



**ANTECEDENTS OF BEHAVIOURAL INTENTION TOWARDS
PURCHASING APPAREL PRODUCTS USING SOCIAL MEDIA IN SAUDI
ARABIA**

By

ASEM NASSER H ALNASSER

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia
in Fulfilment of the Requirements for the Degree of Doctor of Philosophy**

November 2021

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Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Doctor of Philosophy

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With the latest advancement in technology, consumer behaviour has become a dynamic and ever-changing phenomenon. As a result, consumer behavioural intention studies directed exceptional interest for researchers, who seek to deeply comprehend online consumers' purchasing behavioural intentions. Numerous models and frameworks have been proposed to better understand online consumers' purchasing behavioural intention. These models, however, are ever-changing since online consumer behaviour is an ever-evolving phenomenon due to progressive technological advancements. In the Kingdom of Saudi Arabia (KSA), social media is widely used and has been adopted by many classes of the community. Instagram was used by 54% and 65% of Saudi Arabian social media platform users in 2018 and 2021, respectively. Despite having nearly 30 million Internet users, there are only 12 million online shoppers in KSA. This study aims to determine the extent to which a social media platform (i.e., Instagram) users' perceptions about the influencers' credibility, ease of use, attitude, and trust in the seller's social page, influence their online purchasing behavioural intention. To this end, a quantitative method has been implemented by using a self-administered questionnaire design. In this study, the Perceived Ease of Use (PEOU), perceived usefulness (PU), trust, attitude, and credibility of influencers were the main variables, which were used to determine the behavioural intention of social media platform users in transacting an online purchase. The statistical results showed that attractiveness was found to be the least important determinant that impacting on online consumers' purchasing behavioural intention. Therefore, practitioners should devote an appropriate amount of resources to these variables to maximise return on investment. Based on the findings of the study, it has been suggested that there should be various ways for policymakers to grow the success of online businesses and promote marketing plans for designing and implementing online businesses. Finally, strategies to increase customers' trust in conducting online purchases through social media platforms such as Instagram were emphasized in this study.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

ANTESEDEN NIAT TINGKAH LAKU TERHADAP PEMBELIAN PRODUK PAKAIAN MENGGUNAKAN MEDIA SOSIAL DI ARAB SAUDI

Oleh

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Selari dengan kemajuan pesat teknologi, tingkah laku pengguna adalah dinamik dan sentiasa berubah-ubah. Hasilnya, kajian tingkah laku pengguna telah mendapat sambutan yang luar biasa dikalangan penyelidik yang ingin memahami niat tingkah laku pembelian pengguna dalam talian. Banyak model dan rangka kerja telah dicadangkan untuk lebih memahami gelagat pembelian pengguna dalam talian. Model ini walau bagaimanapun sentiasa berubah kerana tingkah laku pengguna dalam talian merupakan fenomena yang sentiasa berevolusi disebabkan kemajuan teknologi. Di Kerajaan Arab Saudi (KSA), media sosial digunakan secara meluas dan telah diterima pakai oleh banyak golongan masyarakat. Instagram telah digunakan oleh 54% dan 65% pengguna platform media sosial Arab Saudi pada 2018 dan 2021, masing-masing. Walaupun mempunyai hampir 30 juta pengguna internet, KSA hanya mempunyai 12 juta pembeli dalam talian. Kajian ini bertujuan untuk menentukan sejauh mana persepsi pengguna platform media sosial (iaitu Instagram) terhadap kredibiliti influencer, kemudahan penggunaan, sikap, dan kepercayaan terhadap laman sosial penjual; mempengaruhi gelagat pembelian dalam talian mereka. Metodologi kuantitatif telah digunakan dengan penggunaan reka bentuk soal selidik yang ditadbir sendiri. Hasilnya, Tanggapan Mudah Guna (PEOU), Tanggapan Kebergunaan (PU), kepercayaan, sikap dan kredibiliti pengaruh adalah faktor penting dalam menentukan niat tingkah laku pengguna platform media sosial untuk membeli dalam talian. Sementara itu, daya tarikan didapati menjadi penentu yang paling tidak penting. Oleh itu, para pengamal harus menumpukan jumlah sumber yang sesuai dengan faktor-faktor ini untuk memaksimumkan pulangan pelaburan. Kajian ini mencadangkan cara-cara kepada penggubal dasar untuk meningkatkan kejayaan perniagaan dalam talian dan rancangan pemasaran untuk mereka merangka dan melaksanakan perniagaan dalam talian. Akhir sekali, strategi untuk meningkatkan kepercayaan pelanggan dalam melakukan pembelian dalam talian melalui platform media sosial seperti Instagram telah diketengahkan dalam kajian ini.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter provides and discusses the study background, problem statement, research questions, and objectives, in addition to the postulated hypotheses of the study. The chapter further discusses the significance of purchasing behavioural intention among social media platform online users in the context of Saudi Arabia. The definitions of key terms are also presented in this chapter. The chapter further elaborates that both the social media platform and influencers' credibility play a crucial role in affecting online users' behavioural intention to purchase in Saudi Arabia. Theoretically, this chapter discusses well-known theories and models that explain consumers' behavioural intentions, particularly online purchasing behaviours. Theories, such as the technology acceptance model (TAM), source credibility model (SCM), and social exchange theory (SET), were found to be related to this study and its variables. The concluding part of this chapter summarises the research scope, study objectives, and followed by an overall outline of this thesis.

