

A Saudi Arabian Study of the Relationship between
the Socio-Psychological Profile and Consumers'
Behavior toward Online Shopping

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ABSTRACT

This study assesses consumer behavior toward online shopping in Saudi Arabia by studying the factors that affect whether or not they shop online. The sample consisted of 206 Saudis approached using the “snowball” technique. Participants were all above eighteen and Internet users. Participants were asked to give the frequency of their online shopping transactions using a four-point Likert scale. They used a seven-point Likert scale to rate their opinions about trends affecting electronic commerce, companies’ marketing approaches, and other aspects of online shopping. Participants also were asked about their feelings regarding traditional and online shopping using a nine-point bipolar scale. Using the Six Dimensional Achievement Motivations Scale, they were asked to describe themselves, and finally, they were asked to rank the Rokeach Terminal Values based on their importance. The version of the Rokeach Value System used in this study is the one shortened to nine terminal values, by Munson & McQuarrie, 1988, since it reflects better relevance to consumption. Results show that, when compared to traditional shopping, participants have relatively negative perceptions of online shopping. In addition, participants’ demographics and values related to their online shopping frequency, while their achievement motivations were less related. The major limitation of this research is that it was conducted in only one city, Jeddah. Therefore, additional research should be carried out in other cities with larger samples. The research results suggest that businesses in Saudi Arabia should use online shopping as a second channel to distribute their products in addition to their physical stores. This thesis makes a distinctive contribution to the

literature, as it is the first to examine the correlation between the Rokeach Value System (1973); the Six Dimensional Achievement Motivation Scale (Jackson, Ahmed, and Heapy, 1976); and online shopping behavior in the world, let alone Saudi Arabia.

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CHAPTER 1: INTRODUCTIONS

While e-commerce has become familiar in developed nations, it is yet in its infancy stage in the Kingdom of Saudi Arabia. Despite holding the largest and fastest expanding communication and information technology area in the Arab region, Saudi Arabia has progressed at a relatively slow velocity in electronic commerce (Al Ghamdi, Nguyen, Nguyen, & Drew, 2011). There has been an increasing concern among researchers in studying online shopping behavior in developing countries (Park & Jun, 2003; So, Wong, & Sculli, 2005; Marti'nez-Lopez, Luna, & Marti'nez, 2005; Haque et al., 2007; Cho & Jialin, 2008; Riley, Scarpi, & Manaresi, 2009; Hashim, Ghani, & Said, 2009; Hasan, 2010; Khare, 2011). According to the Arab Advisory Group (2007), the opportunities for online shopping are abundant in Saudi Arabia. Many authors (e.g. Sheth & Sharma, 2005) suggest that research should consider how online shopping can be expanded in countries like Saudi Arabia with their developing physical infrastructures and restrictive marketing. To this end, this thesis reports the results of an empirical investigation of shopping characteristics in an emerging nation, namely Saudi Arabia. The investigation elicits Saudi respondent's frequency of Internet use for purchasing products and services, their perception of traditional and online shopping, and their Rokeach terminal values, achievement motivation and socio-demographic profile.

Online shopping strategy has received considerable research attention over the last two decades (Ahmed & Bahaziq, 2012). A large part of this research was centered on the online shopping strategy of developed countries. This stream of research has contributed to the online shopping theory by providing empirical evidence of factors related to firms' online shopping performance. However, less practical consideration has been paid to online shopping in

developing economies, particularly in oil-rich Middle Eastern countries like Saudi Arabia. Empirical evidence from such countries will broaden our understanding of strategic choices facing online shopping decision makers in the international arena. Such evidence also will help us determine if the online shopping theory based on industrial economies also applies to oil- and gas-based emerging economies like Saudi Arabia.

A systematic review of the pertinent empirical literature suggests that the bulk of the research efforts dealing with online shopping have surveyed consumers in highly industrialized countries. Applying generalizations from the findings of such research to Saudi Arabia, where the study was carried out, may be both dangerous and potentially misleading (Khushman, Todman & Amin, 2009). The validity of these generalizations might be compromised further by differences in economic, socio-cultural, political and legal factors (Siddiqui, 2008). An exhaustive survey of the literature has indicated that, so far, no comprehensive study has been conducted in Saudi Arabia providing empirical evidence of (a) traditional and online shopping preferences, and (b) the relationship between the perceptions, value system, achievement motivation, demographics and online shopping. Therefore, the researcher believes that this study will provide valuable insights for public- and private-sector decision makers in Saudi Arabia. In addition, it will provide useful suggestions for aligning public and private sector resources to the development and promotion of the online shopping in Saudi Arabia.

1.1 Saudi Arabia

Saudi Arabia occupies most of the Arabian Peninsula. Saudi Arabian nationals' culture is mainly deriving from Islam and Arabic traditions. While Arabic is the formal language of Saudi

Arabia, English is widely spoken and considered a second language. Islam is the religion practiced by all Saudi, and governs their personal, economical, legal and political life (Kwintessential, 2014).

The Kingdom of Saudi Arabia consists of four distinct regions and diverse populations (Metz, 1992). Each region has its unique local traditions and different histories. However, all of the regions share similar traditional lifestyles (Al-Rasheed, 2010).

At one time, tribal affiliation constituted a major status category based on bloodline, but in contemporary Saudi Arabia, new status classes based on education and economic power have begun to weaken the importance of tribal affiliation (Al-Rasheed, 2010).

Saudi Arabia was one of the poorest countries in the world until the oil was exploited commercially. Now, the nation has shifted its efforts to build physical infrastructure, a major driver of its economic development (Al-Rasheed, 2010). Its population is estimated to be around 26 million, including more than 5 million non-nationals (Index-Mundi, 2012). Its GDP is \$24,200 per capita, and approximately 10 million Internet users (CIA Factbook, 2013).

Saudi Arabia's education system has undergone a remarkable transformation. When the Kingdom was instituted in 1932, education was accessible to very few citizens, often to the children of affluent families living in major cities. Today, there are around 25,000 public schools and hundreds of private and international schools, with an average of one to two new schools opening every day in the country. There are also more than 25 public and eight private universities and colleges as well as other educational institutions (saudi Embassy, 2013). Based on these efforts, the Kingdom has achieved a literacy rate of 96% among males and females,

compared to 15% among males and 2% among females in 1970. According to Al-Modairis, 99% of children, including girls, are enrolled in today's schools (The Economic Times, 2013).

To provide insight into the specific issues linked to online shopping development in Saudi Arabia, this study a) compares perceptions of traditional shopping with Internet shopping in Saudi Arabia and b) deals with the relationship between Rokeach's (1973) terminal values; Jackson, Ahmed, and Heapy's (1976) six-dimensional achievement scale; and the socio-demographic profile of Saudi Arabian shoppers. To begin, this introduction describes the research issue. Then, the second chapter reviews the relevant literature. A set of hypotheses and research questions then are presented before describing the research design and methodological procedures. Following these sections, the fifth chapter presents and discusses the research findings. This thesis concludes by discussing the managerial and public policy implications of the study while highlighting future research directions.

1.2 Research Issue

The greatest benefit that information technology offers to an emerging nation like Saudi Arabia is opportunity (Al Ghamdi, Nguyen, Nguyen, & Drew, 2011). One of the most significant trends in Saudi Arabia is the rapid spread of the Internet and the growth of social media applications, which now are used heavily by Saudis (Ahmed & Bahaziq, 2012). Despite the driving development concerns, little research in Saudi Arabia has dealt comprehensively with the perceptions and the correlates of online shopping.

This thesis aims to answer the following three questions: a) How do Saudis perceive and differentiate between traditional and online shopping? b) What is the relationship between these

perceptions and Saudis' socio-demographic profiles, Rokeach Terminal Values, and Jackson, Ahmed, and Heapy's Six-Dimensional Achievement Motivation Scale? c) What is the relationship between Saudis' online shopping behavior and their socio-demographic profile, Rokeach Terminal and Instrumental Values, and Jackson, Ahmed, and Heapy's Six-Dimensional Achievement Motivation Scale?

The thesis provides evidence regarding how Saudis perceive and differentiate between traditional and online shopping by comparing the means of the participants' perceptions of both shopping methods. Meanwhile, it provides evidence of the relationship between Saudi participants' online shopping frequency and their correlates by (a) relating their online shopping frequency with a set of socio-demographic variables, Rokeach's (1973) nine terminal values, and the six-dimensional achievement motivation scale (Jackson, Ahmed, & Heapy, 1976) and by (b) regressing all the independent variables together using the backward multiple regression technique. Thus, our objective is to present empirical evidence of the interplay between the participants' perceptions and values, achievement motivation, socio-demographic profile and online shopping behavior.

CHAPTER 2: LITERATURE REVIEW

2.1 Online Shopping

The most important activity of online business is selling goods and services to consumers through websites (Whyte, 2001). Online shopping is a recent phenomenon in the field of electronic business, and it certainly represents the future of shopping in the world. Most modern companies are running online portals to sell their products and services (Richa, 2012). Online shopping has been defined as an activity to buy or receive information about consumer goods via the Internet (Schulze & Baumgartner, 2001; Mokhtarian, 2004; Kaynak, 2005; Farag, 2006). For the purposes of this thesis, the description provided by Globerman et al. (2001) has been adopted. These scholars define Internet-based commerce as “any economic transaction where the buyer and seller come together through the electronic media on the Internet, form a contractual agreement concerning the pricing and delivery of particular goods and services, and complete the transaction through the delivery of payments and good or services as contracted” (Kaynak, 2005).

The Internet has offered numerous new opportunities to businesses regardless of their size and location, allowing them to increase their global exposure (Park & Jun, 2003; Hasan and Rahimi, 2008). The barriers that impeded traditional commerce have disappeared with these new business approaches, creating a powerful channel of communication for both companies and consumers (Hasan & Rahimi, 2008; Al-maghrabi & Dennis, 2009). The rapid expansion of the Internet as a commercial medium has been studied extensively (Hoffman & Novak, 1996; Jones & Biasiotto, 1999; Radosevich & Tweney, 1999). As a new media platform, the Internet has experienced phenomenal growth since its inception. In less than twenty years, it has spread from

its US origin to all six continents, claiming an estimated total of two billion users, or 30% of the world's population as of 2010 (Thompkins, 2012). With its rapid expansion, it has reshaped consumers' buying patterns (Hasan & Rahimi, 2008). The Internet, certainly, has grown from its first commercial uses in the early 1990s to its ubiquitous role in our lives today (Howe, 2012; Brodahl & Almousa, 2013).

Krishnamurthy and Singh (2005) have stated that online shopping has grown almost five-fold since the 1990s, and as the Internet continues to extend its reach into homes and businesses across the world, the opportunities for retailers will expand (Brodahl & Almousa, 2013). With the explosive growth of the Internet in terms of size, capabilities and users, shopping has become the fastest growing use of the Internet, with about 53% of Internet users reporting shopping as a primary use of the Web (Khare, 2011). According to Wu (2003), approximately half the Internet users have bought a product or service through the Internet, and according to Li and Zhang (2002) online shopping is the third most popular Internet activity (Sarigiannidis, 2009). Online retail sales are increasing rapidly (Turban et al., 2002; Kaynak, 2005; Albarq, 2006; Hasan & Rahimi, 2008; Delafrooz, 2009; Lee et. al, 2009; Samadi & Nejadi, 2009). According to The Nielsen Company in their second global survey on online shopping in 2008, the number of consumers who shop online has increased by 40%, from 627 million in 2006 to more than 875 million in 2008 (Nielsen, 2008). In fact, nowadays, more than 80% of the internet population shops online (Weinstein, 2013). Online business sales around the world is growing by around 19% every year, from \$572.5 billion in 2010, to \$963.0 billion in 2013, and it is predicted to reach \$1.4 trillion in 2015 (Weinstein, 2013). In 2010, online retail sales in U.S. alone was \$176 billion, jumping to \$194.3 billion in 2011, and projected to reach \$279 billion by 2015 (Brodahl

& Almousa, 2013). Even if online shopping only accounts for a small percentage of total retail sales (Singh, 2005), many academics agree that online shopping's proportion of total retail sales will rise in coming years (Balabanis & Vassileiou, 1999; Hoffman, Novak, & Chatterjee, 1995; Quelch & Klein, 1996; Sin & Tse, 2002; Lee et al., 2009).

Many companies have implemented and are still implementing their web-based businesses, either as only one channel or as part of a multichannel business (Coltman et al., 2001, Kwon & Lennon, 2009). Of course, companies' primary need remains the same: Profitability. Because of the new technologies enabling online shopping, many new opportunities have arisen that contribute to increasing companies' profits, and lower, if not eliminate, some of their major costs. Such costs include the expenses of maintaining physical stores. Virtual stores can replace physical real estate, and they allow businesses to increase their profits within a global market (Whyte, 2001). Of course, online retail comes with its own expenses related to increased demand, such as shipping, online customer service, and other operations. Nonetheless, it is no longer important that a single company does everything by itself, from manufacturing the product to delivering it to the consumer; instead, a number of different companies can do business interactively and effectively in virtual enterprises (Whyte, 2001).

