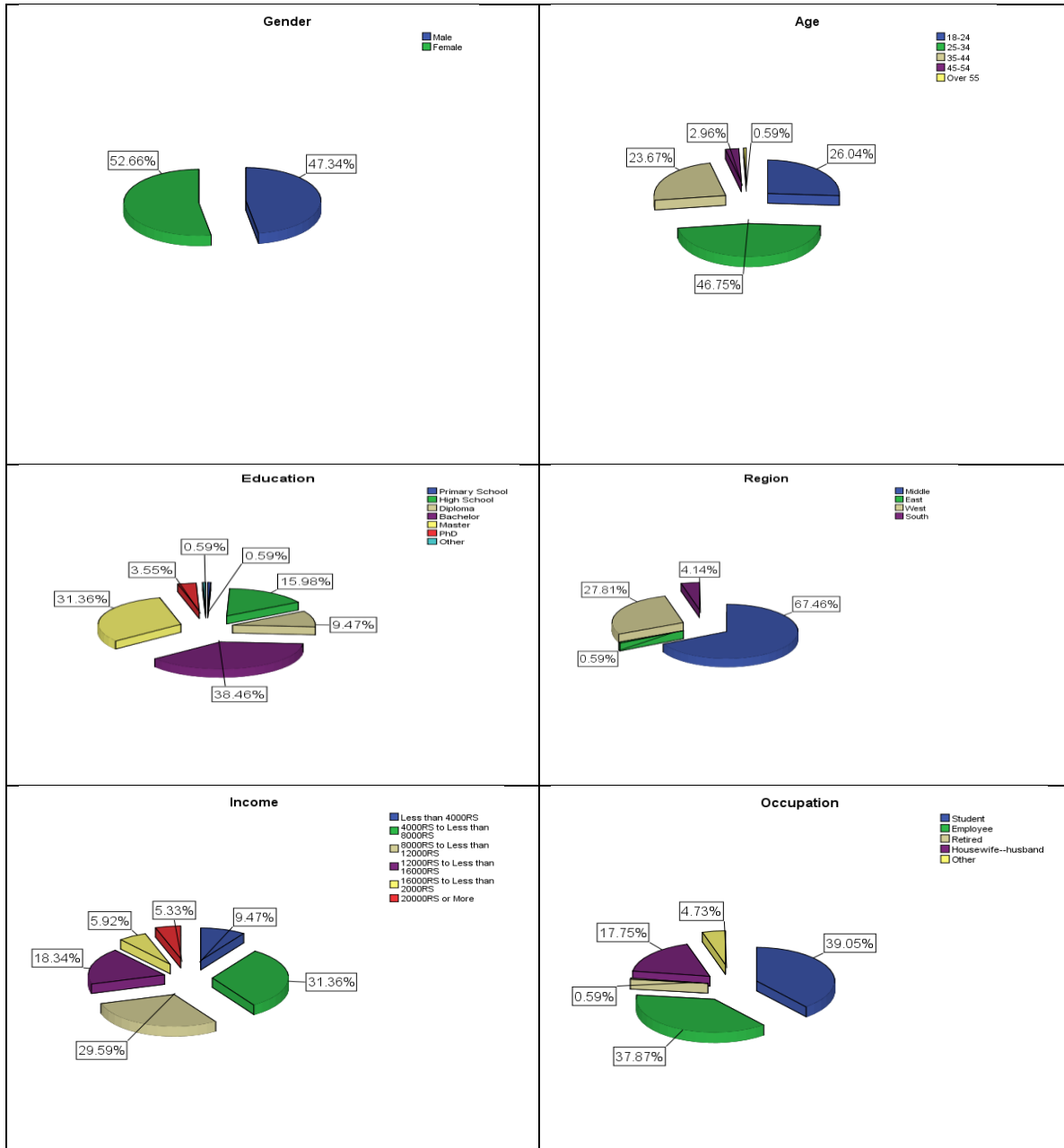


Figure 5.9: Demographic Information (UK)

5.7.2 Descriptive Data Analysis

5.7.3 Starting to use the Internet

Table 5.22 presents details of when respondents in the UK began to use the Internet, from which it is seen that just less than half of the sample (46.2%) started to do this between 1998 and 2001, and that this represented the highest group. Of the other respondents, 33.1% had

begun to do this between 2002 and 2005, only 13% started between 2006 and 2009, and just 7.7% thereafter.

Table 5:22: When did you start using the Internet? UK

	Frequency	Percent
1998-2001	78	46.2
2002-2005	56	33.1
2006-2009	22	13.0
2010-Now	13	7.7
Total	169	100.0

The pattern of Internet usage is revealed in Table 5.23 which shows that 45% of respondents use the Internet at home, 27.2% access it from home and work, and 8.3% do so from home, work, internet cafés and other. Only 1.2% of respondents only accessed the internet from work.

Table 5:23: Where do you access the Internet? UK

Items	Frequency	Percent
Home	76	45.0
Work	2	1.2
Other	8	4.7
Home and work	46	27.2
Home and Internet café	9	5.3
Home, work and Internet café	14	8.3
Home, work, Internet café and other	14	8.3
Total	169	100.0

Respondents were then given the opportunity to indicate which media they used, and Table 5.24 reports the findings, showing that 52.7% used all media (PC, tablet, and smart phone), 18.3% used PC and smart phone, 17.2% used PC only, and 1.8% used tablet only.

Table 5:24: Which medium do you use to access the Internet? UK

Items	Frequency	Percent
PC	29	17.2
Tablet	3	1.8
Smart phone	14	8.3
All	89	52.7
PC and smart phone	31	18.3
Tablet and smart phone PC and Tablet	3	1.8
Total	169	100.0

Table 5.25 illustrates the number of hours spent using the Internet weekly, showing that the vast majority (88.2%) use it more than once a day and only 1.8% access it just once or twice a month.

Table 5:25: How often do you access the Internet? UK

Items	Frequency	Percent
Once or twice a month	3	1.8

Three to four times a week	9	5.3
Once everyday	8	4.7
More than once a day	149	88.2
Total	169	100.0

Table 5.26 indicates the number of hours a week spent using the Internet, from which it is noted that respondents who used it between 1 and 5 hours weekly were in a small majority (27.8%), whilst those using it for more than 20 hours weekly came a close second (24.9%). Those using the Internet for between 5 and 20 hours (two categories) accounted for almost half the sample (21.3% and 21.9%). Only 4.1% reported using the Internet for less than one hour a week.

Table 5:26: When you access the Internet, how many hours a week do you use it for?

Items	Frequency	Percent
Less than 1 hour	7	4.1
More than 1 hour and less than 5 hours	47	27.8
More than 5 hours and less than 10 hours	36	21.3
More than 10 hours and less 20 hours	37	21.9
Over 20 hours	42	24.9
Total	169	100.0

In respect of obstacles to online shopping, Table 5.27 demonstrates that the greatest barrier in the UK is perceived as the inability to check the quality of goods before purchasing (26%) yet it is interesting that more than this percentage (32.5%) do not believe there are any obstacles to shopping online at all.

Table 5:27: What are the technical obstacles to online shopping? UK

Items	Frequency	Percent
1.The use of foreign languages	14	8.3
2.The websites are difficult to navigate	1	.6
3.I am not confident with the technology	4	2.4
4.Payment methods	9	5.3
5.Lack of checking goods quality before purchase	44	26.0
6.Other	5	3.0
7.There are no obstacles in shopping online	55	32.5
9.The use of foreign languages, the websites are difficult to navigate and there is no confident with the technology	1	.6
10.The websites are difficult to navigate, there is no confidence with the confident with the technology payment methods	1	.6
11.Payment methods and lack of checking goods quality	7	4.1
12.There is no confident with the technology and lack of checking goods quality	11	6.5
13.The use of foreign languages, I am not confidence with technology, lack of checking goods quality before purchase	3	1.8
14.The use of foreign languages, payment methods, lack of checking goods quality	7	4.1
15.The use of foreign languages, there is no confident with technology	5	3.0
16.No confident with the technology, Payment methods, Lack of checking goods quality before purchased	1	.6
17.The use of foreign languages, Payment methods	1	.6
Total	169	100.0

In respect of factors that inhibit individuals from shopping online, as seen in Table 5.28, the lack of enjoyment associated with this is the highest factor (20.1%), while delivery issues come second (8.3%). However, almost half the sample (46.2%) do not suffer from any inhibitions at all.

Table 5:28: What are the inhibitors to buying online? UK

Items	Frequency	Percent
1.The non-availability of goods and services	8	4.7
2. Availability 24/7	6	3.6
3. Delivery	14	8.3
4. Lack of goods quality	11	6.5
5. Services quality	4	2.4
6. Shopping online is not enjoyable	34	20.1
7. Other	8	4.7
8. I do not have inhibitors at all	78	46.2
9. The non-availability of goods and services and availability 24/7	1	.6
10. The non-availability of goods and services, 24/7 and delivery	1	.6
11. The non-availability of goods and services,24/7, delivery, and lack of goods quality	1	.6
12. All that apply	1	.6
13. Delivery and lack of goods quality	2	1.2
Total	169	100.0

When asked whether they needed some training in order to buy online, only a quarter of the sample (24.9%) believed they did whilst the vast majority (75.1%) believed they did not require any training, as shown in Table 5.29.

Table 5:29: Do you think you need to be trained to purchase online? UK

Question	Yes		No		Total	
	Frequ	%	Frequ	%	Frequ	%
Do you think you need to be trained to purchase online? UK	42	24.9	127	75.1	169	100.0

And in respect of their preferred training methods, Table 5.30 indicates that printed material is considered the best (preferred by 7.1%), CD training was the second choice (6.5%), and website training (5.9%) the third.

Table 5:30: What is your preferred training method? UK

Items	Frequency	Percent
CD	11	6.5
Email	5	3.0
Websites	10	5.9
Printed material	12	7.1
Other	5	3.0
Total	43	25.4
Who do not need training	126	74.6
Total	169	100.0

Table 5.31 presents the findings regarding e-commerce readiness, revealing that just under half (48.5%) of the sample believed they were ready to use the Internet as their main shopping medium, while just over half (51.5%) felt they were not.

Table 5:31: Are you ready to use the Internet as your main shopping medium? UK

Question	Yes		No		Total	
	Frequ	%	Frequ	%	Frequ	%
Are you ready to use the Internet as your main shopping medium? UK?	82	48.5	87	51.5	169	100.0

Concerning whether respondents had had experience of online buying in Saudi Arabia, the vast majority (71.6%) reported that they had not done this, whereas 28.4% indicated that they had, as shown in Table 5.32.

Table 5:32 Have you ever bought online in Saudi Arabia? UK

Question	Yes		No		Total	
	Frequ	%	Frequ	%	Frequ	%
Have you ever bought online in Saudi Arabia?	48	28.4	121	71.6	169	100.0

In respect of their buying habits, 84.6% of the sample reported buying online in the UK as shown in Table 5.33, and only 15.4% said they were not doing this.

Table 5:33 Are you buying online in the UK?

Question	Yes		No		Total	
	Frequ	%	Frequ	%	Frequ	%
Are you buying in the UK?	143	84.6	26	15.4	169	100.0

Table 5.34 shows the online shopping habits of Saudis living in the UK, from which it is seen that 37.9% of respondents buy every month, 27.8% buy at least once every six months, and a small percentage (8.9%) buy every week. More than half the respondents (55.6%) buy both goods and services, 46.2% spend between 1,000SR and 5,000SR online, and 24.9% spend less than 1,000SR. In addition, it was shown that 29% buy only from UK retailers, and 20.1% buy only from overseas retailers. Furthermore, 22.5% buy from both UK and overseas online retailers. Of the sample, 60.4% only use websites where the language is English, 6% only use websites in Arabic, and 25.4% use both. Debit card emerges as the most preferred payment method for online shopping, being used by 28.4% of participants, and credit card follows in close second, being used by 26% of respondents.

Table 5:34: Online shopping activities of users in the (UK)

Items	Description	Frequency	Percent
How often do you buy online?	Once every year	21	12.4
	Once every six months	47	27.8
	Once every month	64	37.9
	Once or more every week	15	8.9
What do you buy online?	Goods	37	21.9
	Services	5	3.0
	Both	94	55.6
	I do not know	11	6.5
How much do you spend on your online purchases every year?	Less than 1000SR	42	24.9
	More than 1000SR and less than 5000SR	78	46.2
	More than 5000RS and less than 10000SR	16	9.5
	More than 10000SR	11	6.5
From which websites do you buy? (Location)	Overseas retailers	34	20.1
	UK retailers	49	29.0
	Other	2	1.2
	I do not know	3	1.8
	Saudi, and overseas retailers	4	2.4
	Saudi, overseas and UK retailers	9	5.3
	Saudi and UK retailers	6	3.6
	Overseas and UK retailers	38	22.5
	All that apply	2	1.2
	From which websites do you buy? (Language)	Arabic	1
English		102	60.4
Both		43	25.4
Other		1	.7
What is your preferred method of payment?	Credit card	44	26.0
	Debit card	48	28.4
	PayPal	11	6.5
	Card exporter from Saudi banks for online shopping	8	4.7
	Other	1	.7
	I do not know	15	8.9
	Credit card and Debit card	6	3.6
	Credit card and PayPal	2	1.2
	Debit and Saudi card	2	1.2
	Credit card and Saudi card	7	4.1
	Debit card and PayPal	2	1.2
	All that apply		

5.7.4 The Internet in the UK

Findings concerning Internet issues in the UK appear in Table 5.35 which provides percentages of the respondents answering the items connected with this factor. Item A was divided into four sub-items 1, 2, 3, and 4.

Table 5:35: The Internet in the UK

Item A	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
A-1	93	55.0	55	32.5	11	6.5	7	4.1	3	1.8
A-2	66	39.1	69	40.8	24	14.2	4	2.4	6	3.6
A-3	48	28.4	71	42.0	36	21.3	11	6.5	3	1.8
A-4	61	36.1	62	36.7	33	19.5	9	5.3	4	2.4

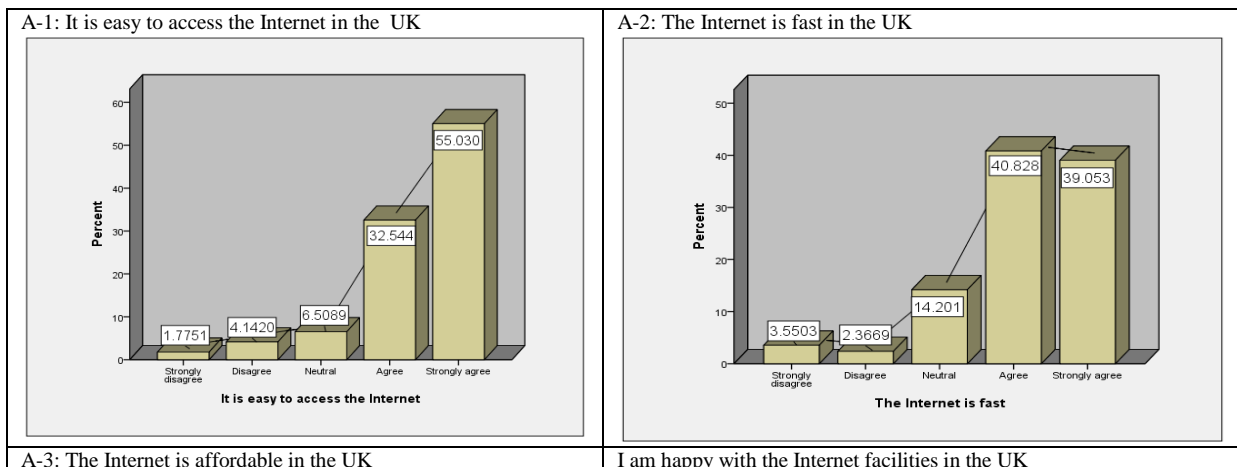
Figure 5.10 (composed of four charts) illustrates the percentage of responses to item 1, and clarifies the opinions regarding the Internet facilities.

The first chart in Figure 5.10 (A-1) demonstrates that it is easy to access the Internet in the UK as 55% of respondents agree strongly, only 1.7% disagree strongly, 32.5% agree, and just 4.1% disagree. Therefore, taken in the round, 87.5% agree and only 5.8% disagree, showing that the vast majority of respondents find no problem in accessing the Internet in the UK. A small percentage (6.5%) did not know and gave a neutral answer.

The second chart in Figure 5.10 (A-2) indicates that the Internet in the UK is fast since 39% agree strongly with the statement to this effect, only 3.5% disagree strongly, 40.8% agree, and only 2.3% disagree, so it can be seen that in total, 79.8% believe it is fast, and a small proportion (5.8%) believe it is not. The remaining 14.2% did not give an opinion other than to record a neutral answer.

The third chart in Figure 5.10 (A-3) shows that the Internet is affordable in the UK, since the statement to this effect attracted responses indicating that 28.4% agree strongly, 1.7% disagree strongly, 42% agree, and 6.5% disagree. Taken together, these percentages confirm that 70.4% of the UK sample believe the Internet is affordable and only 8.2% believe it is not. There were however, almost a quarter of respondents (21.3%) who simply did not know and gave a neutral answer.

The fourth chart in Figure 5.10 (A-4) indicates whether people are happy with the Internet facilities in the UK, the statement being to the effect that they are. In response, 36% of the sample agree strongly, 2.3% disagree strongly, 36.6% agree, and 5.3% disagree. Hence, overall, 72.6% agree and only 7.6% who disagree, confirming that the Internet facilities in the UK satisfy the needs and expectations of Saudis. However, almost one fifth (19.5%) of the sample did not have an opinion and gave a neutral answer.



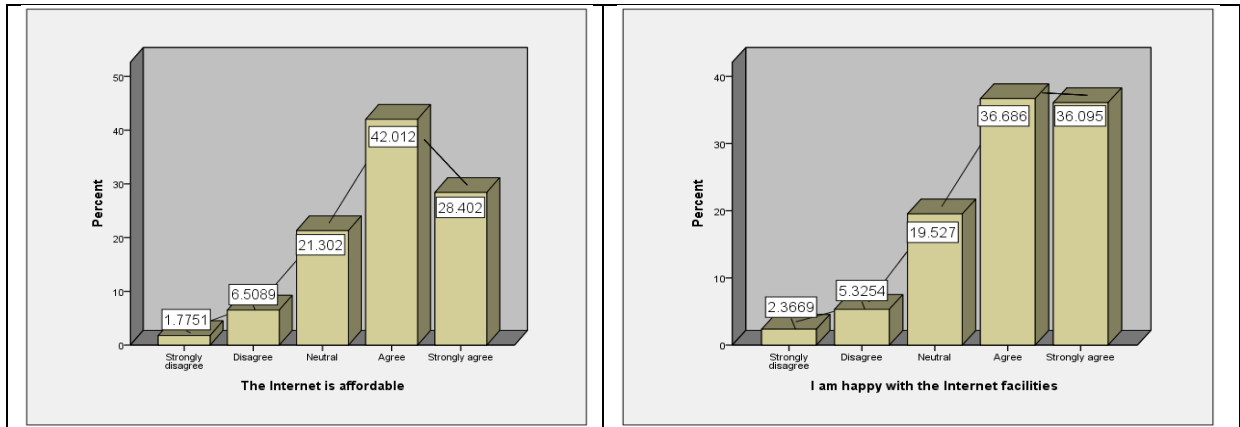


Figure 5.10: The Internet in the UK

5.7.5 Culture Issues

Table 5.36 presents the results of statements considered by Saudis living in the UK, about behavioural issues in Saudi Arabia which are predisposed by the national culture, and which have a bearing on whether they are prepared to engage in online shopping. This item (B) was divided into seven sub-items.

Table 5.36: Culture (UK)

Item B	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
B-1	28	16.6	73	43.2	40	23.7	15	8.9	13	7.7
B-2	35	20.7	86	50.9	29	17.2	15	8.9	4	2.4
B-3	49	29.0	90	53.3	8	4.7	14	8.3	8	4.7
B-4	56	33.1	99	58.6	8	4.7	3	1.8	3	1.8
B-5	53	31.4	98	58.0	8	4.7	8	4.7	2	1.2
B-6	38	22.5	99	58.6	12	7.1	11	6.5	9	5.3
B-7	37	21.9	83	49.1	21	12.4	15	8.9	13	7.7

The first chart in Figure 5.11 (B-1) demonstrates whether it is believed to be acceptable for females to provide personal information (name, e-mail, phone number, and date of birth) to online companies. The statement which was in the affirmative, attracted responses as follows:–16.5% agree strongly, 7.6% disagree strongly, 43.1% agree, and 8.8% disagree. Therefore, taken in the round, 59.6% of Saudis living in the UK agree that it is acceptable for females to do this, and only 16.4% believe it is not. However, almost one quarter of the sample (23.6%) had not formed an opinion, and gave a neutral answer.

The second chart in Figure 5.11 (B-2) clarifies whether the UK sample of Saudis believe that it is acceptable for males to provide personal information (name, e-mail, phone number and date of birth) to online sellers and in this respect, 20.7% agree strongly, only 2.3% disagree strongly, 50.8% agree, and 8.8% disagree. Hence, overall, 71.5% agree and only 11.1%

disagree, thereby confirming that a big majority believe it is acceptable for males to do this. The remaining 17.1% had not formed an opinion and gave a neutral response.

The third chart in Figure 5.11 (B-3) reports on the statement that people do not mind providing their name when buying online, revealing that 28.9% agree strongly, 4.7% disagree strongly, 53.2% agree, and 8.2% disagree. Consequently, the final percentages reveal that a large majority of 82.1% believe it is not problematic to provide their name in these circumstances, and only 12.9% are worried by this need. A very tiny percentage (4.7%) gave a neutral answer.

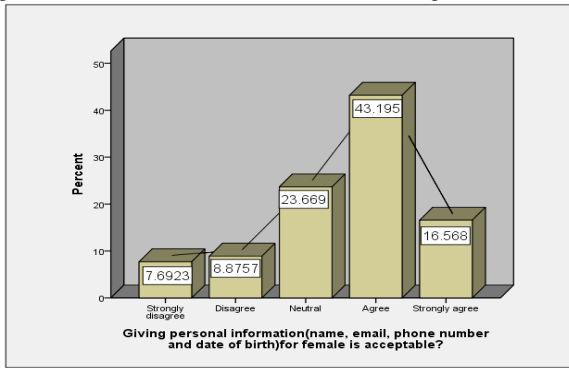
The fourth chart in Figure 5.11 (B-4) concerns whether people do not mind providing their address when buying online and in response to a positive statement, 33.1% agree strongly, 1.7% disagree strongly, 58.5% agree, and only 1.7% disagree. Therefore, in total, an overwhelming majority of 91.6% indicate that they are happy to provide their address in these circumstances and only 3.4% disagree. A small percentage (4.7%) did not give an opinion other than to report a neutral answer.

The fifth chart in Figure 5.11 (B-5) shows whether people mind providing their email address when buying online, and again in response to a positive statement, 31.3% agree strongly, only 1.1% disagree strongly, 57.9% agree, and only 4.7% disagree. Clearly, therefore, there is overall agreement (89.2%) that it is acceptable to provide an email address when online shopping, with only 5.8% disagreeing with this idea. A small percentage (4.7%) gave a neutral response.

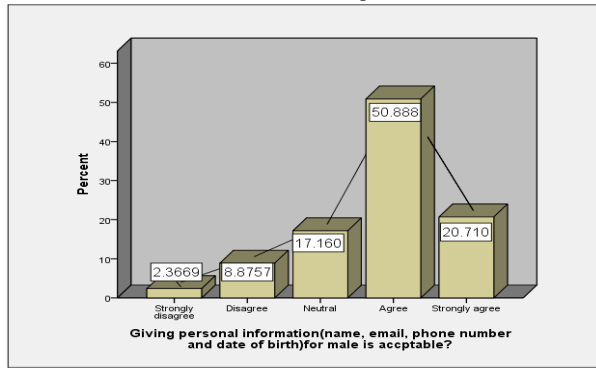
The sixth chart in Figure 5.11 (B-6) depicts whether people are happy to provide their telephone number when buying online. In this respect, in response to a statement they did not object to this, 22.4% agree strongly, 5.3% disagree strongly, 58.5% agree, and 6.5% disagree, thus showing that a majority of 80.9% believe it is acceptable to provide a telephone number, whilst 11.8% do not. The remaining 7.1% gave a neutral answer.

The seventh chart in Figure 5.11 (B-7) indicates whether respondents mind providing their date of birth when buying online. The statement that they did not mind doing this received the following responses: 21.8% agree strongly, 7.6% disagree strongly, 49.1% agree, and 8.8% disagree. Hence, in total, 70.9% saw no problem in providing their date of birth, whilst 16.4% were not happy to do this. So the majority of respondents were not concerned about divulging this information. However, 12.4% did not indicate a feeling either way, and provided a neutral answer.

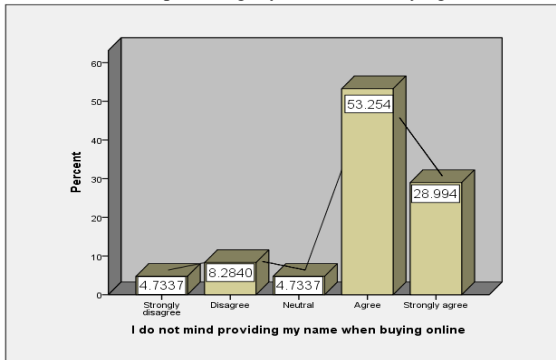
B-1: Do you think giving personal information (name, e-mail, phone number and date of birth) for female is acceptable?



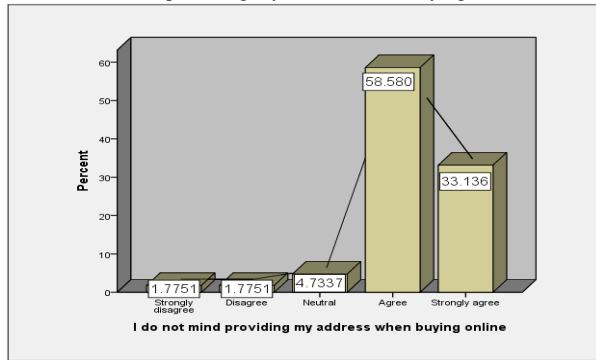
B-2: Do you think giving personal information (name, e-mail, phone number and date of birth) for male is acceptable?



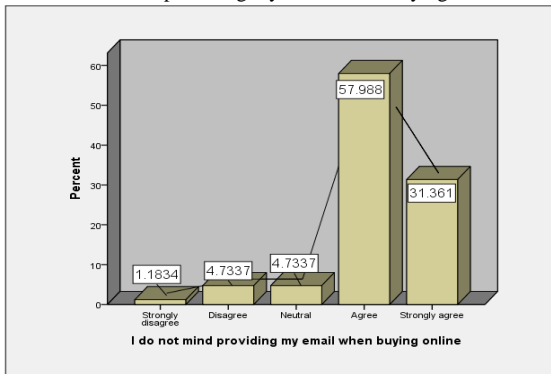
B-3: I do not mind providing my name when buying online



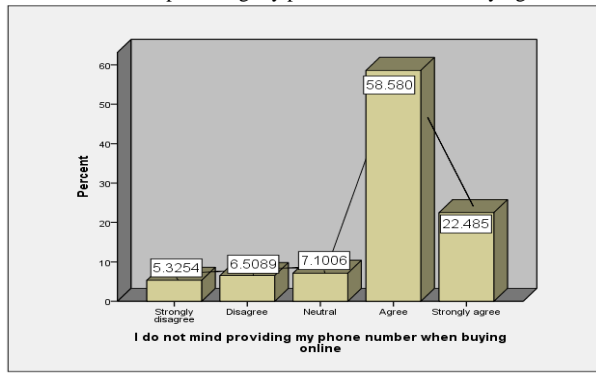
B-4: I do not mind providing my address when buying online



B-5: I do not mind providing my email when buying online



B-6: I do not mind providing my phone number when buying online



B-7: I do not mind providing my date of birth when buying online

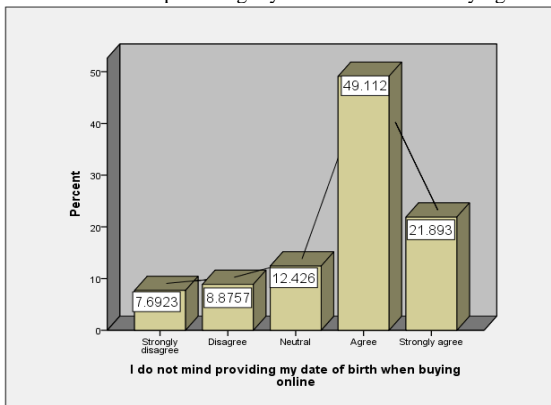


Figure 5.11: Culture (UK)

5.7.6 Security of Payment

Table 5.37 presents the results of statements relating to security of payment in the UK. This factor (Item C) was divided into nine sub-items, and the table shows the percentages of responses to all items. Some of these numbers do not add up to 100%. These are due to rounding. For more precise numbers the reader is invited to consider the percentages given in Figure 5.12.

Table 5:37: Security of Payment (UK)

Item C	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
C-1	6	3.6	49	29.0	63	37.3	23	13.6	28	16.6
C-2	20	11.8	84	49.7	40	23.7	17	10.1	8	4.7
C-3	56	33.1	83	49.1	24	14.2	3	1.8	3	1.8
C-4	146	86.4	17	10.1	5	3.0	-	-	1	.6
C-5	139	82.2	22	13.0	6	3.6	1	.6	1	.6
C-6	134	79.3	25	14.8	7	4.1	2	1.2	1	.6
C-7	37	21.9	44	26.0	37	21.9	24	14.2	27	16.0
C-8	97	57.4	59	34.9	9	5.3	3	1.8	1	.6
C-9	107	63.3	45	26.6	13	7.7	4	2.4	-	-

The first chart in Figure 5.12 (C-1) concerns whether people mind providing their payment details to the UK companies. The statement that they do not mind doing this received the following responses: 3.5% agree strongly, 16.5% disagree strongly, 28.9% agree, 13.6% disagree. Hence, there was a fairly balanced response with 32.4% of respondents in agreement and 30.1% not. A very large percentage (37.2%) did not give an opinion and recorded a neutral answer.

The second chart in Figure 5.12 (C-2) concerns whether people mind providing their payment details to overseas companies. The statement that they do not mind doing this received the following responses: 11.8% agree strongly, 4.7% disagree strongly, 49.7% agree, and 10% disagree. Therefore, taken in the round, 61.5% agree that they do not object to providing their payment details to overseas companies while 14.7% disagree with the statement. However, almost one quarter (23.6%) were not sure what they felt and recorded a neutral answer.

The third chart in Figure 5.12 (C-3) refers to the statement that people prefer companies that provide different payment methods, and from this it is seen that 33.1% agree strongly, 1.7% disagree strongly, 49.1% agree, and 1.7% disagree. Overwhelmingly, therefore, the majority

of 82.2% agree with this statement and only 3.4% disagree, so it is clear that most people prefer the opportunity to choose. However, 14.2% provided a neutral response.

The fourth chart in Figure 5.12 (C-4) relates to the statement that people believe companies must have a secure payment system, and in response 86.3% agree strongly, 0.5 % disagree, strongly, and 10% agree. Hence, the vast majority of the sample (96.3%) think it is necessary for online sellers to have a secure payment system, and only 0.5% disagree. A small percentage (2.9%) gave a neutral answer.

The fifth chart in Figure 5.12 (C-5) indicates whether people believe that companies should make the security of the payments clear, which means companies should make a statement on their websites to the effect that all payments are secure. In this respect 82.2% agree strongly that they should, only 0.5% disagree strongly, 13% agree, and only 0.5% disagree. Therefore, overall, 95.2% agree and 1% disagree with this idea, pointing to the need for companies to make the security of the payments clear on their websites. A small percentage of 3.5% gave a neutral answer.