1.2 Research Background

Social media platforms have generated boundless and great opportunities for consumers to post or read reviews regarding interesting goods (Yuan et al., 2021). Thus, social media can have a crucial role in influencing customers' and organisations' purchasing behavioural intentions in several business sectors. Social media are online sites that allow people to communicate with each other and facilitate the posting and creation of information (Limaye et al., 2020). Examples of these social media platforms include Instagram, Facebook, Twitter, and YouTube (Yuan et al., 2021). Social networking has excellent marketing tools for businesses of all sizes. Some of the business functions facilitated by social media include promoting many companies' and brands' names, promoting clients' awareness of the available products and services, and learning about clients' perceptions of their businesses (Limaye et al., 2020). The information gained from the latter could be used to attract new customers and improve current business relationships. Therefore, social media is crucial to businesses as it helps advertise brands, names, and products online to attract new customers and maintain existing ones. By using social media, customers can view and shop online at their convenience.

Online customers' preferences and needs are changing rapidly due to the dynamic growth of technology. Technological advancements have brought several new innovative approaches, such as social media platforms, which would significantly change customer needs and organisations' business (Kayumovich & Annamuradovna, 2020). Moreover, innovative approaches and patterns of technology began to replace the traditional business approaches. This is evident in integrating social media platforms into

marketing plans rather than keeping traditional marketing tools, such as TV or magazine advertisements (Krbová & Pavelek, 2015). Aggad and Ahmad (2021) confirmed that several brands are moving toward modern marketing techniques, which means that many traditional organisations accept the new innovative approaches, such as social media platforms, to advance their businesses and satisfy customers' needs (Kayumovich & Annamuradovna, 2020). Likewise, traditional marketplaces face a similar situation as many younger buyers are increasingly falling back on web-based shopping (Krbová & Pavelek, 2015).

Therefore, traditional organisations need to modify and adjust to the current technological advancements in terms of Internet availability, coverage, and use. Individuals and organisations recognise Internet availability and usability as opportunities to utilise social media platforms and communicate without physical meetings (Gruzd et al., 2011; Limaye et al., 2020). According to a digital report by Hootsuite (2020), the number of social media users globally as of 2020 was 3.80 billion and reached 4 billion in 2021. This emphasizes the growth and acceptability of social media usage worldwide. People use the Internet to view or purchase from social media platforms, such as YouTube videos, Facebook, Twitter, and Instagram in the current digital age. Whereby 4,500,000 videos are streamed on YouTube every 60 seconds around the clock, and about 1 million users access Facebook every minute; 511,200 tweets are posted on Twitter every minute, and 55,140 photos are shared on Instagram every minute, showing an increased rate of 12% compared with the same period in 2018 (Karki, 2020). It was reported that Saudi Arabia's social media users mainly used Instagram, Facebook, and Twitter between 2019 and 2020 (Communication and information Technology Commission KSA, 2020; Statista, 2020).

