


**FACTORS AFFECTING THE GROWTH OF E-SHOPPING CONSUMERS OVER TRADITIONAL SHOPPING AFTER COVID-19: GCC COUNTRIES' PERSPECTIVE**

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ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p><b>Received</b> 01 October 2023</p> <p><b>Accepted</b> 28 December 2023</p>	<p><b>Purpose:</b> The study aims to explore the factors that have led to a significant shift in consumer behavior from traditional shopping methods to e-shopping in the Gulf Cooperation Council (GCC) countries, particularly in the aftermath of the COVID-19 pandemic. It seeks to identify and analyze the various elements that contribute to consumers' growing preference for online shopping and to understand how this trend is reshaping the retail landscape in the GCC region.</p>
<p><b>Keywords:</b></p> <p>Covid-19; E-Shopping Behavioral Intention; Consumer Behavior; Traditional Shopping; Consumer Psychology.</p>	<p><b>Theoretical Framework:</b> The research is anchored in the theory of consumer behavior and the Technology Acceptance Model (TAM), like perceived usefulness, consumer psychology, ease of payment, budget considerations, health issues, and cultural and traditional values which helps in understanding the factors influencing consumers' acceptance and use of technology, in this case, e-shopping platforms.</p>
	<p><b>Design/Methodology/Approach:</b> This study adopts a mixed-method approach, combining quantitative data from structured online consumer surveys and qualitative insights from expert interviews. The authors used the PLS-SEM approach to investigate the survey of 380 responses to examine the impact of various factors on e-shopping behavioral intention among consumers in the GCC countries.</p> <p><b>Findings:</b> The findings reveal that perceived usefulness, consumer psychology, ease of payment, budget considerations, health issues, and cultural and traditional values significantly and positively impact the e-shopping behavioral intention of consumers. However, product variety does not significantly influence the e-shopping behavioral intention in the GCC region.</p> <p><b>Research, Practical &amp; Social Implications:</b> The study opens new avenues for research in consumer behavior and e-commerce, especially in the context of unforeseen global events like pandemics. The insights are valuable for retailers, e-commerce platforms, and marketers in the GCC region for strategizing and aligning with changing consumer preferences. It aids in developing targeted marketing strategies and enhancing the online shopping experience.</p> <p><b>Originality/Value:</b> This research offers original insights into the shift towards e-shopping in the GCC region post-COVID-19. It contributes to the broader discourse on consumer behavior in the context of pandemics and technological acceptance, providing a region-specific perspective that enhances understanding in this field.</p> <p>Doi: <a href="https://doi.org/10.26668/businessreview/2023.v9i1.4169">https://doi.org/10.26668/businessreview/2023.v9i1.4169</a></p>

**FATORES QUE AFETAM O CRESCIMENTO DOS CONSUMIDORES DE COMPRAS ELETRÔNICAS EM RELAÇÃO ÀS COMPRAS TRADICIONAIS APÓS A COVID-19: PERSPECTIVA DOS PAÍSES DO CCG**

**RESUMO**

**Objetivo:** O estudo visa explorar os fatores que conduziram a uma mudança significativa no comportamento dos consumidores, passando dos métodos tradicionais de compra para o comércio eletrônico nos países do Conselho de Cooperação do Golfo (CCG), em especial na sequência da pandemia de COVID-19. Procura identificar e

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analisar os vários elementos que contribuem para a crescente preferência dos consumidores por compras em linha e compreender como esta tendência está a redefinir o panorama retalhista na região do CCG.

**Estrutura Teórica:** A pesquisa é ancorada na teoria do comportamento do consumidor e no Modelo de Aceitação de Tecnologia (MTA), como percepção de utilidade, psicologia do consumidor, facilidade de pagamento, considerações orçamentárias, questões de saúde e valores culturais e tradicionais que ajudam a entender os fatores que influenciam a aceitação e o uso da tecnologia por parte dos consumidores, neste caso, plataformas de e-shopping.

**Design/Metodologia/Abordagem:** Este estudo adota uma abordagem de método misto, combinando dados quantitativos de pesquisas de consumo on-line estruturadas e insights qualitativos de entrevistas de especialistas. Os autores utilizaram a abordagem PLS-SEM para investigar o inquérito de 380 respostas para examinar o impacto de vários fatores na intenção comportamental do e-shopping entre os consumidores nos países do CCG.

**Conclusões:** As conclusões revelam que a percepção da utilidade, a psicologia do consumidor, a facilidade de pagamento, as considerações orçamentárias, as questões de saúde e os valores culturais e tradicionais têm um impacto significativo e positivo na intenção comportamental dos consumidores em matéria de compras eletrônicas. No entanto, a variedade de produtos não influencia significativamente a intenção comportamental de compras eletrônicas na região do CCG.

**Investigação, Implicações Práticas e Sociais:** O estudo abre novas vias para a investigação no comportamento dos consumidores e no comércio eletrônico, especialmente no contexto de acontecimentos globais imprevistos, como as pandemias. Os insights são valiosos para varejistas, plataformas de comércio eletrônico e profissionais de marketing na região do CCG para a elaboração de estratégias e o alinhamento com a mudança das preferências dos consumidores. Ajuda a desenvolver estratégias de marketing direcionadas e a melhorar a experiência de compras on-line.

**Originalidade/valor:** esta pesquisa oferece ideias originais sobre a mudança para o comércio eletrônico na região do CCG pós-COVID-19. Contribui para o discurso mais amplo sobre o comportamento dos consumidores no contexto das pandemias e da aceitação tecnológica, proporcionando uma perspectiva específica para cada região que reforça a compreensão neste domínio.

**Palavras-chave:** Covid-19, Intenção Comportamental de Compras Eletrônicas, Comportamento do Consumidor, Compras Tradicionais, Psicologia do Consumidor.