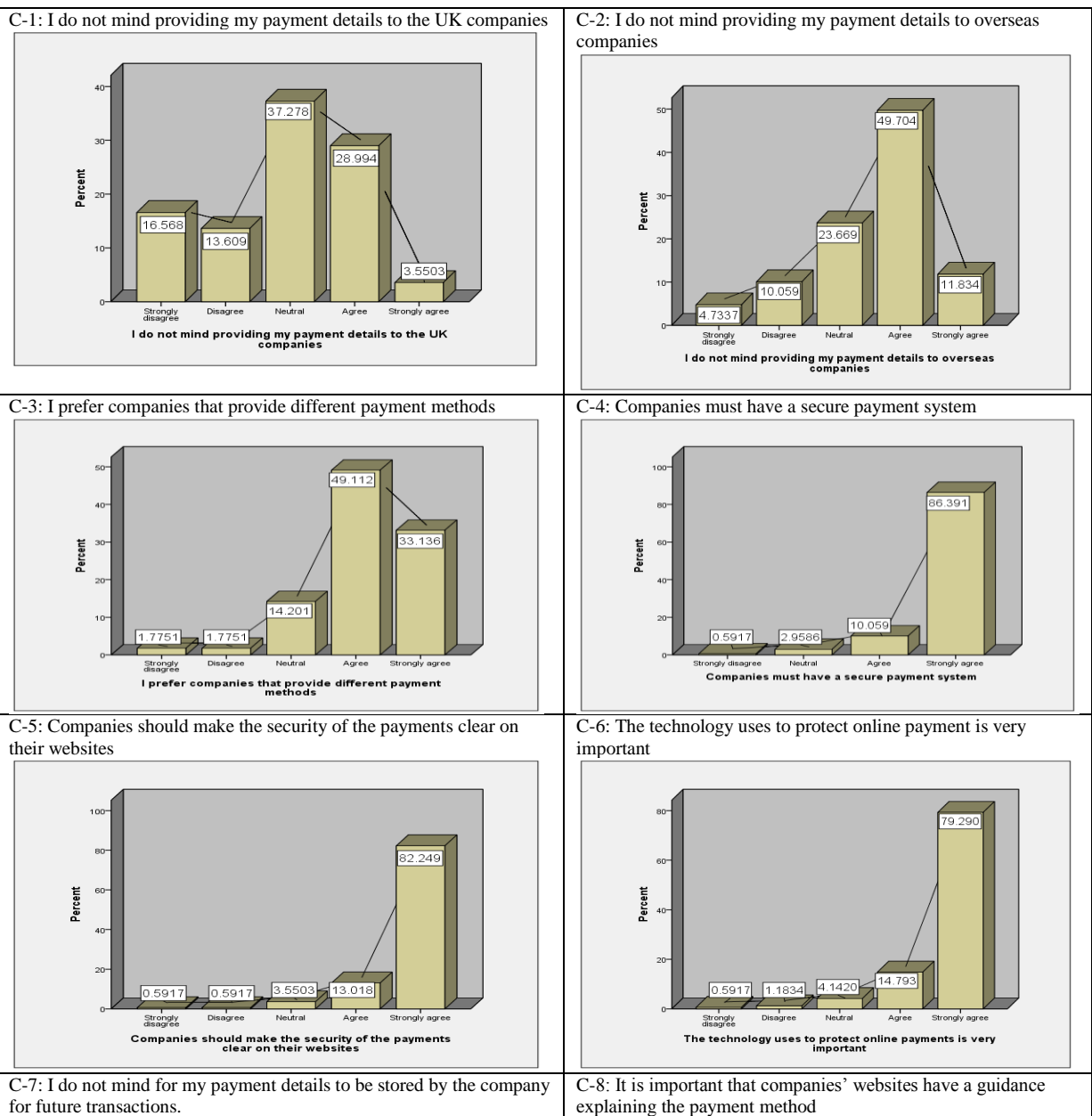
The sixth chart in Figure 5.12 (C-6) shows whether people believe that the technology used to protect online payment is very important, which means that they expect the companies to pay attention to the use of technology. Responding to a statement that it is, 79.2% agree strongly, only 0.5% disagree strongly, 14.7% agree, and only 1.1% disagree. Therefore, in total, 93.9% agree 1.6% disagree, showing a very large majority of respondents who are concerned with the protection of their online payments. A small percentage (4.1%) of the sample did not give an opinion other than to be neutral.

The seventh chart in Figure 5.12 (C-7) refers to whether people are happy for their payment details to be stored by the company for future transactions, and this shows that 21.8% agree strongly, 15.9% disagree strongly, 26% agree, and 14.2% disagree. Therefore, overall, 47.8% do not mind their payment details being stored for future transactions, whilst 30.1% do. This is clearly a majority who are happy with that situation. However, almost one quarter of the sample (21.8%) had not made up their minds and gave a neutral answer.

The eighth chart in Figure 5.12 (C-8) concerns the statement that people believe that it is important that companies' websites contain guidance explaining the payment method, and in this connection, 57.3% agree strongly, only 0.5% disagree strongly, 34.9% agree, and only 1.7% disagree. Therefore, as whole, a big majority of 92.2% agree and only 2.2% disagree,

thus confirming the importance of companies providing comprehensive instructions regarding the payment method. A small number of respondents (5.3%) did not offer an opinion and simply recorded a neutral answer.

The ninth chart in Figure 5.12 (C-9) reveals whether people will buy online if their bank guarantees their transactions to be safe. In this respect, 63.3% agree strongly that they would do so in this situation, 26.6% agree, and a very small percentage (2.3%) disagree. Consequently, a majority of 89.9% of the sample are happy to buy online if they are supported in this way by their bank, and only 2.3% are not. A small percentage (7.6%) were not sure either way and gave a neutral answer.



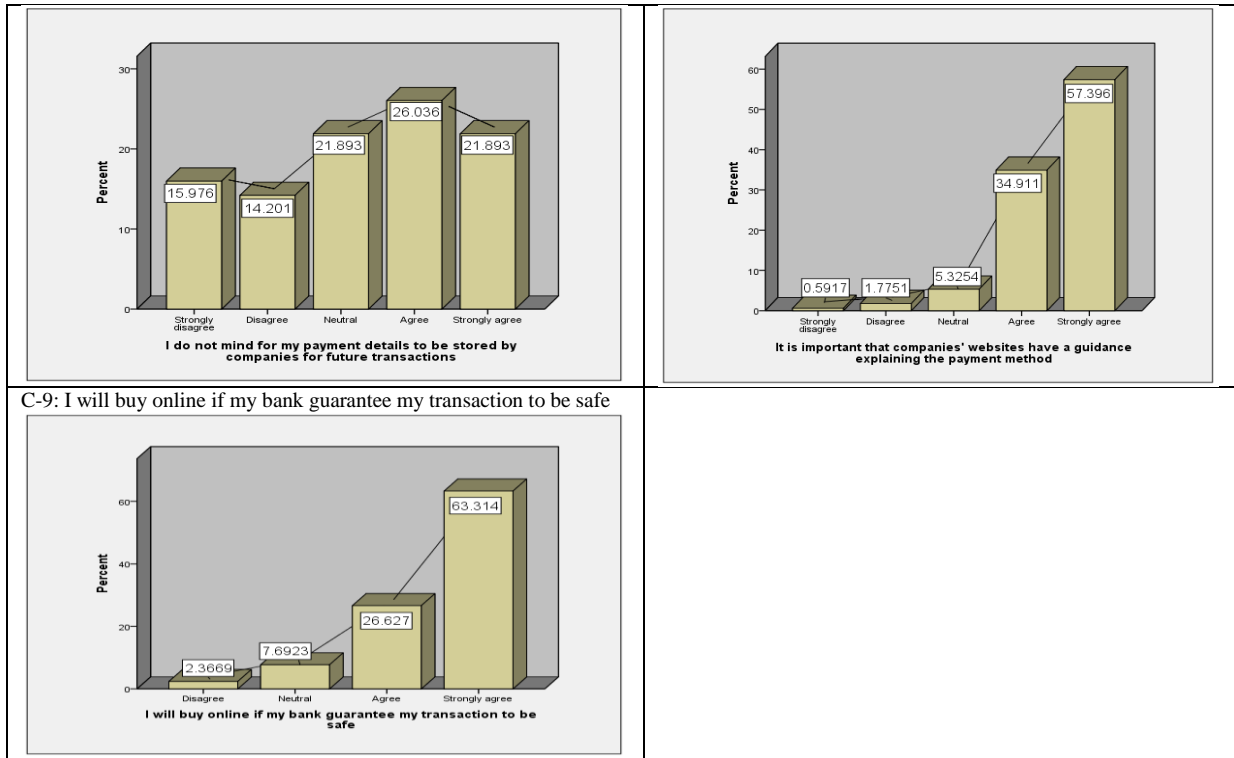


Figure 5.12: Security of Payment (UK)

5.7.7 Privacy Issues

Table 5.38 presents the findings concerning the privacy issues as they were seen to concern Saudi respondents in the UK. The table presents percentages of responses to the seven sub-items that comprised this factor (Item D).

Table 5.38: Privacy (UK)

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
D-1	105	62.1	50	29.6	11	6.05	2	1.2	1	.6
D-2	134	79.3	30	17.8	4	4.2	1	.6	-	-
D-3	51	30.2	57	33.7	46	27.2	12	7.1	3	1.8
D-4	11	6.5	32	18.9	54	32.0	28	16.6	44	26.0
D-5	70	41.4	51	30.2	37	21.9	6	3.6	5	3.0
D-6	69	40.8	60	35.5	21	12.4	12	7.1	7	4.1
D-7	73	43.2	34	20.1	36	21.3	17	10.1	9	5.3

The first chart in Figure 5.13 (D-1) demonstrates whether it is important that companies state their information privacy policies on their websites, showing that 62.1% of respondents agree strongly that it is, 0.5% disagree strongly, 29.5% agree, and 1.1% disagree. Therefore, taken in the round, a very big majority of 91.6% believe it is important for companies to do this,

whereas only 1.6% do not. The remaining 6.5% of respondents were not sure about their opinion and gave a neutral answer.

The second chart in Figure 5.13 (D-2) refers to the opinion of respondents on the statement that it is the duty of companies to protect their consumers' personal information. In this respect, 79.2% agree strongly, only 0.5% disagree strongly, and 17.7% agree, thus providing an overall majority of 96.9% people who agree that companies do indeed have this obligation, while just 0.5% disagree. The remaining 2.3% of the sample gave a neutral answer.

The third chart in Figure 5.6 (D-3) depicts whether people believe that their personal information will be protected when buying online, revealing that 30.1% agree strongly that it will, 1.7% disagree strongly, 33.7% agree, and 7.1% disagree. Therefore, taken in the round, 63.7% are confident in this respect, and 8.8% are not. This does show a large majority, but more than one quarter (27.2%) of the sample were not sure what they felt, and recorded a neutral answer.

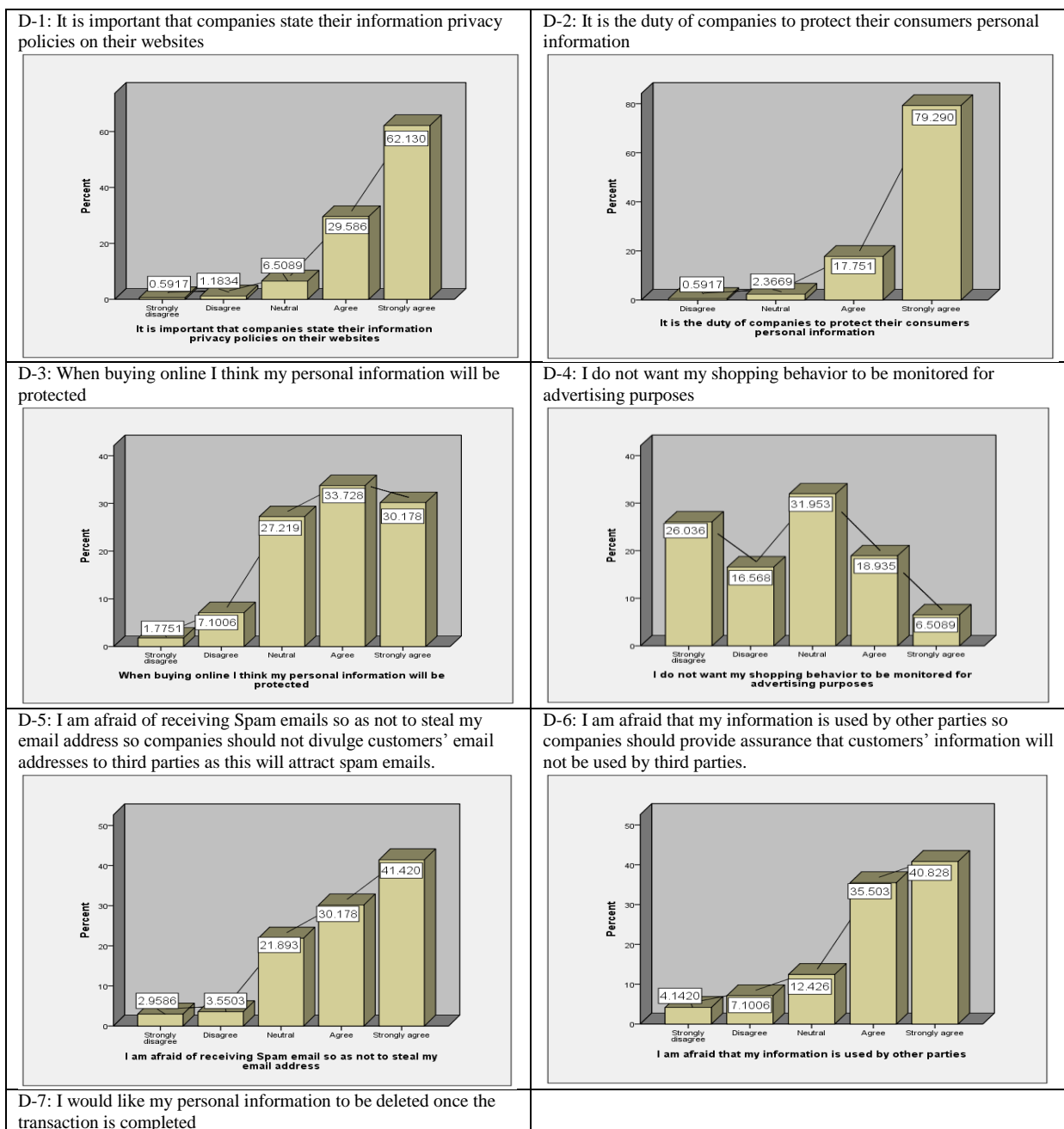
The fourth chart in Figure 5.6 (D-4) concerns the statement that people do not want their shopping behaviour to be monitored for advertising purposes. In this regard, 6.5% agree strongly, 26% disagree strongly, 18.9% agree, and 16.5% disagree. Therefore, a total of 25.4% agree and 42.5% disagree, showing that more people are happy for their shopping behaviour to be monitored for advertising purposes than are not happy. However, almost one third of the sample (31.9%) did not feel they could express an opinion either way, and gave a neutral answer.

The fifth chart in Figure 5.13 (D-5) relates to the concern among people that they might receive Spam emails and have their email addresses stolen. In rating the statement that they were afraid of these possibilities, 41.4% agree strongly, 2.9% disagree strongly, 30.1% agree, and 3.5% disagree. Therefore, as whole, a majority of 71.5% agree that this is a fear for them, and 6.4% disagree. In addition, almost one quarter (21.8%) were not sure about their opinion so they gave a neutral response.

The sixth chart in Figure 5.13 (D-6) concerns the statement that people believe their information might be used by other parties, and in this respect 40.8% agree strongly with this fear, only 4.1% disagree strongly, 35.5% agree, and 7.1% disagree. Thus, in total, a big majority of 76.3% agree that this is a worry for them, while 11.2% are not bothered by this

possibility. The remaining 12.4% did not provide an opinion and answered on the neutral point of the scale.

The seventh chart in Figure 5.13 (D-7) indicates whether people want their personal information to be deleted once a transaction is completed, and here 43.1% agree strongly that this is their preference, only 5.3% disagree strongly, 20.1% agree, and 10% disagree. Hence, overall, 63.2% do want their personal information to be deleted after the completion of a transaction, whilst 15.3% were not bothered about this. However, over one fifth of respondents (21.3%) did not offer an opinion and gave a neutral answer.



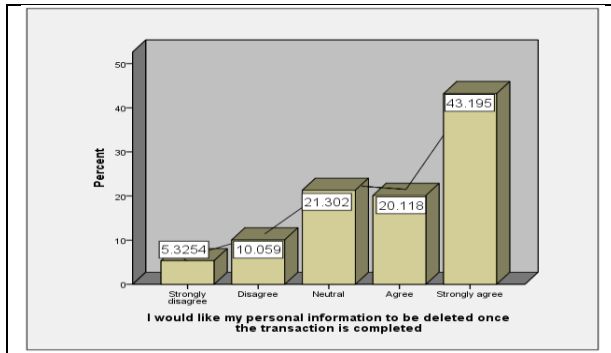


Figure 5.13: Privacy Issues (UK)

5.7.8 Integrity Issues

Table 5.39 presents the findings relating to integrity issues influencing online buying by Saudis in the UK. It shows the percentages of responses to the five sub-items comprising this factor (Item E).

Table 5.39: Integrity (UK)

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
E-1	136	80.5	25	14.8	2	1.2	4	2.4	2	1.2
E-2	134	79.3	29	17.2	3	1.8	2	1.2	1	.6
E-3	141	83.4	20	11.8	2	1.2	5	3.0	1	.6
E-4	133	78.7	25	14.8	7	4.1	3	1.8	1	.6
E-5	133	78.7	28	16.6	4	2.4	3	1.8	1	.6

The first chart in Figure 5.14 (E-1) demonstrates whether individuals believe that companies should deliver products and services on time, in which connection it is seen that 80.4% agree strongly, only 1.1% disagree strongly, 14.7% agree and 2.3% disagree with this idea. Therefore, taken in the round, a very large majority of 95.1% believe that this is an obligation of companies while only 3.4% disagree. A small percentage (1.1%) gave a neutral answer.

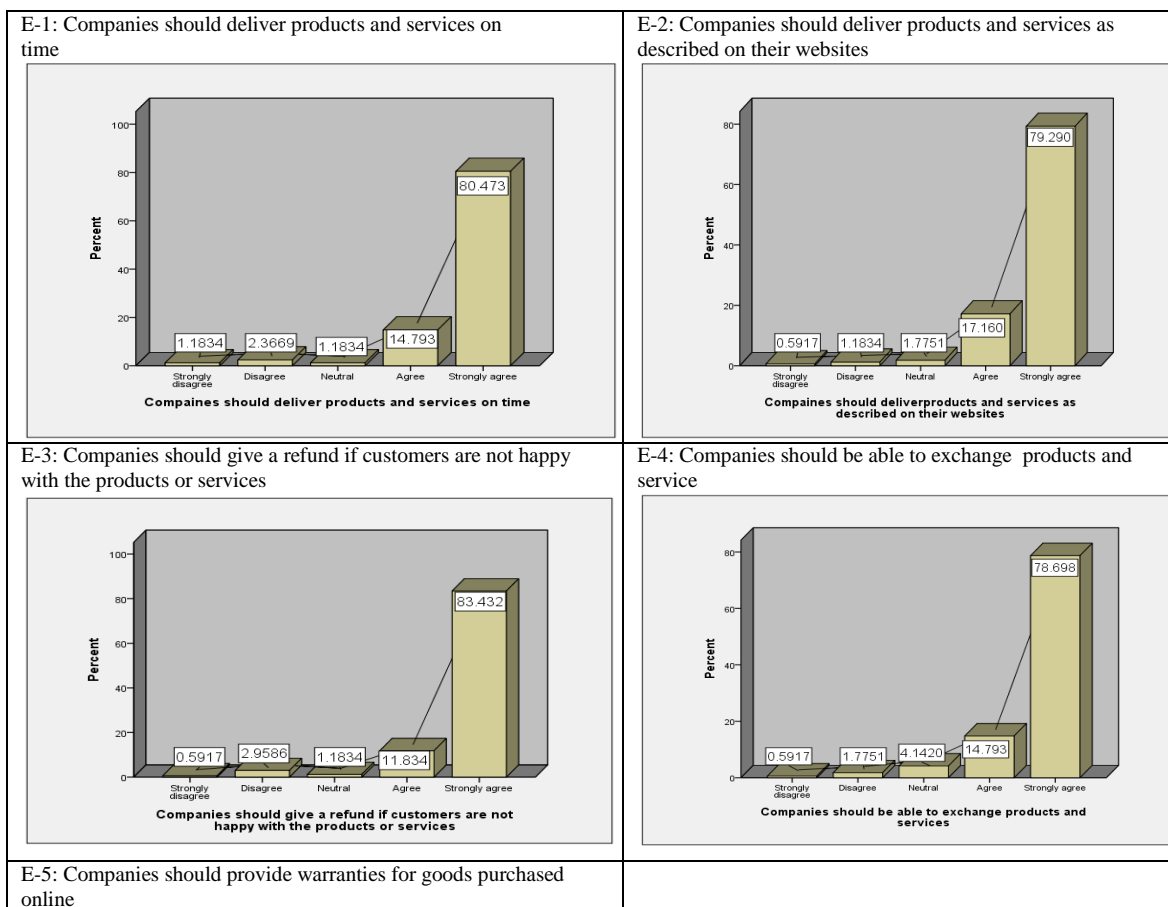
The second chart in Figure 5.14 (E-2) shows opinion about the statement that companies should deliver products and services as described on their websites, revealing that 79.2% agree strongly that companies are obligated to do this, only 0.5% disagree strongly, 17.1% agree, and 1.1% disagree. Hence, a large majority of 96.3% agree with this statement whilst only 1.6% do not. A small percentage (1.7%) gave no opinion and gave a neutral answer.

The third chart in Figure 5.14 (E-3) relates to the statement that companies should give a refund if customers are not happy with the products or services received, and shows that 83.4% agree strongly, only 0.5% disagree strongly, 11.8% agree, and only 2.9% disagree. Hence, in total, 95.2% agree and 3.4% disagree, thereby revealing that the vast majority of respondents believe companies are obliged to provide a refund in respect of products and

services that do not meet customers' expectations. A small percentage (1.1%) gave a neutral answer.

The fourth chart in Figure 5.14 (E-4) concerns the statement that people believe companies should offer to exchange products and services that do not meet expectations, and shows that 78.6% agree strongly, only 0.5% disagree strongly, 14.7% agree, and 1.7% disagree. Consequently, it can be seen that a large majority of 93.3% want such facility, whilst just 2.2% do not consider companies should do this. The remaining 4.1% gave a neutral answer.

The fifth chart in Figure 5.14 (E-5) relates to the statement that people believe companies should provide warranties for goods purchased online, and reveals that 78.6% agree strongly, only 0.5% disagree strongly, 16.5% agree, and 1.7% disagree with this idea. Therefore, it is clear that overall, the respondents want online purchases to be guaranteed, since 95.1% agree with the statement and only 2.2% disagree. A small percentage (2.3%) were not sure about their opinion and gave a neutral answer.



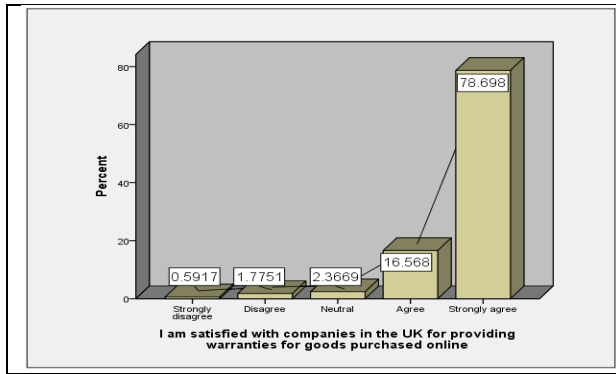


Figure 5.14: Integrity Issues (UK)

5.7.9 Affiliation and Reputation

Table 5.40 presents the findings gained from Saudis in the UK relating to the item exploring affiliation and reputation issues. It shows percentages of responses to the five sub-items comprising this overall factor (Item F).

Table 5:40: Affiliation and Reputation (UK)

Item F	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
F-1	61	36.1	79	46.7	21	12.4	6	3.6	2	1.2
F-2	75	44.4	71	42.0	15	8.9	7	4.1	1	.6
F-3	46	27.2	76	45.0	33	19.5	14	8.3	-	-
F-4	56	33.1	75	44.4	28	16.6	10	5.9	-	-
F-5	34	20.1	60	35.5	50	29.6	15	8.9	10	5.9

The first chart in Figure 5.15 (F-1) illustrates whether people will buy online if the company is endorsed by a third party, and from this it can be seen that 36% of the respondents agree strongly that they would do this in these circumstances, only 1.1% disagree strongly, 46.7% agree, and 3.5% disagree. Therefore, in total, 82.7% indicate that they would buy online from a company that was endorsed by a third party, and only 4.6% say they would not do this. A small percentage (12.4%) were not sure and gave a neutral answer.

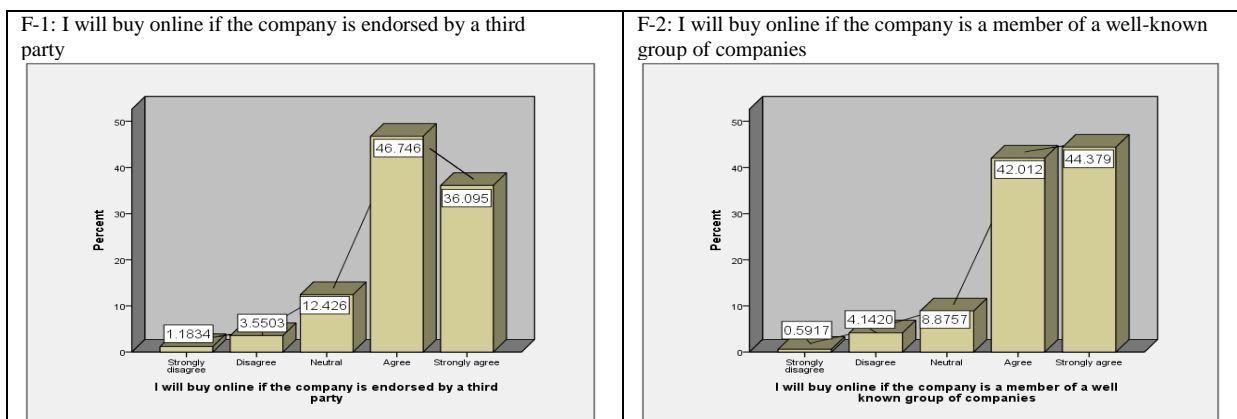
The second chart in Figure 5.15 (F-2) shows whether people will buy online if the company is a member of a well-known group of companies, and from this it is seen that 44.3% agree strongly that they would, only 0.5% disagree strongly, 42% agree, and 4.1% disagree. Taken in the round, these percentages reveal a big majority of 86.3% or respondents who agree that they would do this, and only 4.6% who would not. A small percentage (8.8%) have a neutral answer.

The third chart in Figure 5.15 (F-3) depicts whether people will buy from an online company if that company is recommended by a friend, and in this respect 27.2% agree strongly that

they would, 44.9% agree, and 8.2% disagree, showing that overall, a majority of 72.1% will buy from an online company on a friend's recommendation, whereas only 8.2% would not. However, almost one fifth of the sample (19.5%) did not give a firm opinion either way, and gave a neutral answer.

The fourth chart in Figure 5.15 (F-4) concerns whether people will buy from a company that is recommended by a member of my family, and here it is seen that 33.1% agree strongly that they would do this, 44.3% agree, and 5.9% disagree. Again it is clear that recommendations are important influences since a majority of 77.4% of respondents indicate that they will make online purchases if a family member recommends a particular company, and only 5.9% say they would not do that. The remaining 16.5% of the sample were not sure what they thought, and gave a neutral answer.

The fifth chart in Figure 5.15 (F-5) pertains to the statement that a website that looks professional will influence people to buy from it, and in this connection it is apparent that 20.1% or respondents agree strongly that this is the case, only 5.9% disagree strongly, 35.5% agree, and 8.8% disagree. Therefore, overall, 55.6% of the sample agree that a professional website will encourage people to buy, and only 14.7% disagree. However, almost one third (29.5%) of the respondents were not sure about whether they would be persuaded by a professional-looking website, and they gave a neutral answer.



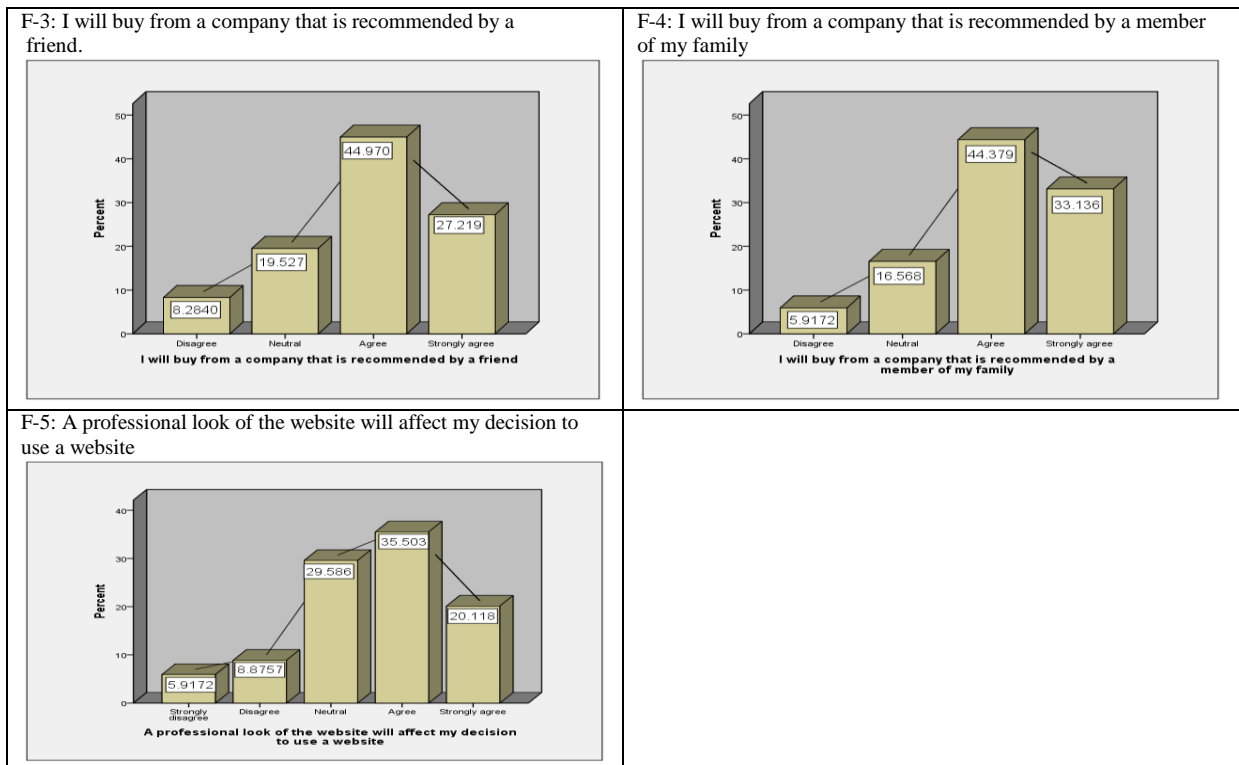


Figure 5.15: Affiliation and Reputation (UK)

5.7.10 Open Question No 5.8 UK Questionnaire

Table 5.41 shows the answers to the open question No 5.8 in the UK questionnaire - ‘Do you think culture has affected shopping online negatively or positively?’ Of the 169 respondents to the questionnaire, 152 gave an answer to this question, but as with the Saudi sample in SA, confusion arose in this respect, since 68 (40.2%) of respondents answered simply ‘yes’, and 39 (23.1%) provided the answer ‘no’. These answers revealed no opinion at all. Of the remaining respondents, a small number (4 - 2.4%) were neutral, a further 10 (5.9%) said that it had affected hopping online positively, and 31 (18.9%) felt it had had a negative influence.