Correspondingly, the percentage of social media users in Saudi Arabia is rapidly increasing due to the progressive adoption of modern technologies. Saudi Arabia's total population is 33.730 million, with a total gross domestic product (GDP) and GDP per capita of 649.2 billion USD and 19,981 USD, respectively (General Authority for Statistic KSA, 2020; Statista, 2020). The GDP per capita is estimated to be 22,124 USD by 2022. In Saudi Arabia, there are currently about 30.257 million online users, of which 12.94 million online shoppers are from Saudi Arabia. The average revenue per user was \$ 461 in 2018.

Moreover, the estimated number of online shoppers and revenue per user will reach 16.28 million and \$487.70, respectively, in 2022 (Statista, 2020). These statistical data highlight the significance of social media to government and business organisations in Saudi Arabia. This provides an excellent opportunity for business organisations in the country to extend their businesses and sell products online.

Previous studies have shown that Fashion (apparel) is the most frequently purchased online product in Saudi Arabia. This is reflected in the contribution of fashion products as it recorded the market's largest segment at a volume of 1.395 billion United States Dollars (USD) in 2020, and its revenue is expected to reach 3,17 billion USD in 2022

(Statista, 2020; Hootsuite, 2022). E-Commerce revenue in the advertising industry was about US\$ 6.360 billion in 2019. An annual development rate of 11.3% would result in a market volume of about US\$9,751 billion by 2022 (CAGR 2018 - 2022).

Furthermore, Saudi Arabia has demonstrated the most rapid annual growth rate of 8.7% in social media usage worldwide (GMI Statistic, 2020; Radcliffe & Abuhmaid, 2020). According to the reports by (CITC, 2017; Fabre et al., 2019), the United Arab Emirates (UAE) has established the most significant e-commerce market in the region with a penetration of 4.2%, with the KSA showing a similar penetration of 3.8%. Remarkably, 95% of Saudi Arabian individuals have a mobile phone, which makes the country has the highest percentage of mobile phone users globally. The number of smartphone users in Saudi Arabia was approximately 19.4 million in 2018 and is estimated to reach more than 33.14 million in 2022 (Statista, 2021). These data demonstrate the importance and acceptability of social media usage among the population of Saudi Arabia for their daily communication and interaction with other people from different parts of the world.

One aspect of customer behaviour, which significantly affects online shopping, is the intention to purchase online. The intention initially refers to how serious people are willing to try and how much determination an individual intends to put into performing a specific behaviour (L.-C. Lu et al., 2014; S. Gupta et al., 2021; Sharma et al., 2021). Behavioural intention refers to “a person’s subjective probability that he will perform some behaviour” (L.-C. Lu et al., 2014). However, in social commerce, several research efforts have shown that confidence (both in vendors and in intermediaries) significantly impacts consumers’ decisions. The global practices of advertisement and marketing are also influenced by the unique aspects of social networking and its popularity (Hanna et al., 2011; Fell, 2017). According to Siddiqui and Singh (2016), “Business can be promoted through social networking sites, and many organisations promote their businesses via advertisements on social media platforms to attract maximum users or customers” (p.53).

Due to the significant impact of social media and influencers in Saudi Arabia, it is worth investigating the role of social media influencers’ credibility and their influence on purchasing behavioural intention of online users in Saudi Arabia. Information and influencers’ credibility play essential roles in the overall population using a specific social media platform for online purchases (J. Chen et al., 2016; Sokolova & Kefi, 2020). The influencers’ credibility factor is a vital variable that could impact behavioural intention to purchase online or e-commerce (Sokolova & Kefi, 2020). Previous studies have shown that customers usually focus on the influencers’ credibility, emphasising the information provided (Cosenza et al., 2015), which invariably affects their online purchasing behavioural intentions (M. T. Liu et al., 2015; Sertoglu et al., 2014). Therefore, companies in Saudi Arabia are constantly switching to social media marketing campaigns, mainly influencer marketing trends (Khalife, 2019; Exarchos et al., 2020; Martínez et al., 2021). The top advertised sectors are presented in Table 1.1.