Nearly 2.5 billion people are already connected to the Internet (Internet World Stats, 2012). Between 2000 and 2012 the Internet experienced a growth of 566.4% (Internet World Stats, 2012), making it a source of trillions of dollars in revenue for businesses and their e-commerce activities (Singh, Zhao, & Hu 2003; Sinkovics, 2007). Online shopping has provided a multitude of opportunities, allowing for global business interactions and providing an even playing field to reach international customers through the Internet. Still, online shopping has not been developed

equally throughout the world (Hwang, 2006). Amongst the total amount of global online shopping, which was estimated at \$6.8 trillion USD (8.6% of total sales) in 2004, about half takes place in North America (50.9%). Asia/Pacific (24.3%), Europe (22.6%) and Latin America (1.2%) occupy the remaining portion (Hwang, 2006). Among US Internet users alone, online consumers have grown from about 163.1 million people in 2009, to about 189 million people in 2013, and it is predicted to reach 201 million online shoppers in 2015 (Weinstein, 2013). In the Netherlands, nearly half (48%) of Internet users (8.5 million people) have bought a product online. The total turnover of online purchases in 2003 rose by 32% to €1.24 billion compared with 2002 (Farag, 2006).

Product type is a key variable as well. Consumers are most attracted to products like books, CDs and PCs, where the features of the product can be clearly identified online. Also, for low-priced products, such as CDs, the convenience offered by the Internet is an important factor. As for products requiring direct contact – 'high touch products' such as clothing and perfume – or for which service and delivery are important factors, the Internet is a less attractive shopping channel (Ahmed and Aguilar, 2012). The Nielsen Corporation, a global marketing firm, has reported that, across the globe, the most popular items purchased on the Internet are, books (34%), followed by videos/DVDs/games (22%), airline tickets/reservations (21%) and clothing/accessories/shoes (20%) (Delafrooz, 2009).

According to Whyte (2001, pg. 3) online business has unlocked competitive threats along with these business opportunities. The first threat emerges from geographical freedom. Even though the Internet increases companies' profits due to the expanded market size, it can complicate the business process. Companies can face different business regulations in each

country, including taxes and delivery. The second threat involves customer freedom, which can put pressure on the local traditional suppliers. Moreover, it can create a form of brokers' markets between suppliers and consumers, brokering on prices, availability and perhaps specifications. Another threat is temporal freedom and customizable freedom. Companies now record all transactions and consumer profiles, including what they like and do not like. Consumers do not realize that in order to do so, companies take on a great deal of overhead. Customer service centers require employees around the clock, operations must be continued without downtime, and technicians should be available if things go wrong. All these operations and activities cost the companies more than traditional businesses. Meanwhile, there are always other threats, such as cybercrimes and information theft (Whyte, 2001). Essentially, with great opportunity comes great risk for both retailers and consumers (Brosdahl & Almousa, 2013).

To summarize, the development of the Internet has increased the number of online shopping activities (Park & Jun, 2003; Hasan & Rahimi, 2008; Sarigiannidis, 2009). The more online shopping grows, the more sophisticated online enterprises become (Sarigiannidis, 2009). Such sophistication results in dramatic changes in how consumers buy products and services (Sarigiannidis, 2009).

2.1.1 Online Business in Saudi Arabia

Previous research has confirmed that online shoppers from various countries differ in their cultures, ways of life, ways of thinking, and perceptions of eBusiness (Srinivasan, 2002). This is particularly true in cultural-based countries, such as Saudi Arabia (Khushman et al., 2009). Cultural aspects can greatly influence users' acceptance of online business and the Internet in general (Khushman et al., 2009), which can be an obstacle to accepting online

shopping (Laroche et al., 2004). Arab people, including Saudis, prefer face-to-face interactions, and they are concerned about the uncertain effects of their online shopping behavior; they fear it might affect the stability of their lifestyle (Hill et al., 1998).

On the other hand, some research indicates that Saudi culture may respond well to online shopping. For cultural and legal reasons, many popular activities for singles in Western countries are not allowed in Saudi Arabia, including movie theaters, pubs and discotheques. As a result, Saudi singles are more likely to look for recreational opportunities at home and on computers with more time spent carrying out online shopping activities (Long, 2005). A survey of 1,919 Internet users in Saudi Arabia showed that 48% of the Internet users in Saudi Arabia purchase products and services online. It is estimated that online shoppers in Saudi Arabia exceed 3.5 million, representing 14% of the population (Arab Advisors Group 2007). Of Saudi Internet users, 46% access it at work, 37% use Internet cafes and 34% use WiFi hot spots. 42% of Saudi Arabia's online customers make their payments through credit cards and 12% use Internet shopping cards provided by their banks. Most of purchase sites were foreign (Arab Advisors Group, 2007), opposing other studies that argue that websites designed for western cultures are not suited for Arab cultures (Khushman, Todman, & Amin, 2009). The survey also showed that there are many B2C electronic businesses in Saudi Arabia, which indicates opportunity for new businesses to enter this booming market (Snobar et al., 2008).

Clearly, Saudi Arabian culture plays a major role in accepting online shopping (Hill et al., 1998; Srinivasan, 2002; Laroche et al., 2004; Khushman et al., 2009). Nonetheless, it is not always true that websites designed for western cultures are not suited for Arab cultures (Khushman et al., 2009). Almost half of Saudi Internet users shop online from foreign websites

(Arab Advisory Group, 2007). Moreover, research shows that Saudis not only shop online, but they also conduct their businesses online (Snobar et al., 2008).

2.2 Factors Affecting Online Shopping

Despite impressive online purchasing growth rates, compelling evidence indicates that many consumers who search different online retail sites abandon their purposes (Al-maghrabi and Dennis, 2009). Therefore, it is essential that marketers have an understanding of the fragmentation of consumer groups, an understanding that is critical in developing an integrated marketing communication campaign (Hasan and Rahimi, 2008). In brief, online businesses need to understand which factors induce consumers' e-shopping behavior (Michieal, 1998; Al-maghrabi & Dennis, 2009; Delafrooz, 2009; Smith & Sivakumar, 2004; Jayawardhena, 2004).

Many studies have attempted to identify factors that affect or contribute to online consumer behavior. Researchers adopt different points of view and focus on different aspects of the factors (Li & Zhang, 2002; Sarigiannidis, 2009). These factors might affect consumers' decision-making when it comes to online shopping, and they include the following: product variety, lower search cost, convenience, product information, website design, familiarity, and physical existence (Alba et. al., 1997; Bakos & Yanis, 1997; Peterson et. al., 1997; Bhatnager et. al., 2000; Szymanski & Hise, 2000; Liao & Cheung, 2001; Wolfinger & Gilly, 2001; Shwu-Ing, 2003; Khatibi et. al., 2006; Vara & Mangalindan, 2006; Lian & Lin, 2008; Delafrooz, 2009; Sarigiannidis, 2009; Benedictus et. al., 2010; Ganesh et. al., 2010; Tsao & Chang, 2010; Richa, 2012).

Most of the previous online shopping research has focused on identifying the attributes of online stores that promote success (Davis, 1989; Liu & Arnett, 2000; Muylle et al., 2004; Shih, 2004). Other findings indicate that online buying can be explained by sociodemographic, spatial, behavioral and attitudinal variables (Frag, 2006). These variables include trust, personality, education, social status, marital status, gender, age, income, residential location, motivation, enjoyment, and perceptions (Mahajan et. al., 1990; Mehta & Siradas, 1995; Fram & Grady, 1997; Kunz, 1997; Preissl et. al., 1999; Armstrong & Kotler, 2000; Sultan & Henrichs, 2000; Szymanski & Hise, 2000; Ernst & Young, 2001; Liao & Cheung, 2001; Kim & Shim, 2002; Shafi, 2002; Pavlou, 2003; Shwu-Ing, 2003; Bhatnagar & Ghose, 2004a, b; Garbarino & Strabilevitz, 2004; Huang et al., 2004; Laroche et. al., 2004; Frag, 2006; Haque et al., 2006; Hwang, 2006; Khatibi et al., 2006; Overby & Lee, 2006; Delafrooz, 2009; Khushman et. al., 2009; Ho & See-To, 2010; Tsao & Chang, 2010; Richa, 2012).

This consumer-oriented aspect focuses on consumers' attitudes about online shopping. For example, studies have examined online consumer behavior based on consumer perceptions of the benefits of online shopping (Bhatnagar & Ghose, 2004a, b; Garbarino & Strabilevitz, 2004; Huang et al., 2004; Liao & Cheung, 2001; Pavlou, 2003; Delafrooz, 2009). Research focuses on these aspects because attitudes are difficult to change. Therefore, understanding consumers' attitudes toward online shopping can help marketing managers predict their online shopping intentions and evaluate the future growth of online commerce (Delafrooz, 2009). In the current study, factors linked to online store attributes and technology will be excluded, as it serves primarily as consumer-oriented research. Factors that will be considered herein include consumers' perceptions, demographics, culture, values, and motivations.

2.2.1 Perceptions

According to Whyte (2001, pg. 11), consumers should have some form of behavior pattern that help companies learn how and why they make purchases. Previous research shows that consumers' perceptions can greatly impact their shopping behavior (Lee et al., 2000). Martineau defines store image as the way a store is defined in consumers' minds, partly by its functional qualities and partly by an aura of psychological attributes (Koo, 2006). More specifically, store associations are defined as beliefs a consumer holds about a certain store, and associations consist of concrete attributes, benefit values, and overall attitude (Koo, 2006). There are many types of perceptions that have tremendous effects on consumers' adoption of online business, especially when buying online: usefulness and ease of use perceptions, benefits perceptions, security perceptions, and risk perceptions (Lee et al., 2000).

Usefulness and ease of use. Perceived usefulness (PU) is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis, 1989, p. 320), whereas perceived ease of use (PEOU) might include hardware-related criteria, such as connectivity, physical manipulation or software and site criteria (Brosdahl & Almousa, 2013). Both PU and PEOU have been found to be a determinant of whether, and to what extent, consumers adopt a technology (Davis, 1989; Brosdahl & Almousa, 2013). Also, studies argue that perceived usefulness and perceived ease of use are primary explanations of computer acceptance behavior (Davis, 1986/1989, Park & Jun, 2003). According to Saddiqui (2008), the consumer's positive attitude towards information and communication technologies is a major indicator of the intention to use online shopping, and thus, perceived usefulness is one of the main reasons that Internet users carry out online shopping activities.

Benefits. Within the online shopping context, the consumers' perceived benefits include the advantages or satisfactions meeting their wants and needs (Shwu-Ing, 2003; Delafrooz, 2009). Perceived benefits involve the advantageous results derived from attributes and may be physiological, psychological, sociological or material in nature (Gutman, 1982). Findings by Forsythe and colleagues (2002) indicate a positive and a highly significant relationship between the perceived benefits of Internet shopping and both the frequency of shopping and amount spent online (Delafrooz, 2009). Moreover, Shwu-Ing (2003) has found that consumers' benefit perceptions are comprised of convenience, product variety, product information, website design, and brand familiarity; these perceptions have a significant relationship with attitudes toward online shopping (Delafrooz, 2009). A positive attitude towards online shopping, such as the perceived quality of vendors, stimulates the use of the Internet for shopping purposes (Shim et al., 2001; Sim & Koi, 2002; Farag, 2006).

Security. Security is defined as "the consumer's belief that his financial data is not visible, will not be stored or used by non-authorized users" (Sarrgiannidis, 2009, p. 9). Perceived security is defined as "an individual's perception about his ability to control personal information about himself when logged onto an online shopping store" (Koo, 2006, p. 120); this perceived security also is considered important in online shopping acceptance. Online stores use a number of mechanisms to gather information about their visitors, including registration forms and cookie files. Accordingly, customers express their concerns over potential loss or misuse of personal information, making it imperative for online stores to provide a secure system along with a displayed privacy policy (Koo, 2006). According to Kesh, Ramanujan and Nerur (2002), security is one of the most important factors in the success of e-commerce. Liao and Cheung (2001)

found that security concerns affect consumer behavior. Moreover, security concerns often prevent users from shopping online (Li & Zhang, 2002). Clearly, the adoption of online shopping is affected by the user's perception of security (O'Cass & Fenech, 2003; Sarigiannidis, 2009).