Table 5.41: Culture Influences Shopping Online Positively or Negatively

	Frequency	Percent
Yes	68	40.2
No	39	23.1
Neutral	4	2.4
Positive Influence	10	5.9
Negative Influence	31	18.3
Total	152	89.9

5.8 Summary

This chapter has provided the results from the data collected from both samples of Saudi citizens – those living in SA and those living in the UK. The basic statistics concerning the respondents’ demographic profiles and opinions regarding the issues on which the study

focuses, are presented. An overview of the questionnaire has been given at the start of the chapter such that its component parts are explained, and details regarding the response rate, reliability testing, and methods of questionnaire analysis are have also been included. Subsequently, an in-depth explanation of the results obtained for each item on the two questionnaires has been provided. This results explain the main results of the questionnaire in both countries and clarify the whole picture of the study results. While Saudi Arabia was among the countries that adopted the Internet in the late 1990's, the Internet and e-commerce have much acceptance in the kingdom last decade even though with the technical and cultural obstacles. On the other hand, the mixture of social and cultural sides of Saudi societies has had some remarkable disadvantages of the Internet as a tool to conduct business. Moreover, there was feeling that the Internet is not secure, trust, and the privacy is not fully protected to start conducting online trade. In the following chapter the methods of analysis used to test the study's hypotheses are discussed.

**CHAPTER SIX: COMPARISON,
STATISTICAL T-TEST ANALYSIS AND
HYPOTHESES TESTING**

6 COMPARISON, STATISTICAL T-TEST ANALYSIS AND HYPOTHESES TESTING

6.1 Introduction

In Chapter Five, the descriptive analysis of the survey data undertaken to determine frequencies and percentages of the responses given was presented. Those percentages are now used in this chapter (Section 6.3) to compare the results obtained from Sections 3 and 4 of the survey, and the t-test is employed in respect of the two independent samples (Section 6.4) to test the hypotheses generated for the study, which are presented in Chapter Three. The results from the comparison of the percentages, and the t-test reflect any differences and similarities between the two sample groups. The chapter is organised in four main sections. The first provides a description of the study sample, indicating response rates. The second section discusses the barriers to e-commerce as perceived by the two sample groups. The third section discusses the results of the hypotheses testing, and the chapter ends with a short summary.

6.2 Study Sample Description

In total 846 questionnaires were distributed in Saudi Arabia, of which 606 valid questionnaires were received, thereby giving a response rate of 71.6% in respect of the sample in Saudi Arabia. In terms of the UK, 188 questionnaires were distributed and 169 valid responses were received, thus producing a response rate of 89.8% from Saudis living in the UK. The total overall response rate was 74.9% for both samples. This is a good achievement given the known poor rates of response for questionnaires (Collis and Hussey, 2003), and indicates that the recipients were interested in the topic area and keen to contribute.

6.3 Comparison of Barriers Identified (Sub-factors) by the two Samples

These sub-factors (identified in Sections 3 and 4 of the survey) are considered as barriers to the development of B2C e-commerce in the SA. As shown in Table 6.1, there is a large difference between the behaviour of Saudis in the UK and those in Saudi Arabia in respect of the inhibitors to their online purchasing, since 46.2% of those in the UK feel there are no such inhibitors, whilst only 11.7% of those in the sample in SA consider this to be the case. It is also shown that 19.5% of the Saudi sample believed that delivery issues served as

inhibitors to buying online, whereas less than half that percentage (8.3.%) of the UK sample perceived this as a problem.

Table 6.1: Inhibitors to Buying Online

Items	Frequency		Percent	
	UK	SA	UK	SA
1.The non-availability of goods and services	8	37	4.7	6.1
2. Availability 24/7	6	44	3.6	7.3
3. Delivery	14	118	8.3	19.5
4. Lack of goods quality	11	47	6.5	7.8
5. Services quality	4	45	2.4	7.4
6. Shopping online is not enjoyable	34	107	20.1	17.7
7. Other	8	56	4.7	9.2
8. I do not have inhibitors at all	78	71	46.2	11.7
9. The non-availability of goods and services and availability 24/7	1	2	.6	.3
10. The non-availability of goods and services, 24/7 and delivery	1	5	.6	.8
11. The non-availability of goods and services,24/7, delivery, and lack of goods quality	1	4	.6	.7
12. The non-availability of goods and services,24/7, delivery, lack of goods quality, and services quality	-	8	-	1.3
13. All that apply	1	4	.6	.7
14. The non-availability of goods and services, Delivery	-	5	-	.8
15. The non-availability of goods and services, Delivery, Services quality	-	3	-	.5
16. Availability 24/7, Lack of goods quality	-	1	-	.2
17. Availability 24/7, Lack of goods quality, Shopping online is not enjoyable	-	9	-	1.5
18. Delivery, Services quality	-	19	-	3.1
19. Delivery and lack of goods quality	2	16	1.2	2.6
20. The non-availability of goods and services, Services quality	-	1	-	.2
21. Delivery, Shopping online is not enjoyable	-	4	-	.7
Total	169	606	100.0	100.0

In terms of the technical obstacles identified, Table 6.2 shows that a large number of Saudis in the UK (32.5%) do not believe there are any obstacles at all, but in Saudi Arabia, that figure drops to only 7.3% clearly indicating that the vast majority of people in Saudi Arabia perceive there to be technical obstacles to online shopping. In relation to these obstacles, the lack of ability to check the quality of goods before making a purchase was cited by 26% of the sample, whereas in the Saudi sample, this was less at 15.8%.

Table 6.2: Technical Obstacles to Buying Online

Items	Frequency		Percent	
	UK	SA	UK	SA
1.The use of foreign languages	14	68	8.3	11.2
2.The websites are difficult to navigate	1	32	.6	5.3
3.I am not confident with the technology	4	51	2.4	8.4
4.Payment methods	9	71	5.3	11.7
5.Lack of checking goods quality before purchase	44	96	26.0	15.8
6.Other	5	22	3.0	3.6
7.There are no obstacles in shopping online	55	44	32.5	7.3
8. The use of foreign languages and the websites are difficult to navigate	-	2	-	.3
9.The use of foreign languages, the websites are difficult to navigate and there is no confident with the technology	1	4	.6	.7
10.The websites are difficult to navigate, there is no confident with the confident with the technology and payment methods	1	11	.6	1.8

11.Payment methods and lack of checking goods quality	7	47	4.1	7.8
12.There is no confident with the technology and lack of checking goods quality	11	18	6.5	3.0
13.All that apply	-	11	-	1.8
14.The use of foreign languages, I am not confident with technology, lack of checking goods quality before purchase	3	10	1.8	1.7
15.The use of foreign languages, payment methods, lack of checking goods quality	7	27	4.1	4.5
16.The use of foreign languages, there is no confident with technology	5	10	3.0	1.7
17.The websites are difficult to navigate, payment methods	-	5	-	.8
18.No confident with the technology, Payment methods, Lack of checking goods quality before purchased	1	23	.6	3.8
19.The use of foreign languages, Lack of checking goods quality before purchased	-	33	-	5.4
20.The use of foreign languages, Payment methods	1	21	.6	3.5
Total	169	100.0	100.0	100.0

6.4 Hypotheses Testing

A hypothesis is “a proposition or set of propositions set forth as an explanation for the occurrence of some specified group of phenomena either asserted merely as a provisional conjecture to guide some investigation or accepted as a highly probable in the light of established facts” (Kothari and Garg, 2014:179).

Six main hypotheses and eight in total (H₁, H₂, H_{3a}, H_{3b}, H_{4a}, H_{4b}, H₅, and H₆) were subjected to the t-test, and the **results** are as follows:

- H1. There is a **significant** difference regarding the satisfaction with using the Internet between Saudi citizens living in Saudi Arabia, and those living in the UK.
- H2. There is a **significant** difference regarding the cultural disposition to provide personal information (name, e-mail, telephone number, and date of birth) when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.
- H3a. There is a **significant** difference regarding the level of trust displayed in respect of the security of payment systems when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.
- H3b. There is **no significant difference** regarding the preference for a secure payment system when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.
- H4a. There is a **significant difference** in the opinions about personal privacy when buying online between the sample of Saudi citizens living in Saudi Arabia, and those living in the UK.

- H4b. There is **no significant difference** in the expectations of online companies with regard to the safeguarding of personal privacy between Saudi citizens living in Saudi Arabia, and those living in the UK.
- H5. There is **no significant difference** in the expectations of the integrity of online companies between Saudi citizens living in Saudi Arabia, and those living in the UK.
- H6. There is **no significant difference** in the expectations regarding affiliation and reputation of companies when shopping online between Saudi citizens living in Saudi Arabia, and those living in the UK.

6.5 The t-test of the Independent Samples

The purpose of conducting the independent sample t-test is to compare the means of two different groups of people. In other words, no subject appears in both groups. Wiredu (2014:80) notes that in this test “the null hypothesis assumes no differences exist between the groups” The t-test of the independent samples and their statistical significance are calculated using the SPSS software. Figure 6.1 shows a screen shot of the results.

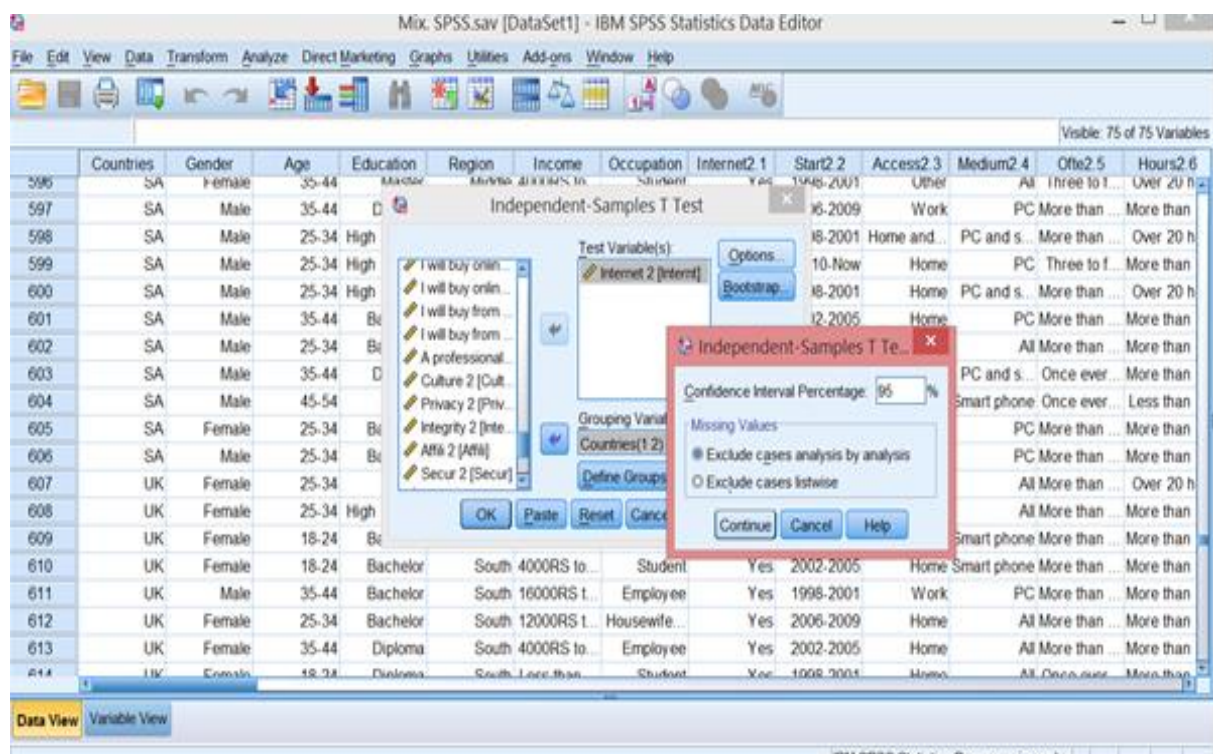


Figure 6.1 Screen shot of t-test (Independent Samples)

The t-test of independent samples is applied in order to distinguish the differences (and hence, the similarities) between the two samples of Saudi respondents (those in Saudi Arabia, and those in the UK) in respect of the independent factors in Section 5 of the questionnaire survey. Using this parametric method, it is possible to establish whether any differences are statistically significant.

6.6 The Hypotheses Testing

To test the probability of a pattern such as a relationship and differences, data should be collected. “once you have entered data into the analysis software, chosen the statistic and clicked on the appropriate icon, an answer will appear as if by magic. With most statistical analysis software this consists of a test statistic, the degrees of freedom (df) and, based on these, the probability (p-value) of your test result or more extreme occurring by chance alone if the probability of your test statistic or one more extreme having occurred by chance alone is very low (usually $p < 0.05$ or lower) then you have a statistically significant relationship” (Saunders et al., 2012:512).

H₁ There is a difference on average regarding the satisfaction with using the Internet between Saudi citizens living in Saudi Arabia, and those living in the UK.

Table 6.3 shows that the test of H₁ reveals a significant difference in the average mean scores between both samples in respect of customer satisfaction regarding the Internet services in SA (M= 2.9501, SD = 1.01837) and in the UK (M=4.0799, SD=.77985), and $p = .000$. Therefore, the alternative hypothesis that there is a difference regarding the satisfaction with using the Internet between the sample of Saudi citizens living in Saudi Arabia and those living in the UK is upheld.

These results suggest that Internet services really do affect online shopping in the two different environments. Specifically, they indicate that when customers find developed Internet facilities, their engagement with e-commerce increases. Table 6.4 provides the results obtained for each question.

Table 6.3: Overall Satisfaction with the Internet

Factors	Countries	N	Mean	Standard Deviation	Sig
<i>The Internet</i>	UK	169	4.0799	.77985	.000
	SA	606	2.9501	1.01837	

Table 6.4: Satisfaction with the Internet (in detail)

Factors	Countries	N	Mean	Standard Deviation	Sig
It is easy to access the Internet.	UK	169	4.35	.908	.000
	SA	606	3.54	1.216	
The Internet is fast.	UK	169	4.09	.971	.000
	SA	606	2.78	1.257	
The Internet is affordable.	UK	169	3.89	.954	.000
	SA	606	2.82	1.257	
I am happy with the Internet facilities.	UK	169	3.99	.994	.000
	SA	606	2.65	1.237	

H₂. There is a difference on average regarding the cultural disposition to provide personal information (name, e-mail, telephone number, and date of birth) when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.

Table 6.5 shows the test of H₂ and reveals that there was a significant difference in the average mean scores between both samples in the cultural factor in SA (M = 3.4727, SD = .87458) and in the UK (M = 3.8749, SD = .72562), and p = .000. Thus, the alternative hypothesis is accepted that there is a difference on average regarding the willingness to provide personal information (name, e-mail, telephone number, and date of birth) when buying online between the sample of Saudi citizens living in Saudi Arabia, and those living in the UK.

This difference is clearly a result of variations in the cultural predisposition to protect personal information; it is being apparent that whilst this tendency is high among Saudi citizens living at home, there has been a certain amount of cultural drift among Saudi citizens living in the UK, because their feelings in this respect are less strong. Indeed, the fact that there is a significant difference as revealed by the t-test indicates a strong change in the opinions of citizens in accordance with their immersion in a different culture. Consequently, it can be appreciated that cultural issues do affect clients regarding whether they are prepared to divulge their personal information to gain the benefits of shopping online. More details of the component parts of this overall theme are presented in Table 6.6.

Table 6.5: Cultural Predisposition Regarding the Disclosure of Personal Information

Factors	Countries	N	Mean	Standard Deviation	Sig
Culture	UK	169	3.8749	.72562	.000
	SA	606	3.4727	.87458	

Table 6.6: Cultural Predisposition Regarding the Disclosure of Personal Information

Factors	Countries	N	Mean	Standard Deviation	Sig
Do you think giving personal information (name, e-mail, phone number and date of birth) for females is acceptable?	UK	169	3.52	1.108	.000
	SA	606	2.97	1.227	
Do you think giving personal information (name, e-mail, phone number and date of birth) for males is acceptable?	UK	169	3.79	.952	.000
	SA	606	3.46	1.152	
I do not mind providing my name when buying online.	UK	169	3.93	1.047	.000
	SA	606	3.53	1.183	
I do not mind providing my address when buying online.	UK	169	4.20	.758	.000
	SA	606	3.51	1.151	
I do not mind providing my email when buying online.	UK	169	4.14	.801	.000
	SA	606	3.83	1.001	
I do not mind providing my phone number when buying online.	UK	169	3.86	1.011	.001
	SA	606	3.55	1.166	
I do not mind providing my date of birth when buying online.	UK	169	3.69	1.140	.022
	SA	606	3.46	1.202	

H3a. There is a difference on average regarding the level of trust displayed in respect of the security of payment systems when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.

Table 6.7 shows the test of H3a revealing that there is a significant difference in the average mean scores between both samples in respect of their trust in the security of payment systems between Saudi citizens in SA (M=3.9218, SD=.59130), and those in the UK (M=4.1432, SD=.47967), and $p = .000$. Therefore, the alternative hypothesis that there is a difference on average regarding the level of trust displayed in respect of the security of payment systems when buying online between the sample of Saudi citizens living in Saudi Arabia, and those living in the UK, is upheld.

These results demonstrate that the way in which the security of payment systems is perceived really does affect the predisposition to shop online among the Saudi population, and that customers feel more secure in the developed online shopping environment. Specifically, these findings suggest that when customers are placed in a developed environment, their engagement with e-commerce increases, since there is a much greater tendency to become involved in online buying among Saudis in the UK where online shopping (and implicitly the payment systems devised to support this) is tried and tested. Undoubtedly, the lack of

experience and relatively undeveloped e-commerce environment in Saudi Arabia serves to make citizens reticent as they are anxious about their financial details being improperly used. This feeling emerged in respect of all the various statements associated with this question. Table 6.8 presents the results for each question.

Table 6.7: Opinions Regarding the Security of Payment (S1)

Factors	Countries	N	Mean	Standard Deviation	Sig
Opinions Regarding the Security of Payment (S1)	UK	169	4.1432	.47967	.000
	SA	606	3.9218	.59130	

Table 6.8: Opinions Regarding the Security of Payment (in detail) (S1)

Factors	Countries	N	Mean	Standard Deviation	Sig
I do not mind providing my payment details to Saudi companies.	UK	169	2.89	1.108	.128
	SA	606	3.04	1.180	
I do not mind providing my payment details to overseas companies.	UK	169	3.54	.988	.000
	SA	606	2.96	1.204	
Companies must have a secure payment system.	UK	169	4.82	.531	.000
	SA	606	4.57	.674	
Companies should make the security of the payments clear on their websites.	UK	169	4.76	.603	.000
	SA	606	4.55	.685	
The technology used to protect online payment is very important.	UK	169	4.71	.658	.000
	SA	606	4.49	.808	

H3b. There is no difference on average regarding the preference for a secure payment system when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.

Table 6.9 shows the test of H3b, revealing no difference in the views of the two groups regarding their desire for secure online payment systems. The results are for Saudi Arabia ($M = 4.0582$, $SD = .58830$), and the UK ($M = 4.0784$, $SD = .57683$); and the p value does not show any difference in their view, $p = .688$. Thus, the null hypothesis is accepted that there is no difference on average regarding the preference for a secure payment system when buying online between the sample of Saudi citizens in Saudi Arabia, and those living in the UK.

These results show that Saudi customers, irrespective of whether in the advanced e-commerce environment of the UK, or the developing context of Saudi Arabia, are keen to

ensure the presence of secure payment systems. Table 6.10 shows the results of each question in this theme.

Table 6.9: Security of Payment System - Solution (S2)

Factors	Countries	N	Mean	Standard Deviation	Sig
Security of Payment System - Solution (S2)	UK	169	4.0784	.57683	.688
	SA	606	4.0582	.58830	

Table 6.10: Security of Payment System - Solution (in detail) (S2)

Factors	Countries	N	Mean	Standard Deviation	Sig
I prefer companies that provide different payment methods.	UK	169	4.10	.836	.737
	SA	606	4.13	.889	
It is important that companies' websites have a guidance explaining the payment method.	UK	169	4.47	.732	.404
	SA	606	4.41	.735	
I do not mind for my payment details to be stored by the company for future transactions.	UK	169	3.24	1.368	.423
	SA	606	3.33	1.333	
I will buy online if my bank guarantees my transaction to be safe.	UK	169	4.51	.741	.026
	SA	606	4.36	.823	

H4a. There is a difference on average regarding the level of concern about personal privacy when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.

Table 6.11 shows the test of H4a revealing that there is a significant difference in the level of concern about personal privacy between Saudi citizens who live in SA ($M = 3.7962$, $SD = .60262$) and those in the UK ($M = 3.9349$, $SD = .50169$), $p = .003$. As a result, the alternative hypothesis that there is a difference on average regarding the level of concern about personal privacy when buying online between the sample of Saudi citizens living in Saudi Arabia, and those living in the UK, is accepted.

These results show that whilst Saudi customers are concerned about their privacy when shopping online, the findings are significantly different depending upon whether they live in Saudi Arabia or in the UK, and again, this can be attributed to the lack of experience with e-commerce in Saudi Arabia, and the general absence of a track record of .com companies that would inspire confidence in buyers. More detailed responses are shown in Table 6.12.

Table 6.11: Opinions Regarding Privacy (P1)

Factors	Countries	N	Mean	Standard Deviation	Sig
Opinions Regarding Privacy (P1)	UK	169	3.9349	.50169	.003
	SA	606	3.7962	.60262	

Table 6.12: Opinions Regarding Privacy (in detail) (P1)

Factors	Countries	N	Mean	Standard Deviation	Sig
It is important that companies state their privacy of information policies on their websites.	UK	169	4.51	.725	.003
	SA	606	4.32	.885	
It is the duty of companies to protect their consumers' personal information	UK	169	4.76	.518	.001
	SA	606	4.59	.748	
When buying online I think my personal information will be protected.	UK	169	3.83	.998	.000
	SA	606	3.40	1.183	
I do not want my shopping behaviour to be monitored for advertising purposes.	UK	169	2.63	1.237	.024
	SA	606	2.88	1.315	

H4b. There is no difference on average in the expectations of online companies with regard to the safeguarding of personal privacy between Saudi citizens living in Saudi Arabia, and those living in the UK.

Table 6.13 shows the test of H4b, revealing that the two samples have similar expectations of online companies with regard to protecting their personal privacy. The results are: in SA, M = 3.8795, SD = .86370, and in the UK, M = 3.9704, SD = .85668, with p = .225. Therefore, the alternative hypothesis is accepted that SA and UK customers share the same hopes for privacy when they shop online.

These results confirm that living in a fully-developed online shopping environment makes no difference to the concerns felt by Saudi customers, and that wherever they are, they expect companies from which they buy to safeguard their personal privacy. Table 6.14 shows the results of each question.

Table 6.13: Privacy - Solution (P2)

Factors	Countries	N	Mean	Standard Deviation	Sig
Privacy - Solution (P2)	UK	169	3.9704	.85668	.225
	SA	606	3.8795	.86370	

Table 6.14: Privacy - Solution (in detail) (P2)

Factors	Countries	N	Mean	Standard Deviation	Sig
I am afraid of receiving Spam emails so as not to steal my email address so companies should not divulge customers' email addresses to third parties as this will attract spam emails.	UK	169	4.04	1.023	.006
	SA	606	3.78	1.159	
I am afraid that my information is used by other parties so companies should provide assurance that customers' information will not be used by third parties.	UK	169	4.02	1.094	.406
	SA	606	3.94	1.174	
I would like my personal information to be deleted once the transaction is completed.	UK	169	3.86	1.231	.560
	SA	606	3.92	1.143	

H5. There is no significant difference in the expectations regarding the integrity of online companies between Saudi citizens living in Saudi Arabia, and those living in the UK.

Table 6.15 shows the results of the test of H₅ revealing that no significant difference exists in respect of the need for online companies to demonstrate their integrity. In respect of the sample in Saudi Arabia, the result is M = 4.6502, SD = .48705, and in respect of the UK sample, the result is M = 4.7183, SD = .58693, (p value .168). Therefore, the alternative hypothesis is accepted that there is no significant difference in the expectations regarding the need for online company integrity between Saudi citizens living in Saudi Arabia, and those living in the UK. Clearly, Saudi citizens have similar concerns regarding what they can expect from online companies, and this is obviously a cultural trait which is very strong as it does not seem to be ameliorated by the environment in which Saudis live. Despite living in an online environment which is fully developed, Saudi citizens remain concerned about this issue. More detail of the answers to the individual questions appears in Table 6.16.

Table 6.15: Concern for Personal Integrity

Factors	Countries	N	Mean	Standard Deviation	Sig
Integrity	UK	169	4.7183	.58693	.168
	SA	606	4.6502	.48705	

Table 6.16: Concern for Personal Integrity (in detail)

Factors	Countries	N	Mean	Standard Deviation	Sig
Companies should deliver products and services on time.	UK	169	4.71	.719	.780
	SA	606	4.69	.618	
Companies should deliver products and services as described on their websites.	UK	169	4.73	.612	.883
	SA	606	4.73	.537	

I am satisfied with companies for giving a refund if customers are not happy with the products or services.	UK	169	4.75	.682	.013
	SA	606	4.60	.663	
I am satisfied with companies for being able to exchange products and services.	UK	169	4.69	.690	.030
	SA	606	4.56	.696	
I am satisfied with companies for providing warranties for goods purchased online.	UK	169	4.71	.658	.518
	SA	606	4.67	.634	

H6. There is no difference on average in the expectations regarding affiliation and reputation of companies when shopping online between Saudi citizens living in Saudi Arabia, and those living in the UK.

Table 6.17 shows the test of H₆ revealing that Saudi citizens have similar expectations regarding the affiliation and reputation of companies from which they make online purchases. The means are shown as: in Saudi Arabia M = 3.8614, SD = .64871, and in the UK M = 3.9787, SD = .60121 (p = 028). Therefore, the null hypothesis that there is no significant difference in the expectations regarding affiliation and reputation of companies when shopping online between Saudi citizens living in Saudi Arabia, and those living in the UK, is upheld. Hence, it can be understood that irrespective of where Saudi customers are living, if they believe a company is reputable, either through the recommendation of a friend or family member, or as conveyed by the company website, they will be prepared to make online purchases from it. However, there is a difference in the sub-factor concerning whether or not a company is endorsed by a third party, since the group of Saudis living in Saudi Arabia are less inclined than those living in the UK to be influenced favourably by this. Table 6.18 indicates the results of each question.

Table 6.17 Affiliation and Reputation

Factors	Countries	N	Mean	Standard Deviation	Sig
Affiliation and reputation	UK	169	3.9787	.60121	.028
	SA	606	3.8614	.64871	

Table 6.18: Affiliation and Reputation (in detail)

Factors	Countries	N	Mean	Standard Deviation	Sig
I will buy online if the company is endorsed by a third party.	UK	169	4.13	.849	.000
	SA	606	3.67	.995	
I will buy online if the company is a member of a well-known group of companies.	UK	169	4.25	.831	.189
	SA	606	4.16	.794	
I will buy from a company that is	UK	169	3.91	.892	

recommended by a friend.					.735
	SA	606	3.94	.849	
I will buy from a company that is recommended by a member of my family.	UK	169	4.05	.858	.782
	SA	606	4.07	.791	
A professional look of the website will affect my decision to use a website.	UK	169	3.55	1.091	
	SA	606	3.48	1.089	.440

Table 6.19 shows a summary of the hypotheses, indicating whether they are accepted or rejected.

Table 6.19: Hypotheses Testing Outcomes

N	Hypotheses	p-value	accepted or rejected (H)
H1	<i>There is a difference on average regarding the satisfaction with using the Internet between Saudi citizens who live in Saudi Arabia, and those who live in the UK.</i>	.000	accepted
H2	<i>There is a difference on average regarding the cultural disposition to provide personal information (name, email, telephone number, and date of birth) when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.</i>	.000	accepted
H3a	<i>There is a difference on average regarding the level of trust displayed in respect of the security of payment systems when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.</i>	.000	accepted
H3b	<i>There is no difference on average regarding the preference for a secure payment system when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.</i>	.688	accepted
H4a	<i>There is a difference on average regarding the level of concern about personal privacy when buying online between Saudi citizens living in Saudi Arabia, and those living in the UK.</i>	.003	accepted
H4b	<i>There is no difference on average in the expectations of online companies with regard to the safeguarding of personal privacy between Saudi citizens living in Saudi Arabia, and those living in the UK.</i>	.225	accepted
H5	<i>There is no difference on average in the expectations regarding the integrity of online companies between Saudi citizens living in Saudi Arabia, and those living in the UK.</i>	.168	accepted
H6	<i>There is no difference on average in the expectations regarding affiliation and reputation of companies when shopping online between Saudi citizens living in Saudi Arabia, and those living in the UK.</i>	.028	accepted

6.7 Summary

The chapter has presented the results of the descriptive analysis and the t-tests used to determine whether the hypotheses are accepted or rejected. This chapter, shows the popularity of B2C e-commerce in the UK. Saudis who live in the UK have adopted e-commerce without any difficulties. However, the banks in Saudi Arabia should upgrade their services and technology to permit e-transactions to be adopted in order to develop e-commerce.

The information obtained is subsequently used to develop the framework for B2C (online shopping) in Saudi Arabia, which is presented at the end of Chapter Eight in which a discussion of the findings is provided.

CHAPTER SEVEN

QUALITATIVE DATA ANALYSIS AND FRAMEWORK VALIDATION

7 QUALITATIVE DATA ANALYSIS AND FRAMEWORK VALIDATION

7.1 Introduction

This chapter introduces the findings of the interview exercise, conducted as a means of confirming the outcomes of the quantitative data. The interview data, analysed via the NVIVO 10 software, is subsequently used as a further tool in validating the theoretical framework relating to online shopping among Saudi nationals. Within the chapter, the processes that were followed to collect and analyse the qualitative data are detailed. Specifically, the interview purpose, strategy, validity, translation accuracy, population, sampling, and distribution processes are described, and the findings emerging from the interviews are presented.

In accordance with the research aim and objectives, and the areas pursued in the questionnaire, the following issues were explored in the interviews with representatives (either managers or heads of department) from 25 companies in Saudi Arabia:

- Companies' perceptions of customers' beliefs about shopping online.
- Companies' own beliefs about the benefits of adopting B2C.
- The challenges facing companies in their implementation of B2C.
- The readiness of companies to implement B2C

Additionally, the last section of this chapter considers the responses offered by questionnaire respondents to the two open questions asked at the end of the survey, since these comments are qualitative in nature and not able to be analysed using the same methods as the majority of the questionnaire. Question No. 5.7 from the SA questionnaire - *'from your point of view what is the main problem for online purchase in Saudi Arabia'?* and Question No. 5.7 from the UK questionnaire - *'would you shop online in Saudi Arabia like you would in the UK? Why?'* are the questions concerned. However, in this analysis, NVIVO is used to provide greater accuracy.

7.2 Purpose of the Interviews

Having collected a good amount of quantitative data from Saudi nationals concerning their beliefs and habits in connection with online shopping, the researcher believed that a response from commercial companies would be valuable as this would indicate whether they were aware of customer concerns in relation to internet shopping, and whether they themselves

were able to deliver the type of online retail sales service expected. In providing information from the company perspective, the interviewees were expected to enable a holistic appreciation of the issue under investigation, and allow for some triangulation. The issues influencing the successful implementation of B2C e-commerce, and hence, an understanding of whether the customers' anxieties might be minimised were explored. By adopting a qualitative approach in this part of the study, the researcher was able to gain an in-depth understanding of Saudi company phenomena, and those companies' ability to deliver the desired service. As the interviewees were key informants (Yin, 2003).

Given the aim of securing in-depth knowledge, semi-structured interviews were developed on the basis of guidance from the relevant literature. The questions were designed in English, translated into Arabic, and then checked by the researcher's supervisor and an academic researcher in the School, both of whom were bi-lingual in Arabic and English. The interviewee sample of 25 individuals was distributed across two major cities in Saudi Arabia – Riyadh and Jeddah - and the interviews were undertaken during a three-month period. They were conducted in Arabic and the transcripts then translated into English.

7.3 Interview Strategy

The researcher began the entire process of arranging interviews by contacting companies in various ways. One appointment was organised by email, seven were arranged by telephone, and the remaining 17 were secured by the researcher actually visiting the company premises in person and requesting appointments. The arrangement of these interviews was a complex undertaking since it was necessary for the researcher, as a Muslim woman, not to travel alone, and to be accompanied on each occasion by a male family relative (husband, brother, son). The religious and cultural imperatives for this to occur (Mahram) meant that the organisation of the interviews took longer than it would in other countries where the same requirements do not exist, since there were not only two people's diaries to be co-ordinated, but three. It should be noted that whilst a chaperone accompanied the researcher, that person did not actually attend the interview sessions.