Table 1.1 : Top industries that advertise via social media influencers in Saudi Arabia

Industry	Percentage (%)
Entertainment	94%
Food and Beverage	92%
Travel	91%
Technology	90%
Lifestyle (Fashion Industry)	89%
Interior	80%
Automotive	78%
Gaming	75%

(Source : Khalife, 2019; Exarchos et al., 2020)

Furthermore, Saudi Arabian companies started approaching social media influencers to promote their products and services. In the country, 42% of social media users shop online and respond to their favourite social media influencers (Hamasha et al., 2019). According to the (Influencer Marketing Hub, 2020), in Saudi Arabia, approximately “four in five brands (79%) use Instagram for influencer marketing campaigns, compared with Facebook (46%), YouTube (36%), Twitter (24%), and LinkedIn (12%)”.

This study investigates the role of social media influencers and their impact on consumers’ buying behavioural intention to purchase fashion, i.e., apparel brands in Saudi Arabia. Table 1.2 presents the top social media influencers in Saudi Arabia in 2022. Furthermore, it is estimated that commercial companies in Saudi Arabia will spend \$15 billion on social media influencers by 2022 (Khalife, 2019).

Table 1.2 : Top social media fashion influencers in Saudi Arabia (2022)

Influencer Names	Followers on Instagram	Subscriber on YouTube	Followers on Facebook	Followers on Twitter
Model Roz	12,300,000	177,000	354,000	22,500
Nora Bo Awadh	3,374,200	892,000	462,000	-
Yara Alnamlah	1,300,000	33,200	-	-
(Fehan) Turkey ALmotiry	1,200,000	5,000,000	3,000	213,994
Faras Albshiri	1,100,000	83,800	-	471,296

(Source : Collected by the researcher from Instagram, Youtube, Facebook, and Twitter 2022)

Moreover, social media influencers have enabled brands to reach targeted audiences within a limited time and marketing budget (Vrontis et al., 2021). They have also created much of an easy purchase for the consumers to find their reliable and required products and services on social media platforms. Additionally, 31% of social media influencers target business to business (B2B), and 69% of them endorse their marketing services business to customers (B2C) (Influencer Marketing Hub, 2020). Empirically, Chasanah et al. (2021) pointed out that current marketing trends are constantly changing. They are more focused on the social media influencers’ marketing activities. As part of their marketing campaigns, companies are hiring self-opinioned social media influencers as

brand ambassadors (i.e., third parties) to promote their products or services among their followers (Maheshwari, 2021). These social media personalities would post pictures, videos, or content on their social media accounts like Facebook, Twitter, LinkedIn, Instagram, Snapchat, or Pinterest, to endorse and promote paid products or services of a company to their followers (Onat Kocabiyik, 2021).

According to recent empirical studies, influencers have the potential to promote the products and influence the consumers' attitudes and behavioural intentions toward specific brands (Aggad & Ahmad, 2021; Saima & Khan, 2021). In this regard, Hermanda et al. (2019) identified that social media influencers' credibility plays a crucial role in interacting with their followers. Developing and maintaining strong credibility is the most important for the influencers, which can ultimately support building the utmost trust of the consumers and enhancing purchase intentions (Saima & Khan, 2021). From the companies' perspective, they can learn from customers' feedback and reviews about the most influential factors to build trust. Companies, in this process, can develop a strong interaction with consumers for the long term (Shin & Lee, 2021). Similarly, the strong trust of consumers ensures customer retention and loyalty.

Several studies employed the Technology Acceptance Model (TAM) to address purchasing behavioural intentions and consumers' behavioural-related issues (Wirtz & Göttel, 2016; Aldousari et al., 2016; Naami et al., 2017). The main elements in this model, i.e., the Technology Acceptance Model (TAM), include perceived usefulness (PU) and perceived ease of use (PEOU) and their relationship with the online purchase intention, which were surveyed by many studies in Saudi Arabia and other Middle East countries (Alsajjan & Dennis, 2010; Alalwan et al., 2018). Given that technology is a dynamic and ever-changing event and the fact that TAM does not entirely cover other vital elements relating to online purchase intention (Rauniar et al., 2014; Aldousari et al., 2016; Naami et al., 2017), many researchers have revised the TAM by adding new factors, such as the influencer's role. It is not surprising that the influencer's role is the most recent factor closely associated with social media dissemination. Companies used influencers to impact and convince consumers in conducting online transactions (Roy et al., 2013; X. J. Lim et al., 2017).