Risk. Vellido, Lisboa and Meehan (2000) found nine factors that relate to consumers' opinions of online shopping. Among these factors, consumer risk perception was one that distinguished users who had conducted an online purchase from those who had not (Sarigiannidis, 2009). With the growth of online shopping, where people can buy almost anything at anytime from anywhere, consumers have to deal with perceived risks about the product, environment, and buying process (Ko et. al., 2004; Brosdahl & Almousa, 2013). The term perceived risk indicates "the individual's subjective belief about potentially negative consequences from his/her decision" (Samadi & Nejadi, 2009, p. 263). The definition proposed by Stone and Gronhaug (1993) classifies risk as a time when an individual experiences "a subjective expectation of loss" (Herrero Crespo, et al., 2009, p. 261; Brosdahl & Almousa, 2013). In recent years, research has identified several types of risk perceived by consumers: functional risk, physical risk, financial risk, social risk, and psychological risk (Samadi & Nejadi, 2009; Brosdahl & Almousa, 2013). In addition to these types of perceived risk, a new type of risk has been identified in many studies relating to Internet shopping adoption, which is privacy risk (Herrero Crespo et. al., 2009; Jarvenpaa & Todd, 1997; Featherman & Pavlou, 2003; Forsythe & Shi, 2003; Miyazaki & Fernandez, 2001; Brosdahl & Almousa, 2013).

First proposed in the early 1960s (Bauer, 1960), perceived risk has been found to be a key determinant in consumers' behavior and a primary factor in influencing their decision to buy

(Mitchell, 1992; Dowling & Staelin, 1994; Jarvenpaa & Tractinsky, 1999; Lowengart & Tractinsky, 2001; Sarigiannidis, 2009; Brodahl & Almousa, 2013).

Many marketing practitioners and researchers continue to be interested in perceived risk because it is more powerful in explaining consumer behavior (Mitchell, 1999). The relationship between risk perception and consumer behavior is a well-researched and well-understood area of consumer research (Samadi & Nejadi, 2009). Based on the literature attempting to understand the manner in which consumers engage in new consumer behaviors through or on the Internet, it appears that “risk” is one of the main concerns for shoppers contemplating online purchases. The results of a Graphics, Visualization and Usability Center [GVU] survey showed that some consumers are unwilling to make a purchase on the Internet because of perceived high risk regarding the quality of the product, new payment methods, delivery options and information content (Samadi & Nejadi, 2009).

Bhatnagar, Misra, and Rao (2000) argue that the likelihood of shopping online decreases with the increase in the perceived risk regarding the product/service; thus, more positive online shopping experiences led consumers to have less perceived purchasing risk level on the Internet, while higher perceived risk led to less future Internet purchasing intention (Samadi & Nejadi, 2009). Jarvenpaa and Tractinsky (1999) also found that consumers’ willingness to buy over the Internet was affected negatively by their perceptions of risk toward a retail store. In particular, van den Poel and Leunis (1999) found that e-commerce adoption is negatively impacted by economic risk, which has been further supported in the literature (Bhatnagar, Misra, & Rao, 2000; Heijzen, Verhagenm & Creemers, 2003; Brodahl & Almousa, 2013).

In other studies, e-commerce adoption was found to be negatively affected by concerns about performance risk (Bhatnagar, et. al., 2000), social risk (Eastlick & Lotz, 1999) and perception of privacy risks (Swaminathan, Lepkowska-White, & Rao, 1999; Liu, Marchewka, Lu, & Yu, 2005; Brosdahl & Almousa, 2013). One study shows that the perceived risk is negatively correlated with self-esteem, rigidity and risk taking and positively correlated to anxiety (Park & Jun, 2003).

According to Brosdahl, Brosdahl, and Almousa (2013), although research has shown that consumers perceive benefits in using the Internet (Salisbury, Pearson, Pearson, & Miller, 2001; O'Cass & Fenech, 2003; Park, Lee, & Ahn, 2004; Shih, 2004), perception of risk also has the potential to negatively impact shoppers' attitudes towards online shopping (Shih, 2004; Heijen, Verhagenm & Creemers, 2003). Risk perception may also negatively affect a person's intention to shop online (Korgaonkar & Wolin, 1999; Salisbury, Person, & Miller, 2001). In fact, consumers showed that they are willing to purchase products from an online retailer if it has a low perceived risk, even if the consumer perceived ease of use and perceived usefulness to be relatively low (Lee et al., 2000). Thus, perceived risk theory provides a comprehensive explanation of why consumers often are more motivated to avoid the negative aspects than to seek positive aspects or payoffs in a given buying situation (Samadi & Nejadi, 2009). Therefore, in order to convert browser consumers into buyers, online retailers must enhance the perceived ease of use and usefulness while reducing the perceived risk of product/service and perceived risk of transaction (Lee et al., 2000). For instance, in research measuring shopping continuance intentions in Saudi Arabian female consumers, Al-maghrabi and Dennis (2010) found that

perceived enjoyment, usefulness and subjective norms are determinants of online shopping continuance among Saudi female consumers (Brosdahl and Almousa, 2013).

Retailers and academics alike have continued to express increasing interest in how global consumers perceive the risks affecting how, when, and if they will purchase a product or service online (Brosdahl & Almousa, 2013). Al Maghrabi and Dennis (2009) have shown that perceived enjoyment, usefulness, and subjective norms are determinants of online shopping in Saudi Arabia. Meanwhile, Javenpaa and Tractinsky (1999) have documented that perceived risk of online shopping varies by country and can be influenced by both culture and the country's level of e-commerce infrastructure (Brosdahl & Almousa, 2013). Unfortunately, little research exists regarding the influence of perceived risk, or perception in general, on online shopping adoption in Saudi Arabia (Brosdahl & Almousa, 2013).

In a 2012 Discover Digital Arabia (DDA) survey, participants in Saudi Arabia were asked questions about their online shopping activities. 61% of participants said they had never shopped online, 90% said that they would prefer to buy and pay for their merchandise at a physical nearby shop, and only 52% of participants had paid their bills or transferred money online. These survey results might indicate that Saudi consumers still perceive online shopping as being risky. Because Saudi Arabia is a collectivist culture, consumers there might have a higher level of risk perception and risk-adverse behavior (Jarvanpaa & Tractinsky, 1999), causing them to be reluctant to use the Internet for shopping (Brosdahl & Almousa, 2013).

Based on previous research, consumers' perceptions clearly can have a huge impact on their shopping behavior (Lee et al., 2000). Although multiple forms of perception exist, risk perception is considered a key determinant in consumer behavior and a major influence in

converting browsers to buyers (Mitchell, 1992; Dowling & Staelin, 1994; Jarvenpaa & Tractinsky, 1999; Lowengart & Tractinsky, 2001; Sarigiannidis, 2009; Brosdahl & Almousa, 2013). In fact, Jarvenpaa and Tractinsky (1999) found that consumers' behavior toward online shopping was negatively affected by their perceptions of risk toward a retail store. While the literature contained several studies on consumer perceptions, there was scarce research related to Saudi consumers.

2.2.2 Demographics

Demographic variables have been reported as significant effects on online shopping (Park and Jun, 2003). Income, occupational status and gender are some of the most common demographic variables that marketers use to segment markets (Kotler & Keller, 2008). Additionally, studies show that gender, marital status, residential location, age, education and household income frequently predict Internet purchasing behavior (Fram & Grady, 1997; Kunz, 1997; Mehta & Sivadas, 1995; Sultan & Henrichs, 2000; Richa, 2012). According to Europe Economics (2007), online consumers tend to be younger and better educated than their offline counterparts. Zeffane and Cheek's (1993) study of computer usage in an Australian telecommunications organization also finds that age is negatively correlated with online buying behavior and with computer usage, while more educated persons tend to be early adopters of Internet trends (Donthu & Garcia 1999).

Previous research also finds that gender differences significantly affect new technology decision-making processes (Van Slyke et al., 2002; Venkatesh et al., 2000). Researchers have argued that men perceive the Internet, email, and other tools as being more useful (Venkatesh and Morris, 2000), while women display lower levels of computer aptitude (Morrow, Prisll, &

McElroy, 1986). Teo (2001) finds that males use the Internet for downloading and purchasing activities to a greater extent than females.

Women may perceive making online purchases to be riskier than men do. Prior research has demonstrated that when the probability of a negative outcome is held constant (e.g., objective probabilities are given), women are often found to be more risk averse than men (Byrnes et al., 1999, Hersch, 1997; Bajtelsmit et al., 1997). This finding suggests that women will perceive the consequences of a negative outcome as being more severe. Previous work also suggests that females are more concerned than males about losing their privacy both in Internet contexts (Bartel-Sheehan, 1999) and non-Internet contexts (Garbarino & Strahilevitz, 2004). However, in many cultures, women are the primary decision-makers in families and the households holders (Al-maghrabi & Dennis, 2009).

Ratchford, Talukdar, and Lee (2003) find that Internet experience is positively related to the number of online searches. Greater computer literacy makes Internet shopping more attractive, while familiarity with the Internet better places users in identifying and taking advantage of lower-priced products. Citrin, Sprott, Silverman and Stem (2000) report similar findings on the role of Internet usage in the acceptance of online shopping. Using panel data, Lohse, Bellman, and Johnson (2000) found that purchase percentages increase as a function of time spent online. They showed that the longer consumers spend online, the greater their chance of making a purchase online (Park & Jun, 2003).

In Saudi Arabia, research regarding Saudis' online shopping behavior has focused on gender differences. For example, Hasan (2010) conducted a study to understand online shopping attitudes in terms of cognitive, affective, and behavioral attributes. He concluded that men

exhibited more positive cognitive, affective, and behavioral online shopping attitudes than women (Khare, 2011). Most research suggests that men are more likely to trust online shopping websites (Khare, 2011), more likely to shop online than females and more likely to exhibit confidence in online retail environments (Venkatesh & Morris, 2000; Kwak, Fox, & Zinkhan, 2002; Volman et al., 2005; Haque et al., 2007; Jayawardhena, Wright, & Dennis, 2007; Cho & Jialin, 2008; Hashim et al., 2009; Hasan, 2010; Chou, Wu, & Chen, 2010; Khare, 2011).

In addition to gender differences, some studies show that Saudi Arabian users who are comfortable with the Internet are more likely to adopt e-commerce (Al-maghrabi & Dennis, 2010; Brosdahl & Almousa, 2013). 67% of online consumers in Saudi Arabia are under 35 years old, and most of them made their first purchase five or more years ago. Surprisingly, according to this data, 69% of them prefer credit card purchases (Wamda, 2012).

All of these studies show that demographic variables are important in predicting Saudi consumers' shopping behavior (Park & Jun, 2003); these variables include gender, Internet literacy, age, education, income, and occupation, are some of those demographics. Unfortunately, very few studies have been dedicated to studying the effects of demographic variables on Saudi consumers' online shopping behavior.

2.2.3 Culture

Culture is the most widely-studied factor in the Internet and e-commerce. Cultural factors involve the compatibility of the Internet and e-commerce with the values and norms of a society, and thus influences the degree of acceptance or rejection of the Internet and e-commerce in a society (Kshetri, 2001; Hwang, 2006). Moreover, cultural factors affect the diffusion speed and the success of different business models in international e-commerce (Preissl et al., 1999;

Steinfeld & Klein, 1999). Various studies have investigated the relationship between cultural factors and the Internet as well as online-business-related variables, such as decision-making, attitude formation (Radford, Mann, Ohta, & Nakane, 1993), intentions and purchases (Jarvenpaa & Tractinsky, 1999). These variables are also important in determining online shopping behavior (Kurosu, 2003; Dong & Salvendy, 1999; Park & Jun, 2002, Siala et al., 2004; Hwang, 2006; Steenkamp, Ter Hofstede, & Wedel, 1998; Brosdahl & Almousa, 2013). Samiee (2001, p. 297) even went so far as to assert that “the single most important factor that influences international marketing on the Internet is culture” (as cited in Brosdahl & Almousa, 2013).

Some researchers have asserted that international users of the Internet are similar to US users (Quelch & Klein, 1996). The tremendous advances in global travel, communication, and media have led to suggestions that cultures are converging and that the globalization of markets will create a common culture worldwide (Costa & Bamossy, 1995). However, country-specific cultural factors are emerging as an important determinant in global online shopping. Research shows that culturally-adapted web content leads to better usability, more favorable attitudes towards an online site, and higher levels of purchase intentions (Luna, Peracchio, & de Juan, 2002; Singh, Furrer, & Ostinelli, 2004). There are still cultural differences, and people need to feel culturally and contextually engaged with vendors, even if business occurs online (Costa & Bamossy, 1995; Lynch & Beck, 2001; Singh, Zhao, & Hu, 2003; Lim et. al., 2004; Singh & Baack, 2004; Singh, Furrer, & Ostinelli, 2004; Hwang, 2006; Sinkovics, 2007). For example, Siala and colleagues (2004) has examined whether religious affiliation as a cultural variable can be an antecedent of trust in the context of e-commerce and found that the Muslim users showed significantly more trust in a Muslim site compared to a Christian site (Hwang, 2006).