## FACTORES QUE AFECTAN EL CRECIMIENTO DE LOS CONSUMIDORES DE COMPRAS ELECTRÓNICAS SOBRE LAS COMPRAS TRADICIONALES DESPUÉS DE COVID-19: LA PERSPECTIVA DE LOS PAÍSES DEL CCG

### RESUMEN

**Finalidad:** El estudio tiene por objeto explorar los factores que han dado lugar a un cambio significativo en el comportamiento de los consumidores, que han pasado de los métodos tradicionales de compra a la compra electrónica en los países del Consejo de Cooperación del Golfo (CCG), en particular tras la pandemia de COVID-19. Busca identificar y analizar los diversos elementos que contribuyen a la creciente preferencia de los consumidores por las compras en línea y entender cómo esta tendencia está reconfigurando el panorama minorista en la región del CCG.

**Marco Teórico:** La investigación se fundamenta en la teoría del comportamiento del consumidor y el Modelo de Aceptación Tecnológica (TAM), como la utilidad percibida, la psicología del consumidor, la facilidad de pago, consideraciones presupuestarias, cuestiones de salud y valores culturales y tradicionales que ayudan a comprender los factores que influyen en la aceptación y uso de la tecnología por parte de los consumidores, en este caso, las plataformas de e-shopping.

**Diseño/Metodología/Enfoque:** Este estudio adopta un enfoque de método mixto, combinando datos cuantitativos de encuestas estructuradas de consumidores en línea y perspectivas cualitativas de entrevistas a expertos. Los autores utilizaron el enfoque PLS-SEM para investigar la encuesta de 380 respuestas para examinar el impacto de diversos factores sobre la intención de comportamiento de compra electrónica entre los consumidores en los países del CCG.

**Hallazgos:** Los hallazgos revelan que la utilidad percibida, la psicología del consumidor, la facilidad de pago, las consideraciones presupuestarias, los problemas de salud y los valores culturales y tradicionales impactan de manera significativa y positiva en la intención conductual de los consumidores de comprar en línea. Sin embargo, la variedad de productos no influye significativamente en la intención de comportamiento de compra electrónica en la región del CCG.

**Investigación, Implicaciones Prácticas y Sociales:** El estudio abre nuevas vías para la investigación en el comportamiento de los consumidores y el comercio electrónico, especialmente en el contexto de eventos mundiales imprevistos como las pandemias. Los conocimientos son valiosos para minoristas, plataformas de comercio electrónico y comercializadores en la región del GCC para la estrategia y alineación con las cambiantes

preferencias de los consumidores. Ayuda a desarrollar estrategias de marketing específicas y a mejorar la experiencia de compra en línea.

**Originalidad/Valor:** Esta investigación ofrece información original sobre el cambio hacia las compras electrónicas en la región del CCG después de COVID-19. Contribuye al discurso más amplio sobre el comportamiento de los consumidores en el contexto de las pandemias y la aceptación tecnológica, proporcionando una perspectiva específica de la región que mejora la comprensión en este campo.

**Palabras clave:** Covid-19, E-Shopping, Intención Conductual, Comportamiento del Consumidor, Compras Tradicionales, Psicología del Consumidor.

## INTRODUCTION

Traditional shopping has existed for a very long time. For decades before the Internet and e-commerce, it was one of the most frequent methods for society to get goods and services. Customers can examine, feel, and negotiate the items before buying in traditional shopping. After COVID-19, consumer buying behaviors have been affected. Due to lockdown and social distance restrictions, consumers learn to adapt and form new habits (P. H. N. Rao et al., 2021). For example, when customers cannot travel to the store, the store will come to them. While customers return to old habits, new restrictions and processes in how they browse for and purchase items and services are likely to alter them (Blut et al., 2015). New habits will emerge due to technology improvements, shifting demographics, and consumers' inventive methods of coping with the blurring of work, leisure, and education borders (Rossolov et al., 2022). COVID-19 is still present two years later, as variations emerge. Despite restrictions being lifted and stores reopening, consumers appear to be satisfied with their online experience, utilizing e-commerce platforms more than before the covid-19 (Sumi & Ahmed, 2022). The shutdown of shopping malls and high street retailers in numerous Middle Eastern nations since March 2020 has driven a massive portion of the population of GCC nations consumers to buy online. According to global consulting company Kearney Middle East, e-commerce in the GCC countries will reach \$29 billion by 2021, headed by the region's leading economies, Saudi Arabia and the UAE. Between 2018 and 2019, the average yearly e-commerce spending in Saudi Arabia and the UAE, for example, increased by 30%. While these developments have damaged many firms, they have only reinforced the GCC - and worldwide e-commerce potential. The resulting figures are mind-boggling. Until the beginning of this year, Kearney predicted that the GCC e-commerce market would be worth more than \$21 billion by the end of 2020. These statistics have already been updated to \$24 billion, with Covid-19 alone contributing \$2 billion. Before Covid-19, the GCC e-commerce market was predicted to grow at a rate of 14% until 2022. According to the research, the CAGR for the following two years

will be 20%, with a carryover of 14% between 2022 and 2025. The GCC e-commerce market will have surpassed \$50 billion by the conclusion of this era. The same drivers that drove development between 2015 and 2019 have only strengthened in the aftermath of Covid-19. During the lockout, more individuals were compelled to purchase online, which boosted digital adoption, familiarity, and engagement. Recognizing this, merchants will almost certainly increase the scale and scope of their e-commerce offers. Dominant markets in the e-commerce scene will continue to strengthen, while Qatar, Kuwait, Oman, and Bahrain will gain prominence. Simultaneously, the sectoral contribution to e-commerce expenditure is somewhat reorganizing itself (da Silva & Nascimento-e-Silva, 2023). Fashion and beauty items, without a doubt, remain a bright spot, and few need reminding of how important food and grocery delivery has been throughout the lockdown (M. H. Nguyen et al., 2021). However, the lockdown pushed a lot of other consumer sectors to the forefront. Another tendency that emerged during the lockdown was a greater interest for hobbies and a do-it-yourself (DIY) culture. Purchases in this category will likely increase in the near future, along with purchases of other home-related items such as digital music, video games, and furnishings (Świecka et al., 2021). According to Kearney partner in Dubai Debashish Mukherjee, while these industries may receive the majority of expenditure, the e-commerce growth is expected to impact the whole GCC economy. "With e-commerce expected to grow in popularity in the next years, the ramifications of a more decisive move to online will reverberate across the retail industry. These will be felt by real estate developers and SMEs, in addition to big retail organizations", he said.