Having organised the interview schedule, the researcher began the procedure by introducing herself, providing evidence of her PhD student status, and a letter from the University, intended to confirm the bona fide nature of the research and to encourage interviewees to feel relaxed. At this stage, interviewees were also given a full explanation of the aim and objectives of the study, and were informed that the information they would provide would be used purely for the research purpose, and that their identity would be protected. They were

also told that if at any stage of the interview they wished to leave, they could do so without being asked to give a reason, and that during the course of the interview they could ask whatever questions they wished. They were then asked for their approval to tape record the conversations but only three interviewees agreed to this, which was not surprising given the Saudi culture and the tendency to secrecy. After the interview they were asked if they would like to receive a copy of the research findings, and invited to discuss the proposed framework with the researcher as a means of facilitating their own implementation. Four of the interviewees thought their companies might like to learn more about the findings, and the researcher therefore, agreed to provide these on completion of the study.

7.4 The Use of NVIVO 10 in Analysing the Data

NVIVO 10 is a useful software tool which facilitates the analysis of qualitative data as noted by Bazeley (2007:2), who recognises that it has the benefits of being able “to organise and keep track of many messy records that go into making a qualitative project”. In this study, the software was used to code the themes discussed within the interviews into organised nodes (Bazeley, 2007), thus making it possible to record the number of similar answers to questions as provided by the interviews. It is important to note at this point that to ensure the validity and reliability of transcripts, the researcher asked a fellow researcher to undertake a random check of seven interviews.

7.5 Company Profiles

The 25 companies participating in the study represented a broad spectrum of trades as shown in Table 7.1. Information also appears in Table 7.1 concerning the companies’ specialisms, whether they had a research centre, access to the Internet, a website, an IT department, and whether they traded online.

Table 7.1: Company Profiles

Company type	Research Centre	Have access to the Internet	Have a Website?	IT Department	Retail Online
Medical care	No	Yes	Yes	Yes	Yes
Insurance	No	Yes	Yes	Yes	No
Supermarket	Yes	Yes	Yes	Yes	No
Furniture	No	Yes	Yes	Yes	No
Supermarket	Yes	Yes	Yes	Yes	Yes
Travel and tourism	Yes	Yes	Yes	Yes	Yes
Ceramic, porcelain, sanitary and mixers	No	Yes	Yes	Yes	No
Furniture, bedroom	No	Yes	Yes	Yes	No
Production and marketing	Yes	Yes	Yes	Yes	Yes

of desserts					
Bookstore	Yes	Yes	Yes	Yes	No
Industrialisation and production	Yes	Yes	Yes	Yes	No
Electronic machines	Yes	Yes	Yes	Yes	Yes
Gardens furniture	No	Under development	Under development	No	No
Jewelry	No	Yes	Yes	No	No
Metallurgical equipment	No	Yes	Yes	No	No
Lighting, crystal	No	No	No	No	No
Wooden flooring	No	Yes	Yes	No	No
Communications and Internet access provider	No	Yes	Yes	Yes	Yes
Women's fabrics	No	No	No	No	No
Employment services	No	Yes	Yes	Yes	Yes
Building instrument	No	Yes	Yes	No	No
Watches	No	Yes	Yes	No	No
Manufacture of kitchen cabinets	No	Yes	Yes	No	No
Communications and Internet access provider	No	Yes	Yes	Yes	No
Fabrics of curtains and sofas	No	Yes	Yes	No	No

In the following discussion of noteworthy feedback on issues stated by participants in the interviews, interviewees are signified by the letter R [R. respondent number].

7.6 Findings Using NVIVO 10 – Interviewees and their Opinions

Figure 7.1 shows the data relating to the 25 interviewees from the different companies as obtained via the NVIVO 10 software.

Name	Nodes	References	Created On	Created By	Modified On	Modified By
Company 1	27	48	01/11/2014 12:50	HA	01/11/2014 22:11	HA
Company 2	23	36	01/11/2014 12:50	HA	01/11/2014 12:50	HA
Company 3	25	43	01/11/2014 12:51	HA	01/11/2014 12:51	HA
Company 4	16	26	01/11/2014 12:51	HA	01/11/2014 12:51	HA
Company 5	14	28	01/11/2014 12:51	HA	01/11/2014 12:51	HA
Company 6	24	31	01/11/2014 12:52	HA	01/11/2014 12:52	HA
Company 7	24	47	01/11/2014 12:52	HA	16/03/2015 17:46	HA
Company 8	16	30	01/11/2014 12:52	HA	01/11/2014 12:52	HA
Company 9	8	9	01/11/2014 12:53	HA	01/11/2014 12:53	HA
Company 10	13	27	01/11/2014 12:54	HA	02/11/2014 10:49	HA
Company 11	23	30	01/11/2014 12:54	HA	02/11/2014 10:49	HA
Company 12	17	25	01/11/2014 12:55	HA	01/11/2014 12:55	HA
Company 13	15	22	01/11/2014 12:55	HA	01/11/2014 12:55	HA
Company 14	10	28	01/11/2014 12:56	HA	01/11/2014 12:56	HA
Company 15	6	/	01/11/2014 12:56	HA	01/11/2014 12:56	HA
Company 16	8	8	01/11/2014 12:56	HA	01/11/2014 12:56	HA
Company 17	7	13	01/11/2014 12:57	HA	01/11/2014 12:57	HA
Company 18	1/	33	01/11/2014 12:58	HA	01/11/2014 12:58	HA
Company 19	19	31	01/11/2014 12:58	HA	01/11/2014 12:58	HA
Company 20	23	35	01/11/2014 12:58	HA	01/11/2014 12:58	HA
Company 21	11	25	01/11/2014 12:59	HA	01/11/2014 12:59	HA
Company 22	6	8	01/11/2014 12:59	HA	01/11/2014 12:59	HA
Company 23	7	7	01/11/2014 13:00	HA	18/03/2015 12:54	HA
Company 24	17	23	01/11/2014 13:00	HA	01/11/2014 13:00	HA

Figure 7.1: Screen Shot of the Interviewees' Data

Figure 7.2 shows the responses (in alphabetical order) to questions concerning independent factors, challenges, and the support required for e-commerce, and the sources from which those responses come.

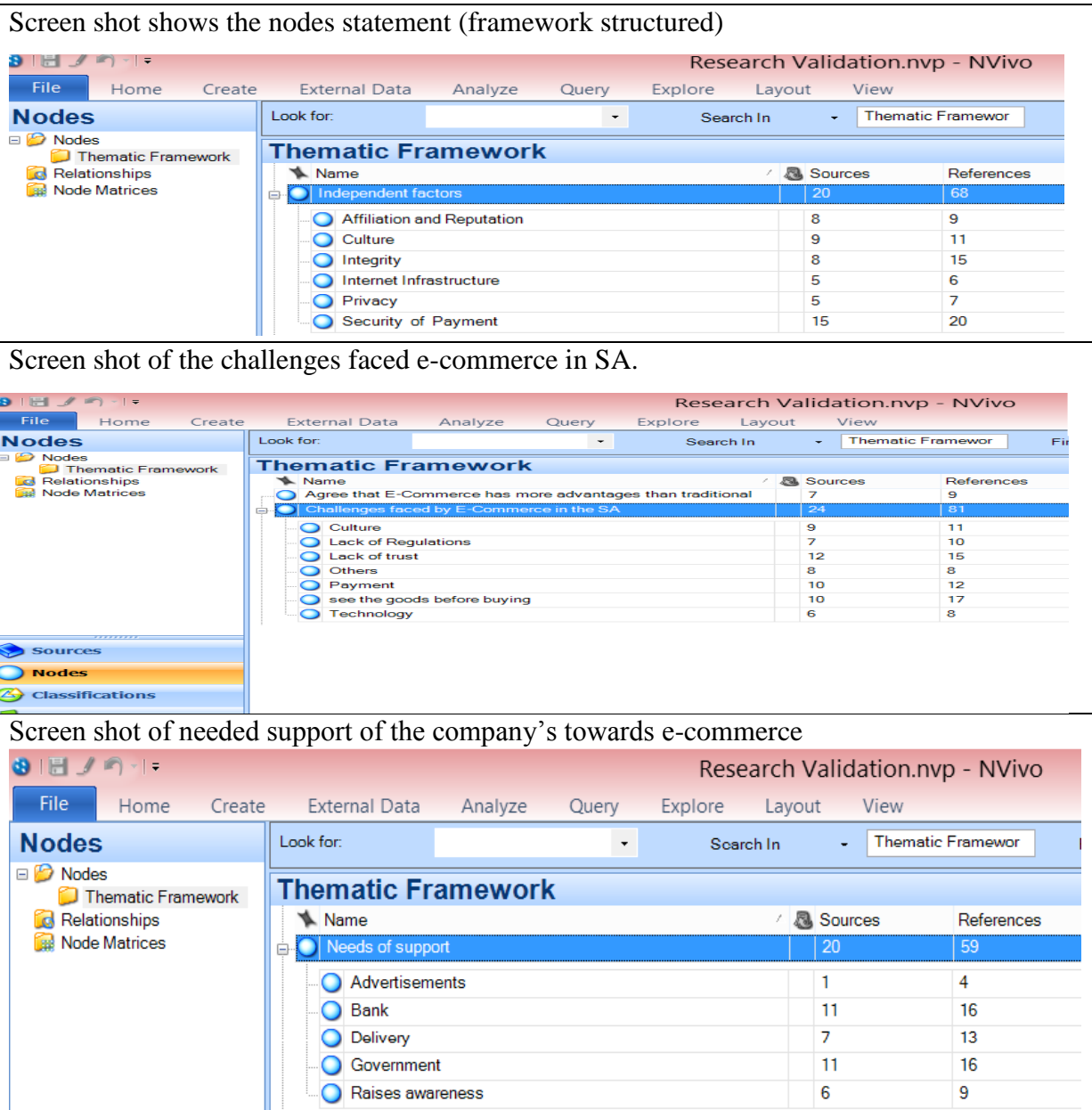


Figure 7.2: Screen shot shows the nodes statement (framework structured), challenges, and support for e-commerce

7.6.1 Trust in Family and Friends

When asked whether Saudi customers trust their families and friends, the first answer from a company representative was: *“Yes, by their recommendation and experience of buying services and goods online”* [R1]. And the next answer was: *“Yes, that is by exchanging the experience between friends and family members (this is because of trustworthiness among*

families and friends)” [R3]. Thirdly: “Yes, because shopping online here depends on the reputation and word of mouth, and society loves to hear the experience of and be influenced by the views of friends and family due to a lack of affection for adventure; rather, they prefer goods and services that have been tested” [R6]. Also, another answer was: “Yes, 100%, if a friend or a family member bought it then they give a positive or negative account of it” [R11]. In addition, one of the interviewees said, “Of course, many people are dealing with my company and use the services on the Internet because of their friends for example, if I put a post on my Facebook or Twitter; friends share it and then their friends will see it and it will increase the number of customers” [R14]. The last answer was: “Yes, many customers are encouraged by friends and families. If some families buy a product, then the sales increase from other families” [R20].

Table 7:2: Independent Factors, Challenges, and Support

Summary of the Nodes of Independent Factors			
	Nodes	No of Sources	No of References
1	Affiliation and Reputation	8	9
2	Culture	9	11
3	Integrity	8	15
4	Internet Infrastructure	5	6
5	Privacy	5	7
6	Security of Payment System	15	20
	Total	20	68
Summary of the Challenges Facing e-commerce in SA			
	Nodes	No of Sources	No of References
1	Culture	9	11
2	Lack of Regulation	7	10
3	Lack of Trust	12	15
4	Others	8	8
5	Payment	10	12
6	Buying on Trust (not seeing the goods before purchase)	10	17
7	Technology	6	8
	Total	24	81
Summary of the Support Needed by Companies for e-commerce			
	Nodes	No of Sources	No of References
1	Advertisements	1	4
2	Banks	11	16
3	Nationwide Delivery Services	7	13
4	Government	11	16
5	Raises awareness	6	9
	Total	20	59

Figure 7.2 and Table 7.2 show the challenges facing e-commerce identified by the interviewees. In this respect, the nodes include culture, lack of regulation, lack of trust, payment issues, buying on trust (not being able to see the goods before buying), technology, and others. When asked about the challenges of B2C e-commerce and whether they

concerned technology, culture, lack of regulation, a lack of sharing knowledge with other organisations about e-commerce, the answers were as follows:

7.6.2 Challenges of Culture, Trust, and Security of Payment

[R1] remarked that *“culture plays a big role, for example, there are not many chances to pay online and communities are not convinced of the payment card security; the situation will improve for e-commerce if there is a system like PayPal but if there is no such PayPal I expect to lose the e-commerce in Saudi Arabia”*. And [R7] said: *“culture might be the most challenging”*, because of the following points:

1. *“Saudi society lacks trust in shopping online, especially when it comes to paying to third parties that cannot be seen. I expect that to be difficult to accept easily, but there should be regulations that protect the payment and the buyer”*.
2. *“Another obstacle is the large number of family members in Saudi Arabia, who cannot buy online because the cost of the item is very high and therefore it is difficult for clients to pay a higher amount on the Internet”*. This interviewee was the manager of a travel agency and was referring particularly to the fact that as Saudi families have many members, the total bill was too high in their estimation to trust to online payment.
3. *“Clients buy from the location based on the name and reputation of the company. In the case of unknown companies it would be a different situation”*.

[R6] stated that, *“It is considered that the culture of the society may be a barrier to e-commerce because there is a large segment of society who think that going out of the house for shopping is leisure and entertainment for the family”*. And [R7] said: *“Culture: gradual orientation influences the younger age groups in terms of acceptance of e-commerce and works to increase their confidence in buying online”* On the same subject, [R11] said: *“Culture and level of education are main problems, and there is an example of when I was providing a service on the phone and I wanted that information from a woman and she refused claiming that some families do not want their women to talk to men”*. Moreover, another extreme example was given by [R14] who said *“when I was in the service of an elderly man and I asked him if he wanted to be served via electronic payment system, he said no I do not want my daughter to access the Internet”*. Clearly, these comments provide concrete proof of the role of culture, summed up by [R24] who simply said: *“Culture to some extent is considered as an obstacle for accepting the change”*.

7.6.3 Challenges of Technology, Payment Availability, the Internet, and Buying Goods on Trust

In respect of the above issues, [R2] expressed the opinion that *the “e-buying culture has the reputation of being dangerous, that it has no real base in the country, and that there are risks associated with the payment system, and having to make purchases on trust because the customer is unable to see the item before paying for it. Additionally, customers are concerned that their credit card numbers might be stolen; for example, when Extra [a company name] was first open, people were afraid of buying from the Internet, but once the new pay system SADAD¹ was introduced, they felt safe”*. However, as remarked by [R1], *“SADAD is a payment system that not all companies can participate in, only big companies”*. In terms of the general problems with the internet, [R14] remarked: *“The speed of the Internet is one of the main problems”*. But [R7] was clear that *“The most important factor is payment availability by Debit Card”* and added: *“Visa has many problems for example, we cannot pay by Debit Card”*. The issue of banking services was also raised by [R6], who said: *“There are not enough banking services by banks to serve e-commerce payment transactions without moving from my place to pay, which means if I buy an online airline ticket I have to go to the ATM to pay”*. Payment was certainly a well-perceived problem which [R6] had much to say about, when he added:

“The most important negative factor is payment problems: There must be a card that allows the consumer to pay other than the credit card because many people do not have them while most people have debit cards; this currently means that many customers cannot enter their card numbers directly for purchase through the site but rather they must pay by cash to the delivery person when the order arrives. So, I think the problems of electronic payment is the most important problem affecting the development and use of electronic commerce in Saudi Arabia”.

[R7] outlined many challenges, and was supported by other interviewees as follows:

- *“Payment system: Finding alternatives ways to credit cards”*.
- *“Activate the payment via regular Debit card”* [R7] and [R11].
- *“Support from banks to facilitate payment services online”* [R7] and [R6].

[R3] observed that customers *“know the meaning of e-commerce but people like to see the product before purchasing and also, they enjoy family procurement and would see it as an abolition of shopping fun, which Saudi people are used to having.”*

7.7 Challenge of the Lack of Regulation

The lack of existing regulations means there is no authoritative body to protect basic consumer rights. Indeed, there is no law in Saudi Arabia that governs e-commerce, so essentially it operates in an unregulated manner. A personal example was offered by [R14] who stated: *“As a manager for an online company, I have had contracts broken by people I have dealt with (companies and customers) and I have not found someone to turn to for my lost rights so I have not found any way to take my right especially if it is a large company, now I do not know what can I do”*. And [R14] brought up the issue of payment, saying *“We have the SADAD system for payment, but it is a government system that has problems and that leads to a lack of customer trust”*. [R24] also pointed to *“the lack of e-commerce regulations and systems”* in respect of B2C e-commerce, and [R10] complained about this state of affairs, saying: *“One of the problems which I believe I will face if I want to implement e-commerce in my company is government regulations, for example, in the replacement system, returns and specifications of goods, who will be responsible for solving any problems in these issues. (There will be a danger if there is a system and no one applies it).”*

7.7.1 Other Challenges Identified

The major challenge, according to [R2] was the *“lack of understanding of the benefits of e-commerce by companies and customers”*. But [R2] also identified another challenge as the country’s traffic problems, saying: *“Traffic conditions should be developed in Saudi in order to avoid the delay of goods delivery because it is one of the main challenges”*. And contractual arrangements were highlighted by [R14] who remarked: *“There is a problem in that customers do not read the contract when dealing with the company, so sometimes there are problems reimbursing the customer by the bank so customers are disrupted”*.

7.7.2 E-commerce Infrastructure (Support Needed to Enable E-commerce)

- **Advertisements:** The interviewees made many references to the need for effective advertising of the availability and benefits of e-commerce. [R2] for instance said: *“Advertisements of all types resonate with the Saudi consumer: Advertising (Marketing) special offers, TV advertising, public facilities, schools, media, cheaper offers on websites”*.

- **Banks:** *“The need for banks to be more supportive by offering a range of financial services that would support the development of e-commerce, as mentioned in Section 7.6.3 was also raised by many interviewees”.*
- **Delivery:** An effective delivery service throughout the country was seen as an urgent need, as mentioned by [R11] who said: *“People in Saudi Arabia prefer their goods and services to be delivered and this is common in Saudi society”.* Yet, it was pointed out that delivery was a problem by [R1] and [R2], the latter saying: *“The delivery is an obstacle to e-commerce in Saudi Arabia”*, and [R3] adding to this concern, saying: *“the issue is whether it is provided effectively and quickly delivered, making sure of the safety of the goods on delivery”.*
- **Government:** The role of government was raised by many interviewees, but specifically, [R7] stated: *“The most important factor is that there will be claims by society and companies for the existence of judicial security systems to protect consumers and businesses in the world of electronic shopping”*, and [R20] said: *“The existence of government support systems and suggestions”* is urgently needed. Likewise, [R7] said: *“We need government support to find adequate protection systems for clients”*, and [R24] said: *“Having a strong infrastructure for companies in Saudi Arabia can be used to secure the trust of the customers”.*
- **Government support for e-Commerce in Saudi Arabia**
When they were asked whether the Saudi Arabian government has supported e-commerce, [R3] said: *“Yes, there is support for the idea of technological use from the government (because the whole work of the ministries is done via the Internet) and there is a tendency from the government to protect consumers”.* But [R1] was not sure about the contribution made by government, stating: *“I do not know, I have not come across problems to know if it is supported or not”.* [R2] and [R6] agreed with this sentiment, the latter specifically saying: *“I do not know about that because I am a marketing specialist manager and I have not faced any problems regarding that”.*
- **Level of Consumer Awareness of the Benefits of e-commerce**
[R2] expressed the view that *“it would be helpful if there were an increased awareness of the importance of e-commerce for customers and all the community”*, and [R6] argued that *“there should be more efforts to define the usefulness of services and benefits of e-commerce among the people, pointing out the savings in time, effort and money”.* [R20] said *“Companies should spread the awareness in the use of e-commerce and its benefits on social networking websites which affect all people who*

use social network, so they can become more aware about e-commerce advantages"; and [R11] believed that this awareness was now evident, as he said *"There is an increase of the awareness of consumers regarding to the advantages of e-commerce"*. Hence, it is clear that awareness is being seen but that for some companies this is slow to take effect.

7.7.3 Companies' Vision of e-commerce Implementation

Figure 7.3 and Table 7.3 show the opinions regarding e-commerce implementation in each of the participating companies, and reveal many references to this issue.

When asked if the company's vision was towards engaging in e-commerce, [R1] said: *"We started the first company in Saudi Arabia and the Arabian Gulf to provide services and medical care products online"*, thereby confirming his company view that online trading was the way forward. And [R2] said: *"Yes, there will be a significant expansion of our company's e-commerce in Saudi Arabia and also in the Arabian Gulf, Oman and other countries"*. A similar opinion was offered by [R3] who said: *"The company's vision is to drive electronic purchasing transactions"*, and by [R6] who pointed to the fact that *"there is an annual strategic plan for the company and its implementation of e-commerce in Saudi Arabia. The first element in the strategy for the coming years is the development and dissemination to all regions of Saudi Arabia"*. In the case of [R7], he responded to the question by saying: *"We aim to develop all aspects of e-commerce in the future plans"*, and [R11] said: *"Yes, there will be annual plans. We are heading them wholly"*. In addition, [R20] stated: *"We have a vision for the implementation of e-commerce because we are looking forward to having the most creative atmosphere, successful and profitable in the technology sector and wireless telecommunication and information in Saudi Arabia"*. Moreover, [R24] said: *"We will direct the company in the future of e-commerce to represent a large part, especially with regards to trade with customers"*.

7.7.4 Sharing e-commerce Knowledge with other Organisations

When interviewees were asked whether their companies shared knowledge about e-commerce with other organisations, the first answer received was from [R2], who said: *"No, that does not exist in Saudi Arabia and, of course that could not be with competitors"*. And the theme of rivals was also mentioned by [R3] who said: *"There is exchange of experiences with suppliers and not with competitors"*. Moreover, [R11] stated:

“No, first: I can get information, but I do not want to give information. Second: in Saudi Arabia, it is a difficult concept to co-ordinate between companies and there is no co-ordination between the companies. From my point of view, they would have to oversee from the government, for example, it is a good thing if there is a meeting between the companies under the supervision of the Ministry of Commerce to protect the companies depending on the level of small and medium enterprises, bankruptcy protection and control of monopoly”.

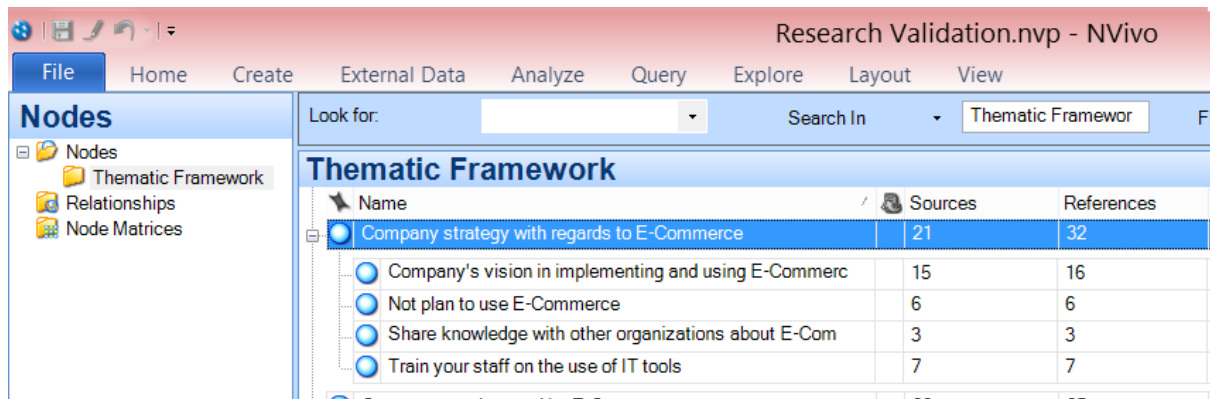


Figure 7.3: Screen shot of Companies’ e-commerce Strategies

Table 7.3: Summary of the Nodes of Companies’ Strategies

No	Nodes	No of Sources	No of References
1	Company’s vision in implementing and using e-commerce	15	16
2	No plan to use e-commerce	6	6
3	Share knowledge with other organisations about e-commerce	3	3
4	Train the staff on the use of IT tools	7	7

7.7.5 Companies’ Understanding and Strategy with Regards to e-commerce, and Opinions of the Benefits of Developing B2C in Saudi Arabia

Figure 7.4 and Table 7.4 show the companies’ understanding of e-commerce.

[R1] stated that: *“There will be competition between companies that creates differences in prices by adopting e-commerce; therefore, it will increase companies’ profits, similarly it will reduce traffic jams in the streets because people will be shopping from their homes, and there will be markets made more accessible to the community”.* Also, [R2] said: *“We know the benefits of developing B2C e-commerce, however, we are the first company in Saudi Arabia to sell retail in this way, we will create a record on the company online system, which saves*

the customer data in order to reduce the problems which could affect e-commerce". And [R6] said:

"e-commerce gives benefits to both companies and customers. First, one of the benefits is that it enables the company to recognise their customers through the number of customers who register on their website and access their data on the web. Secondly, it also helps them to study the style of the clients and their shopping behaviours and purchasing power, which we cannot get through in traditional trade. Thirdly, it provides knowledge of the age group of the shoppers, their gender and the nature of variety of the purchases. Finally, new sorts of customers who are looking for online shopping can be gained".

Clearly, [R6] believed that the ability to track online customers' browsing and purchasing behaviour was of great marketing benefit to companies.

Another manager mentioned further benefits that derive to the customers as being: 1. *"e-commerce enables buyers to save time and effort of movement from their place to go shopping"* [R6]; this answer also was given by [R11]. 2. *"e-commerce reduces traffic on the streets"* [R6]; this answer also was given by [R14]. 3. *"It enables companies to compare prices with feature prices of other competitors"*. [R7] stated that 1. *"It saves time because e-commerce eliminates wasted time, which enables the company to work 24 hours instead of the official working hours"*; 2. *"A full online market is open everywhere for all customers"*; 3. *"It enables companies to compete with the top companies because companies will try to provide top customer service"*; 4. *"The main benefit of e-commerce is the increasing corporate profits"*. And [R11] said that e-commerce has the following benefits:

1. *"The presence of strong guarantees for the seller and buyer at the same time"*.
2. *"It helps in the real expansion and proliferation"*.
3. *"It creates a spirit of competition between companies"*
4. *"It targets specific groups of Internet users"* [R11]; this answer also was given by [R24]
5. *"It increases profits and improves services"* [R11]; this answer also was given by [R14], and [R20]
6. *"It assists in inventory management"*.

Additionally, [R14] remarked that, *"e-commerce allows customers and companies to save money"*.

[R20] gave his opinion, saying: “Yes, e-commerce has benefits in terms of selling goods and services (there are benefits of e-commerce of both sides of the evolution of the companies to increase their profits and continuity in the market and its benefits for customers to shop more easily and cheaper)”. And [R24] said: “e-commerce provides the disappearance of administrative burdens and reduces staff who works in the companies so companies pay less money”.

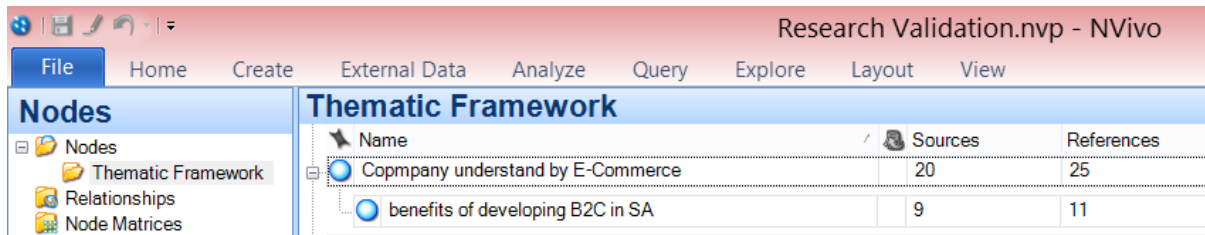


Figure 7.4: Screen shot of Companies’ e-commerce Strategies

Table 7.4: Summary of the Nodes of Companies Understanding of e-commerce

No	Nodes	No of Sources	No of References
1	Companies Understating by e-commerce	20	25
2	Benefits of developing B2C in SA	9	11

It can be seen in Figure 7.5 and Table 7.5 whether companies have a customer research centre in respect of e-commerce or not, and it is clear that such considerations are only in the early stages, since only a few companies had ever conducted a survey to discover customer needs. Moreover, only two companies have a research centre to support their e-commerce initiatives. However, eight companies claimed to have systems to collect customer feedback by telephone messages after customers make a call to the company, and by suggestion boxes which are located in the branches.

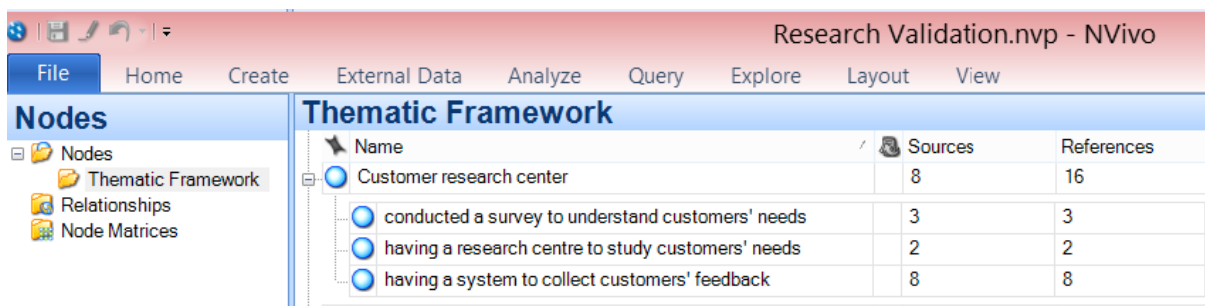


Figure 7.5: Screen Shot of Companies’ Research Activity

Table 7:5: Summary of Nodes of Companies Regarding the Existence of a Research Centre for e-commerce

No	Nodes	No of Sources	No of References
1	Customer research centre	8	16
2	Conducted survey to understand customer needs	3	3
3	Have a research centre to study customer needs	2	2
4	Have a system to collect customer feedback	8	8

7.7.6 Companies' Perceptions of Customers' Understanding of e-commerce

Figure 7.6 and Table 7.6 show the companies' beliefs about customers' understanding of e-commerce.

When company managers were asked whether Saudi customers had a good understanding of e-commerce, [R1] answered

“Yes, especially the educated segment and this segment has scholarships for education in and outside Saudi Arabia because they would like to try to develop the country, for example, by transferring their ideas when they build their online businesses. I also note through customer trials of electronic shopping the majority are women who come especially from capital cities such as Riyadh after that, the holy city of Mecca and Dammam but there is not an understanding of e-commerce in all segments of society”.

[R2] said:

“Apart from particular groups of people who got their education abroad, I think people in Saudi Arabia do not have a good and full understanding of e-commerce. Also, the vision of e-commerce is not clear to consumers, except for that small segment who were educated outside of Saudi Arabia and try to purchase things via the Internet abroad so they have an awareness of the benefits of e-commerce”.

[R3] said: *“Yes, there is a major development in Saudi, and there is trust in e-commerce because there is buying and browsing from customers on the webpages. There is an understanding of e-commerce customers who have Internet access and a credit card”.*

[R6] said:

“Yes they have, it was done through a sample questionnaire from the community about whether they wanted electronic shopping to be provided, and they believed yes, especially amongst housewives because of the difficulty of movement for them and also, employees such as women in schools and hospitals because they do not have time to go physically to actual shops. However, this sample is too small and it was in Riyadh and I do not know about other regions”.

[R7] said: *Yes, I think so, but a certain segment, not all segments of society only those who are between the ages of 18 to 45, or a group visiting the websites of travel agencies and tourism services. Often this segment is educated and women are sometimes the driving force of the family for organising tours online”.*

On the other hand, the answer [R11] emphatically denied such a situation, saying:

“No, Saudi Arabia may have the most consumers who are using the Internet out of all the Arab countries, but they also have the least trust in the Internet; I do not think people in Saudi Arabia have a good understanding of e-commerce, except for a small group of young people who use e-commerce. I would like to add that the reputation of the company in Saudi Arabia has a great role in creating trust between the customer and the company, for example, by social networks and I can notice the impact of consumer recommendations on other consumers and that may mean people have an adequate level of electronic culture”.