Clearly, cultural imperatives are likely to have a profound impact on the adoption and use of the Internet in international markets (Quelch & Klein, 1996). People are deeply influenced by the cultural norms they hold (Park & Jun, 2003). Despite its complexity, culture has been defined in multiple ways. Engel, Blackwell, and Miniard (1995) see it as “the values, ideas, attitudes, and other meaningful symbols that help individuals communicate, interpret, and evaluate as members of society” (p. 144). There are also multidimensional interpretations of culture, including Hofstede’s Cultural Dimensions (1984). Hofstede (1984) defines culture as "the collective programming of the mind which distinguishes the members of one group or category of people from one another" (p. 5) (as cited in Brosdahl & Almousa, 2013).

Hofstede. Hofstede’s study contained 11,600 questionnaires administered in more than 50 countries. Four main cultural dimensions were derived from this study: individualism/collectivism, power distance, masculinity/femininity and uncertainty avoidance. Hofstede’s study demonstrates that collectivist countries are more likely to have a close-knit social structure, while in individualistic countries, people are expected to take care of themselves. Power distance refers to people’s tolerance of unequal power distributions. A masculine society favors assertiveness, earning money and materialism, while feminine societies show the opposite attributes. Finally, uncertainty avoidance is associated with the degree to which a society feels in danger when they encounter uncertain, ambiguous and undefined situations (Ghauri & Cateora, 2006; Wu, 2010). Hofstede later added long-term orientation as a fifth dimension that was isolated in a study among students in 23 countries around the world. This dimension explains how much a specific society values long-term traditions. A country that scores high in this dimension are more likely

to value long-standing traditions and respect social obligations, opposed to countries that score low in this dimension (Wu, 2010).

Hofstede's Cultural Dimensions have been found to affect the diffusion process of new innovations. Using Hofstede's (1984) dimensions as a guide, Saudi Arabia is a collectivist society (Brosdahl & Almousa, 2013), and collectivists tend to be concerned with affiliating closely with others, maintaining connectedness, and blending the self/other boundary (Aaker & Williams, 1998). Individuals living in such low individualistic societies tend to accept a technology when others around them do, as they are influenced peer and kin groups (Brosdahl & Almousa, 2013). Saudi Arabia also scores high on power distance and uncertainty avoidance (Brosdahl & Almousa, 2013). Many researchers have argued that cultures high on the uncertainty avoidance spectrum are less likely to be early adopters of any innovation (Hasan & Rahimi, 2008). Cultures scoring high in uncertainty avoidance avoid risk-taking because of fear of loss or failure (Bontempo, Bottom, & Weber, 1997). As a result, a culture with a high uncertainty avoidance dimension score, such as Saudi Arabia, would not readily accept change, making it very risk averse (Brosdahl & Almousa, 2013). As for the nation's high power distance ranking, it indicates a high level of power and wealth inequality in society. Individuals in such cultures are more willing to accept a new technology when they are asked to do so by leaders (Algahtani, 2007).

To conclude, similarities and differences can be found in Internet shopping behaviors based upon the cultural backgrounds of users (Park & Jun, 2003). Online shoppers from different countries have different cultural perspectives, and thus different perceptions of e-commerce

(Srinivasan, 2002). Even though the Internet is global, local cultures have an effect on how business is conducted (Mostaghel & Albadvi, 2009).

2.2.4 Values

According to Milton Rokeach in his book, “The Nature of Human Values” (1973), a value is an enduring belief that a certain behavior or a goal, personally or socially, is better than its opposite behavior or goal (Jayawardhena, 2004). Values are not completely stable; if they were, change in individuals and society would be impossible. At the same time, they are not completely unstable either, because if they were, individual and societal consistency would be impossible. Therefore, values must have the characteristic of being simultaneously enduring and changeable (Rokeach, 1973). Rokeach (1973) recognizes three types of beliefs: descriptive, evaluative, and proscriptive. Descriptive beliefs can be true or false, while evaluative beliefs judge things to be good or bad. Finally, proscriptive beliefs are based on desirability. Consumption behaviors are defined as a means to achieving desired end-states or values (Michon & Chebat, 2004; Wagner, 2007; Cai, 2012). Over the decades, it has widely been acknowledged that personal values can serve as grounds for behavioral decisions in consumption behavior (Costa et al., 2004; Tai, 2008; Koo et al., 2008; Doran, 2009; Durvasula et al., 2011; Cai, 2012). Academic literature on traditional shopping, shows that personal values influence consumer behavior (Shim & Eastlick, 1998; Jayawardhena, 2004). The same may be true of online consumers. One study has identified that personal values were significantly related to consumers’ positive attitudes toward online shopping (Jayawardhena, 2004), but generally speaking, few studies have investigated the role of personal values in e-shopping behavior. Since personal values are acknowledged as an underlying determinant of consumers’ attitudes and

behavior (Homer & Kahle, 1988; Shim & Eastlick, 1998), a personal value-based approach may provide valuable insight into e-shopper patronage (Jayawardhena, 2004). To the best of the author's knowledge, very few studies have examined the relationship between personal values and shoppers' attitudes toward online shopping (Jayawardhena, 2004). Most certainly, nothing on this topic is to be found in the literature regarding a non-western country (Cai, 2012), or Saudi Arabia specifically.

In summary, a person has a value when he or she has an enduring prescriptive belief that a specific behavior or end state is preferred to an opposite behavior or end state. A value is a standard that guides and determines actions, attitudes, evaluations, justifications and judgments (Rokeach, 1973). According to research, personal values can influence behavioral decisions in consumption behavior (Costa et al., 2004; Tai, 2008; Koo et al., 2008; Doran, 2009; Durvasula et al., 2011; Cai, 2012), and some research suggests that this finding includes online consumption. For instance, Jayawardhena (2004) found that personal values were significantly related to consumers' positive attitudes toward online shopping. However, very few studies have focused on the influence of personal values on consumers' online shopping behavior (Homer & Kahle, 1988; Shim & Eastlick, 1998; Jayawardhena, 2004), and none have been based in Saudi Arabia. To the knowledge of the researcher, this thesis is also the first to study the correlation between the Rokeach Value System and online shopping behavior.

2.2.5 Motivations/Personality

Online consumer behavior continues to be a concern of many researchers, and one of their main questions can be framed as follows: what factors determine a consumer's decision to shop online (Sarigiannidis, 2009)? Studies show that when it comes to online shopping,

consumers' personality and characteristics play an important role in influencing behaviors, such as purchasing, revisiting intentions and attitudes toward a website (Wolfenbarger & Gilly, 2001; Shwu-Ing, 2003; Hasan & Rahimi, 2008; Delafrooz, 2009; Tsao & Chang, 2010). Not surprisingly, this matter has attracted academics and industry professionals interested in studying consumer motivation to shop online (Tsao & Chang, 2010).

As previously mentioned, earlier studies have viewed motivations as characteristics of the objects or process of online shopping (Khatibi et al., 2006; Delafrooz, 2009). For example, research indicates that convenience is the primary motivation for online shopping. Other motivating factors include ease of search, good price/deal, good selection/availability, amusement, impulse, customer service, and a wide selection of retailers (Khatibi et al., 2006; Delafrooz, 2009).

While these studies view motivation from the shopping angle, Jackson, Ahmed, and Heapy (1976), investigate e-commerce from a personality perspective, searching for traits that motivate individual consumers to shop online. Over the past two decades, many researchers have adopted the big five personality traits for their studies: neuroticism, extraversion, openness to experience, agreeableness, and conscientiousness (Tsao & Chang, 2010). Tsao and Chang (2010) studied the relationship between the big five personality traits and hedonic and utilitarian motives. Their study uncovered that people who are more neurotic enjoy having goods delivered to them. Such individuals assess whether or not their pending purchase will attract attention from other people, and they also price shop with various vendors and/or buy bargain-priced products (Tsao & Chang, 2010). Meanwhile, Matzler and colleagues (2006) found that consumers with a

higher degree of extraversion tend to possess a higher degree of hedonic purchase motivation (Tsao & Chang, 2010).

People with a higher degree of agreeableness are more trusting, which means that less agreeable people are less trusting and more suspicious (Pervin et al., 2004). Consequently, more agreeable consumers are more trusting and influenced by the visual and aesthetic effects of shopping websites. Furthermore, agreeable people tend to engage in activities that are beneficial and courteous (Violet et al., 2004), and it is easier to invoke their hedonic purchase motivation (Tsao & Chang, 2010). By comparison, consumers with higher degrees of conscientiousness tend to seek satisfaction through achievements at work. They tend to form or learn things through cognition, information processing and alternative evaluation (Karl et al., 2007). Shopping online will utilize these consumers' knowledge, to evaluate whether the products are appropriate for their social standing. They also assess alternative products before making product selections. Therefore, more conscientious consumers tend to be utility-motivated, not hedonism-motivated. (Tsao and Chang, 2010).

Clearly, personal motivations influence online shopping consumers' behavior (Wolfenbarger & Gilly, 2001; Shwu-Ing, 2003; Hasan & Rahimi, 2008; Delafrooz, 2009; Tsao & Chang, 2010). Therefore, it is important for marketers to learn about and study consumers' personalities in order to influence their behavior. To some degree, understanding the personalities of possible shoppers can explain their behavior as well as their consumption behavior and purchasing decisions (Tsao & Chang, 2010). Hence, personality profiling can assist enterprises in accurately finding potential target markets (Sarigiannidis, 2009). Understanding personality traits will become increasingly important as more and more consumers around the world gain access to

the Internet (Brosdahl & Almousa, 2013). Studies have used many scales while attempting to determine the effects of personality on online shopping decisions. However, this research relies on Jackson, Ahmed, and Heapy's (1976) Six Dimensional Achievement Motivation Scale. To the knowledge of the researcher, this thesis is the first to study the correlation between Jackson, Ahmed, and Heapy's (1976) Six Dimensional Achievement Motivation Scale and online shopping behavior.

CHAPTER 3: HYPOTHESES AND RESEARCH QUESTIONS

3.1 Hypotheses

Despite impressive online purchasing growth rates, compelling evidence indicates that many consumers begin to search online retail sites, but abandon their purposes before making a purchase (Al-maghrabi & Dennis, 2009). Previous research show that consumers' perceptions can greatly impact their shopping behavior (Lee et al., 2000). Consumers perceive risks in most store purchase decisions, and generally speaking, they associate a higher level of risk with non-store purchases than store purchases, according to direct-marketing related research (Samadi & Nejadi, 2009). In addition, according to Hill and colleagues (1998), Arabs, including Saudis, prefer face-to-face interactions. They also tend to be concerned about the uncertainty. They fear that online shopping and/or the Internet could affect the stability of their lifestyle; they do not want to change their traditions or the ways they carry out their interactions. Therefore, the following hypothesis is proposed:

H.1: Online shopping is perceived negatively. Participants' perceptions of online shopping will be more negative than their perceptions of traditional shopping.

Demographic variables have been reported as significant variables affecting the online shopping decision (Park and Jun, 2003). Different demographic variables such as income, gender, occupation, are used to segment markets (Kotler and Keller, 2008). Therefore, the following hypothesis is proposed, but segmented afterwards:

H.2: Demographics will be related to the frequency of online shopping transactions.

Some studies say that over time, the Internet buyer has changed. Today's Internet buyer shows a diversity of income and education (Richa, 2012). Many studies report that socio-demographic variables are significant predictors of consumers' online shopping behavior (Park & Jun, 2003; Farag, 2006). Different demographic variables, such as income, gender, and occupation, are still used to segment markets (Kotler & Keller, 2008). Early studies showed that more highly-educated people tended to be the early adopters of the Internet (Donthu & Garcia 1999), thus indicating that educated people are more likely to use the Internet for making purchases (Richa, 2012). Many studies have shown that online shoppers tend to have higher educational levels (Mahajan, Muller, & Bass, 1990; Mehta & Sivadas, 1995; Fram & Grady, 1997; Kunz, 1997; Sultan & Henrichs, 2000; Casas et al., 2001; Ernst & Young, 2001; Vrechopoulos et al., 2001; Sim & Koi, 2002; Europe Economics, 2007; Richa, 2012). Because some research indicates that Internet users from different countries share similarities (Quelch & Klein, 1996), this research makes the following hypothesis:

H.2a: Participants with a bachelor's degree or higher will be more likely to carry out online shopping transactions, compared to those with an education level equal to or less than a bachelor's degree.

Research also has found age to be a significant predictor of consumers' online shopping behavior (Fram & Grady, 1997; Kunz, 1997; Mehta & Sivadas, 1995; Sultan & Henrichs, 2000; Richa, 2012). Zeffane and Cheek's (1993) study of computer usage in an Australian telecommunications organization indicated that age negatively correlates with online buying behavior. According to many studies, online shoppers tend to be young (Mahajan, Muller, & Bass, 1990; Ernst & Young, 2001; Europe Economics, 2007; Richa, 2012). A study conducted by

the Internet and Mobile Association of India (IAMAI, 2006) showed that as much as 55% of visitors to e-commerce sites have adopted the Internet as a shopping medium, out of which 46% of regular shoppers are in the 26-35 age group (Richa, 2012). Based upon these findings, the following hypothesis is put forward:

H.2b: Younger participants will be more likely to carry out online transactions than older participants.