Despite the potential and importance of social media platforms in Saudi Arabia, there is data paucity about the impact on online users' behavioural intention to purchase. Most studies focused on evaluating the perception of businesses in terms of financial transactions (payment and acceptance) in e-commerce (Makki & Chang, 2015). Several studies investigated the internal factors and external aspects of accepting e-commerce in financial transactions (Al-Hudhaif & Alkubeyyer, 2011; Altayyar & Beaumont-Kerridge, 2016; Alatawy, 2018). Likewise, researchers like Brdese et al. (2012) investigated the adoption of e-commerce and highlighted the role of technology using a cultural approach. In the same vein, Alzahrani (2019) conducted a quantitative study to examine the impact of e-commerce on SMEs' business strategies. This was followed by another study conducted to shape and investigate Saudi online shoppers (Makki & Chang, 2015).

Moreover, Orloff (2012) provided critical information concerning the evolution, adaptation, and growth of e-commerce in the retail industry, where several aspects linked to business, government, consumers, and banks were outlined and analysed. Given the low adoption and acceptance rate of technological advancement in several businesses in developing countries, it is not surprising that limited information exists regarding the impact of social media platforms on online users' purchase intentions. This study mainly investigates the online purchase behavioural intentions among customers in Saudi Arabia. The study mainly aims to investigate the antecedents of behavioural intention toward purchasing apparel products using a social media platform in Saudi Arabia

1.3 Problem Statement

Although Saudi Arabia hubs the most and fastest-growing Internet Communication Technologies (ICT) for marketplaces in the Arab world, e-commerce operations are not growing at the same pace (E. AlGhamdi & Reilly, 2013; CITC, 2020). The most popular social media platform for active online users in Saudi Arabia is Instagram, with more than 22 million online users (GMI Statistic, 2020). Despite this high population of online users, there is little demand for online purchases in Saudi Arabia (Al-Salamin & Al-Hammad, 2014; Hovorka, 2018; Alswaigh & Aloud, 2021). This is demonstrated in Table 1.3, which shows that despite having a larger population and more Internet users in the KSA than in its neighbouring countries, such as the UAE, the population of online shoppers and KSA's e-commerce revenue are less than in other countries. In summary, 18 million people in the country only use the Internet; however, these consumers are not buying via online shopping websites.

Table 1.3 : Percentages of online shoppers compared with total online users for five countries

	Country					
	China	US	Japan	UK	KSA	UAE
Population (Millions & Billions)	1.4 bn	327.5m	127m	66.7m	33.7 m	9.6 m
Internet Users (Millions & Billions)	1 bn	275m	118m	63m	30.3m	9.38m
Active social media users (Million)	673m	243m	71m	44m	25m	9.38m
Online shoppers (Millions)	650m	220.6m	82.6m	43m	12.9m	7.5m
The online shoppers' percentage of the total Internet Users	65%	80%	70%	68%	43%	80%
The online shoppers' percentage of the total Active social Users	96%	90%	116%	98%	51%	80%
E-Commerce revenue (Billions)	\$636 bn	\$504 bn	\$81 bn	\$ 86 bn	\$ 6 bn	\$10 bn
Revenue per user (Monthly) (Dollars)	\$978	\$2,285	\$980	\$1,977	\$461	\$1,333

(Source : Reproduced from Hootsuite, 2020; Coppola, 2021)