In addition, another participant [R14] answered: *“No, there is not a good understanding of e-commerce in all population segments but there is understanding in specific segments such as those who are under 30 years old (people who have technology revelation)”.* And [R20] said:

“There is an understanding of e-commerce on average, some people have some and some people do not. For example, there are still customers who prefer to come to the branch to buy or renew their contract, despite having the possibility to pay through the Internet simply because they are afraid of using online payments. There is a lack of trust in e-payments and they fear for their card information. I noticed this in the company when we suggested the customer pay online and they said no because they prefer to pay in the shop”.

And [R24] replied: *“Sort of, there is a development of thought and education in Saudi society, especially young people more than older people because they have a love for technology”.*

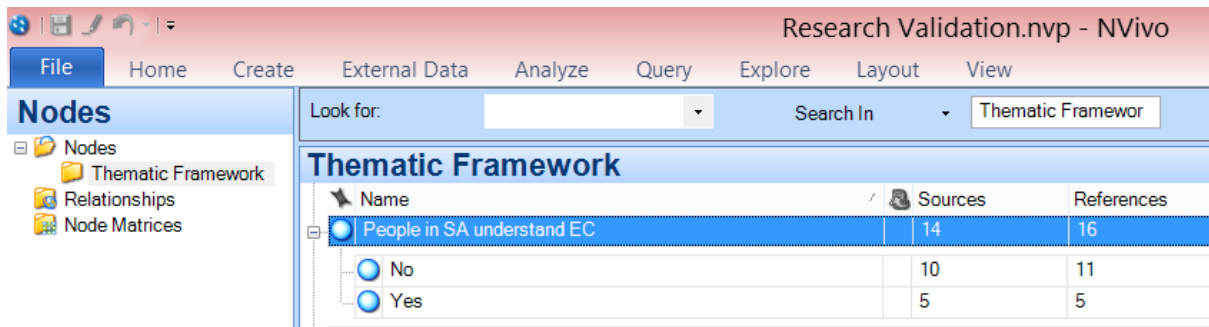


Figure 7.6: Screen Shot of Companies’ Perceptions of Saudi Customers’ Understanding of e-commerce

Table 7.6: Summary of the Nodes of Companies’ Perceptions of Saudi Customers’ Understanding of e-commerce

No	Nodes	No of Sources	No of References
1	No	10	11
2	Yes	5	5
	Total	14	16

7.7.7 Other Factors that could encourage the use of e-commerce in Saudi Arabia

[R3] said: “Lack of time for the community in modern times would increase the usage of e-commerce”. And [R6] said: “To develop e-commerce in Saudi Arabia, providing cheap deals on goods online are required to enhance customers to buy online”. [R3] echoed this sentiment. [R6] also said: “The GPS service makes it easier for companies to connect”, and [R24] also commented on the telecommunications potential, saying: “I can add that, technology in Saudi Arabia has a strong infrastructure, which is not considered a problem”. Moreover, [R3] stated that: “60% of the electronic market customers are under 25 years old; this is the digital generation, maintaining the rate of development and to draw a plan for implementing e-commerce is becoming closer to the coming generations as they will be new customers who use the e-commerce”.

7.8 Findings of the Qualitative Data in the Questionnaires

This section presents the analysis of the answers from two of the open questions in the questionnaire – the first relating to Question No. 5.7 in the survey used with the Saudis in SA, and the second relating to Question No. 5.7 in the survey used with the Saudis in the UK. Respectively, these questions were: *‘from your point of view what is the main problem for*

online purchase in Saudi Arabia’? and ‘would you shop online in Saudi Arabia like you would in the UK? Why?’

Figure 7.7 shows the responses to Question no. 5.7 in the SA questionnaire survey, as determined by the NIVIVO software.

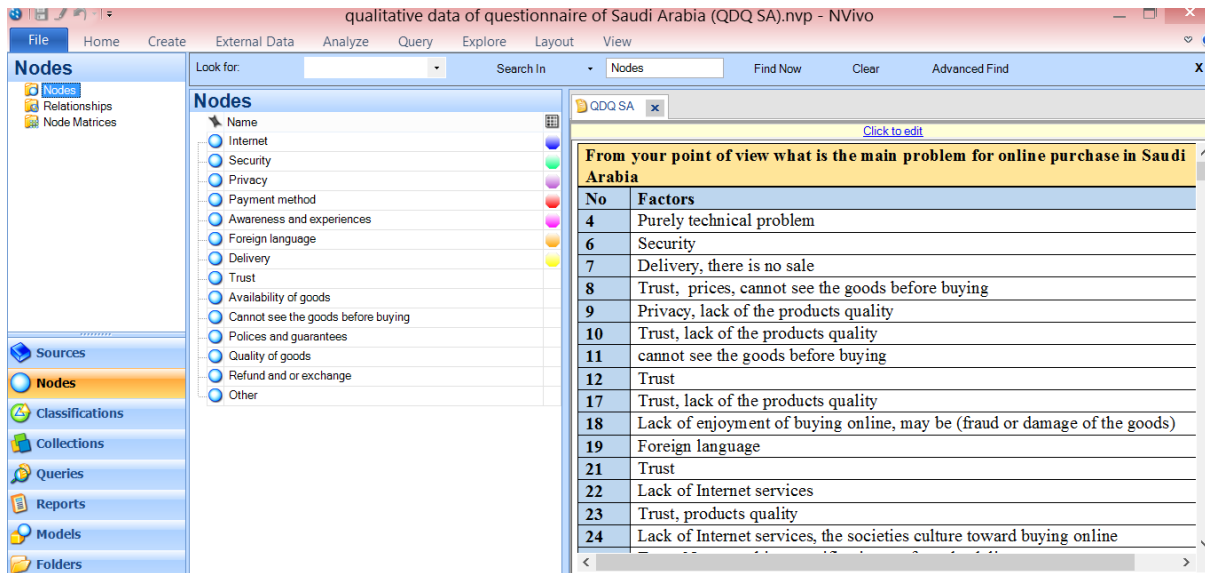


Figure 7.7: Screen Shot of the data of Question 5.7 in SA Questionnaire

It can be seen in Figure 7.8 and Table 7.8 that the main issues cited as problems encountered by customers when using e-commerce in SA, were Internet access, security, privacy, trust, payment method, awareness and experience, foreign language usage, delivery, availability of goods, cannot see the goods before buying, lack of policies and guarantees, quality of goods, non-availability of refund and/or exchanges.

Name	Sources	References	Created On	Created By	Modified On	Modified By
Internet	1	34	05/06/2015 19:02	HA	05/06/2015 21:00	HA
Security	1	51	05/06/2015 18:57	HA	05/06/2015 20:59	HA
Privacy	1	11	05/06/2015 18:57	HA	05/06/2015 20:56	HA
Trust	1	111	05/06/2015 18:59	HA	05/06/2015 21:50	HA
Payment method	1	72	05/06/2015 19:03	HA	05/06/2015 21:05	HA
Awareness and experien	1	25	05/06/2015 19:28	HA	05/06/2015 21:05	HA
Foreign language	1	42	05/06/2015 19:01	HA	05/06/2015 21:06	HA
Delivery	1	100	05/06/2015 18:59	HA	05/06/2015 21:02	HA
Availability of goods	1	9	05/06/2015 19:04	HA	05/06/2015 21:05	HA
Cannot see the goods b	1	21	05/06/2015 19:06	HA	05/06/2015 21:06	HA
Polices and guarantees	1	26	05/06/2015 19:12	HA	05/06/2015 21:00	HA
Quality of goods	1	38	05/06/2015 19:13	HA	05/06/2015 21:05	HA
Refund and or exchange	1	18	05/06/2015 19:42	HA	05/06/2015 20:54	HA
Other	1	30	05/06/2015 21:07	HA	05/06/2015 21:17	HA

Figure 7.8: Screen Shot of Question No. 5.7 – Problems Regarding e-commerce

Table 7.7: Summary of the Nodes of Customers Perceptions of Saudis’ Problems Regarding the e-commerce

No	Nodes	No of References
1	Internet	34
2	Security	31
3	Privacy	11
4	Trust	111
5	Payment method	72
6	Awareness and experience	25
7	Foreign language	42
8	Delivery	100
9	Availability of goods	9
10	Cannot see the goods before buying	21
11	Policies and guarantees	25
12	Quality of goods	38
13	Refund and/or exchanges	18
14	Other	30

It is clear that trust is the highest problem for Saudis since they are inherently distrustful of the claimed security of websites, they do not believe the payment methods will keep their personal information private, and they do not trust companies to act with integrity and provide them with goods of the quality specified on their websites. Delivery features as another very important logistical issue, ranking second after trust, as currently, there is simply not an effective delivery network in the Kingdom. And the method of payment ranks third. In

the other node, issues concerning technical problems, fraud, lack of enjoyment of buying online, lack of an online buying culture within Saudi society, company integrity, non-alignment of the specifications of goods with the actual products received, lack of good websites, lack of advertising, general reticence and about and incapability to use the web. Figure 7.9 shows the responses to Question 5.7 in the UK questionnaire.

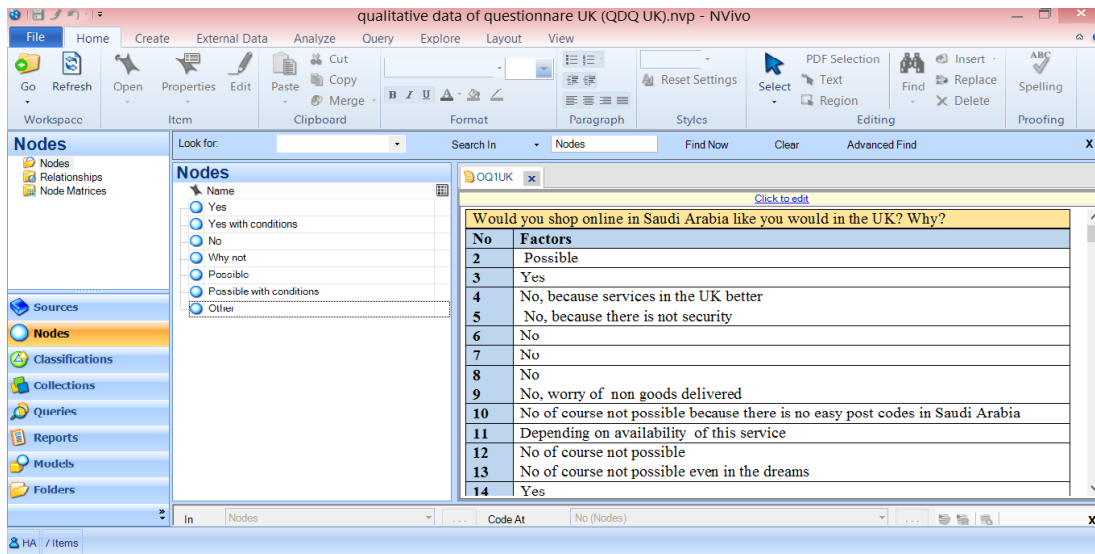


Figure 7.9 Screen Shot of question 5.7 data of the UK questionnaire

It can be seen in Figure 7.9 and Table 7.8 that when Saudis who live in the UK were asked if they would shop online in SA as they do in the UK, their answers were divided into categories – yes, yes with conditions, no, why not?, possible, possible with conditions, and others.

Name	Sources	References	Created On	Created By	Modified On	Modified By
Yes	1	28	07/06/2015 21:56	HA	07/06/2015 22:59	HA
Yes with conditions	1	17	07/06/2015 21:56	HA	07/06/2015 22:59	HA
No	1	100	07/06/2015 21:57	HA	07/06/2015 23:00	HA
Why not	1	28	07/06/2015 22:00	HA	07/06/2015 22:55	HA
Possible	1	10	07/06/2015 22:00	HA	07/06/2015 22:59	HA
Possible with conditions	1	3	07/06/2015 22:00	HA	07/06/2015 22:46	HA
Other	1	4	07/06/2015 22:01	HA	07/06/2015 22:58	HA

Table 7.8 Screen Shot of Question 5.7 in the UK Questionnaire

**Table 7:9 Summary of the Nodes of Customers Perceptions of Saudis in the UK
Regarding buying online in SA**

No	Nodes	References
1	Yes	28
2	Yes with conditions	17
3	No	100
4	Why not	28
5	Possible	10
6	Possible with conditions	3
7	Other	4

The above table shows that 28 references to the word ‘yes’ were received, and 17 mentioned that if certain conditions were fulfilled (acceptable security guarantees, delivery, the protection of personal information, secure system for payment, recommendations from family and friends, privacy, high security and protection, bank services, policies, companies provide the same services offered by UK companies, guarantee of quality, refund, trust) they would shop online in SA.

However, the highest outright answer, with 100 references to the fact that they would not shop online in SA as they do in the UK, was ‘no’ and of these 28 provided the reasons already shown above as their justification. Specifically, they mentioned that: there is no post code system in SA which would assist delivery, delivery is generally poor, the quality of goods is generally poor, there is insufficient choice of online stores, trust is not in evidence, the banks do not provide the services required for customers to effectively make online financial transactions, there are no formal policies to protect customer rights, security is poor, there is no proper infrastructure as there is in the UK (no awareness, no development, no advanced .com companies to set the example for new ones, no guarantees of refunds or exchanges, and no easy mechanism for these things to occur.

In addition 10 respondents said it was possible for them to continue to buy online on returning to SA of three main conditions were satisfied, these being attention to security, privacy, and the quality of goods (that to include the provision of guarantees for goods and refunds if not satisfied). This of course, amounts to an overall development of the infrastructure. One respondent said s/he would only buy from overseas companies, another expressed a deep concern about fraud, and another said his/her to decision to continue to shop online when in SA would be entirely dependent upon the services offered.

7.9 Summary and Key Findings

This research contributes to the area of B2C e-commerce by increasing the knowledge of the varied understandings, opinions, and behaviours of both customers, and companies. It involves people representing these two samples, and brings a Saudi Arabian perspective to this very important aspect of the current highly technological world. In so doing, it highlights the problems of conducting B2C e-commerce in the Saudi environment, and hence, stands as a study that identifies barriers to its implementation in Saudi Arabia. The study confirms that Saudi customers who live in developed e-commerce environments engage with B2C e-commerce without complication as clear differences are seen between the data secured in the UK, and that obtained in SA. The only logical conclusion to draw is that the variation in maturity of online trading is the cause of the willingness or reluctance of Saudi citizens to participate in this type of shopping. Consequently, it can be asserted with confidence that if the B2C e-commerce environment were successfully developed in Saudi Arabia, companies would most definitely profit. Moreover, Saudi citizens would also reap several benefits, in particular the opportunity to conduct more shopping in a more relaxed environment.

The analysis of these primary outcomes clarifies that overall, Saudi companies seem to be in the early stage of implementing e-commerce. Additionally, they seem to be aware of the factors which are supporting their development in this respect, and those which are hindrances.

It is worth noting that seven of the companies are engaging in e-commerce in Saudi Arabia and have aimed to develop e-commerce in their future plans.

The outcome is divided into two aspects as follows:

Encouraging B2C e-commerce:

- Companies believe that customers do understand the concept of e-commerce
- Companies are aware that customers trust what their families and friends recommend
- Companies believe there are benefits to developing B2C in Saudi Arabia
- Companies have a vision for implementing and using e-commerce
- Companies feel they should increase the awareness of customers regarding the advantages of e-commerce

Obstructing B2C e-commerce:

- Challenges of technology and the lack of availability of suitable payment systems

- Challenges of culture
- Challenges from the lack of regulation
- Lack of knowledge-sharing with other organisations about e-commerce

The outcomes of the study provide significant guidance for strategists in various organisations and companies in Saudi Arabia. The enhanced appreciation of the significant issues relating to B2C e-commerce provides the opportunity for an online shopping model for SA to be developed. This should take account of the need to create a competitive online environment, develop secure and available payment systems, increase government support, share knowledge and experience with other companies engaging in e-commerce, and increase the logistics services. Knowledge support in respect of implementing B2C e-commerce is generally poor among both companies and consumers.

7.10 Limitations of the Study

Three main limitations of the study can be identified.

The first relates to the difficulty encountered in securing the participation of decision-makers and arranging appointments with them. The second concerns the fact that companies in the main were not prepared to allow the researcher to tape-record the interviews. And the third is the difficulty sometimes encountered during interviews when trying to probe the reasons for companies' decisions not to engage in e-commerce.

It is recognised that these three limitations can all be associated in some degree with the wish by companies not to divulge information that might have been useful to competitors, despite the researcher's assurance to the contrary.

CHAPTER EIGHT

DISCUSSION OF THE FINDING AND THE PROPOSED FINAL FRAME WORK

8 DISCUSSION OF FINDINGS AND FINAL FRAMEWORK

8.1 Introduction

The purpose of this study was to investigate and examine factors that impact upon the development of B2C e-commerce in Saudi Arabia such that a framework could be established that would help in understanding the behaviour of Saudi nationals in online buying. In Chapter Three of the thesis, the existing literature which was considered to be helpful in this respect was reviewed, and subsequently, empirical fieldwork generating primary data was undertaken (c.f Appendices II, III and IV). This primary data was presented and analysed in Chapters Five, Six and Seven, and now these findings are discussed as a means of generating the theoretical framework required to achieve the study's overall aim.

8.2 Demographic Information Profile of Both Samples SA and UK

The demographic information profile indicates that in the sample of Saudis living in Saudi Arabia, 213 were males (35.1%) and 393 were females (64.9%). The age group from 25-34 years old was the largest with 244 respondents (40.3%), and the age group greater than 55 years old was the smallest, containing only two respondents (3%). In the sample of Saudis living in the UK, 80 were males (47.3%) and 89 females (52.7%), the age group 25-34 was the largest, containing 79 respondents (46.7%), and the age group over 55 was the smallest with just one respondent (6%). These percentages are not really surprising since the youth population is the largest group in Saudi Arabia, and constitutes a major segment of society (CIA, 2009, SOCG, 2012).

In terms of educational achievement, those holding a Bachelor degree in SA comprised the greatest group, with a frequency of 301 (49.7%), and those holding the same qualification in the sample living in the UK also comprised the largest group, there being 65 (38.5%). Again, this is not surprising, since whilst the reason for many Saudis being in the UK is to follow postgraduate courses, those individuals do also bring their families with them, and those family members are not necessarily graduates. However, from the percentages in both contexts (SA and the UK) it can be seen that Saudi culture has come to respect education and place great store by the development of the Kingdom's education sector, such that it now consists of public and private schools and universities (the majority being public). Consequently, given the disproportionate size of the young population, and the advancements

in Higher Education (HE) in SA, many young people hold a Bachelor degree (SOCG, 2012), and that has implications for the level of IT awareness among young Saudis.

The sample in Saudi Arabia came from all over the Kingdom's five regions, but representation from the middle region was highest, reaching 46.4%. This shows that it is easier to distribute a survey in big cities than it is in small ones since access to small cities is restricted by distance and climate, and more people are available in large cities. In the UK, Saudis living in the City of Manchester formed the largest group of respondents (67.5%), but this was not surprising as the researcher lives in Manchester, thereby being well placed to contact people. Likewise, she had lived in Riyadh in SA, and that made the collection of questionnaire data from that city easy and convenient.

With regard to income, 31% of the sample living in SA earned less than 4,000RS²² and 1.8% earned over 20,000RS. The vast majority of the sample (60.2%) were employed, and 26.6% were students. In respect of the income earned by the sample living in the UK, 31.4% of respondents earned between 4,000RS and 8,000RS, and 5.3% earned over 20,000RS. In terms of occupation, 39.1% of the sample living in the UK were students, 37.9% were in employment, and 17.8% were the spouses of Saudis. The average Saudi income was US\$18,033.69 in 2013²³.

8.3 The Sub-factors of the Survey

Zhu (2013) argues that the rapid increase in e-commerce has brought with it some potential harmful effects, and in this study several such problems were discovered when testing the sub-factors. These (c.f. 3 and c.f. 4 of the survey) are considered as barriers to the development of B2C e-commerce in the SA. However, it is notable that they are not all present in the UK environment. Indeed, a large difference was noticeable between the behaviour of Saudis in the UK and those in Saudi Arabia in respect of the inhibitors to their online purchasing, since 46.2% of those in the UK believed there were no such inhibitors, whereas only 11.7% of those in the sample in SA felt that way. This variation is confirmation of the fact that the Internet, and other ICTs transform communities into knowledge-based entities, and drive the world economy as can be seen in the UK (Ahmed et al. 2006). This situation is not so developed in SA, which also explains the absence of any regulatory

²² The Saudi Riyal fixes at 1 U.S. dollar = 3.75 Saudi Arabian Riyals (SAR).
<http://www.currencyconverterrate.com/usd/sar.html>. Last accessed 19-04-2015

²³ <http://www.tradingeconomics.com/>

environment, and the slow penetration of the Internet in SA, resulting from the fact that the broadband telecommunications necessary to underpin the successful adoption of e-commerce remain limited (Alfuraih, 2008). This scenario is not completely different from that in many developing countries as found by Rajon et al. (2011) who identified that ICT infrastructures in those contexts are not well developed, and that consequently, neither is e-commerce.

Without such infrastructures, fundamental issues such as trust in the system becomes a major obstacle, and indeed, is identified by AlGhamdi et al. (2011b) as the key factor involved with payment via the Internet. Trust in the delivery mechanism is also perceived as a barrier; it emerging that 19.5% of the Saudi sample living in SA believed that delivery issues served as inhibitors to buying online, whereas less than half that percentage (8.3%) of the sample living in the UK perceived this as a problem. Again, this perception is in line with the outcome of a study conducted by AlGhamdi et al. (2011b), who found that delivery services in SA are not considered to be professional. These researchers concluded that the type of infrastructure that fosters a move in the direction of e-commerce is not imminent in SA (AlGhamdi et al., 2011b).

In terms of the technical obstacles to online shopping, a large number of Saudis in the UK (32.5%) do not believe there are any such obstacles, but in SA, that figure drops to only 7.3%, clearly indicating that the vast majority of people in SA perceive there to be technical obstacles to online shopping. Lack of ability to check the quality of goods before making a purchase was cited by 26% of the sample in SA, whereas in the sample living in the UK, this was less - at 15.8%.

In terms of training needs in respect of buying online, 58.3% of respondents in the sample in SA believed that such needs did exist, which essentially confirms their belief that they themselves need some tuition in the process. Hence, there is a definite need for some awareness-raising in terms of online processes, and within this effort, the advantages of buying online should also be well explained. Such a feeling did not emerge from the sample living in the UK, however, since in response to this question, only a quarter of the sample (24.9%) considered that they did require some training, and the vast majority (75.1%) believed they did not require any at all. This variation can possibly be explained by the fact that when Saudis live in the UK where the B2C e-commerce environment is developed and trustworthy, they feel more relaxed and have the motivation to try to do their shopping online without becoming anxious that a 'wrong' move will cost them. Essentially, they learn how to

shop online with the safety net of regulation, and it is easy to acquire positive experience of buying online in such an environment without the need for any type of training. As yet, there has been no study exploring the perceived training needs of Saudis in SA in terms of buying online.

In respect of their readiness to use the Internet as their main shopping medium, a small majority of respondents (52.5%) in SA believed that they were ready, whilst 47.5% considered that they were not. It is notable to see this result, since it may not have been expected given the apprehensions indicated about trust regarding payment and delivery, but it is certainly the case that the general public seem to want the opportunity to do the majority of their shopping from the comfort of their own homes. This is a worthwhile finding in as much as it provides evidence to encourage the development of B2C e-commerce in the Kingdom. With the UK sample the findings regarding e-commerce readiness, revealed that just under half (48.5%) of the sample believed they were ready to use the Internet as their main shopping medium, while just over half (51.5%) felt they were not. Thus, there is no large difference between the two samples, and this may be an indication that Saudi people, wherever they are, have the same beliefs about the role of online shopping in their particular circumstances. One of those beliefs is clearly driven by the fact that in Saudi society it is common for people to shop in families, to enjoy the retail experience, seeing the products before they buy, making comparisons, and possibly eating out so that the family shopping trip becomes a family leisure activity. Undoubtedly this has become part and parcel of Saudi life and will continue as families are important entities in Saudi culture, but nonetheless, the fact that approximately half of all those questioned indicated a readiness to do their main shopping online is good news for the prospects of B2C e-commerce in SA. Indeed, it is confirmed that there is already some history implementation and use of B2C e-commerce within SA, as about 39% of adult Internet users in the Kingdom do purchase goods and make payments for services online via e-commerce facilities (IMRG, 2011).

In terms of the participation of the sample in SA in online shopping, 43.2% of the sample had already bought online in SA, whereas 56.8% had not. This is quite a surprising outcome given the early stage of development of e-commerce in the Kingdom, and it points to the willingness among society to try to use this new technology. However, in the sample living in the UK, the vast majority (71.6%) reported that before they left SA to come to the UK they had not bought online, and only 28.4% indicated that they had. After moving to the UK, however, their buying habits changed, and 84.6% of the sample reported buying online in the

UK, leaving only 15.4% who said they were not doing this. This finding shows that there is indeed a big difference between the behaviour of the two samples, and that Saudis who live in developed B2C e-commerce environments engage with e-commerce without any complications. This is clearly accounted for, as already indicated, by their satisfaction with the characteristics of the e-commerce environment, which appears to them to be more trustworthy in all respects than in SA. Particularly, they believe they can trust the whole communication process on the Internet, and are convinced that their personal information and financial details are safeguarded.

Clearly, the e-commerce environment in SA is not of the same quality as in the UK, but the fact that Saudis living in the UK are happy to be part of the B2C phenomenon is positive news for the development of e-commerce in SA as with the same guarantees, online shopping could be just as successful there. Certainly, Eid (2010) found that individuals would be encouraged to engage in e-commerce if the facilities were provided; likewise research in Malaysia by Jehangir et al. (2011) demonstrated changes in buyer behaviour with the growth of the country's ICT infrastructure.

The online shopping habits of Saudi nationals living in Saudi Arabia reveal that purchases are made on an infrequent basis, with just one quarter of the sample (24.4%) buying online only once a year, and only 1.5% purchasing on a weekly basis. In contrast, the online shopping habits of Saudis living in the UK reveal that 37.9% of respondents buy every month, 27.8% buy at least once every six months, and a small percentage (8.9%) buy every week. These frequencies show the successful engagement of Saudi nationals in the UK with e-commerce, and a glance at the percentages demonstrates that the number of respondents buying on a monthly basis (37.9%) in the UK is more than those in SA who buy only once a year (24.4%).

The question of what the two samples actually buy online is an interesting one. In the sample living in SA, 18.8% buy both goods and services, whereas a much bigger percentage (55.6%) of the sample living in the UK reported buying both goods and services. Undoubtedly, in the developed e-commerce environment, shopping takes on a new dimension as the Internet is viewed increasingly as a tool to make life easier. Indeed, Simon (2004) notes that the adoption of e-commerce opens up new sources and types of goods and services as well as allowing clients more options with respect to the ability to compare the efficiency attained by business.

Payment is an issue in the decision of Saudi consumers to buy online. In SA, payment by credit card is the most preferred payment method for online shopping 19%. There is no debit card facility in SA, and consequently customers choose the credit card to make the payment easy for them. In the sample living in the UK however, the debit card emerges as the most preferred payment method for online shopping, being used by 28.4% of participants as they know it is easy to obtain this type of card from their banks; the credit card method follows in close second, being used by 26% of respondents. AlGhamdi et al. (2011a:584) commented on negative feelings towards credit cards by Saudis, quoting “fear of credit card misuse which leads to their money being stolen, credit card fees which are linked with religious issues, and problems when some credit cards are not accepted internationally” as being their main worries. Debit cards on the other hand, attract no fee and therefore, satisfy religious imperatives. Clearly, the method of payment is a major problem which must be solved (Mostafaeipour, 2011), and the fact that banks in SA now issue ‘Islamic Credit Cards’ which seem to be easy to obtain with limited funds (Aleid, 2009), may be a signal that this problem is beginning to be recognised.

8.4 The Main Independent Factors

In this part, the results of hypotheses testing regarding B2C e-commerce in SA, are linked with the past literature as follows:

- The finding of H_1 reveals a significant difference in the average mean scores between both samples in respect of customer satisfaction regarding the Internet services in SA and the UK with $p = .000$. Therefore, this specific difference may be attributed to the fact that quality is context specific, and in the case of SA, there is inconsistency across the country, with services only really being available in the main cities. This finding is echoed in several studies that have explored this issue. Hawk (2004) for example, has argued that the lack of Internet access is a key threat to the spread of e-commerce, and Aladwani (2003) acknowledges the significant challenges that exist in this respect particularly in the Arab World. On the same theme, Jehngir (2011) argues that e-commerce requires a comprehensive and appropriate development plan if it is to fulfil its potential, and the availability of an adequate ICT infrastructure is essential for the implementation of such a plan. A large number of Arab countries need to fully embrace and develop the Internet to achieve its full benefits (Aladwani 2003), since only by doing so will customers be allowed engage in online purchasing transactions,

and will those countries be able to move forward at the same rate as other nations (Shweta, 2011). Kamalabadi et al. (2008) have specified that technical factors emerge as barriers to EC implementation in these environments, and Rajon et al. (2011) echo these observations, noting that in many developing countries where ICT infrastructures are not well developed, the development of e-commerce is being hampered. Clearly, there is a common message here, and in respect of this study, the findings confirm those of AlGhamdi et al. (2011b) to the effect that people in Saudi Arabia can drive forward the use of e-commerce but only if the correct infrastructure is provided. And that entails attention to security issues such that the implementation of e-commerce can be properly supported (Eid, 2010). Indeed, as noted by Al-Otaibi and Al-Zahrani (2003), and Al Ghamdi et al. (2011), as a minimum, widespread Internet access is required in SA since e-commerce cannot be introduced without this. Accompanying this increased access should be support for the Internet environment of the kind mentioned.

There is no doubt, therefore, that the Internet quality in SA is poor, and this state of affairs can be seen to affect the potential of B2C e-commerce as the two different environments of SA and the UK produce entirely different attitudes among the same people. Where Internet facilities are developed, Saudis are keen to engage with e-commerce and do so with confidence, and as noted by Jehangir et al. (2011a), they are happy to make lifestyle adjustments.

- The test of H₂ shows that there was a significant difference in the average mean scores of the two samples regarding the role of culture. This finding coincides with that reached by Clark (1999), who raised culture as an essential factor in promoting online trust. One of the reasons why B2B is more developed than B2C is that businesses tend to know one another and the trust requirement is already fulfilled (Bigdeli et al., 2009). In the B2C model, sellers need to be confident that they will have a market and they realise that in SA, the national culture could be a risk as it is the most influential factor and if buyers cannot be persuaded to engage in online shopping, it may not be worth sellers' time to invest in developing their e-commerce systems (AlGhamdi et al., 2011b). The Saudi Arabian population displays many characteristics that are common throughout the Arab World (Hofstede and Hofstede, 2005; Alhomaid, 2010), and some of these characteristics can obstruct the growth of

e-commerce in the Kingdom (Alhomaïd, 2010). Indeed, Kamalabadi et al. (2008), Mohanna (2011), and Al Rawabdeh et al. (2012) have all cited culture as a strong barrier to the implementation of e-commerce. Particularly, in relation to Saudi Arabia, AlGhamdi et al. (2011b) confirmed culture, among business and technical factors as obstacles to this. Specifically, in another study conducted by AlGhamdi with different colleagues in 2011a), the issue of the need to keep personal information confidential emerged as a major concern, as did the suspicion by business managers that the Saudi culture was not supportive of the effort to build an e-market. Furthermore, it is also acknowledged that the level of trust when purchasing online can be affected by differences in cultural backgrounds (El Said and Galal-Edeen, 2009). However, in a different study of Saudi Arabia and its readiness for e-commerce implementation, AlGhaith (2010) found no such hindrances arising from the Saudi culture. Consequently, it seemed appropriate to pursue this in the current study, and indeed from these findings it does emerge that one of the main reasons inhibiting participation in e-commerce in SA, and therefore in persuading businesses to trade online with customers, is the culture.