In addition to education and age, research shows that residential location can be a predictor of Internet shopping (Fram & Grady, 1997; Kunz, 1997; Mehta & Sivadas, 1995; Sultan & Henrichs, 2000; Shiu & Dawson, 2002; Richa, 2012). In essence, online shopping behavior can be connected with consumers' urban lifestyle (Farag, 2006). As an example, the Saudi government has been granting the students, scholarships to international universities. Students from 18 to 30 years old live a minimum of one year abroad, in more than 70 countries, to continue their higher education degrees. By 2012, the number of sponsored students studying abroad had reached 145,545 (sacm.org, 2013). Moreover, The Institute for the International Education of Students (IES) conducted a study surveying their alumni from their "IES study abroad programs" from 1950 to 1999. The data were collected from 3,400 participants (23% response rate). The findings of this study showed that studying abroad had a huge impact on participants' lives, even after the experience. According to the survey results, the longer the students stayed abroad, the better their personal, academic, and cultural development get. 95% of the participants have stated that their experience has influenced their world view. 82% of participants said that they developed a better way of seeing the world. Also, 97% said the

experience increased their maturity, 96% said it increased their self-confidence, 89% reported that it helped them endure ambiguity (Dwyer and Peters, 2004). This research, therefore, makes the following hypothesis:

H.2c: Participants who lived outside Saudi Arabia for more than a year will be more likely to carry out online transactions compared to those who lived outside Saudi Arabia for less time.

Researchers also have associated income and wealth with consumers' online shopping behavior (Mahajan, Muller, & Bass, 1990; Mehta & Sivadas, 1995; Fram & Grady, 1997; Kunz, 1997; Sultan & Henrichs, 2000; Casas et al., 2001; Ernst & Young, 2001; Siu & Cheng, 2001; Vrechopoulos et al., 2001; Sim & Koi, 2002; Hwang, 2006; Sarigiannidis, 2009; Richa, 2012). Sultan and Henrichs (2000) reported that consumers' willingness to shop online is positively related to income (Richa, 2012), which indicates that people with higher incomes are more likely to use the Internet for making purchases (Frag, 2006; Richa, 2012). Based upon these findings, we make the following hypothesis:

H.2d: Participants with higher income are more likely to carry out online transactions than those earning less income.

Occupational status represents another common demographic variable used by marketers to segment markets (Kotler & Keller, 2008). According to multiple studies, online shoppers tend to be professionals (Mahajan, Muller, & Bass, 1990; Ernst & Young, 2001). Because people with

higher incomes are more likely to use the Internet for making purchases (Farag, 2006; Richa, 2012), the following hypothesis is made:

H.2e: Participants in higher-ranking professions will be more likely to carry out online transactions than those in lower-ranking professions.

Moreover, marital status is frequently found to be an important predictor of Internet purchasing behavior (Fram & Grady, 1997; Kunz, 1997; Mehta & Sivadas, 1995; Sultan & Henrichs, 2000; Richa, 2012). According to one report, many Saudi “singles” do business online (Long, 2005). However, Saudi Arabia is a collectivist culture, which may explain Saudis’ higher level of risk perception and risk-adverse behavior (Jarvanpaa & Tractinsky, 1999). This cultural feature may also explain their reluctance to use the Internet for shopping (Brosdahl & Almousa, 2013). Because the family is the most important social institution in Saudi Arabia (Metz, 1992), this research hypothesizes as follows:

H.2f: Single Participants will be more likely to carry out online transactions than married participants.

Studies have shown evidence of the role of Internet usage in accepting online shopping (Citrin et. al., 2000). Ratchford, Talukdar, and Lee (2003), found that Internet experience positively relates to a person’s amount of online searches, which indicates higher computer literacy, which makes Internet shopping more attractive. Al-maghrabi and Dennis (2010) found that users who are comfortable with the Internet are more likely to shop online (Brosdahl & Almousa, 2013), while other research indicates that participants who frequently use the Internet

are more likely to shop online (Lohse, Bellman, & Johnson, 2000; Park & Jun, 2003; Farag, 2006). Thus, Internet experience and frequency of Internet use have a positive effect on buying online (Liao & Cheung, 2001; Sim & Koi, 2002; Farag, 2006). Therefore, the following hypothesis can be made:

H.2g: Participants oriented towards computers will be more likely to carry out online shopping transactions than those who are human oriented.

Previous research also finds that gender differences significantly affect new technology decision-making processes (Van Slyke et al. 2002; Venkatesh et al. 2000). Venkatesh and Morris (2000) argued that men perceive the Internet as more useful, while according to Morrow, Prisl, and McElroy (1986), women display lower levels of computer aptitude, which may affect their Internet shopping behavior (Fram & Grady, 1997; Kunz, 1997; Mehta & Sivadas, 1995; Sultan & Henrichs, 2000; Richa, 2012). Previous studies have shown that, in general, most online shoppers are male (Mahajan, Muller, & Bass, 1990; Casas et al., 2001; Ernst & Young, 2001; Vrechopoulos et al., 2001; Morganosky & Cude, 2000; Rajjas, 2002; Farag, 2006; Richa, 2012). Studies also have concluded that women perceive making purchases online to be riskier than men (Hersch, 1997; Bajtelsmit et al., 1997; Byrnes et al., 1999). They also are more concerned than males with losing their privacy both in Internet contexts (Bartel-Sheehan, 1999; Garbarino & Strahilevitz, 2004) and non-Internet contexts (Garbarino & Strahilevitz, 2004). Since perceived enjoyment, usefulness, and subjective norms are determinants of online shopping continuance among Saudi female consumers (Al-maghrabi & Dennis, 2010; Brosdahl & Almousa, 2013), this research makes this final hypothesis:

H.2h: Male Participants will be more likely to carry out online shopping transactions than female participants.

3.2 Research Questions

For some time, scientists have recognized the importance of values and their influence on human behavior. The social psychologist Milton Rokeach presented his research about human values in his Rokeach Value System (RVS). This classification system was based on the results of a survey that proposed a list with two sets, terminal values and instrumental values. This study will only utilize terminal values, which refer to a desirable end-state of existence, or the goals that a person would like to attain in his or her life. These values may vary for people from different cultures. There are nine terminal values in this model: a comfortable life, an exciting life, a sense of accomplishment, equality, family security, freedom, pleasure, self-respect, and social recognition. Notably, according to Poole and O’Cass (2003), consumers’ values are significant determinants of their shopping environment preference. For example, consumers who highly rank security, are most likely to avoid online shopping, since the lack of security can be a concern for many when they are shopping online (Poole and O’Cass, 2003).

Over the decades, it has been acknowledged that personal values can serve as grounds for behavioral decisions in consumption behavior (Vinson et al., 1977; Williams, 1979; Becker & Connor, 1981; Prakash & Munson, 1985; Valencia, 1989; Donthu & Cherian, 1994; Costa et al., 2004; Jayawardhena, 2004; Tai, 2008; Koo et al., 2008; Doran, 2009; Durvasula et al., 2011; Cai, 2012). Additionally, as these studies are mainly derived from a Western context, it is unclear whether similar values and patterns will be found in a non-Western context (Cai, 2012). To the

best of the author's knowledge, very few studies have examined the relationship between personal values and shoppers' behavior toward online shopping in non-western contexts, and it appears that none have been conducted in Saudi Arabia (Jayawardhena, 2004). Based on the discussion above, the following question was developed in order to study the research problem:

RQ 1: Are Rokeach's (1973) terminal values related to the frequency of carrying out online transactions?

Some studies viewed motivation in terms of the objects' characteristics or process of online shopping, but Jackson, Ahmed, and Heapy (1976) considered the issue from a personality perspective. In this case, personality traits are considered that motivate individual consumers to shop online. In order to understand people's motivation, not only is it important to evaluate their value systems, but it is also essential to consider their expected outcomes. Research has documented that, when outcomes do not meet people's expectations, their level of motivation declines (Ahmed & Jabes, 1995).

On the other hand, most scales deal with achievement motivations as if they were a unitary trait. However, achievement is a multi-dimensional motivational construct with six foci: concern for excellence, acquisitiveness, peer status, achievement via independence, expert status, and competitiveness. The interaction among such dimensions, gives an individual a unique thought process and behavior model (Tsao & Chang, 2010). Moreover, studies have shown that when it comes to online purchasing, personality variables play an important role in influencing consumers to purchase online (Hasan & Rahimi, 2008). Therefore, understanding what motivates

and impedes shoppers from making an online purchase will become increasingly important as more and more consumers around the world gain access to and experience the Internet (Brosdahl & Almousa, 2013).

According to previous studies, consumers' characteristics and goals have been found to influence their behaviors, including purchasing, revisiting intentions, and attitudes toward a website (Wolfenbarger & Gilly, 2001; Shwu-Ing, 2003; Delafrooz, 2009). Therefore, to some degree, personality traits can be used to explain a person's behavior, including his or her consumption behavior and purchasing decisions (Tsao & Chang, 2010). Based on this discussion, the following question was developed in order to study the research problem:

RQ 2: Are Jackson, Ahmed, and Heapy's (1976) six dimensional achievement motivations related to the frequency of online transactions?

Table 1: Conceptual Framework that organize the theoretical structure of hypotheses and research questions, research measures, and final results.

Hypotheses/Research Questions	Measures	Outcome
H1: Perceptions of online shopping vs perceptions of traditional shopping	The perceptions regarding fourteen attributes of online shopping and fourteen attributes of traditional shopping	A comparison between the Saudi consumers' perception of online shopping and traditional shopping
H2a: Education	The relationship of the frequency of the nine Internet transaction items with education	Participants with a bachelor's degree or higher are more likely to shop online.
H2b: Age	The relationship of the frequency of the nine Internet transaction items with age	Younger participants are more likely to shop online.
H2c: Living abroad	The relationship of the frequency of the nine Internet transaction items with living abroad	Participants who lived outside Saudi Arabia for more than a year are more likely to shop online.
H2d: Income	The relationship of the frequency of the nine Internet transaction items with income	Participants who earn more than 250,000 Saudi Riyals are more likely to shop online.
H2e: Occupation	The relationship of the frequency of the nine Internet transaction items with occupation	Results were inconclusive.
H2f: Marital status	The relationship of the frequency of the nine Internet transaction items with marital status	Married participants are more likely to shop online than single participants.
H2g: Time spent on the Internet	The relationship of the frequency of the nine Internet transaction items with the time spent on the Internet	People who spend more time on the Internet are more likely to shop online.
H2h: Gender	The relationship of the frequency of the nine Internet transaction items with gender	Males are more likely to shop online than females.
Rq1: Rokeach Terminal Values	The rank order of the nine terminal values	Rokeach Terminal Values are related to the participants' online shopping behavior.
Rq2: Achievement Motivation	The scores on six dimensions of the Six Dimensional Achievement Test	Results were inconclusive.

CHAPTER 4: METHODOLOGY

4.1 *Sample Selection*

The research was conducted in Jeddah, Saudi Arabia, between May and August 2012, after being approved by the University of Ottawa's office of research ethics and integrity. The target population for this study was potential Saudi online shoppers. Ideally, a random sample should be sought for this type of study, but because of cultural constraints, a convenience sample of Internet users was sought instead. The snowball technique was deemed more appropriate, given the social characteristics of Saudi citizens. The data for this study was, personally, collected by the researcher, through family members and friends. The researcher was present for any questions, but made sure not to influence the participants' answers.

The potential participants were approached in places, such as their private homes, work places and institutions of higher education. They were requested to fill out the questionnaire in the presence of the researcher. This procedure generated 206 usable responses, with a response rate of 34% (around 600 people were approached and refused to participate). The participants were all residents of Jeddah, Saudi Arabia's second largest and most cosmopolitan port city located on the Red Sea. The researcher's goal was to reach a broad and a large spectrum of Saudi shoppers distributed across all educational, income, age, marital and sex groups.

4.2 *Data Collection*

A questionnaire survey technique was used in collecting data. Although it requires a larger sample, a quantitative method is easier to control statistically and easier to validate.

Moreover, the analysis of quantitative research is computerized. Many tests, nowadays, if not all of them, can be conducted through reliable software.

Based on the review of literature dealing with online shopping, the researcher created a bank of items appropriate for answering the research questions and testing the hypotheses. These items also seek to provide insight into online shopping activities in Saudi Arabia. Jackson, Ahmed, and Heapy's (1976) Six Dimensional Achievement Motivation Scale and the Rokeach Value System (Rokeach, 1973) were chosen because of their success in past research (Ahmed & Litvack, 1998). Both tests will assist in understanding the personality and value structure of Saudis because the Rokeach Value System is sensitive to the differences within and between cultural groups (Rokeach, 1973). The questionnaire is comprised of eight sections: demographics, frequency of online shopping transactions, desired marketing approaches, aspects of online shopping, trends affecting electronic commerce, perceptions of online and traditional shopping, Jackson, Ahmed, and Heapy's (1976) six dimensional achievement scale, and Rokeach value system (1973).