The global coronavirus epidemic has changed customer behavior. Businesses in the Gulf Cooperation Council (GCC) that were first to adapt are now reaping the benefits, industry sources revealed at a symposium (Ben Hassen & El Bilali, 2022). However, due to the region's young and tech-savvy population, the Middle East has the potential to be highly successful in e-commerce (Mehrotra et al., 2019).

The UAE is the leading country in the Gulf Cooperation Council (GCC) in e-commerce because of COVID's digital conversion, accounting for 10% of overall retail sales and a record \$3.9 billion in e-Commerce sales in 2020. The Dubai Chamber of commerce and Industry projects that e-Commerce will generate \$8 billion in sales by 2025, given the UAE market's nearly 100% penetration. Traditional brick-and-mortar retailers respond to the e-Commerce threat by improving the online shopping experiences of their customers (Lin et al., 2020). The most critical factors for UAE internet users were price, customer service, and convenience. Taxis, plane tickets, and hotel rooms are also significant in-country purchases. Although

COVID-19 was responsible for the majority of the phenomenal rise in e-commerce, shoppers express increased trust when purchasing items online. To provide residents with more efficient and effective public services, e-government services are also being migrated to e-platforms and online payment methods. This includes utility payments, traffic services, licensing, visa issuance, etc. increased customer trust in online purchases. The Dubai Free Zones Council (DFZC) has unveiled new free zone e-Commerce legislation allowing increased foreign direct investment (FDI) in Dubai's e-Commerce business. When retailers enter the UAE e-commerce sector, they recognize the significance of language and localization. Big firms have developed Arabic-language websites to attract local shoppers who had previously ignored e-commerce owing to linguistic limitations (Alghamdi & Nor, 2023). Cross-border eCommerce purchases are becoming increasingly popular among Middle Eastern internet users. Online shopping customers in the UAE made 58% of their online purchases from businesses outside the UAE due to security, reliability, and fast delivery methods. Social media product and brand reviews affect e-commerce behavior (Shaw et al., 2022). E-commerce players may use social media to boost sales like other overseas marketplaces can (Ladhari, 2010). According to the research, consumers in emerging nations have made the greatest shift to online purchases. The COVID-19 outbreak has accelerated the transition to a more digital world (Tran, 2021). When the global economy recovers, the changes we implement today will have long-term effects.," said UNCTAD Secretary-General Mukhisa Kituyi. He noted that the global acceleration of online purchases emphasizes the necessity for all nations to capitalize on the opportunity given by digitization as the world moves from pandemic response to recovery.

Covid-19 has significantly impacted society, ranging from urban to rural communities, families, and individual lifestyles. Every pandemic impacts social relationships, health, financial stability, quality of life, and food hygiene, and it affects individuals from all walks of life since everyone is a consumer. This epidemic has altered global e-commerce, with online purchasing increasing dramatically in the previous two years, particularly in GCC nations. Consumer behavior in GCC countries and globally has changed significantly in the last two years due to the rapid pace of technological advancement, social transformation, and outstanding customer experience with human-centered convenience that provides consumers with a hassle-free experience like a one-stop center. The ease and comfort of online shopping with the movement control order have fueled the e-commerce business, particularly in purchasing groceries, food, health care, and necessary products (S. Rao et al., 2011). Nonetheless, customer behavior influences the channels through which transactions are made,

and shopping patterns may have changed due to the pandemic's constraints. More precisely, this article aims to determine the effect of Covid-19 on changing client purchasing behavior (Dangelico et al., 2022). However, research on transforming consumer buying behavior by Covid-19 is still minimal. The researchers helped identify the gap in this study due to a lack of available research, which led to the decision to perform this analysis. The scope of this study is confined to the GCC nations'. Based on current theories on customer purchasing behavior, this study will deliver deeply into the shopping patterns of GCC customers to examine and appraise the influence of Covid-19. However, the research is expected to provide a range of new behavioral ways that will increase conceptual knowledge of existing consumer buying behavior. This research focuses on the variables influencing the increase of GCC e-commerce consumers over traditional shopping following COVID-19.

## **THEORETICAL FOUNDATIONS AND RESEARCH BACKGROUND**

The review emphasizes some key elements. First, the elements impacting e-shopping behaviors may be separated into two categories: (1) background information (such as socio-demographics and internet use) and (2) attitudes about shopping. Also, the conflicting findings on the connections of these characteristics with e-shopping habits under normal conditions highlight the difficulty in predicting how such factors may affect e-shopping behavior in the COVID-19 era.

### **Perceived Usefulness (PU)**

The degree to which a person believes that implementing a specific system will improve their job performance. They are supported by definition as: "capable of being productively utilized" (Davis & Davis, 1989). This study defined perceived usefulness as consumers' assessment and perception of whether the e-commerce system they utilized provided them with additional value over the old method. Technology's use impacts performance and service, and technology is deemed successful if it allows the consumer the value of usefulness that they require (Soares et al., 2022). In the current study, Perceived usefulness is defined as a person's perception of how much e-commerce use would boost their purchasing performance after controlling for covid-19. According to the research, perceived utility is positively associated with purchasing intention (Law et al., 2016). When consumers believe that the site and its usage are beneficial in their purchases, they are more likely to have a favorable impression of the site

and return to use it and. users perceive it as a useful tool, their frequency, length, and use increase, influencing consumer purchasing behavior.