However, it is important to recognise that cultures are not totally stable over time and that cultural drift can occur to a lesser or greater degree according to the experience of those who spend time outside their traditional habitat. This drift is clearly seen in the cultural predisposition to want to protect personal information, which was different among the two samples of Saudi citizens in this study. In this respect, it was quite apparent that this tendency was high among Saudi citizens living at home, but that among those living in the UK, some amelioration of this tendency had occurred as a result of certain assurances regarding the protection of personal information, and the fact that the vast experience of the general public in online shopping was positive and secure. This outcome was revealed by the significant difference shown by the t-test which indicates a strong change in the opinions of citizens in accordance with their immersion in a different culture. Consequently, it can be appreciated that cultural issues do affect clients' degree of preparedness to divulge their personal information to gain the benefits of shopping online. To date, there has been no study on the behaviour of Saudi shoppers living in countries where the culture is different from their own traditions, and this research therefore provides a contribution to knowledge in this respect. AL-Shourah (2014) recommends that other influential factors

associated with socio-demographics be explored in the context of support for or against online services. Alshehri and Meziane (2013) argue that the features of developed environments should be explored because such environments definitely impact upon the cultural predisposition to support B2C e-commerce.

- The test of H3a shows a significant difference in the average mean scores between both samples in respect of their trust in the security of payment systems, with $p = .000$. Therefore, these outcomes are similar to, and support those obtained in the study conducted by Al Rawabdeh et al. (2012), which highlighted that concerns about security represented a key issue preventing the implementation of Internet transactions in the Arab World. Additionally, it is reported (SOCG, 2012) that there are several issues currently affecting the slow development of e-commerce in Saudi Arabia namely: payment systems, difficulties performing banking transactions, the use of PO Box systems rather than residential postal addresses, and finally, the speed and access of internet services. These can be appreciated as logistical difficulties, but the emotional dimension concerning the lack of trust in respect of Internet payment systems is enormous (AlGhamdi et al; 2011b; Shweta, 2011). In this respect, access to secure online payment gateways is considered as the best way to increase the safety of online payment (AlGhamdi et al., 2011b). These results demonstrate that the way in which the security of payment systems is perceived really does affect the predisposition to shop online among the Saudi population, and that customers feel more secure in the developed online shopping environment. Specifically, the findings indicate that when customers enjoy the safeguards of a developed environment, their engagement with e-commerce increases, since the behaviour of Saudis living in the UK shows. Undoubtedly, the relatively undeveloped e-commerce environment in Saudi Arabia serves to make citizens reticent as they are anxious about their financial details being improperly used. Added to this concern about financial details is ignorance about the processes involved, as highlighted by AlGhamdi et al. (2011a:586) who state: “Naturally, when people do not understand the working process of something, they will feel frustrated by it. Some participants justify why they do not shop online, sometimes because they do not understand the online purchasing processes”. This feeling emerged in respect of all the various statements associated with this question, but issues concerned with online payment were the most important. Saudi customers simply do not feel comfortable placing their personal

financial information (PFI) on the Internet because they are not confident that it will not be stolen (Shahibi and Fakeh, 2011)

- The test of H3b shows no difference in the views of the two groups regarding their desire for secure online payment systems ($p = .688$). This is, however, seen as a condition imposed by all online shoppers as no person would subject their money to potential theft. Indeed, a study by Bélanger et al. (2002) confirmed that security and trustworthiness are important issues in the development of B2C. Jehangir (2011) also argues that information about the payment process should be included on company websites together with a clear explanation of the steps customers should follow to make a payment, and Zhu (2013) has commented on the need for research into e-commerce security strategies as a means of helping to create the right environment for the development of e-commerce. As an immediate way forward, the Saudi companies involved in B2C e-commerce should publish more information about the security of their payment systems, and as noted by Zhu (2013), various strategies to increase the awareness among businesses about their need to improve e-commerce security should be adopted, such as providing more education and training.
- The test of H4a shows that there is a significant difference in the level of concern about personal privacy between Saudi citizens who live in SA and those in the UK with $p = .003$. These results are similar to, and support the study conducted by Malhotra et al. (2004) that found information privacy to feature as one of the main obstacles to the development of e-commerce. Likewise, Miyazaki and Fernandez (2000) and Bélanger et al. (2002) also found buyer anxieties to revolve around this issue. The worry about personal information being stolen as a result of insecure systems in e-commerce companies is significant (Head and Hassanein, 2002), and many online companies have implemented Internet privacy policies designed to signal trustworthy organisational practices (Meinert et al., 2006). Nonetheless, the belief still exists among many users that problems concerning their provision of personal information online have not been dealt with (Sinclair et al., 2006), a fact reflected in the study of Meinert et al. (2006) who found this worry to limit the number of consumers who are prepared to shop online. Interestingly, the situation seems to be improving, since in a study by Hoffman et al. in 1999, nearly 95% of web users

refused to give personal information to web sites. That suggests that with experience and the development of confidence in e-commerce, people are more prepared to divulge this information, an argument which is borne out by the results of this study which show that whilst Saudi customers are concerned about their privacy when shopping online, the findings are significantly different depending upon whether they live in Saudi Arabia or in the UK. Hence this can only be attributed to the lack of experience with e-commerce in Saudi Arabia, and the general absence of a track record of .com companies that would inspire confidence in buyers.

- The test of H4b, shows that the two samples have similar expectations of online companies with regard to protecting their personal privacy ($p = .225$). This confirms a basic human instinct to be concerned about their personal information, and that living in a fully-developed online shopping environment makes no difference to the concerns felt by Saudi customers. Wherever they are, they expect companies from which they buy to safeguard their personal privacy – the only difference is whether they have the experience to know that the companies will do that, and that comes down to having had the opportunity to develop that confidence. The results of the study confirm those obtained by Miyazaki and Fernandez (2000), who argue that policy-makers must take account of the need to protect customers' information rights and the privacy of their personal and financial information in order to facilitate the progress of e-commerce. As noted by Chellappa (2008), customers will provide personal information if they believe they have control over this. Hence, it can be appreciated that the enhancement of privacy and the perception of trustworthiness among consumers are essential for e-commerce to expand (Bélanger et al., 2002; Shourah, 2014).
- The results of the test of H5 show that no significant difference exists in respect of the need for online companies to demonstrate their integrity (p value .168). These results are similar to those obtained in the study conducted by Duh et al. (2001), who found the need for customers to have confidence that the online seller will provide and deliver what is being bought. Such confidence in the e-marketer's reliability and integrity is also noted by Bélanger et al. (2002) and Duh et al. (2001) who also indicated the need for delivery swiftly after payment. Shahibi and Fakeh (2011)

referred to the need for a clear returns policy since this alleviates anxieties among customers about not being able to examine goods before purchase, and AlGhamdi et al. (2011a) note the requirement for companies to provide detailed explanations of their products to help in the decision-making. Clearly, Saudi citizens have similar concerns regarding what they can expect from online companies, and this is obviously a cultural trait which is very strong as it does not seem to be ameliorated by the environment in which Saudis live. Despite living in an online environment which is fully developed, Saudi citizens remain concerned about this issue.

- The test of H6 shows that Saudi citizens have similar expectations regarding the affiliation and reputation of companies from which they make online purchases with ($p = 028$). Therefore, the results of the research are similar to, and support, those obtained by AlGhamdi et al. (2011a) who found online customers to have been motivated by the positive experiences of their friends and/or relatives. According to these researchers, nearly all participants believed positive ‘word of mouth’ to be the most effective marketing tool, and consequently this is a clear message that successful e-retailing businesses use this tool. Certainly ‘word of mouth’ remains a powerful influencer in terms of buying on the Internet with 77% of people in one study sample making an online purchase after a recommendation from a friend, and 89% of respondents buying an online deal recommended by friends and/or family (IMRG, 2011). This confirms the trend observed by Parthasarathy and Bhattacharjee (1998) and Limayem et al. (2000) that relatives, colleagues and friends are able to influence individuals to form initial acceptance decisions of online practice. This influence is justified on the basis that these individuals have experience of particular online companies and can testify to the quality of goods or services (Alshehri and Meziane, 2014), and thus confirm the reputation of the company as being one that can be trusted (Meskaran et al., 2010). Given the discussions in respect of earlier hypotheses which show that people fear the misuse of their personal information by online companies (Head and Hassanein, 2002), and that they are anxious about goods not being of the quality required (Shahibi and Fakeh, 2011), recommendations from friends and family serve to indicate a level of trust that can be placed in a company (Nor and Pearson, 2008). Furthermore, third parties that deliver independent recommendations on the credibility of sellers can be found in the media and watchdog authorities (Head, and Hassanein, 2002). Together, these independent third parties,

and friends and family can help in generating trust and confidence in B2C e-commerce companies (Alshehri and Meziane, 2014). Jarvenpaa et al. (1999; 2000) stated that consumers' perceptions of an online store's reputation impacts on their trust. It has also been found that recommendations from friends or family members enhance engagement in e-commerce through the medium of mobile phone (Hillman et al., 2012). The importance of friends and family in making recommendations regarding the quality of goods, and the integrity of a company is overwhelmingly noted by Sinha and Swearingen (2001), and Swearingen and Sinha (2001). Hence, it can be understood that irrespective of where Saudi customers are living, if they believe a company is reputable, either through the recommendation of a friend or family member, or as conveyed by the company website, they will be prepared to make online purchases from it. However, there is a difference in the sub-factor concerning whether or not a company is endorsed by a third party, since the group of Saudis living in Saudi Arabia are less inclined than those living in the UK to be influenced favourably by this. This may, however, simply be a reflection of the lack of experience with e-commerce since it fully-developed e-commerce environments, the role of customer review on websites, such that recommendations can be given about both the supplier and the product, is popular.

8.5 The Suitability of the Business Environment in SA

Based on the interview findings, it is appreciated that many of the companies have plans to progress to B2C e-commerce but are currently trying to engage the marketplace, in the belief that there are some positive indications that the Saudi population will come to use and enjoy online shopping facilities. These positive indications are seen in the understanding that despite still being in the initial stages in SA (Al-Ghamdi, et al 2011a), the Saudi government has focused on e-commerce over the last decade, believing SA to be the largest and fastest developing ICT marketplace in the Arab World. Hence, there are more opportunities for B2C e-commerce to develop in SA than elsewhere (Saudi Ministry of Commerce, 2001; Alotaibi and Alzahrani, 2003; Alfuraih, 2008; Al-Ghamdi et al., 2011b), as is confirmed in Chapter Seven. However, as argued by Al-Shourah (2014), the Saudi communication firms should organise themselves and the regulatory frameworks, and use their technological capacity to provide the best services for the buying population. However, the main factors which negatively impact on the adoption of ICT in the most Arab nations can be attributed to problems associated with their government policies and regulations (Hamade, 2009). In the

globalised economy, e-commerce has had an enormous effect on individual countries' economies, politics, and legal systems (Zhu, 2013). For the development of e-commerce business, it is important to be able to obtain customer satisfaction, and loyalty (Sobihah et al., 2015).

Further it is noted that "e-commerce can improve and raise the level of efficiency in an organisation" (Sobihah et al., 2015:260). The challenges of technology and the lack of availability of suitable payment systems as confirmed in Chapter Seven, agree with the findings of Azizan and Said (2015), who argued the need to raise companies' performance by developing e-commerce through the use of the newest applications that support buyers' online experience by enabling fast response, easy booking, safe payment portals, trust, and privacy protections. The significance played by the context in the implementation of technology should be noted and a well-matched plan developed (Kabanda and Brown, 2015). Moreover, the lack of technological resources is identified as the greatest difficulty facing SMEs in their efforts to launch e-commerce (Kabanda and Brown, 2015).

Evidence of the growing suitability of the Saudi environment for e-commerce was seen in the comments from interviewees as follows: [R1] said: "*We started the first company in Saudi Arabia and the Arabian Gulf to provide services and medical care products online*", thereby confirming his company's view that online trading was the way forward. And [R2] said: "*Yes, there will be a significant expansion of our company's e-commerce in Saudi Arabia and also in the Arabian Gulf, Oman and other countries*". It is clear from the findings presented in Chapter Seven, that many company managers, when they asked about the company's vision for e-commerce was positive, as for example, mentioned by [R3] who said: "*The company's vision is to drive electronic purchasing transactions*", and by [R6] who pointed to the fact that "*there is an annual strategic plan for the company and its implementation of e-commerce in Saudi Arabia*". Clearly, these companies considered the environment suitable for the introduction and adoption of B2C e-commerce, and were developing along those lines. In fact, Eid (2010) provides support for these actions, stating that customers would be encouraged to engage in e-commerce if the facilities were in place. The overall conclusion is that Saudi companies do have excellent opportunities to develop B2C e-commerce as they have a vision for the future which includes e-commerce development strategies. These strategies could capitalise upon social media to achieve the outcomes of trust, reputation, and prestige referred to earlier. Indeed, Khan and Sadiq (2015)

observe that electronic retailers have effectively used social media to encourage sales of both goods and services, and that they realise the benefits of these technologies in respect of expanding their market and trade.

8.6 A Framework for Successful e-commerce in SA

Considering the findings from Chapters Five, Six and Seven, and the discussions thus far in this chapter, it is possible to derive a framework which encompasses the dimensions to be included in a drive to develop e-commerce. Figure 8.1 shows the dimensions and 8.2 illustrates this framework.

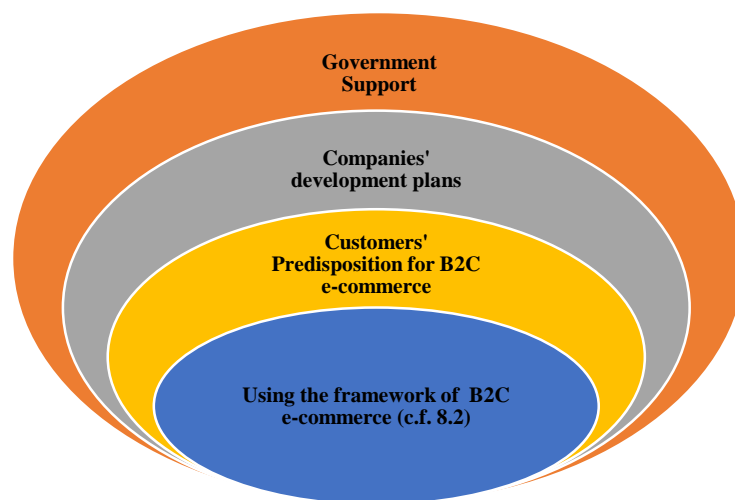
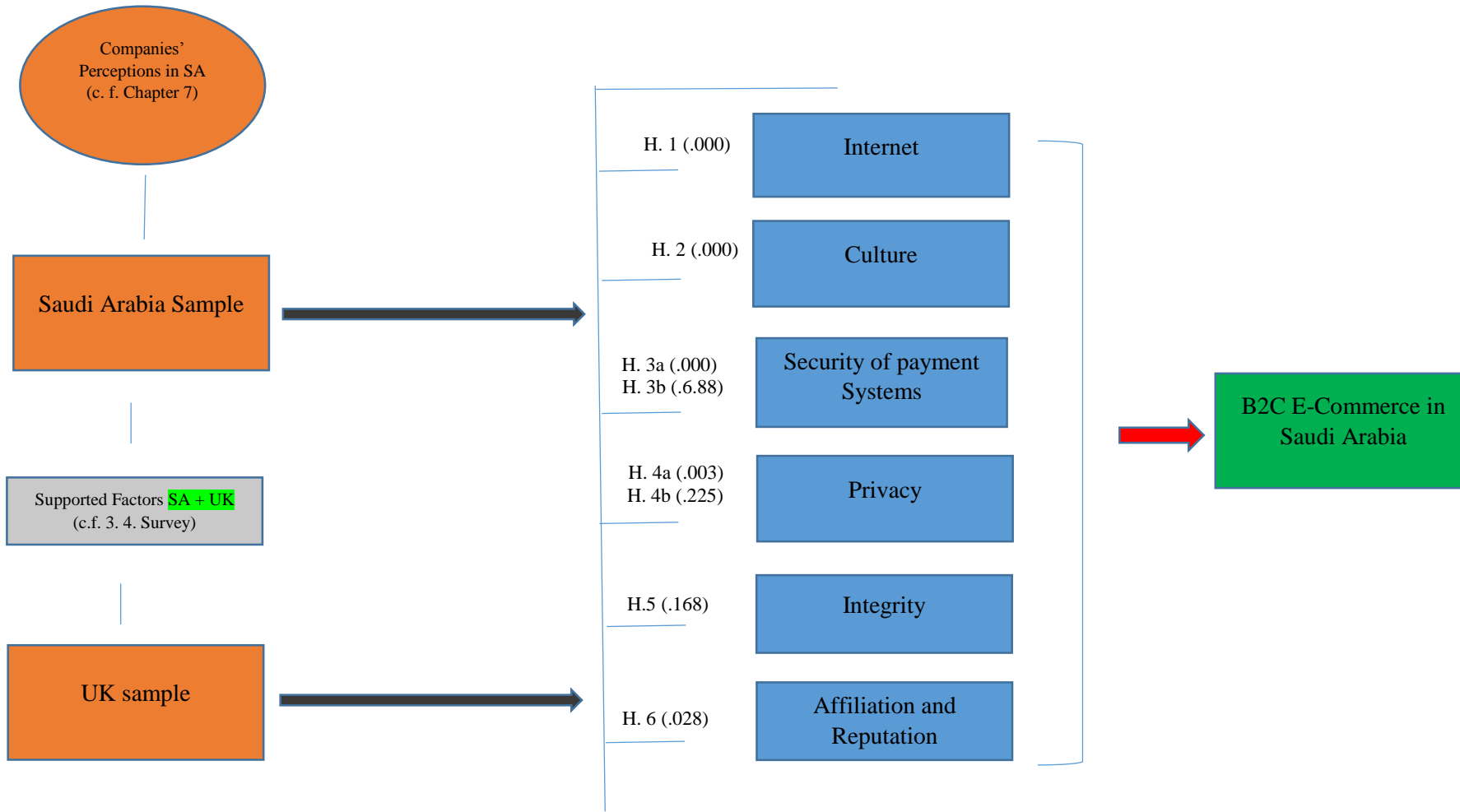


Figure 8.1: Dimensions



B2C E-COMMERCE FRAMEWORK FOR SAUDI ARABIA

Figure 8.2: Framework for B2C e-commerce in SA

As seen from Figure 8.1, the dimensions devised are nested in the wider context of Saudi Arabia, more specifically, the government of the Kingdom, the future development strategies of Saudi companies, and the cultural predisposition of Saudi Society. No framework for the development and implementation of e-commerce could be constructed without bearing these three influential dimensions in mind.

Figure 8.2 presents the framework which is the outcome of the questionnaire survey with the two samples of Saudi nationals, and suggests a way forward for companies wishing to become involved in e-commerce, and for the government that is required to provide the supportive policies and awareness raising among the entire population.

The framework can be adopted for other countries in the Middle East as there are similarity in the situations of the background context.

8.7 Summary

This chapter has produced a discussion of the findings gathered from the different aspects of the study – the literature review, the questionnaire survey, and the interviews with company personnel.

It concludes that in order to offer Saudi society the benefits of online shopping, whether for goods or services, a wide e-commerce awareness programme must be developed and promoted by both the public and private sector (AL-Shourah, 2014). However, that should not be a difficulty as the Saudi government has heavily supported the development of communications technology and updates its plan on an annual basis (Al-Otaibi and Al-Zahrani 2003; Al-Ghamdi, et al. (2011b). Furthermore, Saudi Arabia is seen to have the biggest potential for ICT market shops in the Middle East, so there is a strong opportunity for online businesses. Nevertheless, a co-ordinated approach is called for, and a comprehensive plan formulated in which there is clarification of how B2C e-commerce could be developed and the advantages for both customers and business in the country.

The plan should include the establishment of a legal framework and address the decisions required to assist the implementation and growth of B2C e-commerce. This implies accepting the need to improve: the entire communication infrastructure, banking responsibilities, and overall awareness of B2C e-commerce. It also implies increasing investment on the part of the public and private sector in efforts to secure online procurement locally, the Middle East, and globally. Such plan could only be conceived after taking into consideration the barriers

that have thus far prevented B2C e-commerce, and in this connection, it must be borne in mind at all times that attention must be directed towards: the Internet services, Saudi culture, security of payment systems, need to respect privacy, company integrity, and company affiliation and reputation.

Whilst the above six factors have been found in this study to hinder the development of e-commerce, the study does also confirm what other researchers have concluded, which is the Saudi consumers are not averse to e-commerce on ideological grounds but rather because they are inexperienced and are naturally sceptical about shopping in a vastly different way from how they traditionally do this. The lessening of this scepticism as shown by the sample of Saudis living in the UK where the e-commerce environment is advanced, provides testimony to the argument that if provided with secure facilities, and encouragement to buy through attractive websites with adequate explanation and guidance, and customer reviews, the Saudi population would engage with e-commerce and recoup its many benefits.

Key Finding

A large difference between the behaviour of Saudis in the UK and those in Saudi Arabia in respect of engaging of B2C e-commerce via living in developed environment that encourage Saudis to engage in B2C e-commerce.

These results propose factors actually do affect B2C e-commerce in the two different environments which SA and the UK As follow

- Internet services
- Culture
- Security of payment systems
- Privacy
- Integrity
- Affiliation and Reputation

CHAPTER NINE

CONCLUSION, RECOMMENDATIONS

9 CONCLUSION AND RECOMMENDATIONS

9.1 Introduction

This chapter summarises the most important results discovered during this study and relates them to the research objectives presented in Chapter One. It then makes recommendations on the basis of these outcomes. The contribution to knowledge made by the study in terms of both the academic literature, and strategic management practices that are required for the successful implementation of B2C e-commerce in Saudi Arabia, is then highlighted, and this is followed by an acknowledgement of the limitations of the study. From the limitations identified, some suggestions are offered for future research efforts that can build on this study.

9.2 Conclusions

The objectives established in Chapter One are now presented in tabular form together with an indication of how the objective has been achieved, and what outcome has arisen.

Table 9.1: Objective 1

Objective	To establish whether any difference in attitude towards e-commerce is evident among Saudi nationals living in Saudi Arabia, and those living in the UK.
How achieved	This objective was achieved through the use of a questionnaire developed by the researcher, and which investigated the same issues with two samples of Saudi nationals, one living in SA and the other living in the UK.
Outcome	Many differences were identified between the two samples as shown in Chapter Six.

Table 9.2: Objective 2

Objective	To establish the current benefits of e-commerce to Saudi citizens.
How achieved	This objective was achieved through the use of the same questionnaire administered to the two samples of Saudi nationals, one living in SA and the other living in the UK.
Outcome	The current benefits were identified as being realized by Saudi citizens in the UK, but not by those living in SA since the e-commerce environment is not properly developed in SA.

Table 9:2: Objective 3

Objective	To explore the environmental and cultural factors that might affect Saudi citizens in their decision to engage with e-commerce.
How achieved	This objective was achieved through the use of the same questionnaire administered to the two samples of Saudi nationals, one living in SA and the other living in the UK.
Outcome	Many environmental and cultural factors affecting Saudi citizens in their decision to engage with e-commerce were identified, specifically, the amount of trust they have in the e-commerce environment, and the extent of overall cultural drift that has occurred in their fundamental beliefs.

Table 9.4: Objective 4

Objective	To investigate the current and expected obstacles to the implementation of e-commerce in Saudi Arabia.
How achieved	This objective was achieved through the use of the same questionnaire administered to the two samples of Saudi nationals, one living in SA and the other living in the UK, and through the use of interviews with company managers.
Outcome	The current and expected obstacles were identified as: <ul style="list-style-type: none"> • The lack of government effort to control B2C e-commerce • The lack of support from the banks seen in the absence of easy methods to pay online such as by Debit Card • The absence of efficient and effective delivery services. • The absence of consumer trust in online companies in SA. • The poor Internet service quality and high price. • Cultural factors related to protect personal information.

Table 9:3: Objective 5

Objective	To establish the perception of Saudi companies with regard to the success factors associated with e-commerce in Saudi Arabia.
How achieved	Interviews with company managers
Outcome	The model shown in Figure 8.1

Table 9:4: Objective 6

Objective	To propose a framework for B2C EC implementation in Saudi Arabia.
How achieved	This objective was achieved through the use of the same questionnaire administered to the two samples of Saudi nationals, one living in SA and the other living in the UK, and through the use of interviews with company managers.
Outcome	The model shown in Figure 8.2

The research question posed in Chapter One was “*What are the success factors for the implementation of e-commerce in Saudi Arabia based on the behaviour of Saudis living in Saudi Arabia, those living in the UK, and the perception of Saudi companies?*” This question has been comprehensively answered by the achievement of the above objectives.

9.3 Recommendations for e-commerce

From the evidence collected, and the conclusions drawn, several recommendations can be made to assist in the development of B2C e-commerce in Saudi Arabia, and indeed in similar cultural environments. These recommendations are made in the assumption that the government of SA does want to surge ahead in becoming a country where B2C e-commerce flourishes, and in this connection it must be remembered that there are several advantages the Kingdom could gain from the implementation of such initiatives. Thus, the government should focus its efforts on encouraging Saudi firms to expand their accomplishments so far, and for this to happen, Saudi policy-makers should take account of these companies’ needs as presented in this research study. The recommendations are sub-divided into advice for companies, and government.

9.3.1 Recommendations for Companies

It is recommended that companies preparing to enter the B2C e-commerce market, and those already in it should:

- Focus on creating a strong customer orientation in their Internet infrastructures to facilitate easy navigation, complete understanding of websites, and the development of user confidence.
- Present their policies regarding the security of their payment systems on their webpages.
- Present their policies regarding the safeguards of personal information on their webpages.
- Design and implement policies that aim to deliver integrity of their systems, such that goods and services are accurately described, delivered on time, are accompanied by guarantees, and can be returned if not suitable.
- Take steps to enhance their reputation as trustworthy and reliable companies by using third party endorsements on their webpages.

- Refer to the practices successfully employed in developed e-commerce environments and embody these practices in their companies' operational strategies.

9.3.2 Recommendations for Government

Policy-makers in the Saudi government should consider the key factors influencing the adoption of B2C e-commerce, and in this process learn the nature of B2C e-commerce and the ways in which such business operates. Specifically, it is recommended that government:

- Allow for greater flexibility in policy regarding the companies' owners to remove any restrictions that prevent B2C e-commerce from operating successfully.
- Assess and adopt clear and related regulations that address the nature of e-commerce.
- Address technical issues that serve to obstruct the implementation of B2C e-commerce, such as the limited Internet infrastructure (especially in small cities and villages), the lack of security of the payment system, the concerns about privacy, the need for companies to develop a reputation for integrity, and the need for a reliable national delivery service.
- Fully implement the various laws that have been established to encourage e-commerce companies for the Saudi online market in an attempt to persuade such companies that the government is serious about developing this aspect of the Kingdom's economy.
- Support banks in their efforts to develop secure online payment systems and lend a guarantee to this effect.
- Formulate regulations to control e-commerce in general and B2C in particular as it supports in G2C.
- Formulate regulations to help companies that wish to implement e-commerce in general and B2C in particular.

9.3.3 Contribution to Knowledge

The study's outcomes can be seen as making a significant contribution to knowledge as reported in the literature, and to that possessed in the practical situation. These contributions are now discussed in more detail.

1. To the best of the researcher's knowledge, and after an in-depth search of all recent PhD activity focusing on development issues in SA, no study has been conducted on

the precise issue of whether the cultural context mitigates the attitudes of Saudi consumers in respect of online shopping. Consequently, this particular area represents a yet-unexplored scenario, and in comparing Saudi Arabian nationals' behaviour in the different environments of SA and UK, this study probes the influence of different environmental variables and produces a unique set of findings. Therefore, the study contributes to the literature on customer behaviour in respect of B2C e-commerce. As the first of its kind it lays the ground for further research in this area in SA, and Arab countries and/or similar developing environments.

2. The study makes a methodological contribution to knowledge through its concentration on two samples of same-culture individuals in different-culture environments, thereby allowing a comparison of data that reflects the existence and degree of cultural drift. Furthermore by adding to this data, the information obtained from SA companies, the study provides a wealth of data which can be effectively triangulated to ensure reliability, and this approach has not been used before in any B2C e-commerce research situated in SA.
3. This study contributes to the limited literature on the SA business environment with respect to the existing government policies regarding e-commerce.
4. This study produces recommendations of a practical nature to decision-makers in both the Saudi government (and by implication, similar countries' governments), that can serve as guidelines for policy-making aimed at enhancing B2C e-commerce.
5. The study has confirmed the factors identified in the literature and revealed new ideas and issues that might be considered for further studies.
6. This study is considered as a step towards theory building relating to B2C e-commerce adoption.
7. This study produces a framework that is potentially useful for policy-makers, company managers, and the commercial sector generally, when developing national commercial strategies, since that framework highlights the potential obstacles facing online shopping customers and providers in SA.

9.4 Limitations of the Study

Like all research studies, this one has a number of limitations and it is important to acknowledge these as future studies may be able to remedy them.

One limitation, which simply has to be worked around, and which other studies will not be able to remedy, is the fact that Saudi Arabia as a research context is a difficult one since cultural predispositions to retain personal privacy do have an impact on securing participation in research studies. This is clearly not a limitation peculiar to this particular study, but nonetheless it must be recognised that it was hard to obtain the involvement of decision-makers and it was equally difficult to arrange appointments for the interviews as people had busy schedules but one cannot ignore the fact that being ‘too busy’ might just be a polite way of refusing to take part.

Another limitation, stemming from the cultural context, was that in the main, companies were not prepared to allow the researcher to record the interviews, thereby meaning that she had to make hand-written notes during the session, always with the risk that something important might be omitted in the transcription.

Yet another limitation was the suspicion by companies that the information divulged might be useful to their competitors and hence, the participants were reluctant to be probed on certain issues, despite the researcher’s assurance to the contrary.

And finally, there is the recognition that the findings may not be generalisable to other countries, although it is argued that countries in a similar state of development and sharing similar cultural values, might well find them helpful.

9.5 Directions for Further Research

This study, being the first to use the methodology of Saudi samples living in different cultural environments, has provided a useful platform for further research. Specifically, attention could be given to:

- Increasing the data set to include samples of Saudi consumers living in more than one developed country to establish more information about the extent of cultural drift and consumer willingness to engage in e-commerce.
- Repeating the study’s methodology with samples of nationals from other Middle Eastern countries to establish whether it is possible to make cultural generalisations about consumer willingness to engage in e-commerce to this wider population.

- Exploring with greater numbers of Saudi nationals, their attitudes towards the nature of payment systems, the availability of payment methods, and the security of payment systems; their attitudes towards the protection of privacy; and their attitudes regarding the integrity of online companies.
- Including additional socio-demographic variables, including gender, and the place where people live, that might be influential in the decision to engage in e-commerce.
- Investigating the company perspective in more depth to establish their expectations of a successful e-commerce infrastructure, and of government and banks in the development of that infrastructure.
- Exploring whether any negative as well as positive outcomes could emerge from the successful implementation of B2C e-commerce in SA, and considering how such negative outcomes could be overcome.

9.6 Summary

The conclusions reached after conducting the literature review and the fieldwork with both samples of Saudi consumers, and managements of Saudi companies considering or already having, an online presence, have provided much insight for the business sector, government, and academia. Moreover, they indicate that the aim and objectives of the study have been achieved. The insight for the business sector, and government is provided in the way of sets of recommendations, which should be followed in any serious attempt to implement B2C e-commerce in the Kingdom, since the revenue streams associated with online business depend entirely on customer behaviour.

However, it has been shown that the Saudi culture is influential in determining customer behaviour and that attention must be paid to alleviating the natural concerns that hinder the Saudi predisposition to shy away from online buying. This is confirmed without any doubt by the fact that Saudis living in an advanced e-commerce environment do not show the same degree of reluctance as their counterparts living in SA.

Nonetheless, this does not mean that B2C e-commerce will be hard to develop in Saudi Arabia since the lesson from the advanced countries can be learned, and the same strategies to provide marketplace credibility can be followed in order to encourage Saudi buyers. The government is willing to pursue a development strategy for e-commerce by investing in ICTs, encouraging companies to accelerate their efforts to become online sellers, and keeping policies in the country stable such that they create a positive economic environment.