This poor online consumers' purchase behaviour was associated with inadequate knowledge, lack of information, communications technology, online banking systems (R. AlGhamdi et al., 2012; Amor, 2021), the absence of rules and procedures, lack of trust, and inadequate government care (Basahel & Khoualdi, 2015). Several subsequent studies in Saudi Arabia revealed that consumers' little interest in online shopping is

attributed to factors, such as lack of knowledge, overt dissatisfaction with quality, delays in arrival, being overly concerned with the safety of the products (Aljarboa, 2016), and issues of privacy in e-commerce (Mosunmola et al., 2010; Albinahmed & Ahmed, 2017). Furthermore, customers' shopping experiences were significantly influenced by language barriers, perceived risk, lack of customer service, unsecured online money transactions, poor information credibility, and trust issues (Ipsos, 2018; Alotaibi et al., 2019), and incompatibility between customers' current habits and online transactions (R. AlGhamdi et al., 2012). The influencers' credibility factor is a vital variable that influences the consumer's behavioural intention to carry out online purchases or use e-commerce in Saudi Arabia (M. T. Liu et al., 2015; Cosenza et al., 2015; Bi & Zhang, 2022).

Despite the aforementioned factors, most studies did not consider the social media platforms, which are patronised by Saudi people and their potential influence on purchase behavioural intentions. There is also a lack of knowledge in specifying the crucial factors that explain the purchasing behavioural intentions concerning social media influencers within the context of Saudi Arabia. This highlights the need for further empirical studies to elucidate gaps in the literature. Additionally, the literature on the impact of social media on customers' purchasing behavioural intention is lacking in Arab countries like the KSA. Most studies in the Saudi context-focused more on physical barriers and security issues (Kotler & Keller, 2015; Makki & Chang, 2015; Al-Debei et al., 2015; Mazuri et al., 2017; Ipsos, 2018; Alotaibi et al., 2019), while the social media impact has not thoroughly considered. In other words, most existing studies focused on the practical use and implementation rather than considering the social media impact, customers' behaviour, and employing theories or models that can contribute to this field of knowledge.

Therefore, it is pertinent to employ appropriate models that could measure the variables related to the consumers' purchase behavioural intention. The main elements of the TAM model, such as PEOU and PU, are vital in elucidating consumer behavioural-related issues (Wirtz & Göttel, 2016; Naami et al., 2017; Ishfaq & Mengxing, 2021). Nevertheless, TAM or any single theory does not cover all the elements or dimensions regarding the consumers' online purchase behaviours, given that technology is a dynamic and ever-changing event in this digital age (Rauniar et al., 2014; Aldousari et al., 2016; Naami et al., 2017; Abbasi, 2021). As a result, many researchers have modified the TAM model by adding new components to the theory, such as the influencer's role, which requires further investigation and different approaches. This highlights the need to consider and examine the credibility of people on social media, especially the influencers, in any proposed model of the behavioural intention to purchase online. Recently, influencers' credibility has been considered in models which aim to measure the behavioural intention to purchase in Saudi Arabia (X. J. Lim et al., 2017; AlFarraj et al., 2021). However, data are limited regarding this crucial aspect of e-commerce and online shopping within the context of Saudi Arabia, although Saudis are regarded among the most active online users globally.

Apart from influencers' credibility, attitude and trust are other vital factors that affect the behavioural intention to purchase (Reyes-Mercado & Rajagopal, 2015; S. W. Wang & Scheinbaum, 2018). Attitude and trust have been empirically shown to play a mediating role concerning PU and PEOU (Wirtz & Göttel, 2016), intention to purchase (Yu & Lee, 2019), and perceived risk and intention to purchase (Pi & Sangruang, 2011). Nonetheless, these important variables and their potential mediating role in the relationship between online purchase intention, PU, and PEOU remains unclear in Saudi Arabia. Therefore, these variables, including trust, attitude, and influencers' credibility, can be integrated into existing models to elucidate the factors that influence customers' online behavioural purchase intentions. However, data about these critical factors are limited within the context of Saudi Arabia.

The consumer behavioural intention towards online shopping considerably affects the development of e-commerce, which needs to be investigated for Saudi Arabia to address global development and keep pace with recent business trends. This study attempts to bridge the gap in the literature by applying the TAM model and other compatible variables to understand the behaviour of consumers' intention to shop online, and thus suggest suitable alternatives and options to promote online shopping and enhance e-commerce in KSA. Since Instagram is one of the most widely used social media platforms in Saudi Arabia, especially for the online shopping of fashion-related products, it has the potential to influence customers' behavioural intention to purchase using social media. The findings of this study are expected to provide insights into understanding the consumers' online purchasing intention via Instagram and the social media influencers' impact in the context of Saudi Arabia.