H1. PU has a significant impact on the e-shopping buying intention of the consumer.

### **Consumer Psychology (CP)**

The research study improved our knowledge of how consumer behavior changed during the COVID-19 outbreak—understanding the psychological impacts on customer behavior and product selection. First, such a study can help us better to understand the reasons for changes in customer behavior in the unique COVID-19 context. Secondly, the findings may aid in developing new marketing tactics that consider psychological factors to fulfill the needs and sentiments of genuine consumers (Rajagopal, 2020). Anxiety and COVID-related fear predicted need-based consumer behavior, whereas depression predicted non-necessity-based consumer behavior. Furthermore, consumer behavior toward the requirement or non-requirement of products was predicted by personality traits, perceived economic stability, and purchase self-justifications (Larson & Shin, 2018).

H2. CP has a significant impact on the e-shopping buying intention of the consumer.

### **Product Variety (PV)**

Product diversity also impacts product preferences and choices, albeit the direction of its influence is debatable. Given the diversity of customer tastes, economic theory would anticipate that a wider variety of assortments will benefit consumers and result in more sales (Kreps, 1979). The benefits of e-shopping for the customers that involved "the availability of product variety" increased by 7 to 10 times more compared to "lower price" (Brynjolfsson et al., 2003). Greater pleasure may be connected with a broader assortment since it raises the likelihood of a perfect match between the consumer's desire and accessible options (Lancaster, 1990). Consumer happiness is required while providing product diversity. According to a new University of California San Diego study, personalization through curated product suggestions is one of the major marketing trends in the online buying sector, yet, it can influence whether customers buy a product they are considering. Increased product diversity in retailers leads to increased sales. Changes in product preferences occur from person to person and over time. Most of the time, the buyer does not require product variations while acquiring a product. Product diversity is not always desirable (Huffman & Kahn, 1998). The items offered in brick-

and-mortar stores and those sold online have nothing in common, yet consumers make purchasing decisions by evaluating which products provide the best value (Keeney, 1999)

H3. PV has a significant impact on the e-shopping buying intention of the consumer.

### **Ease of Payment (EP)**

Payment online in e-shopping is a big question mark; consumers face such issues daily. One of the factors encouraging the growth of e-commerce has been identified as the ease of payment via the Internet. Online payments and digital banking growth have been particularly noticeable in GCC countries (Alkhowaiter, 2022). The manner of payment influences the decision to purchase online. Several factors influence payment convenience, including safety, simplicity of use, card type, customer knowledge, and increased risk of electronic payment since there is no face-to-face encounter between the supplier and customer and no direct payment (Zheng et al., 2012).

H4. EP has a significant impact on the e-shopping buying intention of the consumer.

### **Budget Considerations (BC)**

People are experiencing negative emotions as a result of the outbreak, with fear being one of the most common. Solomon (2018) states that fear and negative connotations connected with a given event may influence customer behavior. Fear may influence consumer budget concerns to this level. As a result, when customers are concerned about the future, they will avoid making routine purchases and restrict their budget spending.

H5. BC has a significant impact on the e-shopping buying intention of the consumer.

### **Health Issues (HI)**

Health issues are a key variable to move consumers toward online shopping behaviors. Čvirik et al. (2022) pointed out the pandemic's enormous impact on the population's physical, emotional, and social well-being. The ability to buy from anywhere, at any time, has significantly influenced consumer purchasing behavior. Gould (1990) defined Health concerns as a person's inner condition of health, and health issues may be viewed as a stimulation that drives customers to take action to promote health and illness prevention. Online services consumers have diversified beyond the conventional clients in their twenties who are tech-savvy. These are encouraging indicators for post-pandemic recovery and even expansion, as



companies may capitalize on the momentum of changing customer motives and begin adapting public relations tactics to a broader age range of potential consumers (J. Nguyen et al., 2021).

H6. HI has a significant impact on the E-Shopping buying intention of the consumer.

### **Cultural and Traditional Values (CT)**

Religion impacts many parts of GCC consumers' lives, and cultural values are essential in molding how consumers make purchasing decisions. These ideals include things like tradition and ethnocentrism. It provides the individual with a sense of identity, belonging, and, most significantly, knowledge of what purchasing behavior is acceptable or undesirable to the group (Qudah & Ahmad, 2013). Gender equality is higher than in several neighboring nations, with women enjoying greater independence. However, leadership positions in business continue to be dominated by men. In general, Arab culture is built on collectivism rather than individuality. The effect of social influence becomes even more prominent within these characteristics of Arab culture. There is a lack of accuracy and an oblique mode of communicating in Arab culture. In contrast to Western civilizations, Arab culture is emotionally rich, and people prefer their own country's products. As a result, businesses constantly strive to learn more about their customers and the market's multicultural players to increase internal awareness and knowledge to meet and exceed customer expectations (Ghazali et al., 2017).

H7. CT has a significant impact on the E-Shopping buying intention of the consumer.