However, all these initiatives remain in their early stages, and many challenges face the development of e-commerce in the Kingdom.

The Internet infrastructures, cultural issues related to personal information, security, privacy, and feelings about online company integrity, represent the main obstacles to online trading. Moreover, in the Saudi culture, there is a preference to combine the activity of shopping with family outings and other leisure pursuits, and a big shift towards online buying would threaten this. Simultaneously, the regulatory framework necessary to ensure the protection of personal information, and personal monies through the payment systems is not yet in place, so despite efforts of companies in this respect, there remains a need for an overarching authority to supervise these processes.

What the study does show quite definitely, however, is that it is possible to move in the direction of B2C e-commerce if the obstacles are removed. The statistics reveal that most Saudi users are young people who form a large part of the Saudi population and as they grow older they will expect the facility to buy online to expand. Furthermore, because of this young demographic, most users have sufficient education to be able to use the Internet without difficulty. Clearly, the role of experience in feeling comfortable with the online buying concept is important as shown by the Saudi sample living in the UK.

It is believed that the study's outcomes will make a positive contribution to the development of the Saudi Arabian business sector and therefore, enable favourable returns for Saudi society as long as the obstacles identified in the study are removed.

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APPENDICES

- Appendix I Ethical Approval
- Appendix II Saudi Arabia questionnaire English Language
- Appendix III Saudi citizens questionnaire (UK) English Language
- Appendix IV Saudi Arabia's corporations interview questions English Language
- Appendix V Saudi Arabia questionnaire translated to Arabic Language
- Appendix VI Saudi citizens' questionnaire (UK) translated to Arabic Language
- Appendix VII Saudi Arabia's interview questions translated to Arabic Language
- Appendix VIII Reliability of Questionnaire test (Cronbach's Alpha)

I Ethical Approval

Academic Audit and Governance Committee

**College of Science and Technology Research Ethics Panel
(CST)**

University of
Salford
MANCHESTER

To Haya Alshehri AND Prof Farid Meziane
cc: Prof Sunil Vadera, Head of School of CSE
From Nathalie Audren Howarth, College Research Support Officer
Date 1st November 2012

MEMORANDUM

Subject: Approval of your Project by CST

Project Title: A Framework for the Implementation of B2C E-Commerce in Saudi Arabia
Based on a Comparative Study of Saudis living in Saudi Arabia and those
living in the UK and the perception of Saudi Companies

REP Reference: CST 12/29

Following your responses to the Panel's queries, based on the information you provided, I can confirm that they have no objections on ethical grounds to your project.

If there are any changes to the project and/or its methodology, please inform the Panel as soon as possible.

Regards,



Nathalie Audren Howarth
College Research Support Officer

For enquiries please contact:
College of Science and Technology
College Research Support Officer
The University of Salford
Maxwell building, (7th floor, room 721)
Telephone: 0161 295 5278
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II

A Framework for the Implementation of Business to Customer (B2C) E-Commerce in Saudi Arabia Based on a Comparative Study of Saudis living in Saudi Arabia and those living in the UK and the perception of Saudi Companies

SA

Dear Participant,

The development of the Internet has changed the behaviour of societies and individuals over the last two decades. We have seen the development of applications over the Internet changing the way governments are delivering better services to their citizens, customers having access to a variety of goods and services and the development of distance learning education. Electronic Commerce has certainly changed the whole concept of business giving the opportunity to companies to access wider markets and to customers to more goods and services.

Electronic Commerce is seen by many as the success story of the Internet and has developed well and adopted in developed countries. However, in developing countries, we have not seen similar adoption and development.

Mrs Haya Alshehri, A PhD student at the University of Salford is conducting a research to try to understand the perception of electronic commerce by Saudi citizens living home and abroad to understand if there are any differences in using and adopting electronic commerce. A study will also be conducted with the Saudi companies adopting or willing to adopt electronic commerce. Results from these two studies will be used to develop a framework for the adoption of Business to customer Electronic Commerce in Saudi Arabia.

We would be most grateful if you could participate in this very important research by directly responding to the questionnaire This is totally a voluntary exercise and you may withdraw at any time and stage.

The questionnaire has been designed to minimise effort. We anticipate that it will not take more than 20 minutes to complete all the sections. Anonymity and confidentiality are of course fully guaranteed. Your name will not be needed for this study and the data collected will be used for research purposes only

We would like to thank you in advance for your support and co-operation.

Yours faithfully,

Mrs Haya Alshehri
Informatic Research Center
Doctoral Researcher
Computing, Scenic and engineering
University of Salford
h.alshehri1@edu.salford.ac.uk

Prof. Farid Meziane
Head of Informatic Research Center
Computing, Scenic and engineering
University of Salford
f.meziane@salford.ac.uk

Section 1: Demographic Information

1.1 Gender:

- Male
- Female

1.2 Age:

- 18-24
- 25-34
- 35-44
- 45-54
- Over 55

1.3 Education level:

- Primary school
- High school
- Diploma
- Bachelor
- Master
- PhD
- Other (.....)

1.4 Where do you live? Please specify.....)

1.5 Monthly income:

- Less than 4000 SR
- 4000 to less than 8000 SR
- 8000 to less than 12000 SR
- 12000 to less than 16000 SR
- 16000 to less than 20000 SR
- 20000 SR or more

1.6 Occupation:

- Student
- Employee
- Retired
- Housewife/ Husband

- Jobless
- Other (please specify).....

Section 2: Internet Usage

2.1 Do you use the Internet?

Yes No

If not, why? (.....)

If yes, answer the following questions.

2.2 When did you start using the Internet?

- 1998- 2001
- 2002-2005
- 2006-2009
- 2010- Now

2.3 Where do you access the internet (select all that apply?)

- Home
- Work
- Internet cafe
- Other

2.4 Which medium do you use to access the internet?

- PC
- Tablet (ipad, ipod, other)
- Smart phone

2.5 How often do you access the Internet?

- Once or twice a month
- Three to four times a week
- Once everyday
- More than once a day

2.6 When you access the Internet, how many hours a week do you use it for?

- Less than 1 hour
- More than 1 hour and less than 5 hours
- More than 5 hours and less than 10 hours
- More than 10 hours and less than 20 hours
- Over 20 hours

Section 3: The perception of E-commerce obstacles

3.1 In your opinion, what are the obstacles for online shopping in Saudi Arabia (please select all that apply)

- The use of foreign languages
- The websites are difficult to navigate
- I am not confidence with the technology
- Payment methods
- Lack of checking goods quality before purchase
- Other (please specify).....
- There are no obstacles in shopping online

3.2 What are the inhibitors to buy online in Saudi Arabia? (Please select all that apply)

- The non availability of goods and services
- Availability 24/7
 - Delivery
 - Services quality
 - Shopping online is not enjoyable
 - Other (.....)
- I do not have inhibitors at all

3.3 Do you think you need to be trained to purchases online?

- Yes
- No Go to question 3-5

3.4 What is your preferred training method? (Please select all that apply)

- CD, DVD
- Email
- Websites
- Printed material
- Others (.....)

3.5 Are you ready to use the Internet as your main medium of shopping?

- Yes
- No

Section 4: Experiences with E-Commerce

4.1 Have you ever bought online?

Yes No if no, go to section 5

4.2 How often do you buy online?

- Once every year

- Once every six months
- Once every month
- Once or more every week

4.3 What do you buy online?

- Goods
- Services
- Both
- I do not know

4.4 How much do you spend on your online purchases every year?

- Less than 1000RS
- More than 1000RS and less than 5000RS
- More than 5000RS and less than 10000RS
- More than 10000RS

4.5 From which websites do you buy? (Location) (Please select all that apply)

- Saudi retailers
- Overseas retailers
- Both
- Other (please specify).....
- I do not know

4.6 From which websites do you buy? (Language)

- Arabic
- English
- Both
- Others

4.7 What is your preferred method of payment?

- Credit card
- Debit card
- Electronic means of payment (PayPal)
- Card exporter of Saudi banks for online shopping
- Other (.....)
- I do not know

Section 5: Independent Variables

5.1 To what extent do you agree or disagree with the following statements that relate to infrastructure for information and communication technology to use the Internet, **Please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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It is easy to access the Internet in Saudi Arabia	1	2	3	4	5
The Internet is fast in Saudi Arabia	1	2	3	4	5
The Internet is affordable in Saudi Arabia	1	2	3	4	5
I am happy with the Internet facilities in Saudi Arabia	1	2	3	4	5

5.2 To what extent do you agree or disagree with the following statements that relate to culture, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Do you think giving personal information (name, e-mail, phone number and date of birth) for female is acceptable?	1	2	3	4	5
Do you think giving personal information (name, e-mail, phone number and date of birth) for male is acceptable	1	2	3	4	5
I do not mind providing my name when buying online	1	2	3	4	5
I do not mind providing my address when buying online	1	2	3	4	5
I do not mind providing my email when buying online	1	2	3	4	5
I do not mind providing my phone number when buying online	1	2	3	4	5
I do not mind providing my date of birth when buying online	1	2	3	4	5

5.3 To what extent do you agree or disagree with the following statements that relate to security and payment, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I do not mind providing my payment details to Saudi Arabia companies	1	2	3	4	5
I do not mind providing my payment details to overseas companies	1	2	3		5
I prefer companies that provide different payment methods	1	2	3	4	5
Companies must have a secure payment system	1	2	3	4	5
Companies should make the security of the payments clear on their websites	1	2	3	4	5
The technology uses to protect online	1	2	3	4	5

payment is very important					
I do not mind for my payment details to be stored by the company for future transactions.	1	2	3	4	5
It is important that companies' websites have a guidance explaining the payment method	1	2	3	4	5
I will buy online if my bank guarantee my transaction to be safe	1	2	3	4	5

5.4 To what extend do you agree or disagree with the following statements that relate to privacy, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
It is important that companies state their information privacy policies on their websites	1	2	3	4	5
It is the duty of companies to protect their consumers personal information	1	2	3	4	5
When buying online I think my personal information will be protected	1	2	3	4	5
I do not want my shopping behavior to be monitored for advertising purposes	1	2	3	4	5
I am afraid of receiving Spam emails so as not to steal my email address so companies should not divulge customers' email addresses to third parties as this will attract spam emails.	1	2	3	4	5
I am afraid that my information is used by other parties so companies should provide assurance that customers' information will not be used by third parties.	1	2	3	4	5
I would like my personal information to be deleted once the transaction is completed	1	2	3	4	5

5.5 To what extend do you agree or disagree with the following statements that relate to integrity, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Companies should deliver products and services on time	1	2	3	4	5

Companies should deliver products and services as described on their websites	1	2	3	4	5
I am satisfied with companies for giving a refund if customers are not happy with the products or services	1	2	3	4	5
I am satisfied with companies for being able to exchange products and services	1	2	3	4	5
I am satisfied with companies in the UK for providing warranties for goods purchased online	1	2	3	4	5

5.6 To what extent do you agree or disagree with the following statements that relate to affiliation and reputation, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I will buy online if I the company is endorsed by a third party	1	2	3	4	5
I will buy online if the company is a member of a well know group of companies	1	2	3	4	5
I will buy from a company that is recommended by a friend.	1	2	3	4	5
I will buy from a company that is recommended by a member of my family	1	2	3	4	5
A professional look of the website will affect my decision to use a website	1	2	3	4	5

5.7 From your point of view what is the main problem for online purchase in Saudi Arabia? And is it possible to buy online if you find, or feel a safely an electronic shopping environment?

5.8 Do you think culture will support shopping online? Or culture will affect shopping online negatively? Why?

5.9 Do you have extra information that you would like to add? Such as your perception on the use of E-commerce?

Consent Form

Project Title: A Framework for the Implementation of B2C E-Commerce in Saudi Arabia Based on a Comparative Study of Saudis living in Saudi Arabia and those living in the UK and the perception of Saudi Companies

Investigators: Ms Haya Alsheheri
Contact address: School of Computing, Science & Engineering
University of Salford, Salford, Greater Manchester
M5 4WT, United Kingdom

Please Tick

- | | | |
|----|--|--------------------------|
| 1. | I confirm that I have read and understood all the information for the above study and have had the opportunity to ask questions. | <input type="checkbox"/> |
| 2. | I understand that my participation is voluntary and that I am free to withdraw at any time, without giving reasons. | <input type="checkbox"/> |
| 3. | I understand that I have the right to ask clarifying questions. | <input type="checkbox"/> |
| 4. | I agree that data gathered as a consequence of my participation may be stored anonymously and used for research purposes. | <input type="checkbox"/> |
| 5. | I do not have any health problems which could become aggravated by my participation in this study. | <input type="checkbox"/> |
| 6. | I agree to take part in the above study. | <input type="checkbox"/> |

If you wish, you may provide your name and sign this form. This will not be linked to your answers in the questionnaire. This is only used for research validation purpose.

Print Name

Date

Signature:

Name of Researcher

Date

Signature

III

A Framework for the Implementation of Business to Customer (B2C) E-Commerce in Saudi Arabia Based on a Comparative Study of Saudis living in Saudi Arabia and those living in the UK and the perception of Saudi Companies

UK

Dear Participant,

The development of the Internet has changed the behaviour of societies and individuals over the last two decades. We have seen the development of applications over the Internet changing the way governments are delivering better services to their citizens, customers having access to a variety of goods and services and the development of distance learning education. Electronic Commerce has certainly changed the whole concept of business giving the opportunity to companies to access wider markets and to customers to more goods and services.

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Yours faithfully,

Mrs Haya Alshehri
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Section 1: Demographic Information

1.1 Gender:

- Male
- Female

1.2 Age:

- 18-24
- 25-34
- 35-44
- 45-54
- Over 55

1.3 Education level:

- Primary school
- High school
- Diploma
- Bachelor
- Master
- PhD
- Other (.....)

1.4 Where do you live? Please specify.....)

1.5 Monthly income:

- Less than 4000 SR
- 4000 to less than 8000 SR
- 8000 to less than 12000 SR
- 12000 to less than 16000 SR
- 16000 to less than 20000 SR
- 20000 SR or more

1.6 Occupation:

- Student
- Employee
- Retired
- Housewife/ Husband
- Jobless
- Other (please specify).....)

Section 2: Internet Usage

2.1 Do you use the Internet?

Yes No

If not, why? (.....)

If yes, answer the following questions.

2.2 When did you start using the Internet?

- 1998- 2001
- 2002-2005
- 2006-2009
- 2010- Now

2.3 Where do you access the internet (select all that apply?)

- Home
- Work
- Internet cafe
- Other

2.4 Which medium do you use to access the internet?

- PC
- Tablet (ipad, ipod, other)
- Smart phone

2.5 How often do you access the Internet?

- Once or twice a month
- Three to four times a week
- Once everyday
- More than once a day

2.6 When you access the Internet, how many hours a week do you use it for?

- Less than 1 hour
- More than 1 hour and less than 5 hours
- More than 5 hours and less than 10 hours
- More than 10 hours and less than 20 hours
- Over 20 hours

Section 3: The perception of E-commerce obstacles

3.1 In your opinion, what are the obstacles for online shopping in the UK (Please select all that apply)

- The use of foreign languages

- The websites are difficult to navigate
- I am not confidence with the technology
- Payment methods
- Lack of checking goods quality before purchase
- Other (please specify).....
- There are no obstacles in shopping online

3.2 What are the inhibitors to buy online in the UK? (Please select all that apply)

- The non-availability of goods and services
- Availability 24/7
 - Delivery
 - Lack of goods quality
 - Services quality
- Shopping online is not enjoyable
 - Other (.....)
 - I do not have inhibitors at all

3.3 Do you think you need to be trained to purchases online?

- Yes
- No Go to question 3-5

3.4 What is your preferred training method? (Please select all that apply)

- CD, DVD
- Email
- Websites
- Printed material
- Others (.....)

3.5 Are you ready to use the Internet as your main medium of shopping?

- Yes
- No

Section 4: Experiences with E-Commerce

4.1 Have you ever bought online in Saudi Arabia?

- Yes No

4.2 Are you buying online in the UK?

- Yes No if no, go to section 5

4.3 How often do you buy online?

- Once every year
- Once every six months

- Once every month
- Once or more every week

4.4 What do you buy online?

- Goods
- Services
- Both
- I do not know

4.5 How much do you spend on your online purchases every year?

- Less than 1000RS
- More than 1000RS and less than 5000RS
- More than 5000RS and less than 10000RS
- More than 10000RS

4.6 From which websites do you buy? (Location), (Please select all that apply)

- Saudi retailers
- Overseas retailers
- UK retailers
- Other (please specify).....
- I do not know

4.7 From which websites do you buy? (Language)

- Arabic
- English
- Both
- Others

4.8 What is your preferred method of payment?

- Credit card
- Debit card
- Electronic means of payment (PayPal)
- Card exporter from Saudi banks for online shopping
- Other (.....)
- I do not know

Section 5: Independent Variables

5.1 To what extent do you agree or disagree with the following statements that relate to infrastructure for information and communication technology to use the Internet, **Please circle the number that reflects your point of view**

	Strongly	Disagree	Neutral	Agree	Strongly
--	----------	----------	---------	-------	----------

	Disagree				Agree
It is easy to access the Internet in the UK	1	2	3	4	5
The Internet is fast in the UK	1	2	3	4	5
The Internet is affordable in the UK	1	2	3	4	5
I am happy with the Internet facilities in the UK	1	2	3	4	5

5.2 To what extent do you agree or disagree with the following statements that relate to culture, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Do you think giving personal information (name, e-mail, phone number and date of birth) for female is acceptable?	1	2	3	4	5
Do you think giving personal information (name, e-mail, phone number and date of birth) for male is acceptable	1	2	3	4	5
I do not mind providing my name when buying online	1	2	3	4	5
I do not mind providing my address when buying online	1	2	3	4	5
I do not mind providing my email when buying online	1	2	3	4	5
I do not mind providing my phone number when buying online	1	2	3	4	5
I do not mind providing my date of birth when buying online	1	2	3	4	5

5.3 To what extent do you agree or disagree with the following statements that relate to security and payment, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I do not mind providing my payment details to the UK companies	1	2	3	4	5
I do not mind providing my payment details to overseas companies	1	2	3		5
I prefer companies that provide different payment methods	1	2	3	4	5
Companies must have a secure payment system	1	2	3	4	5
Companies should make the security of the payments clear on their websites	1	2	3	4	5
The technology uses to protect online	1	2	3	4	5

payment is very important					
I do not mind for my payment details to be stored by the company for future transactions.	1	2	3	4	5
It is important that companies' websites have a guidance explaining the payment method	1	2	3	4	5
I will buy online if my bank guarantee my transaction to be safe	1	2	3	4	5

5.4 To what extend do you agree or disagree with the following statements that relate to privacy, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
It is important that companies state their information privacy policies on their websites	1	2	3	4	5
It is the duty of companies to protect their consumers personal information	1	2	3	4	5
When buying online I think my personal information will be protected	1	2	3	4	5
I do not want my shopping behavior to be monitored for advertising purposes	1	2	3	4	5
I am afraid of receiving Spam emails so as not to steal my email address so companies should not divulge customers' email addresses to third parties as this will attract spam emails.	1	2	3	4	5
I am afraid that my information is used by other parties so companies should provide assurance that customers' information will not be used by third parties.	1	2	3	4	5
I would like my personal information to be deleted once the transaction is completed	1	2	3	4	5

5.5 To what extend do you agree or disagree with the following statements that relate to integrity, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Companies should deliver products and services on time	1	2	3	4	5
Companies should deliver products	1	2	3	4	5

and services as described on their websites					
I am satisfied with companies for giving a refund if customers are not happy with the products or services	1	2	3	4	5
I am satisfied with companies for being able to exchange products and services	1	2	3	4	5
I am satisfied with companies in the UK for providing warranties for goods purchased online	1	2	3	4	5

5.6 To what extent do you agree or disagree with the following statements that relate to affiliation and reputation, **please circle the number that reflects your point of view**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I will buy online if I the company is endorsed by a third party	1	2	3	4	5
I will buy online if the company is a member of a well know group of companies	1	2	3	4	5
I will buy from a company that is recommended by a friend.	1	2	3	4	5
I will buy from a company that is recommended by a member of my family	1	2	3	4	5
A professional look of the website will affect my decision to use a website	1	2	3	4	5

5.7 Would you shop online in Saudi Arabia like you would in the UK? Why?

5.8 Do you think culture has affected shopping online negatively or positively?

A large, empty rectangular box with a thin black border, intended for the respondent to provide their answer to question 5.8.

5.9 Do you have extra information that you would like to add? Such as your perception on the use of E-commerce?

A large, empty rectangular box with a thin black border, intended for the respondent to provide their answer to question 5.9.

Consent Form

Project Title: A Framework for the Implementation of B2C E-Commerce in Saudi Arabia Based on a Comparative Study of Saudis living in Saudi Arabia and those living in the UK and the perception of Saudi Companies

Investigators: Ms Haya Alsheheri

Contact address: School of Computing, Science & Engineering

University of Salford, Salford, Greater Manchester

M5 4WT, United Kingdom

Please Tick

7. I confirm that I have read and understood all the information for the above study and have had the opportunity to ask questions.

8. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving reasons.

9. I understand that I have the right to ask clarifying questions.

10. I agree that data gathered as a consequence of my participation may be stored anonymously and used for research purposes.

11. I do not have any health problems which could become aggravated by my participation in this study.

12. I agree to take part in the above study.

If you wish, you may provide your name and sign this form. This will not be linked to your answers in the questionnaire. This is only used for research validation purpose.

Print Name

Date

Signature:

Name of Researcher

Date

Signature

IV

Interview questions for corporations' managers in Saudi Arabia

Interview questions

Part A: General Questions

Name of organization:

Address, phone:

Type of organization (Public, Private, Others):

Name, e-mail of person answering this questionnaire:

What is the main Business or your company?

How do you classify your company? Small, Medium, Large

How many employees does this company have in total?

Does your Company have a website? (Yes, No)

Is your Company Engaged In E-Commerce? (Yes, No)

Do you have an IT department? (Yes, No)

How do you communicate with your customers? Email, Telephone, Fax, Others

How do you communicate with your suppliers? Email, Telephone, Fax, Others

How do you gather intelligence about your business?

Part C: Companies Using E-Commerce

6. What Type of E-Commerce are you using? B2C, B2B, B2G, G2B, G2C, Others
7. For how long have you been using E-Commerce?
8. Has the use of E-Commerce improved the sales (quality of services) for your company?
9. Do you agree that E-Commerce has more advantages than traditional Commerce? How do you see these advantages in your company?
10. Which language do you use in your website? (Arabic, English, Both)
11. Who developed the E-Commerce system for your company? (Internal, External Private company, others)
12. How costly is it to develop and maintain your E-Commerce System? (Cheap, Average, Expensive)

Part D: Perception on customers' behaviour

13. Do you believe people in KSA have a good understanding of E-Commerce?

14. In your view, what are the challenges faced by E-Commerce in the KSA? (Technology, Culture, Lack of Regulations, Others)

15. Do you believe that families and friends play an important role in encouraging the use of E-Commerce?

Part E: Perception of government and banks support for E-Commerce in the KSA

16. Do you think the government is doing enough to support E-Commerce in KSA?

17. Do you think the banks are doing enough to support E-Commerce in KSA?

18. What are the factors that could encourage the use of E-Commerce in the KSA?

Part F: Customer research center.

19. Do you have a research centre to study customers' needs?

20. Have you ever conducted a survey to understand customers' needs (if yes, how did you do it)?

21. Do you have a system to collect customers' feedback?

Part G: Company strategy with regards to E-Commerce

22. In your view, what are the benefits of developing B2C in the KSA?

23. What is your company's vision in implementing and using E-Commerce?

24. Do you share knowledge with other organizations about E-Commerce?

25. Do you train your staff on the use of IT tools?

Part H: General

In your view, what are the factors that affect the development and use of E-Commerce in KSA?

Any other comments?

إطار تنفيذ التجارة الالكترونية من الشركات للعملاء في السعودية بناء على دراسة مقارنة للسعوديين الذين يعيشون في السعودية وهؤلاء الذين يعيشون في المملكة المتحدة مع رؤية الشركات السعودية

(SA)

إن عملية تطور الانترنت قد غيرت سلوكيات المجتمعات والافراد خلال العقدين الماضيين , ورأينا تطورا في تطبيقات الانترنت من خلال تغيير الطريقة التي تقدم بها الحكومات افضل الخدمات لمواطنيها وعمالها والحصول على تنوع في المنتجات والخدمات وتطوير التعليم عن بعد. لقد غيرت بالفعل التجارة الالكترونية المفهوم الشامل للتجارة وإتاحة الفرصة للشركات للدخول في اسواق اكبر وللعلاء في الحصول على منتجات وخدمات اكثر.

ويرى الكثير ان التجارة الالكترونية قصة نجاح للإنترنت الذي تطور جيدا واعتمدت عليه الدول المتطورة وعلى الرغم من ذلك فان الدول النامية لم نر فيها مثل هذا الاعتماد والتطور.

أنا الطالبة/ هيا الشهري أدرس حاليا درجة الدكتوراه في جامعة سالفورد وأقوم بإجراء بحث عن محاولة فهم مفهوم التجارة الالكترونية من قبل المواطنين السعوديين الذين يعيشون في السعودية والذين يعيشون في المملكة المتحدة لفهم ما إذا كان هناك إختلافات في إستخدام وتطبيق التجارة الالكترونية وسوف يتم إجراء هذه الدراسة ايضا على الشركات السعودية التي تطبق او ترغب في تطبيق التجارة الالكترونية, وسوف تستخدم نتائج هاتين الدراستين في تطوير إطار تنفيذ التجارة الالكترونية من الشركات الى العملاء في السعودية.

ويسعدنا مشاركتكم في هذا البحث التي سيكون له اثر هام جدا من خلال التطوع للإجابة المباشرة على هذا الاستبيان. ولقد تم تصميم هذا الاستبيان لتقليل الجهود المبذولة ونتوقع ان يستغرق 20 دقيقة لتعبئة جميع الأقسام. مع العلم انه لا توجد إجابات صحيحة او إجابات خاطئة وإنما هو للتعبير عن رأيكم, لكن يرجى تحري المصادقية في الإجابة. كما ان الاجابات سوف تستخدم لأغراض البحث فقط مع مراعاة السرية التامة وعدم الإفصاح عن الهوية.

أود أن أشكركم مقدماً على دعمكم وتعاونكم

تقبلوا فائق الاحترام والتقدير

هيا الشهري

باحثة دكتوراه

كلية العلوم, علوم الحاسب و الهندسة

جامعة سالفورد, بريطانيا

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بروفسور, فريد مزيان

مدير مركز ابحاث المعلوماتية

كلية العلوم, علوم الحاسب و الهندسة

جامعة سالفورد, بريطانيا

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1. الجزء الاول: المعلومات الشخصية

1.1 الجنس

ذكر

انثى

2.1 العمر

24-18

25- 34

44-35

54-45

55 فأكثر

3.1 مستوى التعليم

المرحلة الابتدائية

المرحلة الثانوية

دبلوم

بكالوريوس

ماجستير

دكتوراة

اخرى (.....)

4.1 في أي مدينة أو قرية تعيش؟ (يرجى التحديد)

5.1 الدخل الشهري:

اقل من 4000 الالف ريال سعودي

4000 الى اقل من 8000 الالف ريال سعودي

8000 الى اقل من 12000 الف ريال سعودي

12000 الى اقل من 16000 الف ريال سعودي

16000 الى اقل من 20000 الف ريال سعودي

20000 ريال سعودي فأكثر

6.1 المهنة:

طالب

موظف

متقاعد

ربة منزل- رب منزل

عاطل عن العمل

اخرى (يرجى التحديد.....)

2. الجزء الثاني: استخدام الانترنت

1.2 هل تستخدم الانترنت

نعم

لا

اذا كنت لا تستخدم الانترنت فلماذا (.....) تستطيع التوقف هنا

2.2 اذا كان الجواب نعم، اجب عن الاسئلة التالية:

متى بدأت باستخدام الانترنت

2002- 1998

2005-2002

2009-2006

2010- حتى الان

3.2 من اين تتصل بالانترنت؟ (اختر كل ماينطبق)

المنزل

العمل

انترنت كوفي

أخرى

4.2 (اختر كل ماينطبق) ماهي الوسيلة التي تستخدمها للوصول للانترنت؟

كمبيوتر شخصي

الاجهزة اللوحية (مثل الايباد وغيرها)

الهواتف الذكية

5.2 كم مرة تدخل على الانترنت؟

مره واحده او مرتين في الشهر

ثلاث الى اربع مرات في الاسبوع

مره واحده في اليوم

اكثر من مرة واحده يوميا

6.2 عند الدخول على الانترنت كم ساعة يتم استخدامة في الاسبوع؟

اقل من ساعة

اكثر من ساعة و اقل من خمس ساعات

اكثر من خمس ساعات و اقل من عشر ساعات

اكثر من عشر ساعات و اقل من عشرين ساعة

اكثر من عشرين ساعه

3. الجزء الثالث: وجهة النظر عن مدى فائدة التجارة الالكترونية؟

1.3 من وجهة نظرك، ماهي العوائق للشراء عبر الانترنت في السعودية ؟ (اختر كل ما ينطبق)

استخدام اللغة الاجنبية

صعوبة التنقل بين المواقع

ليس لي ثقة كافية لاستخدام التكنولوجيا

طرق الدفع

عدم وجود فحص جودة السلع قبل الشراء

اخرى (يرجى التحديد.....)

لا يوجد عوائق للشراء عبر الانترنت

2.3 ماهي المثبطات التي تعيق الشراء عبر الانترنت لديك؟ (اختر كل ما ينطبق)

عدم امكانية توافر السلع والخدمات

عدم توفر امكانية الشراء عبر الانترنت طوال ايام على مدار الساعة 7/24

التوصيل

- ضعف جودة السلع
- ضعف جودة الخدمات
- الشراء الالكتروني غير ممتع
- اخرى (يرجى التحديد.....)
- لا يوجد لدى أي مثبطات اطلاقا

3.3 هل تعتقد انك تحتاج تدريب على الشراء عبر الانترنت؟

نعم

لا إذا الإجابة (لا) اذهب إلى الجزء 5.3

4.3 ماهي طريقة التدريب المفضلة لديك؟

اسي دي، دي في دي

البريد الالكتروني

صفحات المواقع

منشورات مطبوعة

اخرى (يرجى التحديد.....)

5.3 هل انت مستعد لاستخدام الانترنت كوسيلة رئيسية للتسوق؟

نعم لا

4. الجزء الرابع: الخبرات مع التجارة الالكترونية؟

1.4 هل سبق لك الشراء عبر الانترنت ؟

نعم إذا الإجابة لا, انتقل الى الجزء الخامس 5 لا 1

2.4 كم مرة غالبا تشتري عبر الانترنت؟

مرة كل سنة

مرة كل ستة اشهر

مرة كل شهر

مرة او اكثر كل اسبوع

3.4 ماذا تشتري عبر الانترنت؟

سلع

خدمات

كلاهما

لا اعرف

4.4 كم تصرف على مشترياتك عبر الانترنت كل سنة؟

اقل من 1000 ريال سعودي

اكثر من 1000 ريال و اقل من 5000 ريال سعودي

اكثر من 5000 ريال و اقل من 10000 الاف ريال سعودي

اكثر من 10000 ريال سعودي

5.4 من أي موقع تشتري عبر الانترنت؟ (اختر كل ما ينطبق)

الشركات السعودية

الشركات الاجنبية

اخرى (ممكن التحديد)

لا اعرف

6.4 من أي موقع تشتري بالنسبة للغة؟ (اختر كل ما ينطبق)

عربي

انجليزي

كلاهما

اخرى

7.4 ماهي طريقتك المفضلة للدفع؟

بطاقة ائتمانية (كردت كارد).

بطاقة الحساب الجاري

وسائل الدفع الإلكترونية (باي بال).