1.4 Research Questions

Based on the discussion in the previous sections of the study, the following research questions are addressed:

- RQ1: To what extent do factors in the social media context explain customers' behavioural intention to purchase?
- RQ2: To what degree do trust and attitude mediate the relationship between perceived usefulness (PU), perceived ease of use (PEOU), and purchase behavioural intention?
- RQ3: Is the relationship between trust and purchase behavioural intention moderated by influencers' credibility?
- RQ4: Is the relationship between attitude and purchase behavioural intention moderated by influencers' credibility?

1.5 Research Objectives

In line with the research questions of the study, the research objectives are as follows:

- a) To empirically determine the factors explaining users' behavioural intention to purchase within the social media context.
- b) To measure how trust and attitude mediate the relationship between PU, PEOU, and purchase behavioural intention.
- c) To examine the extent to which influencers' credibility moderates the relationship between trust and purchase behavioural intention.
- d) To determine the extent to which influencers' credibility moderates the relationship between attitude and purchase behavioural intention.

1.6 Research Scope and Significance

This research focuses on the factors influencing customers' purchasing behavioural intention on social media, specifically via Instagram, among active online buyers in Saudi Arabia. The specific e-commerce investigated in this study is online fashion trading, which is very popular on social media in Saudi Arabia (GMI Statistic, 2018). Hence, users, who have the intention to purchase (apparel) or engage in online fashion trading via Instagram, represent the target population in this study. Correspondingly, the unit of analysis is an online buyer, a Saudi Arabian citizen, who fits the category of active online users that often use Instagram in trading for fashion-related products.

As highlighted in the problem statement, this study aims to address issues regarding the impact of influencers' credibility on customers' behavioural intentions to engage in online purchases in Saudi Arabia. All the data were collected from the sample population, mainly selected from the target population. The sampled unit is expected to reflect the population of online buyers using Instagram in Saudi Arabia. Therefore, a cross-sectional design is selected, which implies that the collection of data will be performed only once. This study design was selected as the collected data are less likely to be influenced by any chronological variation, which may occur within the study population.

This study is significant research because it is the first attempt to investigate customers' behavioural intention to purchase online or engage in e-commerce activities in the presence of several influencing factors. The findings from this study will be relevant to three main areas: 1) the current body of knowledge and literature, 2) online business firms and organisations, and 3) policymakers, related bodies, and significant economic players in Saudi Arabia's financial and trade sectors.

In terms of knowledge and the existing literature, this study attempts to bridge the identified research gaps by applying the TAM model and other compatible variables to understand the behaviour of consumers' intention to shop online. The findings will assist the researcher to suggest alternative strategies to enhance e-commerce activities in KSA, especially among active buyers who intend to use Instagram for online shopping of fashion-related products. Elucidating the moderating role of influencers' credibility in the relationship between trust, attitude, and online purchase intention will provide helpful insights into the impacts of social media platforms on e-commerce in the context of Saudi Arabia. The results of this study are expected to exemplify the diminutions of social media in its relationship with key models, such as TAM, SET, Source Credibility, and philosophies of consumers' purchasing behavioural intention.

Online business firms and organisations in KSA could use the information gathered from this study to identify effective ways of motivating and gaining the trust of online customers to patronise their products, especially fashion-related items. This could facilitate increased revenue and profits in the long term. Although this study focuses on buyers, who intend to purchase fashion products online via Instagram, the findings will also benefit other related business firms using other social media platforms. Given that Instagram is the most widely accessed social media platform among Saudis in KSA, the findings will reflect on what is accessible online, primarily when other social media platforms are employed for online purchase purposes.

Lastly, the Saudi government is determined to promote customers' online purchase intention and shift from traditional trading methods to online purchasing in Saudi businesses. Being among the top-ranked countries in terms of mobile phone usage and access to social media platforms, the findings from this study will educate significant players in the economic sector and policymakers on developing new strategies or modifying current approaches to promote e-commerce among Saudis. The loopholes in the current policies could be identified by gaining more beneficial insights regarding the role of the vital factors which influence buyers' intention to purchase online, particularly from the customers' perspectives.

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