### **E-Shopping Buying Intention (EBI)**

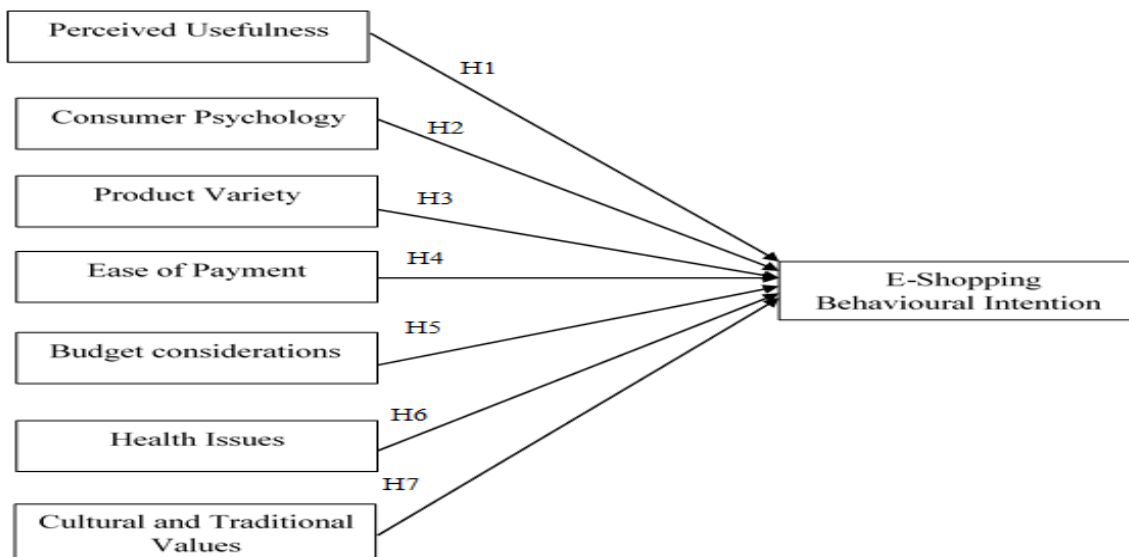
A customer's desire to engage in a given online purchase activity is referred to as e-shopping buying intention (Chiu et al., 2014). Individual attitudes determine behavioral intentions, which in turn influence actual conduct. According to the literature (Wang & Herrando, 2019), the current study explores customers' purchasing behavior via an e-commerce platform rather than focusing on purchase intentions. Covid-19 has increased the rate of development in online sales, prompting businesses in various industries to spend on making digital selling more successful and accessible (Kim, 2020). Consumers spend time e-shopping, seeking information, and assessing product possibilities to gradually establish a buying intention that might become an actual purchase (Wang & Herrando, 2019).

This study intends to analyze the factors related to the increase in GCC e-shopping customers for various products following COVID-19. The main contribution of this study is the segmentation of online buying behaviors in the context of COVID-19. There is just one

dependent variable in the theoretical framework (i.e., E-Shopping buying Intention), and six independent variables as Perceived Usefulness (PU), Consumer Psychology (CP), Product Variety (PV), Ease of Payment (EP), Budget considerations (BC), Health Issues (HI), and Cultural and Traditional Values (CT). The research objective of this study:

- 1) To investigate whether Perceived Convenience (PC), Consumer Psychology (CP, Product variety (PV), Ease of Payment (EP), Budget considerations (BC), Health Issues (HI), and Cultural and Traditional Values (CT) affect the growth of E-Shopping consumers over traditional shopping after covid-19.
- 2) To find the main factors that influence the growth in E-Shopping consumers of GCC countries over traditional shopping after covid-19.

Figure 1. Conceptual framework



Source: Authors creation (2023).

## RESEARCH METHODOLOGY

Data for this study are collected quantitatively using a questionnaire-based survey. The sample characteristics used in this study were: the decision-maker in a household, mature, married or has marital experiences, and regularly purchases groceries. The questionnaires were delivered through several social media channels and a mailing list to a diverse variety of GCC customers. A total of 450 respondents were collected, and after cleaning the database for missing or incorrect data, 380 replies were determined to be relevant for this study. A well-structured questionnaire was created to collect responses via an online survey. All items are graded on a 5-point Likert scale, with 1 indicating “strongly disagree” and 5 shows “strongly agree.” Decision-makers in families will be chosen using a purposive sample approach since

they typically make purchasing decisions (Podsakoff et al., 2012). Respondents were given detailed instructions as well as a cover sheet containing enough research material to overcome common method bias (CMB) and improve answer accuracy (J. F. Hair et al., 2019) on how the data will help consumers and the organization.

## RESULTS AND DISCUSSION

Using SPSS 23.0, the collected data were submitted to exploratory factor analysis and descriptive analysis. SEM analysis may be combined with multivariate statistical analysis to analyze the structural relationship between the direct and latent observable variables (Stein et al., 2017). Because the constructs in this study are unobservable and hence cannot be directly examined, SEM analysis was utilized to characterize, estimate, and assess the relationship between latent variables (Suhr, 2006).

Table 1. Demographic profile and buying behavior of respondents

Category		Number of Respondents	Percent (%)
Gender	Male	115	30.26
	Female	265	69.74
Age	15-20 years	110	28.95
	21-25 years	85	22.37
	26-30 years	76	20.00
	31-35 years	75	19.74
	>35 years	34	8.95
Marital Status	Single	95	25.00
	Married	285	75.00
Occupation	Student	168	44.21
	Employee	212	55.79
Level of Education	High school	75	19.74
	Undergraduate	278	73.16
	Master	27	7.11
Income level per month	500USD-700USD	125	32.89
	700USD-900USD	100	26.32
	900USD-1100USD	83	21.84
	1100USD-1300USD	40	10.53
	1300USD and above	32	8.42
Products that are usually bought through E-shopping	Fashion Products	98	25.79
	Cellphone and its accessories	64	16.84
	Clothing and accessories	34	8.95
	Electronics and gadgets	68	17.89
	Food and grocery	10	2.63

Category		Number of Respondents	Percent (%)
	Cosmetics	25	6.58
	Books and stationary	15	3.95
	Household equipments	28	7.37
	Medicine and others	10	2.63
	Kids products	28	7.37
Frequency of E-shopping per month	Once	135	35.53
	2-4 times	110	28.95
	5-10 times	25	6.58
	>10 times	10	2.63
Spending on E-shopping per month	Less than 100USD	198	52.11
	100USD-200USD	35	9.21
	200USD-300USD	32	8.42
	>300USD	15	3.95
Reasons for using E-shopping	Time-saving	160	42.11
	Product Quality	75	19.74
	Psychological factors	20	5.26
	Attractive advertisements	45	11.84
	Health issues	34	8.95
	Family issues	46	12.11
Residents	Saudi Arabia	95	25.00
	UAE	120	31.58
	Qatar	56	14.74
	Kuwait	34	8.95
	Oman	32	8.42
	Bahrain	43	11.32

Source: Author Survey by SPSS 24, 2023.