بطاقة مصدرة من البنوك السعودية

أخرى

لا أعرف

5. الجزء الخامس: المتغيرات المستقلة

1.5 ما مدى موافقتك أو عدم موافقتك على العبارات التالية التي تتعلق بالبنية التحتية لتكنولوجيا المعلومات والاتصالات لاستخدام الانترنت الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	وافق بشدة
1	2	3	4	5

5	4	3	2	1	من السهولة الوصول الى الانترنت في المملكة العربية السعودية
5	4	3	2	1	الانترنت سريع في المملكة العربية السعودية
5	4	3	2	1	شبكة الانترنت اسعارها معقولة في المملكة العربية السعودية
5	4	3	2	1	انا راضي على خدمات الانترنت في المملكة العربية السعودية

2.5 ما مدى موافقتك أو عدم موافقتك على العبارات التالية التي تتعلق بالثقافة الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	وافق بشدة
1	2	3	4	5

5	4	3	2	1	هل تعتقد ان اعطاء المعلومات الشخصية مثل(البريد الالكتروني،رقم التلفون، تاريخ الميلاد) للنساء عند الشراء الالكتروني امر مقبول
5	4	3	2	1	هل تعتقد ان اعطاء المعلومات الشخصية مثل البريد الالكتروني، رقم التلفون، تاريخ الميلاد) للرجال عند الشراء الالكتروني امر مقبول
5	4	3	2	1	انا لا امانع لتقديم اسمي عند الشراء عبر الانترنت
5	4	3	2	1	انا لا امانع لتقديم عنوان منزلي عند الشراء عبر الانترنت
5	4	3	2	1	انا لا امانع لتقديم بريدي الالكتروني عند الشراء عبر الانترنت
5	4	3	2	1	انا لا امانع لتقديم رقم تلفوني عند الشراء عبر الانترنت
5	4	3	2	1	انا لا امانع لتقديم تاريخ ميلادي عند الشراء عبر الانترنت

3.5 ما مدى موافقتك أو عدم موافقتك على العبارات التالية التي تتعلق بالامن والدفع الالكتروني الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	وافق بشدة
1	2	3	4	5

5	4	3	2	1	انا لا امانع لاعطاء المعلومات الخاصة بالدفع للشركات السعودية
5	4	3	2	1	انا لا امانع لاعطاء المعلومات الخاصة بالدفع للشركات الاجنبية
5	4	3	2	1	انا افضل الشركات التي تقدم طرق مختلفة للدفع
5	4	3	2	1	يجب على الشركات ان يكون لديها نظام دفع امن
5	4	3	2	1	يجب على الشركات ان توضح النظام الامني للدفع على مواقعها
5	4	3	2	1	استخدام التكنولوجيا لحفظ امن معلومات الدفع عبر الانترنت مهم جدا
5	4	3	2	1	انا لا امانع لتكون معلومات الدفع الخاصة بي محفوظة لدى الشركة وذلك

لاستخدامها في العمليات المستقبلية					
5	4	3	2	1	من المهم ان يكون لدى الشركة دليل لتوضيح طريقة الدفع عبر الانترنت
5	4	3	2	1	سوف اشترى من الانترنت اذا ضمن لي بنكي امن العمليات

4.5 ما مدى موافقتك أو عدم موافقتك على العبارات التالية التي تتعلق بالخصوصية الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	لاوافق بشدة
5	4	3	2	1

5	4	3	2	1	من المهم ان تضع الشركات المعلومات الخاصة بسياسة الخصوصية على مواقعهم
5	4	3	2	1	انه من واجب الشركات حمايه المعلومات الشخصية للمستهلكين
5	4	3	2	1	انا اعتقد انه عند شرائي عبر الانترنت معلوماتي الشخصية ستكون محمية
5	4	3	2	1	انا لا امانع رصد سلوكي الشرائي عبر الانترنت واستخدامة لاغراض الدعايه.
5	4	3	2	1	أنا أخشى من استقبال رسائل البريد الإلكتروني المزعجة حتى لا يسرق عنوان بريدي الإلكتروني لذلك الشركات لا ينبغي ان تقشي عناوين البريد الإلكتروني للعملاء لأطراف ثالثة كما سيؤدي ذلك الى جذب رسائل البريد الإلكتروني غير المرغوبه
5	4	3	2	1	انا اخشى من استخدام المعلومات الخاصة بي من قبل اطراف اخرى لذلك ينبغي على الشركات ان تقدم ضمانات بأن معلومات العملاء لن يتم استخدامها من قبل طرف ثالث
5	4	3	2	1	اود ان يتم حذف المعلومات الشخصية الخاصة بي بمجرد الانتهاء من عملية الشراء

5.5 ما مدى موافقتك أو عدم موافقتك على العبارات التالية التي تتعلق بالنزاهة الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	لاوافق بشدة
5	4	3	2	1

5	4	3	2	1	يجب على الشركات توصيل السلع والخدمات في الوقت المحدد
5	4	3	2	1	يجب على الشركات توفير السلع والخدمات كما هو موضح في موقعها على الانترنت
5	4	3	2	1	يجب على الشركات اعطاء خاصية الاسترداد للسلع والخدمات في حالة عدم رضا الزبائن

5	4	3	2	1	يجب على الشركات ان تكون قادرة على توفير تبديل السلع والخدمات
5	4	3	2	1	يجب على الشركات تقديم ضمانات على السلع والخدمات المشتراه عبر الانترنت

6.5 ما مدى موافقتك أو عدم موافقتك على العبارات التالية التي تتعلق بالانتماء وسمعة الشركة الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة 1	لاوافق 2	محايد 3	وافق 4	وافق بشدة 5
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5	4	3	2	1	سأشتري عبر الانترنت اذا وجدت الشركة مؤيدة بواسطة طرف ثالث
5	4	3	2	1	سأشتري عبر الانترنت اذا كانت الشركة عضو مع مجموعة شركات معروفة ومشهوره
5	4	3	2	1	سأشتري عبر الانترنت من الشركه الموصى بها من قبل اصدقائي
5	4	3	2	1	سأشتري عبر الانترنت من الشركة الموصى بها من قبل احد افراد عائلتي
5	4	3	2	1	تصميم الموقع الاحترافي سيؤثر على قرار شرائي عبر الانترنت

7.5 من وجهة نظرك, ما هي المشكلة الرئيسية للشراء عبر الانترنت في السعودية؟ وهل ممكن أن تشتري عبر الانترنت إذا وجدت أو أحسست ببيئة تسوق اليكتروني آمنة؟

8.5 من وجهة نظرك, هل الثقافة السعودية لها اثر ايجابي او سلبي على الشراء عبر الانترنت ؟

9.5 هل لديك معلومات إضافية ترغب إضافتها؟

نموذج موافقة

عنوان البحث: اطار تنفيذ التجارة الالكترونية في المملكة العربية السعودية بناء على دراسة مقارنة من السعوديين الذين يعيشون في المملكة العربية السعودية والذين يعيشون في المملكة المتحدة ومفهوم الشركات السعودية

الباحث: هيا الشهري

العنوان: كلية العلوم, علوم الحاسب والهندسة

جامعة سالفورد, سالفورد, مانشستر

ضع

اشارة من فضلك

M5 4WT

1- اؤكد انني قد قرأت وفهمت جميع المعلومات للدراسة أعلاه, والفرصة مناحة لي لطرح الاسئلة.

2- انا افهم ان مشاركتي تطوعيه وان لي الحق في الانسحاب في أي وقت , دون ابداء اسباب.

3- انا افهم ان لي الحق في طرح الاسئلة التوضيحية.

4- انا اوافق على تخزين البيانات التي تم جمعها نتيجة مشاركتي وستستخدم لأغراض البحث.

5- ليس لدي أي مشاكل صحية يمكن ان تتفاقم بسبب مشاركتي في هذه الدراسة.

6- انا موافق على المشاركة في الدراسة المشار إليها أعلاه.

اذا كنت ترغب, يمكنك تقديم اسمك وتوقيع هذا النموذج. هذا لن يكون مرتبطا بإجاباتك في الاستبيان, سيستخدم فقط لغرض صحة التحقق في البحث.

التاريخ

كتابة الاسم

التوقيع

التاريخ

اسم الباحث

التوقيع

إطار تنفيذ التجارة الالكترونية من الشركات للعملاء في السعودية بناء على دراسة مقارنة للسعوديين الذين يعيشون في السعودية وهؤلاء الذين يعيشون في المملكة المتحدة مع رؤية الشركات السعودية

(UK)

إن عملية تطور الانترنت قد غيرت سلوكيات المجتمعات والافراد خلال العقدين الماضيين , ورأينا تطورا في تطبيقات الانترنت من خلال تغيير الطريقة التي تقدم بها الحكومات افضل الخدمات لمواطنيها وعمالها والحصول على تنوع في المنتجات والخدمات وتطوير التعليم عن بعد. لقد غيرت بالفعل التجارة الالكترونية المفهوم الشامل للتجارة وإتاحة الفرصة للشركات للدخول في اسواق اكبر وللعملاء في الحصول على منتجات وخدمات اكثر.

ويرى الكثير ان التجارة الالكترونية قصة نجاح للإنترنت الذي تطور جيدا واعتمدت عليه الدول المتطورة وعلى الرغم من ذلك فان الدول النامية لم نر فيها مثل هذا الاعتماد والتطور.

أنا الطالبة/ هيا الشهري أدرس حاليا درجة الدكتوراه في جامعة سالفورد وأقوم بإجراء بحث عن محاولة فهم مفهوم التجارة الالكترونية من قبل المواطنين السعوديين الذين يعيشون في السعودية والذين يعيشون في المملكة المتحدة لفهم ما إذا كان هناك إختلافات في إستخدام وتطبيق التجارة الالكترونية وسوف يتم إجراء هذه الدراسة ايضا على الشركات السعودية التي تطبق او ترغب في تطبيق التجارة الالكترونية, وسوف تستخدم نتائج هاتين الدراستين في تطوير إطار تنفيذ التجارة الالكترونية من الشركات الى العملاء في السعودية.

ويسعدنا مشاركتكم في هذا البحث التي سيكون له اثرهام جدا من خلال التطوع للإجابة المباشرة على هذا الاستبيان, ولقد تم تصميم هذا الاستبيان لتقليل الجهود المبذولة ونتوقع ان يستغرق 20 دقيقة لتعبئة جميع الأقسام مع العلم انه لا توجد إجابات صحيحة او إجابات خاطئة وإنما هو للتعبير عن رأيكم , لكن يرجى تحري المصادقية في الإجابة. كما ان الاجابات سوف تستخدم لأغراض البحث فقط مع مراعاة السرية التامة وعدم الإفصاح عن الهوية.

أود أن أشكركم مقدماً على دعمكم وتعاونكم

تقبلوا فائق الاحترام والتقدير

هيا الشهري

باحثة دكتوراه

كلية العلوم, علوم الحاسب و الهندسة

جامعة سالفورد, بريطانيا

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بروفسور, فريد مزيان

مدير مركز ابحاث المعلوماتية

كلية العلوم, علوم الحاسب و الهندسة

جامعة سالفورد, بريطانيا

f.meziane@salford.ac.uk

1. الجزء الاول: المعلومات الشخصية

1.1 الجنس

ذكر

انثى

2.1 العمر

24-18

34-25

44-35

54-45

55 فأكثر

3.1 مستوى التعليم

المرحلة الابتدائية

المرحلة الثانوية

دبلوم

بكالوريوس

ماجستير

دكتورة

اخرى (.....)

4.1 في اي مدينة او قرية تعيش؟ (يرجى التحديد.....)

5.1 الدخل الشهري:

اقل من 4000 الف ريال سعودي

4000 الى اقل من 8000 الف ريال سعودي

8000 الى اقل من 12000 الف ريال سعودي

12000 الى اقل من 16000 الف ريال سعودي

16000 الى اقل من 20000 ريال سعودي

20000 ريال سعودي فأكثر

6.1 المهنة:

طالب

موظف

متقاعد

ربة منزل- رب منزل

عاطل عن العمل

اخرى (يرجى التحديد.....)

2. الجزء الثاني: استخدام الانترنت

1.2 هل تستخدم الانترنت

نعم

لا

اذا كنت لا تستخدم الانترنت فلماذا (.....) تستطيع التوقف

هنا

2.2 اذا كان الجواب نعم، اجب عن الاسئلة التالية:

متى بدأت باستخدام الانترنت

1998-2002

2002-2005

2006-2009

2010- حتى الان

3.2 من اين تتصل بالانترنت؟ (اختر كل ماينطبق)

المنزل

العمل

انترنت كوفي

اخرى

4.2(اختر كل ماينطبق) ماهي الوسيلة التي تستخدمها للوصول للانترنت؟

كمبيوتر شخصي

الاجهزة اللوحية (مثل الايباد وغيرها)

الهواتف الذكية

5.2 كم مرة تدخل على الانترنت؟

مره واحدة او مرتين في الشهر

ثلاث الى اربع مرات في الاسبوع

- مره واحده في اليوم
 - اكثر من مرة واحده يوميا
- 6.2 عند الدخول على الانترنت كم ساعة يتم استخدامة في الاسبوع؟

- اقل من ساعة
- اكثر من ساعة و اقل من خمس ساعات
- اكثر من خمس ساعات و اقل من عشر ساعات
- اكثر من عشر ساعات و اقل من عشرين ساعة
- اكثر من عشرين ساعه

3. الجزء الثالث: وجهة النظر عن مدى فائدة التجارة الالكترونية؟

1.3 من وجهة نظرك، ماهي العوائق للشراء عبر الانترنت في بريطانيا؟ (اختر كل ما ينطبق)

- استخدام اللغة الاجنبية
- صعوبة التنقل بين المواقع
- ليس لي ثقة كافية لاستخدام التكنولوجيا
- طرق الدفع
- عدم وجود فحص جودة السلع قبل الشراء
- اخرى (يرجى التحديد.....)
- لا يوجد عوائق للشراء عبر الانترنت

2.3 ماهي المثبطات التي تعيق الشراء عبر الانترنت لديك في بريطانيا؟ (اختر كل ما ينطبق)

- عدم امكانية توافر السلع والخدمات
- عدم توفر امكانية الشراء عبر الانترنت طوال ايام على مدار الساعة 7/24
- التوصيل
- ضعف جودة السلع
- ضعف جودة الخدمات
- الشراء الالكتروني غير ممتع
- اخرى (يرجى التحديد.....)
- لا يوجد لدى أي مثبطات اطلاقا

3.3 هل تعتقد انك تحتاج تدريب على الشراء عبر الانترنت؟

نعم

لا اذا الاجابة لا اذهب الى الجزء 3-5

4.3 ماهي طريقة التدريب المفضلة لديك؟

- سي دي، دي في دي
- البريد الالكتروني
- صفحات المواقع
- منشورات مطبوعة

□ اخرى (يرجى التحديد.....)

5.3 هل انت مستعد لاستخدام الانترنت كوسيلة رئيسية للتسوق؟

□ نعم □ لا

4. الجزء الرابع: الخبرات مع التجارة الالكترونية؟

1.4 هل سبق لك الشراء عبر الانترنت من السعودية؟

□ نعم □ لا

2.4 هل تشتري عبر الانترنت من بريطانيا؟

□ نعم □ اذا الاجابة لا, انتقل الى الجزء الخامس 5 لا ا

3.4 كم مرة غالبا تشتري عبر الانترنت؟

□ مرة كل سنة

□ مرة كل ستة اشهر

□ مرة كل شهر

□ مرة او اكثر كل اسبوع

4.4 ماذا تشتري عبر الانترنت؟

□ سلع

□ خدمات

□ كلاهما

□ لا اعرف

5.4 كم تصرف على مشترياتك عبر الانترنت كل سنة؟

□ اقل من 1000 ريال سعودي

□ اكثر من 1000 ريال واقل من 5000 ريال سعودي

□ اكثر من 5000 ريال واقل من 10 الاف ريال سعودي

□ اكثر من 1000 ريال سعودي

6.4 من أي موقع تشتري عبر الانترنت؟ (اختر كل ما ينطبق)

□ الشركات السعودية

□ الشركات الاجنبية

□ الشركات البريطانية

□ اخرى (ممكن التحديد.....)

□ لا اعرف

7.4 من أي موقع تشتري بالنسبة للغة؟ (اختر كل ما ينطبق)

□ عربي

□ انجليزي

□ كلاهما

□ اخرى

8.4 ماهي طريقتك المفضلة للدفع؟

- كرتت كارد
 (دبت كارد) بطاقة الحساب الجاري
 باي بال
 بطاقة مصدرة من البنوك السعودية
 اخرى
 لا اعرف

5. الجزء الخامس: المتغيرات المستقلة

1.5 مامدى موافقتك او عدم موافقتك على العبارات التالية التي تتعلق بالبنية التحتية لتكنولوجيا المعلومات والاتصالات لاستخدام الانترنت الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	اوافق بشدة
1	2	3	4	5

5	4	3	2	1	من السهولة الوصول الى الانترنت في بريطانيا
5	4	3	2	1	الانترنت سريع في بريطانيا
5	4	3	2	1	شبكة الانترنت اسعارها معقولة في بريطانيا
5	4	3	2	1	انا راضي على خدمات الانترنت في بريطانيا

2.5 مامدى موافقتك او عدم موافقتك على العبارات التالية التي تتعلق بالثقافة الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	اوافق بشدة
1	2	3	4	5

5	4	3	2	1	هل تعتقد ان اعطاء المعلومات الشخصية مثل(البريد الالكتروني،رقم التلفون، تاريخ الميلاد) للنساء عند الشراء الالكتروني امر مقبول
5	4	3	2	1	هل تعتقد ان اعطاء المعلومات الشخصية مثل البريد الالكتروني، رقم التلفون، تاريخ الميلاد) للرجال عند الشراء الالكتروني امر مقبول
5	4	3	2	1	انا لا امانع لتقديم اسمي عند الشراء عبر الانترنت
5	4	3	2	1	انا لا امانع لتقديم عنوان منزلي عند الشراء عبر الانترنت
5	4	3	2	1	انا لا امانع لتقديم بريدي الالكتروني عند الشراء عبر الانترنت
5	4	3	2	1	انا لا امانع لتقديم رقم تلفوني عند الشراء عبر الانترنت
5	4	3	2	1	انا لا امانع لتقديم تاريخ ميلادي عند الشراء عبر الانترنت

3.5 مامدى موافقتك او عدم موافقتك على العبارات التالية التي تتعلق بالامن والدفع الالكتروني الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	وافق بشدة	
1	2	3	4	5	
1	2	3	4	5	انا لامانع لاعطاء المعلومات الخاصة بالدفع للشركات البريطانية
1	2	3	4	5	انا لامانع لاعطاء المعلومات الخاصة بالدفع للشركات الاجنبية
1	2	3	4	5	انا افضل الشركات التي تقدم طرق مختلفة للدفع
1	2	3	4	5	يجب على الشركات ان يكون لديها نظام دفع امن
1	2	3	4	5	يجب على الشركات ان توضح النظام الامني للدفع على مواقعها
1	2	3	4	5	استخدام التكنولوجيا لحفظ امن معلومات الدفع عبر الانترنت مهم جدا
1	2	3	4	5	انا لامانع لتكون معلومات الدفع الخاصة بي محفوظة لدى الشركة وذلك لاستخدامها في العمليات المستقبلية
1	2	3	4	5	من المهم ان يكون لدى الشركة دليل لتوضيح طريقة الدفع عبر الانترنت
1	2	3	4	5	سوف اشترى من الانترنت اذا ضمن لي بنكي امن العمليات

4.5 مامدى موافقتك او عدم موافقتك على العبارات التالية التي تتعلق بالخصوصية الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة	لاوافق	محايد	لاوافق	وافق بشدة	
1	2	3	4	5	
1	2	3	4	5	من المهم ان تضع الشركات المعلومات الخاصة بسياسة الخصوصية على مواقعهم
1	2	3	4	5	انه من واجب الشركات حمايه المعلومات الشخصية للمستهلكين
1	2	3	4	5	انا اعتقد انه عند شرائي عبر الانترنت معلوماتي الشخصية ستكون محمية
1	2	3	4	5	انا لا امانع رصد سلوكي الشرائي عبر الانترنت واستخدامة لاغراض الدعايه
1	2	3	4	5	أنا أخشى من استقبال رسائل البريد الالكتروني المزعجة حتى لا يسرق عنوان بريدي الإلكتروني لذلك الشركات لا ينبغي ان تقشي عناوين البريد الإلكتروني للعملاء لاطراف ثالته كما سيؤدي ذلك الى جذب رسائل البريد الالكتروني غير المرغوبه
1	2	3	4	5	انا اخشى من استخدام المعلومات الخاصة بي من قبل اطراف اخرى لذلك ينبغي على الشركات ان تقدم ضمانات بأن معلومات العملاء لن يتم استخدامها من قبل طرف ثالث
1	2	3	4	5	اود ان يتم حذف المعلومات الشخصية الخاصة بي بمجرد الانتهاء من عملية الشراء

5.5 مامدى موافقتك او عدم موافقتك على العبارات التالية التي تتعلق بالنزاهة الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة 1	لاوافق 2	محايد 3	وافق 4	وافق بشدة 5	
1	2	3	4	5	يجب على الشركات توصيل السلع والخدمات في الوقت المحدد
1	2	3	4	5	يجب على الشركات توفير السلع والخدمات كما هو موضح في موقعها على الانترنت
1	2	3	4	5	يجب على الشركات اعطاء خاصية الاسترداد للسلع والخدمات في حالة عدم رضا الزبائن
1	2	3	4	5	يجب على الشركات ان تكون قادرة على توفير تبديل السلع والخدمات
1	2	3	4	5	يجب على الشركات تقديم ضمانات على السلع والخدمات المشتراه عبر الانترنت

6.5 مامدى موافقتك او عدم موافقتك على العبارات التالية التي تتعلق بالانتماء وسمعة الشركة الرجاء وضع دائرة حول الرقم الذي يعبر عن وجهة نظرك

لاوافق بشدة 1	لاوافق 2	محايد 3	وافق 4	وافق بشدة 5	
1	2	3	4	5	سأشتري عبر الانترنت اذا وجدت الشركة مؤيدة بواسطة طرف ثالث
1	2	3	4	5	سأشتري عبر الانترنت اذا كانت الشركة عضو مع مجموعة شركات معروفة ومشهوره
1	2	3	4	5	سأشتري عبر الانترنت من الشركه الموصى بها من قبل اصدقائي
1	2	3	4	5	سأشتري عبر الانترنت من الشركة الموصى بها من قبل احد افراد عائلتي
1	2	3	4	5	تصميم الموقع الاحترافي سيؤثر على قرار شرائي عبر الانترنت

7.5 هل ممكن ان تشتري عبر الانترنت في السعودية كما تشتري عبر الانترنت في بريطانيا ؟

8.5 من وجهة نظرك, هل الثقافة السعودية لها اثر ايجابي او سلبي على الشراء عبر الانترنت ؟

9.5 هل لديك معلومات اضافية ترغب اضافتها؟

نموذج موافقة

عنوان البحث: اطار تنفيذ التجارة الالكترونية في المملكة العربية السعودية بناء على دراسة مقارنة من السعوديين الذين يعيشون في المملكة العربية السعودية والذين يعيشون في المملكة المتحدة ومفهوم الشركات السعودية

الباحث: هيا الشهري

العنوان: كلية العلوم, علوم الحاسب والهندسة

جامعة سالفورد, سالفورد, مانشستر

ضع اشارة من

فضلك

M5 4WT

7- أوكد انني قد قرأت وفهمت جميع المعلومات للدراسة أعلاه, والفرصة متاحة لي لطرح الاسئلة.

8- انا افهم ان مشاركتي تطوعيه وان لي الحق في الانسحاب في أي وقت , دون ابداء اسباب.

9- انا افهم ان لي الحق في طرح الاسئلة التوضيحية.

10- انا اوافق على تخزين البيانات التي تم جمعها نتيجة مشاركتي وستستخدم لأغراض البحث.

11- ليس لدي أي مشاكل صحية يمكن ان تتفاقم بسبب مشاركتي في هذه الدراسة.

12- انا موافق على المشاركة في الدراسة المشار اليها أعلاه.

اذا كنت ترغب, يمكنك تقديم اسمك وتوقيع هذا النموذج. هذا لن يكون مرتبطا بإجاباتك في الاستبيان, سيستخدم فقط لغرض صحة التحقق في البحث.

التاريخ

كتابة الاسم

التوقيع

التاريخ

اسم الباحث

التوقيع

VII

أسئلة المقابلة لمديري الشركات في المملكة العربية السعودية

اسئلة المقابلة

جزء أ: اسئلة عامة

اسم المؤسسة:

العنوان ورقم الهاتف:

نوع المنظمة (خاصة، عامة، اخرى):

الاسم والبريد الالكتروني للشخص المجيب على هذا الاسئلة:

ما هو العمل الرئيسي لشركتك؟

كيف تصنف الشركة الخاصة بك؟ صغيرة، متوسطة، كبيرة

كم العدد الاجمالي للموظفين لهذه الشركة؟

هل لشركتكم موقع على الانترنت؟(نعم، لا)

هل شركتك تعمل في مجال التجارة الالكترونية؟ (نعم، لا)

هل لديك قسم تقنية معلومات؟ (نعم، لا)

كيف يمكنك التواصل مع عملائك؟ البريد الالكتروني، الهاتف، الفاكس، اخرى

كيف يمكنك التواصل مع مورد بين الشركة؟ البريد الالكتروني، الهاتف، الفاكس، اخرى

كيف يمكنك جمع معلومات استخبارية عن شركتك

جزء ب: الشركات التي لاتعمل في مجال التجارة الالكترونية

1. ماذا تعني لك التجارة الالكترونية؟ (اي ماذا تفهم من التجارة الالكترونية)

2. ماهي الاسباب لعدم استخدام التجارة الالكترونية في الشركة الخاصة بك؟

3. ماهي المشاكل التي تعتقد انك ستواجه اذا كنت ترغب في استخدام التجارة الالكترونية في شركتك؟

4. هل تخطط لاستخدام التجارة الالكترونية في المستقبل؟

5. هل تعتقد انك سوف تحتاج الى دعم ومساعدة لشركتك للدخول في التجارة الالكترونية؟

جزء ج: الشركات التي تستخدم التجارة الالكترونية

6. ماهو نوع التجارة الالكترونية الذي تستخدمه؟

B2C, B2B, B2G, G2B G2C, Others

7. من متى وانت تستخدم التجارة الالكترونية؟

8. هل استخدام الالكترونية حسن في المبيعات (جودة الخدمات) لشركتك؟

9. هل توافق على ان التجارة الالكترونية لها مزايا اكثر من التجارة التقليدية؟ كيف ترى هذه المزايا في شركتك؟

10. ماهي اللغة التي تستخدم في موقع الويب الخاص بشركتك؟ (عربي، انجليزي، كلاهما)

11. من الذي طور نظام التجارة الالكترونية لشركتك؟ (داخلي، شركة خارجية خاصة، اخرى)

12. ماهي كلفة انشاء او تطوير وصيانة نظام التجارة الالكترونية الخاص بشركتك؟ (رخيص، متوسط، باهظ الثمن)

جزء د: تصور سلوك العملاء

13. هل تعتقد الناس في المملكة العربية السعودية لديهم فهم جيد للتجارة الالكترونية؟

14. من وجهة نظركم، ماهي التحديات التي تواجهها التجارة الالكترونية في المملكة العربية السعودية؟ (التكنولوجيا، الثقافة، عدم وجود أنظمة، اخرى)

15. هل تعتقد ان الاسر والاصدقاء تلعب دورا هاما في تشجيع استخدام التجارة الالكترونية؟

جزء ه: تصور الدعم الحكومي والبنوك للتجارة الالكترونية في المملكة العربية السعودية

16. هل تعتقد ان الحكومة تفعل مايكفي لدعم التجارة الالكترونية في المملكة العربية السعودية؟

17. هل تعتقد ان البنوك تفعل مايكفي لدعم التجارة الالكترونية في المملكة العربية السعودية؟

18. ماهي العوامل التي يمكن ان تشجع على استخدام التجارة في المملكة العربية السعودية؟

جزء و: مركز ابحاث العملاء

19. هل لديك مركز ابحاث لدراسة احتياجات العملاء؟

20. هل سبق واجريت دراسة استقصائية لفهم احتياجات العملاء (اذا كان الجواب نعم ، كيف عملت ذلك)

21. هل لديك نظام لجمع ملاحظات العملاء (التغذية الراجعة)

جزء ز: استراتيجية الشركة فيما يتعلق بالتجارة الالكترونية

22. من وجهة نظركم، ماهي فوائد تطوير التجارة الالكترونية من الشركة للعملاء في المملكة العربية السعودية

؟(B2C)

23. ماهي رؤية الشركة في تنفيذ واستخدام التجارة الالكترونية؟

24. هل تتبادل المعرفة مع المنظمات الاخرى حول التجارة الالكترونية؟

25. هل لديك تدريب للموظفين على استخدام ادوات تكنولوجيا المعلومات؟

جزء ح: عام

من وجهة نظركم، ماهي العوامل التي تؤثر على تطوير واستخدام التجارة الالكترونية في المملكة العربية السعودية؟

اي تعليقات اخرى؟

هيا الشهري
باحثة دكتوراه
كلية الكمبيوتر وعلوم الهندسة
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VIII

Reliability test (Cronbach's Alpha)

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
It is easy to access the Internet	139.85	209.011	.380	.459	.848
The Internet is fast	140.51	208.777	.346	.680	.850
The Internet is affordable	140.52	210.079	.323	.497	.850
I am happy with the Internet facilities	140.63	210.916	.290	.655	.851
Giving personal information(name, email, phone number and date of birth)for female is acceptable?	140.49	205.692	.470	.479	.846
Giving personal information(name, email, phone number and date of birth)for male is acceptable?	140.04	207.381	.464	.440	.846
I do not mind providing my name when buying online	139.96	205.254	.510	.577	.845
I do not mind providing my address when buying online	139.91	205.545	.529	.574	.844
I do not mind providing my email when buying online	139.67	208.587	.505	.578	.846
I do not mind providing my phone number when buying online	139.96	206.369	.488	.574	.845
I do not mind providing my date of birth when buying online	140.07	207.200	.438	.396	.847
I do not mind providing my payment details to the UK companies	140.56	211.789	.310	.370	.850
I do not mind providing my payment details to overseas companies	140.49	207.563	.431	.449	.847
I prefer companies that provide different payment methods	139.45	215.003	.307	.248	.850
Companies must have a secure payment system	138.95	214.622	.450	.521	.848
Companies should make the security of the payments clear on their websites	138.97	214.526	.441	.516	.848
The technology uses to protect online payments is very important	139.04	214.293	.382	.409	.849

I do not mind for my payment details to be stored by companies for future transactions	140.26	215.041	.174	.257	.855
It is important that companies' websites have a guidance explaining the payment method	139.15	214.958	.379	.380	.849
I will buy online if my bank guarantee my transaction to be safe	139.18	214.155	.375	.386	.849
It is important that companies state their information privacy policies on their websites	139.21	212.991	.398	.392	.848
It is the duty of companies to protect their consumers personal information	138.95	215.342	.377	.426	.849
When buying online I think my personal information will be protected	140.08	211.266	.328	.219	.850
I do not want my shopping behavior to be monitored for advertising purposes	140.75	217.035	.129	.160	.856
I am afraid of receiving Spam email so as not to steal my email address	139.74	215.009	.221	.312	.853
I am afraid that my information is used by other parties	139.62	216.696	.165	.329	.854
I would like my personal information to be deleted once the transaction is completed	139.67	220.445	.054	.220	.857
Compaines should deliver products and services on time	138.88	215.938	.388	.558	.849
Compaines should deliverproducts and services as described on their websites	138.85	216.573	.416	.555	.849
Companies should give a refund if customers are not happy with the products or services	138.94	216.082	.363	.594	.850
Companies should being able to exchange products and services	138.98	215.949	.353	.601	.850
Companies should provide warranties for goods purchased online	138.89	216.249	.373	.489	.850
I will buy online if the company is endorsed by a third party	139.81	211.745	.383	.385	.848
I will buy online if the company is a member of a well known group of companies	139.39	213.014	.427	.423	.848

I will buy from a company that is recommended by a friend	139.64	214.680	.328	.562	.850
I will buy from a company that is recommended by a member of my family	139.51	215.558	.315	.578	.850
A professional look of the website will affect my decision to use a website	140.08	214.932	.236	.165	.852