Demographics. This section consists of the questions that deal with the participants' demographic profiles, namely, age, sex, marital status, education, income, occupation, time spent living abroad, and time spent on the Internet.

Frequency of online shopping transactions. A four-point Likert scale, ranging from very often to never, was used to measure frequency of Internet use to purchase nine specific products and services: travel arrangements; music, films, and videos; electronic goods; computer items; books and stationary; clothing; household items; and furniture.

Desired marketing approaches. These questions dealt with the various approaches used by companies to sell their products and services through their stores, namely, competitive prices and discounts, large varieties, after-sale services, high quality, advertising and promotions, ease of finding products in a store, availability of credit and delayed payment, and service personnel. A four-point Likert scale measured marketing approaches, ranging from very desired to not desired.

Aspects of online shopping. A seven-point Likert scale, ranging from extreme dislike to extreme like, was used to rate the level of participants' preference for Internet shopping aspects, including competitive prices, ease of shopping, technological complexity, no face-to-face human contact, buying with just pictures and description, fear of fraud and theft, fear of loss of privacy, and high cost of small-item delivery.

Trends affecting e-commerce. A five-point Likert scale, ranging from not important at all to very important, was used to measure the participants' opinions about a series of statements related to trends affecting electronic commerce: the globalization of Internet shopping, frustration with increasingly complex Internet shopping, greater use of mobile phones for Internet shopping, government regulations affecting Internet shopping, more traditional stores offering Internet shopping, necessity of creating trust in new Internet shops, and shortage of technologically sophisticated staff.

Perceptions of online and traditional shopping. Nine-point bipolar items were used to measure participants' perceptions regarding fourteen attributes regarding online and traditional shopping: Exciting/Dull, Dependable/Not Dependable, Flexible/Inflexible, Practical/Unpractical, Reliable/Not Reliable, Creative/Not Creative, Active/Passive, Pleasant/Unpleasant, Trustworthy/

Not Trustworthy, Independent/Dependent, Competitive/Not Competitive, High Quality/Poor Quality, Honest/Dishonest, and Simple/Complex.

Jackson, Ahmed, and Heapy's (1967) six dimensional achievement scale. In order to understand people's motivation, it is important to evaluate their value systems and expected outcomes. When outcomes do not meet people's expectations, their level of motivation declines (Ahmed & Jabes, 1995). The theory of achievement motivation, espoused by Heckhausen (1967), declares the complex nature of motivation, as achievement-related characteristics can differ from one individual to another, based on their different value systems. Jackson, Ahmed, and Heapy (1978) have shown how the 6 Dimensional Achievement Motivation Scale allows one to reach insights into the achievement-related characteristics of an individual (Ahmed, 1978).

Most achievement tests deal with achievement as though it were a unitary trait. However, achievement is a multi-dimensional motivational construct (Heckhausen, 1967; Jackson, Ahmed & Heapy, 1976). By measuring the six dimensions of the achievement motivation scale provided by Jackson, Ahmed, and Heapy, a better explanation of the achievement-related needs of respondents is attained (Ahmed & Jabes, 1995). This scale was chosen to measure the achievement need in order to link the drive to succeed with the specific outcome of effort (Ahmed, 1990; Ahmed & Jabes, 1995).

The six-dimensional scale was subjected to both convergent and discriminant validation analysis, and the results indicated substantial psychometric reliability of each achievement dimension (Jackson, Ahmed, & Heapy, 1976; Ahmed & Jabes, 1995). Both scales were subjected to reliability testing in 1972 and 1986, with results indicating that the internal consistency

measure, Cronbach alpha, ranged from .78 to .85. The above-mentioned scale has been used in previous cross-cultural research studies, performing satisfactorily (Ahmed, 1990).

The scale is comprised of eighteen nine-point bipolar items grouped into six achievement dimensions, as prescribed by Jackson, Ahmed, and Heapy (1976): Excellence, Acquisitiveness, Status with Peers, Independence, Status with Experts, and Competitiveness. The value of each scale ranges from three to twenty-seven.

Rokeach value system (1973). Researchers have made great efforts to measure attitudes, resulting in very sophisticated methods, which is why psychologists focus more on attitudes than values. However, research suggests that values are more important than attitudes as determinants of people's behavior, which is the first part of this thesis in determining Saudi participants' behavior toward online shopping. The Rokeach Value System is an all-purpose instrument to determine a person's values. It is simple in design, easy to understand for participants, and easy to analyze. Nevertheless, it can be employed to test theoretically-derived hypotheses (Rokeach, 1973).

This classification system was based on the result of a survey that proposed a list including two 18-value sets, including terminal values and instrumental values. Terminal values refer to a desirable end-state of existence, or the goals that a person would like to attain in their life; these values may vary by culture. Instrumental values refer to preferable modes of behavior as well as the ways or means of achieving terminal goals.

Even though the Rokeach Value System (RVS) is widely used in marketing studies, not all of its value items seem related to consumption. Thus, many researchers have sought to revise this system to be more relevant to product consumption. The version of the RVS used in this

research is the one shortened to nine terminal values and nine instrumental values (Munson & McQuarrie, 1988). This shortened version better reflects the values relevant to consumption. This research uses two shortened lists of the Rokeach Value System. The nine terminal values include a comfortable life, an exciting life, a sense of accomplishment, equality, family security, freedom, pleasure, self-respect, and social recognition. The nine instrumental values include ambitious, broad-minded, capable, cheerful, imaginative, independent, intellectual, responsible, and self-controlled.

In order to provide a cross validity of the Rokeach Terminal Values rank order scale and to provide an equivalent Likert measure for the multiple regression analysis, we also measured these value items using nine-point Likert scales. Spearman correlation coefficients of the Rokeach Terminal Values rank order and Likert values are all statistically significant, which proves the construct validity (University of Regina, 2014). The validity test is added in the Appendices chapter. Appendix 7.

Finally, it should be noted that the questionnaire was double-translated into Arabic then compared, in order to ensure that the Arabic version of the questionnaire holds the same meaning as the English version. It was available in both languages, and participants had their choice of preferred language. 79% of participants preferred the Arabic questionnaire, while 21% chose to fill the English questionnaire.

4.3 Data Analysis

Preliminary analysis started since the data collection phase, since the researcher insured minimizing mistakes by answering the participants' in-field questions. The SPSS program was used in the data analysis. First, the researcher ran a frequency test to check the accuracy and verify the data set. In this study, analysis was carried out for all participants.

4.3.1 Sample Description

The sample was described by sex, age, education, achievement motivation (using The Six Dimensional Achievement Scale and extracting the mean score of each dimension), and values (using The Rokeach Value System and extracting the mean rank of the 9 terminal values), which then was validated to ensure the accuracy of the sample description.

4.3.2 Scales Validation

The achievement motivation was validated by using the Cronbach Alpha Reliability Test. The terminal values were validated by the use of Spearman Correlation Coefficient test, assessing the relationship between the Rokeach Rank Terminal Values and Rokeach Rate Terminal Value variables. Preliminary analyses showed that the relationship is linear with all variables normally distributed, and there were no outliers.

4.3.3 Perceptions

Then, a t-test was used to ascertain the statistical significance of the difference between the perceptions of online shopping and traditional shopping.

4.3.4 Factor Analysis

Factor analysis was run to extract online shopping perception factors; it was rotated using the Varimax Rotation Procedure. Traditional shopping perceptions were analyzed in the same way and then compared to the online shopping results. Factor analysis also was used to extract online shopping frequency factors. After that, each scale was subject to Cronbach Alpha Analysis for validation.

4.3.5 Pearson/Spearman Correlation

Factor analysis was followed by Pearson correlation analysis of the independent socio-demographic and achievement variables. Spearman correlation of rank-ordered terminal values was carried out with the dependent variables of online shopping behavior. Also, a point-biserial correlation coefficient was used to estimate the relationship between the dependent variables (interval or ratio) and a dichotomous nominal variable, such as gender (Brown, 2001). Point-Biserial correlation is mathematically equivalent to the Pearson correlation (Newsom, 2014).

4.3.6 Multiple Regression

Finally, stepwise regression was used to assess the predictive power of our socio-demographic, achievement, and values independent variables. They were regressed with the Saudi consumers' online shopping frequency using a backward variable exclusion procedure. The goal of using multiple regression was to analyze the direct relationship that occurs between one dependent variable and one or more independent variables. The backward stepwise

regression was chosen to avoid the forward stepwise regression drawbacks, “including the fact that each addition of a new variable could make one or more of the already included variables non-significant” (Brant, 2004). In order to avoid violating statistical principals, the rank-ordered terminal values were replaced with their equivalent Likert scale.

CHAPTER 5: RESULTS AND DISCUSSION

5.1 Descriptive Analysis

5.1.1 Sample Description

Table 2 provides descriptive analysis of demographics, Jackson, Ahmed, and Heapy's Six Dimensional Achievement Motivation Scale, and the Rokeach Terminal Values.

Table 2: Saudi Demographics, Achievement Motivation, and Rokeach Terminal Values

Achievement Dimensions ¹			Time Spent on Internet	
	Mean	Rank	Hours spent per day	Percent
Excellence	20.4	1		
Acquisitiveness	17.6	2	One to two	24.8%
Status with peers	15.7	5	Two to three	35%
Independence	13,5	6	Four or more	40.3%
Status with experts	16.4	4	Education	
Competitiveness	17.6	2	High school or less	10.8%
Rank Terminal Values ²			Some Post High School	14.5%
A comfortable life	4.5	3	University Degree	51.7%
An exciting life	5.6	6	Post Graduate Training	23.0%
A sense of accomplishment	5.2	5	Age	31.8 years
Equality	6.2	9	Sex	
Family security	2.8	1	Male	34.1%
Freedom	4.9	4	Female	65.9%
Pleasure	6	8	Marital Status	
Self-respect	3.8	2	Single	38.9%
Social recognition	5.9	7	Married	61.1%
Lived outside Saudi Arabia				
No	57.6%		Income	
Yes	42.4%		Total Annual Income in Saudi Riyals	
Occupation			Less than 50,000	21.5%
Level 1	13%		50,000 – 100,000	22.1%
2	7%		100,000 – 150,000	16.9%
3	8%		150,000 – 200,000	6.7%
4	70%		250,000 – 300,000	6.7%
5	2%		300,000 – 350,000	3.6%
6	0%		350,000 – 400,000	4.6%

1 Mean scale values range from 3 (low) to 27 (high); T-test statistical significance: * p < 0.05, ** p < 0.01; 2 Mean rank values range from 1 (high) to 9 (low)

As shown in table 2, the mean age of the participants is 31.8 years. The sample includes 34.1% males and 65.9% females; 38.9% are single and 61.1% are married or have been married. 42.4% of participants have lived outside of Saudi Arabia for at least a couple of months, while 57.6% never have. 10.8% of participants have a high school diploma or less; 14.5% have some undergraduate education. 23% have graduate degrees, 51.7% of participants hold an undergraduate degree. 20% of participants hold higher-level occupations, and 80% hold occupations considered to be middle level. Around 43.6% of participants earn 100k or less, 40.5% earn between 100k and 300k, and 15.9% of participants earn more than 300k. All earnings are in Saudi Riyals per year (1 \$ CDN=3.75 Saudi Riyals). Table 2 also shows that 25% of participants spend one-two hours a day on the Internet, around 40% spend two-three hours, and 35% spend four or more hours.

In the achievement dimensions section of this table, participants scored highest in the concern for excellence dimension with a score of 20.4, followed by acquisitiveness and competitiveness with an equal score of 17.6. Status with experts dimension came in next with a score of 16.4, followed by the status with peers dimension with a score of 15.7. The lowest scored dimension was achievement via independence, with a score of 13.5.

Finally, Table 2 presents the Rokeach Rank Terminal Values. When it comes to the terminal values, family security was the most important with a score of 2.81 followed by self-respect, a comfortable life, freedom, and a sense of accomplishment, with scores of 3.79, 4.52, 4.86, and 5.19, respectively. The least important values were having an exciting life, social recognition, pleasure, and equality.

5.1.2 Online Shopping Frequency

Participants were asked to state how often they use the Internet to carry out the following activities: banking, travel arrangements, buying music and films, buying electronic goods, buying computer items, buying books and stationary, buying clothing, buying household items, and buying Furniture. For this question, a four-point Likert Scale was used; one is very often, two is often, and three is somewhat often (sometimes) and 4 is never.

Table 3: Online Shopping Frequency

Online Shopping Items	Mean	Standard Deviation
Making traveling arrangements	2.3	1.1
Online banking	2.4	1.3
Buying music and movies	3	1.2
Buying clothing	3.3	0.9
Buying electronics	3.4	0.8
Buying books and stationary	3.4	0.9
Buying computer items	3.5	0.8
Buying furniture	3.8	0.5
Buying household items	3.8	0.5

Table 3 shows the participants' frequency of buying these items. Based on the participants' answers, a rank order of these frequencies was made. Making travel arrangements online was the most frequent activity, with a mean value of 2.3 and a standard deviation of 1.1, which supports the previous literature. According to a report by the Sacha Orloff Consulting Group, booking travel arrangements is the most common e-commerce activity (Wamda, 2012).