Table 2. Eigenvalues and variance explained

Factor No.	Total variance explained			Extraction sums of square loadings		
	Eigenvalue	Variance explained	Cumulative Variance explained	Eigenvalue	Variance explained	Cumulative Variance explained
1	7.356	31.186%	31.186%	6.387	28.879%	28.879%
2	3.875	16.564%	47.750%			
3	2.857	8.459%	56.209%			
4	2.567	7.315%	63.524%			
5	2.398	6.358%	69.882%			
6	2.203	3.458%	73.340%			
7	1.562	2.658%	75.998%			
8	1.305	1.647%	77.645%			

Source: Author Survey by SPSS 24, 2023.

### **Reliability and Validity**

Reliability contains the concepts of internal consistency and stability and equivalence. Composite reliability is calculated using PLS-SEM analysis and is a stronger predictor of internal consistency than Cronbach's alpha (Yin et al., 2010). Table 3 shows the composite reliability of the constructs, with scores ranging from 0.769 to 0.876, above the required threshold of 0.7 (J. Hair et al., 2010), therefore recognizing the measurement's reliability.

Validity defines the indications that are used to describe and measure an idea. To verify reliability and validity, all items must be analyzed based on their factor loadings on respective constructs, followed by an examination to determine if the average variance extracted (AVE) values of all constructs have greater than 0.55 loadings (Wilkins & Hillers, 1994) and 0.5 (J. Hair et al., 2010), revealed in Table 3. Another type of validity test is the discriminant validity test, which looks at both the items and the structures. This study assesses discriminant validity at the construct level, and minor inter-item correlations are discovered. As shown in Table 4, the square root of the AVEs in the diagonal units for each structure is more important than the cross-loadings with other constructions (Willer & Yussefi, 2007). As a result, this study's discriminant validity is also confirmed.

Table 3. Analysis of Measurement model

Construct	Source	Construct items	Survey items	C.R	AVE	VIF	Standardized factor loading
Perceived Usefulness (PU)	(Chetioui et al., 2021)	PU1	I may shop online at any time and from any location.	0.856	0.63	1.32	0.843***
		PU2	Online buying on e-commerce sites saves me time.				0.815***
		PU3	During the Covid-19 lockout, it is still possible to buy online through e-commerce.				0.821***
		PU4	In this context of coronavirus infection, I believe that using the Internet for e-commerce is a smart idea.				0.753***
		PU5	The Internet is the finest location to shop for things that are difficult to locate.				0.748***
Consumer Psychology (CP)	(IULIANA et al., 2022);(Di Crosta, Ceccato, Marchetti, la Malva, et al., 2021)	CP1	When I browse e-commerce sites, I feel comfortable.	0.798	0.67	1.08	0.836***
		CP2	I favor online buying using e-commerce platforms because I enjoy virtual interactions.				0.748***
		CP3	I buy because I am influenced by the marketing of those e-commerce sites.				0.806***
		CP4	I will give good and positive reviews about the website to others when I am happy with the service				0.879***
		CP5	Online purchasing saves me time during COVID-19, thus I choose to continue it after COVID-19.				0.912***
		CP6	Using the Internet to make purchases appears to be a wise option in this scenario due to covid-19.				0.856***
Product Variety (PV)	(Mofokeng, 2021) (Brusch et al., 2019)	PV1	When buying online, selecting and evaluating similar or other items is simple.	0.87	0.6	1.24	0.879***
		PV2	I will buy more when there are discounts and vouchers				0.753***
		PV3	Shopping Online provides a broader selection of products/service				0.769***
		PV4	The majority of the items I wish to purchase are readily available on online shopping sites.				0.823***
		PV5	I can choose a variety of things from various brands.				0.786***
		PV6	The prices of products on e-commerce platforms range from low to high.				0.812***

Construct	Source	Construct items	Survey items	C.R	AVE	VIF	Standardized factor loading
Ease of Payment (EP)	(Świecka et al., 2021); (Oyelami et al., 2020)	EP1	The payment methods available on the ecommerce platform are various.	0.812	0.74	1.45	0.865***
		EP2	I can pay easily and quickly by utilizing a number of methods.				0.952***
		EP3	Promotions are more common with electronic payment on e-commerce platforms than with direct payment.				0.741***
Budget Considerations (BC)	(Bucko et al., 2018);(Davydenko & Peetz, 2020)	BC1	Since the epidemic began, I've become more concerned about my finances.	0.811	0.74	1.46	0.882***
		BC2	I'm searching for strategies to cut costs on my purchasing.				0.827***
		BC3	Since the epidemic began, I've been making shopping lists and planning my purchases.				0.805***
		BC4	To save money, I've moved to less costly things.				0.712***
Health issues (HI)	(Hartono et al., 2021); (Di Crosta, Ceccato, Marchetti, La Malva, et al., 2021)	HI1	I feel safe when using online shopping from the e-shopping platform	0.769	0.62	1.42	0.711***
		HI2	Fear of disease motivate me to do shopping online				0.856***
		HI3	Shopping online protect my family from virus infections				0.715***
		HI4	Shopping at a physical store following the COVID-19 has a significant risk of being infected by covid-19 viral strains.				0.689***
Cultural and Traditional values (CT)	(Pham et al., 2020);(Chau et al., 2002)	CT1	E-commerce platforms ensure the privacy of consumers' personal information.	0.876	0.74	1.43	0.859***
		CT2	My personal information is not collected in excess by the online business.				0.854***
		CT3	My name, phone number, email address, and home address are examples of personal information are disclosed when I make a transaction on the online shop.				0.839***
		CT4	I always buy products made in GCC countries				0.687***
E-shopping Behavioural Intention (EBI)	(Rahman et al., 2018);(Daroch et al., 2021);(Lim et al., 2016)	EBI1	I will continue to shop online by using e-shopping platform even after the end of covid-19	0.813			0.877***
		EBI2	Even after the end of covid-19, I will continue to utilize services that supply essential products to my home.				0.796