After booking travel arrangements, online banking was the most common activity with a mean of 2.4 and a standard deviation of 1.3. After that activity came buying music and videos online with a mean of 3 and a standard deviation of 1.2. Next came buying clothing with a mean of 3.3 and a standard deviation of 0.9. Next was buying electronic goods and books online, with a mean of 3.4, each, and a standard deviation of 0.8, and 0.9, respectively. The next common activity was buying computer items, with a mean of 3.5 and a standard deviation of 0.8. Participants were less likely to buy household products and furniture, with a mean of 3.8, and a standard deviation of 0.5, each. Even though the frequency of buying electronic goods, computer items, and books were in the middle, it was surprisingly low, compared to the literature. Previous research state that, across the globe, the most popular purchased products online are books 34%, followed by videos, DVDs, and games 22%. The next most popular purchase is travel arrangements at 21% followed by clothing, shoes, and accessories at 20% (Delafrooz, 2009).

5.1.3 Trends Affecting eCommerce

Participants were asked to rate the importance of trends affecting e-commerce in Saudi Arabia in the near future. The trends to assess were as follows: More globalization of Internet-based shopping, frustration with the increasingly complex Internet shopping, greater use of mobile phones for Internet shopping, government regulations affecting Internet shopping, more traditional stores offering Internet shopping, necessity of creating trust in new Internet shops, and last, shortage of technologically sophisticated staff. For this question, a 5-point Likert Scale was used, 1 being not important at all, 5 being very important, and 3 being a middle point or neutral.

Table 4: Trends Affecting Online Business

Trends Affecting Electronic Business	Mean	Standard Deviation
Necessity of creating trust in new Internet shops	4.5	0.9
More globalization of Internet-based shopping	4	0.9
Shortage of technologically sophisticated staff	4	1
Greater use of mobile phones for Internet shopping	3.9	1.1
Government regulations affecting Internet shopping	3.8	1.1
More traditional stores offering Internet shopping	3.8	1
Frustration with increasingly complex Internet shopping	3.6	1

Table 4 shows the participants' opinions of the importance of these trends. Based on the mean values of the participants' answers, a rank order of these trends was made. Participants said that creating trust in the new online shops is the most important trend affecting e-commerce in Saudi Arabia in the near future, with a mean value of 4.5 and a standard deviation of 0.9. The next highest rating went to the globalization of Internet shopping trend with a mean value of 4 and a standard deviation of 0.9. Next came the shortage of technologically sophisticated staff with a mean value of 4 and a standard deviation of 1. The next important trend, according to participants, was the greater use of mobile phones for online shopping with a mean of 3.9 and a standard deviation of 1.1. The next important trends were government regulations and traditional shops offering online shopping, with means of 3.8, each, and a standard deviation of 1.1, and 1, respectively. Participants said that the least important trend affecting e-commerce in Saudi Arabia in the near future is frustration with the increasingly complex online shopping, with a mean value of 3.6 and a standard deviation of 1.

As we have seen, participants generally tend to think that all trends affecting e-commerce in Saudi Arabia in the near future are important, which generally supports the existing literature. According to research, Saudi Arabia is ready for electronic commerce so long as brands build consumers' trust (Wamda, 2012). Consumers' lack of trust in online shopping is one of the major obstacles of the adoption of online business (Laroche et. al., 2004), including online business in Saudi Arabia (Wamda, 2012). Trusting brands, their websites and payment gateways, would encourage Saudi consumers to buy online more often (DDA, 2012). Research also indicates that one of the most important factors affecting the adoption of online shopping in Saudi Arabia is the lack of clear regulations on online business (Al Ghamdi, Nguyen, Nguyen, & Drew, 2011; Wamda, 2012). Finally, around the world, online stores that have traditional stores, such as Walmart and Best Buy, are gaining market in favor of online stores that do not, such as Amazon and eBay (Vara & Mangalindan, 2006, Benedicktus et. al., 2010), which lines with the results that indicate the importance of the availability of traditional stores offering online shopping.

5.1.4 Marketing Approaches

Participants were asked to select the level of desirability of various approaches that are used by companies to sell their products and services. These approaches included the following: competitive prices and discounts, large variety, after sale services, high quality goods and services, massive advertising and promotion, ease of finding a product in the store, availability of credit, delayed payment of purchases, and last, services personnel. For this question, a 4-point Likert Scale was used, 1 being very desired, 2 desired, 3 somewhat desired, and 4 not desired.

Table 5: Marketing Approaches

Marketing Approaches	Mean	Standard Deviation
High quality	1.6	0.8
Competitive prices and discounts	1.6	0.8
Easiness (convenience)	1.7	0.8
Large variety	1.8	0.8
After sale services	1.8	1
Service personnel (customer service)	2.1	0.9
Massive advertising and promotions	2.3	1
The availability of credit and delayed payments	2.3	1.1

Table 5 shows the participants' opinions of the desirability of these approaches. Based on the mean values of the participants' answers, a rank order of these trends was made. High quality goods and services, and competitive prices and discounts were, equally, the most desired marketing approaches with a mean value of 1.6, and a standard deviation of 0.8, each. Next, participants desired ease in finding a product, with a mean value of 1.7 and a standard deviation of 0.8. After this ease in finding a product, participants found large variety and after sales services equally desirable as marketing approaches, with a mean value of 1.8, each, and a standard deviation of 0.8, and 1, respectively. Followed by, service personnel, with a mean value of 2.1 and a standard deviation of 0.9. Massive advertising and the availability of delayed payment plans were the least desired marketing approaches, with a mean value of 2.3, each, and a standard deviation of 1, and 1.1, respectively.

As can be seen in Table 5, in general, participants desired all of the previously-named marketing approaches, which supports the existing literature. According to research, customer service and “personal attention” are some of the factors that lead people to shop online (Delafrooz, 2009) in addition to after-sale services (DDA, 2012). The large variety of products, the freedom of selection, and competitive prices are also important factors (Alba et al., 1997; Wolfenbarger & Gilly, 2001; Khatibi et al., 2006; Delafrooz, 2009; Sarigiannidis, 2009). Convenience is also important, including ease of search and reducing travel time (Alba et al., 1997; Szymanski & Hise, 2000; Wolfenbarger & Gilly, 2001; Khatibi et al., 2006; Delafrooz, 2009; Ganesh et al., 2010; Richa, 2012).

5.1.5 Aspects of Internet Shopping

Participants were asked to state their level of preference for specific aspects of Internet shopping: competitive prices, ease of shopping, technological complexity, no face-to-face human contact, buying with description and pictures only, fear of fraud and theft, fear of loss of privacy, and last, high cost of delivery of small items. For this question, a 7-point Likert Scale was used, 1 being extremely dislike, 7 extremely like, and 4 a middle point or neutral.

Table 6 shows the participants’ feelings about Internet shopping aspects. Based on the mean values of the participants’ answers, a rank order of the aspects was made. Participants had the highest positive feeling about the convenience of shopping online, with a mean value of 6.1 and a standard deviation of 1.2. Competitive prices were also positive with a mean value of 6 and a standard deviation of 1.2.

Table 6: Aspects of Online Shopping

Aspects of Online Shopping	Mean	Standard Deviation
Ease of shopping	6.1	1.2
Competitive prices	6	1.2
No face-to-face human contact	3.9	1.6
Technological complexity	3.6	1.8
Buying with only description and pictures	2.9	1.7
Fear of loss of privacy	2.6	2.1
Fear of fraud and theft	2.6	2.2
High cost of delivery of small items	2.4	1.8

Participants felt almost neutral about the aspect of not having face-to-face human contact, with a mean value of 3.9 and a standard deviation of 1.6; this neutrality also extended to the technological complexity aspect of online shopping, with a mean value of 3.6 and a standard deviation of 1.8. On the other hand, participants had negative feelings about buying products by only looking at pictures and descriptions, with a mean value of 2.9 and a standard deviation of 1.7. Similar negative feelings surrounded the aspects of losing privacy and theft and fearing fraud, with a mean value of 2.6 each, and a standard deviation of 2.1, and 2.2, respectively. The most disliked aspect of online shopping is having to pay high costs for the delivery of small items, with a mean value of 2.4 and a standard deviation of 1.8.

As seen in table 6, participants generally had a range of feelings about the aspects. The findings from this research mostly support the existing literature. Previous studies have pointed out factors like convenience and low prices as reasons that consumers shop online (Delafrooz, 2009). Research also shows that the fear of privacy loss and cyber crimes (Shafi, 2002; Richa, 2012), as

well as perceived transactional costs (Liang & Huang, 1998) can persuade consumers to avoid shopping online. On the other hand, previous studies suggest that Arabs, including Saudis, have concerns about uncertainty, which could make them prefer face-to-face human interactions (Hill et. al., 1998). In this research, however, results show that participants had neither positive nor negative feelings about this aspect.

5.2 Perceptions of Internet Shopping and Traditional Shopping Comparison

A comparison of Saudi consumers' perceptions of Internet shopping versus traditional shopping is presented in table 7. Out of 14 perceptions items, Saudi consumers separate Internet and traditional shopping significantly in 9 items.

Apparently, Saudi consumers have more positive perceptions of traditional shopping than Internet shopping, which is considered to be less dependable, less reliable, less trustworthy, passive, dishonest, of poor quality, and complex. However, Internet shopping is considered to be more creative than traditional shopping. These results support Hypothesis 1, which stated that participants would perceive traditional shopping more positively than online shopping.

Findings from this research generally support the existing literature. Arabs, including Saudis, prefer face-to-face interactions.

Table 7: Comparison of Saudi Consumers Perceptions of Internet Shopping Versus Traditional Shopping

Perceptions of Shopping		Mean Score on Type of Shopping Activity		Statistical Significance Level
Positive Pole(1)	Negative Pole(9)	Internet	Traditional	
Exciting	Dull	3.0	3.3	-
Dependable	Not Dependable	4.7	2.4	**
Flexible	Inflexible	3.5	3.3	-
Practical	Unpractical	3.1	3.2	-
Reliable	Not Reliable	4.5	2.4	**
Creative	Not Creative	3.3	4.2	**
Active	Passive	3.4	3.0	*
Pleasant	Unpleasant	3.2	3.0	-
Trustworthy	Not Trustworthy	5.3	2.3	**
Independent	Dependent	3.8	3.1	**
Competitive	Not Competitive	3.3	3.0	-
High Quality	Poor Quality	4.5	3.0	**
Honest	Dishonest	4.7	2.9	**
Simple	Complex	4.0	3.0	**
Total significant differences				9

1 Question: This section is designed to gauge your general perceptions regarding the attributes of various types of shopping approaches. Please circle the appropriate number indicating your feelings towards Internet shopping. Mean scale values range from 1 (low) to 9 (high). Statistical Significance: * $p < 0.05$, ** $p < 0.01$;

They are concerned about uncertainty; a culture with a high uncertainty avoidance dimension score (Hofstede, 1984), such as Saudi Arabia, is slow to accept change, and thus, very risk averse (Almoussa, 2013). These cultural elements affect their perceptions and behaviors toward online shopping (Hill et al.,1998).

5.3 Factor Analysis

Factor analysis was run to extract Traditional and online shopping perception factors, Separately. it was rotated using the Varimax Rotation Procedure. Factor analysis was also used to extract online shopping frequency factors. However, the cumulative percentage of variance of online shopping perception factors (55.7%) and the cumulative percentage of variance of online shopping frequency factors (55%) are less than 60%, and while there is no absolute threshold has been adopted for the social sciences research, a minimum of 60% cumulative percentage of variance is commonly accepted (Hair et al, 2006). For this, Factor Analysis was not added to the results chapter. Factor Analysis results are added in the Appendices chapter. Appendices 4,5 and 6.

5.4 Correlation Coefficients

5.4.1 Correlation Coefficients of Online Shopping Behavior

A Pearson's product-moment correlation was run to assess the relationship between the Saudi consumers' behavior towards online shopping for specific products and their demographics, and achievement dimensions variables. A Spearman correlation was run to assess the relationship between the Saudi consumers' behavior towards online shopping for these specific products and their Rokeach Rank Terminal Values.

Demographics

The first part of Table 8 presents the correlation coefficients of the Saudi consumers' online shopping behavior and their demographics. Demographic variables that have no significant correlations with these trends were not presented in this table, because they have no evidence of relationship between the dependent and independent variables. The data indicated

that education is the strongest demographic variable, with seven statistically significant correlations and a mean size of .18.