Construct	Source	Construct items	Survey items	C.R	AVE	VIF	Standardized factor loading
		EBI3	After the end of covid-19, I'd like to restart my visits to eateries and cafés.	0.866			
		EBI4	I will continue to buy online using e-shopping platform as it will save my time and energy	0.843			

Note(s): \*\*\* indicates the t-test has achieved the significance level (p<0.001 level).

CR: Composite Reliability

AVE: Average Variance Extracted

VIF: Variance Inflation Factor

Source: Author Survey by SPSS 24, 2023.



### Path Analysis Using Partial Least Squares Using Structural Equation Modeling

The authors used the PLS-SEM approach to investigate the standardized path coefficient. PLS-SEM (partial least squares structural equation modeling) has become a standard method for assessing complicated interrelationships between observable and latent variables. For researchers, PLS-SEM offers various advantages, including the capacity to estimate complex models and the method's adaptability to data requirements and measurement specifications.

Table 4. Discriminant analysis

	EBI	HI	PU	EP	CT	PV	CP	BC
EBI	<b>0.848</b>							
HI	0.567	<b>0.787</b>						
PU	0.523	0.543	<b>0.794</b>					
EP	0.554	0.441	0.579	<b>0.849</b>				
CT	0.667	0.467	0.534	0.579	<b>0.874</b>			
PV	0.619	0.622	0.196	0.257	0.654	<b>0.774</b>		
CP	0.663	0.587	0.557	0.646	0.423	0.355	<b>0.818</b>	
BC	0.372	0.134	0.634	0.345	0.215	0.234	0.083	<b>0.86</b>

Source: Author Survey by SPSS 24, 2023.

Table 5 represents the standardized path coefficient values as well as the path coefficients of the construct. PLS not only describes the overall goodness-of-fit index, but it also investigates R<sup>2</sup> and the structural route with the regression model to explain its validity (Chin & Marcoulides, 1998). A multiple regression was carried out to examine whether perceived usefulness(PU), consumer psychology (CP), product variety (PV), ease of payment(EP), budget considerations (BC), health issues(HI), and cultural and traditional values(CT) could significantly predict consumer e-shopping behavioral Intention. The research findings describe the evidence supporting the model's hypothesis, as shown in Figure 2.

Table 5. Hypothesis test result

Model	Path coefficients( $\beta$ )	t-value	p-value	Hypothesis	Finding
PU--->EBI	0.291	2.675	0.000***	H1	Supported
CP--->EBI	0.147	2.073	0.008***	H2	Supported
PV--->EBI	0.001	0.016	0.976	H3	Not Supported
EP--->EBI	0.574	2.257	0.000***	H4	Supported
BC--->EBI	0.321	2.746	0.008***	H5	Supported
HI---->EBI	0.153	2.453	0.023**	H6	Supported
CT---->EBI	0.176	2.082	0.000***	H7	Supported

Note: \*\*p<0.05; \*\*\*p<0.01(one-tailed test).

Source: Author Survey by SPSS 24, 2023.

## Hypothesis Testing

The simultaneous multiple regression test results among consumers (Table 6) show a significance of  $p = 0.00$  ( $p < 0.05$ ), indicating that the model is a good fit and acceptable. The modified R Square value of 0.787 indicates that the independent variables can explain 79% of the variance in this model. The remaining 21% of the outcome (influencing the consumer e-shopping behavioral intention) is due to other inconsistencies or errors in the data. The regression model findings explained 79% of the variation and were a significant predictor of customer e-shopping behavioral intention ( $F(5, 399) = 275.19, p < .01$ ).

Table 6. Model Summary

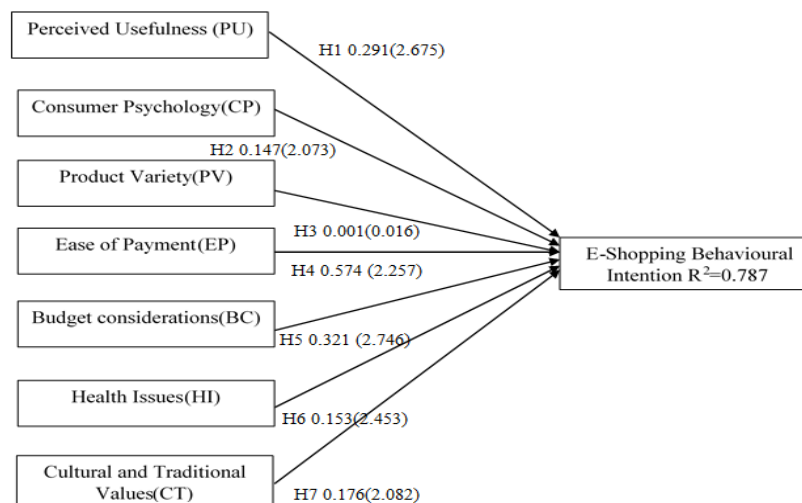
Model	R	R square	Adjusted R square	Std.Error of the Estimate	R Square Change	F Change	df1	df2	sig.F Change
1	.881 <sup>a</sup>	0.785	0.787	0.33238	0.785	275.19	5	399	.000

a. Predictors: (Constant), perceived usefulness, consumer psychology, product variety, ease of payment, budget considerations, health issues, and cultural and traditional values.

Source: Author Survey by SPSS 24, 2023.

The sub-constructs of perceived usefulness (PU), consumer psychology (CP), ease of payment (EP), budget considerations (BC), health issues (HI), and cultural and traditional values (CT) had a significant and positive influence on the e-shopping behavioral intention (EBI) of consumers. Following CP, the PU has the greatest effect (0.291). (0.312). Table 5 depicts the final choice of the anticipated hypothesis. The t-statistics of H1 (2.675), H2 (2.073), H4 (2.257), H5 (2.746), H6 (2.453), and H7 (2.082) were all more than the standard value. Thus, the study's findings support the hypothesis that PU, CP, EP, BC, HI and CT positively influence consumers' e-shopping behavioral intention (EBI). Besides, the t-value of the path of H3=0.016 is less than the standard value; thus, PV does not influence the e-shopping behavioral intention (EBI) of consumers.

Figure 2: Model summary



Source: Authors creation and analysis.

Covid-19 has affected the whole e-commerce industry and changed consumer purchasing behavior and the nature of business. It has influenced GCC countries' frequent social connections, professions, academics, entertainment, and shopping habits. According to the Accenture report 2020, people live, shop, and think differently in many ways. Marketers are having difficulties with electronic marketing channels for communication since customer behavior has transformed significantly due to lockdowns and pandemics (Akter and Sultana, 2020). Customers are not just adopting new technology that promotes work, study, and entertainment but also spending in creative and practical methods as they adjust to long-term lockdowns. Consumers view the features and activities of online purchasing through an e-commerce platform as simple and easy to use, which leads to good behavior toward this platform. The long-standing COVID-19 problem, habitual buying behavior, and advantages of e-commerce alter customers' traditional buying habits. To improve their knowledge and comprehension, managers must investigate customers' purchasing habits and the impact of variables on changing behavioral patterns. As a result, the outcomes of this study may help marketers envision all client categories that live in GCC nations. E-commerce companies may gain a competitive advantage over traditional methods by using successful marketing techniques. The study's findings show that COVID-19 positively impacted e-shopping behavior, supporting earlier research. People are interested in e-commerce since it allows them to do practical and fun shopping comfortably from their homes. They use the e-commerce platform to look for various features or perks influencing their purchasing decisions. The essential customer e-shopping behavioral intention characteristics are usefulness, payment, and

product variety. Aside from these issues, health concerns substantially impact customer e-commerce behavioral intentions.

## CONCLUSIONS

The study examines how GCC consumers' E-shopping intentions have shifted due to Covid-19 based on beneficial features and the effect of the Covid-19 moderating factor on their e-shopping behavior. According to the analysis results, the determinants utilized are valid and dependable, and the model structure is also adequate. According to the data, there is a considerable change in the utility of e-commerce for customers following Covid-19. As the findings demonstrate, Covid-19 reduces customers' awareness of utilities, encouraging them to purchase online. The conceptual model's factors have validated the measurements' reliability and validity. They intend to use e-commerce to limit the risk of exposure. As a result, this study investigates how health concerns influence purchasers' e-shopping behavior on the Internet. Fear of a crisis and a lack of dependence on e-commerce drive customers' e-commerce behavioral intention. As a result, the investigation revealed two noteworthy discoveries and helped develop a conceptual model. The study's beneficial findings are as follows: (1) there is a significant shift in client preference toward e-commerce platforms. (2) New behavioral patterns associated with Covid19 influence client purchasing behavior intentions.

This study has both theoretical and practical implications. In theory, the study offers an alternate model that explains the function of e-commerce platforms and ease of use in customer purchasing behavior. As a result, this research aims to give an empirical foundation for understanding consumers' e-shopping behavioral intentions after COVID-19. According to McKinsey & Company's (2020a) analysis, e-commerce will grow. Thus, in this setting formed by this covid-19, the influencing elements of consumer behavior in GCC nations should be investigated. The rapid growth of the Internet in GCC nations has removed geographical constraints, creating a worldwide marketplace. The influence of antecedents on e-shopping behavioral intention may differ depending on geography, consumer segmentation, and product category.

In practice, this study can help marketing professionals understand the value of e-commerce. According to the findings of this study, managers should take the current scenario created by the pandemic as a chance to understand better the patterns of online purchasing and customers' economic constraints and considerations. Managers can also use the COVID-19 pandemic to motivate improved planning and reaction (Eger et al., 2021). Retailers and

suppliers must successfully transmit and utilize new knowledge about changing customer behavior and demands and use these findings in consumer communication. They must consider the influence of consumers' anxieties and why customers select new purchasing items.

Furthermore, the data may aid in understanding how individuals survive the post-covid era. People who thought they purchased family items online due to covid-19 were likelier to do so. These findings can be utilized as consumer insights for creative briefs and message implementation. Covid-19 is a tool for proving a company's ability to manage its commercial operations more sustainably (Tran, 2021). While transitioning to a digital environment or increasing their presence on digital platforms, businesses should be concerned about cyber risks. Another important aspect of this epidemic is product identity, which is what a company stands for in an online leaving aside from profit. Small companies should use brand differentiation as a marketing tool to attract new customers, especially considering the epidemic's inclination toward local products. Companies may also prioritize customization for both new and current customers. Customization might be provided at the point of interaction by better utilizing consumer data to assist in projecting future instances and improving decision-making.

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