Table 8: Pearson Correlation of Online Shopping Behavior with Demographics, and Achievement Variables, and Spearman Correlation of Online Shopping Behavior with Rokeach Terminal Values

Explanatory Variables	Use Internet Sites For									Significant Correlations	
	Banking	Travel	Music	Elect.	Comp.	Books	Cloth.	H/hold	Furn.	No.	size
Time spent on Internet	-.22**	-.14*	-.15*	-.13	-.16*	-0.13	-.10	-.09	-.01	4	.17
Education	-.18**	-.25**	-.02	-.24**	-.15*	-.28**	-.26**	-.19**	-.05	7	.18
Age	-.23**	-.17*	.19**	-.11	-.10	-.12	.03	-.01	-.05	3	.20
Sex: M-F	.31**	.18**	-.12	.14*	.06	-.02	-.07	-.05	.03	3	.21
Single-Married	-.26**	-.26**	.02	-.17	-.06	-.13	-.05	-.06	-.02	2	.23
Lived outside SA: No-Yes	-.22**	-.36**	.02	-.30**	-.15*	-0.21**	-.16*	-.13	-.04	6	.23
Income	-.13	-.16*	.01	-.11	-	-.10	-.13	-.06	-	1	.16
An Exciting Life	-.18**	-.25**	.02	-.10	-.20**	-.11	.10	-.01	-.01	3	.21
A Sense of Accomplishment	.11*	.16**	.09	.03	.02	.13*	-	-.01	-.01	3	.13
Equality	.07	0.04	0.11	0.4	.16**	.10	-	.15*	.01	2	.16
Family Security	-.01	-.01	-.08	-.07	-.13*	-.13*	0.05	-.06	-.03	2	.13
Freedom	.07	.18**	.06	.19**	.22**	0.07	.13*	.16**	0.11	5	.18
Pleasure	.02	-.08	-.07	.02	-.13*	-.12*	-.03	.01	.06	2	.12
Concern for Excellence	-.01	-.14	-.13	-.14*	-.10	.11	-.17*	-.11	.01	2	.16
Acquisitiveness	.09	-.08	-.13	.01	.16*	.06	-.02	-.03	.05	1	.16
Status with Peers	-.10	-.16*	.01	-.08	-.12	-.16*	-	-.12	.02	2	.16
Achievement via Independence	-.06	-.07	.16*	.01	.04	-.08	.07	.06	.06	1	.16
Status with Experts	-.14*	-.15*	-.02	.04	-.04	-.08	.05	-.04	.11	2	.14
Competitiveness	-.08	-.02	-.05	-.14*	.02	-.03	-.10	.05	-.04	1	.14

Statistical significance of the correlation coefficients, the most commonly used: *p<.05, **p<.01. Online Shopping Behavior, Occupation, and Rokeach Terminal values' questions are reversed.

The next significant variable was living outside Saudi Arabia, with six significant correlations and a mean size of .23. Of next significance was the amount of time spent on the Internet, with four significant correlations and a mean size of .17. Sex and age were next; both had three significant correlations each and a mean size of .21 and .20, respectively. The next

important variable was marital status, with two significant correlations and a mean size of .23. Income was the least significant with one correlation and a mean size of .16.

The same section shows that there was a positive correlation between education and the following: online banking, making travel arrangements, and buying electronics, computer goods, books, clothing, and household items. The higher the consumers' education, the more likely he or she is to buy these products online. In addition, there was a positive correlation between living outside Saudi Arabia and the following: online banking, making travel arrangements, and buying electronics, computer goods, books, clothing, and household items. The longer the consumers' lived outside Saudi Arabia, the more likely they are to buy these products. There was also a positive correlation between the amount of time spent on the Internet and online banking, making travel arrangements, buying music and videos, and purchasing computer goods. The more the consumer spends time on the Internet, the more likely he or she is to buy these products. In addition, there was a positive correlation between age and online banking, making travel arrangements as well as a negative correlation with buying music and videos. The older the consumer, the more likely he or she is to conduct banking and make travel arrangements online; however older consumers are less likely to buy music and videos. There was also a negative correlation between sex and specific products. Males are more likely to do online banking, make travel arrangements, and buy electronics than females. Meanwhile, there was a positive correlation between marital status and online banking and making travel arrangements. Married participants are more likely to make these purchases than single participants. Finally, there was a positive correlation between income and making travel arrangements. The higher the participant's income, the more likely he or she is to make travel arrangements online.

Findings from this research follow the existing literature, except for the occupational status variable. Research has found that the most important factors in classifying online shoppers include their income (Sultan & Henrichs, 2000; Siu & Cheng, 2001; Sarigiannidis, 2009; Richa, 2012). Also, studies indicate that more educated, younger males are more likely to use the Internet for making purchases (Richa, 2012). Teo (2001) also finds that males use the Internet for downloading and purchasing activities to a greater extent than females. Most research suggests that men are more likely to trust online shopping websites (Khare, 2011) and more likely to shop online than females, exhibiting greater confidence in online retail environments (Venkatesh & Morris, 2000; Kwak, Fox, & Zinkhan, 2002; Volman et al. 2005; Haque et al. 2007; Jayawardhena, Wright, & Dennis 2007; Cho & Jialin, 2008; Hashim et al., 2009; Hasan, 2010; Chou, Wu, & Chen, 2010; Khare, 2011). Thus, these results support Hypotheses 2a, 2b, 2c, 2d, 2g, and 2h. Moreover, the results were inconclusive regarding Hypothesis 2e, occupational status. However, Hypothesis 2f is rejected, since the results indicate that married consumers are more likely to shop online than single consumers.

Rokeach Terminal Values

In the second part of Table 8, the correlation coefficients of the Saudi consumers' online shopping behavior and their Rokeach Rank Terminal Values are presented. Values' variables that have no significant correlations with these trends were not presented in this table, because they have no evidence of relationship between the dependent and independent variables. It is indicated that, out of nine terminal values, freedom is the strongest variable, with five significant correlations and a mean size of .18. Following freedom were the following: An exciting life and a sense of accomplishment, with three significant correlations each and a mean size of .21 and .

13, respectively. These values were followed by equality, family security, and pleasure with two significant correlations each and a mean size of .16, .13, and .12, respectively.

The same part shows that there was a positive correlation between freedom and making travel arrangements and buying electronics, computer goods, clothing, and household items. The more the consumer values freedom, the more likely he or she is to buy these products. In addition, there was also a positive correlation between a sense of accomplishment and online banking, making travel arrangements, and buying books online. The more the consumer values the sense of accomplishment, the more likely he or she is to buy these products. There was also a positive correlation between equality and buying computer goods and household products. The more the consumer values equality, the more likely he or she is to buy these products. On the other hand, there was a negative correlation between an exciting life and online banking, making travel arrangements, and buying computer goods. The more the consumer values having an exciting life, the less likely he or she is to buy these products. Finally, there was a negative correlation between pleasure as well as family security and buying computer goods. The more the consumer values feeling pleasure and family security, the less likely he or she is to buy computer products online.

Findings from this research follow the existing literature. Regarding online consumers, a study identified that personal values were significantly related to consumers' positive attitudes toward online shopping (Jayawardhena, 2004). Thus, the answer to the first research question is that Rokeach (1973) Terminal Values are related to the frequency of carrying out online transactions. The limited differences noted in our research follow the existing literature.

Achievement Motivations

The third part of Table 8 presents the correlations coefficients of the Saudi consumers' online shopping behavior and their achievement dimensions. Achievement variables that have no significant correlations with these trends were not presented in this table, because they have no evidence of relationship between the dependent and independent variables. Data indicate that concern for excellence is the strongest variable, with two significant correlations and mean sizes of .16 followed by status with peers and status with experts, with two significant correlations each and a mean size of .16 and .14, respectively. Last, the other three variables—acquisitiveness, achievement via independence, and competitiveness—have only one significant correlation each and a mean size of .16, .16, and .14, respectively.

This part shows that there was a positive correlation between concern for excellence and buying electronic goods and clothing. The higher the consumers score on concern for excellence, the more likely they are to buy those products online. There was also a positive correlation between status with experts, online banking, and making travel arrangements: The higher the consumers score on status with experts, the more likely they are to do banking and make travel arrangements online. Also, there was a positive correlation between competitiveness and buying electronic goods. The higher the consumers score on competitiveness, the more likely they are to buy these goods online. In addition, there was a positive correlation between the status with peers and making travel arrangements and buying books online: The higher the consumers score on status with peers, the more likely they are to buy these products online. On the other hand, there was a negative correlation between acquisitiveness and buying computer goods online. The higher the consumers score on acquisitiveness, the less likely they are to buy these products online. Finally, there was a negative correlation between achievement via independence and

buying music and videos. The higher the consumers score on acquisitiveness, the less likely they are to buy them online.

Overall, as seen previously, demographics variables are the most correlated variables with the Saudi consumers' behavior towards online shopping for these specific products and services. Rokeach Terminal Values follow, then the Achievement Motivation Dimensions.

Findings from this research follow the existing literature indicating that personal motivations influence online shopping behavior (Wolfenbarger & Gilly, 2001; Shwu-Ing, 2003; Hasan & Rahimi, 2008; Delafrooz, 2009; Tsao & Chang, 2010). However, due to the lack of significant correlations, the answer to research question 2 is inconclusive.

5.5 Multiple Regression

5.5.1 Multiple Regression of Online Shopping Behavior

Correlation analysis cannot be used to describe a cause and effect relationship; to overcome this limitation, multiple regression was employed, as shown in Table 9, to describe the association among the factors and to form a mathematic model (Sarigiannidis, 2009). To assess the predictive validity of the independent variables, Table 9 presents the backward regression models of consumers' shopping behavior of nine specific online shopping products with the following variables: demographic, Rokeach terminal values and the achievement dimensions variables.

Table 9: Summary of the Regression Models of Online Shopping Behavior: Beta of Independent Variables

Independent Variables	Banking	Travel	Music	Electronics	Computer	Books	clothing	H/hold	Furniture
Time spent on Internet	-.25***	-.12*	-.12	-.07	-.15*	-.08			
Education	-.14*			-.18*	-.12	-.20**	-.25***	-.16*	
Age			.24**		-.11	-.11			
Sex	.28***			.10				-.10	
Marital status (single or married)	-.16*	-.16*	-.13						
Occupational status				-.16*	-.16*		-.13	.08	
Lived outside S. Arabia		-.30***		-.24**				-.12	
A comfortable life				.26**	.22*	.39***	.23*		.30**
An exciting life		.26**			.10	-.10		-.11	
A sense of accomplishment					-.12		.12		
Equality	-.12	-.13*	-.10	-.16*	-.28***			-.16*	
Family security	.20		.17		.19	.17		.24*	
Freedom	-.11	-.25**	-.29**		-.21*	-.22*	-.33**	-.21*	-.17*
Pleasure					.18*	.14		.20*	
Self-respect	-.22*		.14	-.17	-.24	-.38**	-.20		
Social recognition	.17	.12	.21*				.23*		
Concern for excellence	.18*		-.12		-.09		-.10		
Acquisitiveness		-.12			.16*				
Status with peers						-.014			
Achievement via independence			.13		.07		.08	.08	
Status with experts	.14								.11
Competitiveness	-.16*	-.10		-.18**			-.11		
Number of predictors	12	9	10	9	15	10	11	10	3
	R ² =.28, adjusted R ² =.24; F = 6.3, p< .0001;	R ² =.27, adjusted R ² =.24; F = 8.0, p< .0001;	R ² =.17, adjusted R ² =.13; F = 4.0, p< .0001;	R ² =.22, adjusted R ² =.18; F = 6.2, p< .0001;	R ² =.28, adjusted R ² =.22; F = 4.8, p< .0001;	R ² =.24, adjusted R ² =.20; F = 5.7, p< .0001;	R ² =.20, adjusted R ² =.16; F = 5.0, p< .0001;	R ² =.13, adjusted R ² =.08; F = 2.9, p< .0001;	R ² =.07, adjusted R ² =.06; F = 5.0, p< .0001;

N=206. Significance of Beta Weights: *p<.05, **p< .01*** p< .0001. Online Shopping Behavior, Occupation, and Rokeach

Terminal values' questions are reversed.

There was an independence of residuals, as assessed by Durbin-Watson. The Durbin-Watson value can range from 0 to 4. A value of approximately 2 indicates that there is no correlation between the residuals, but a range of 1.50 to 2.50 is acceptable (SAP, 2014). In

addition, standardized residuals were used in order to detect outliers (standardized residuals greater than ± 3 standard deviations)(Stevens, 1983). The researcher has also checked the collinearity of the data set by consulting the tolerance and VIF values. Since all tolerance values were greater than 0.1 and the VIF values are less than 10, then the data set has no collinearity problems (Hair et al., 1995). Tables showing the data's Durbin-Watson values, outliers, and collinearity statistics are all added to the Appendices chapter. Appendices 8 to 17.

The online banking's multiple regression model, with twelve predictors, produced $R^2=.28$, $F=6.3$, $p<.0001$. As can be seen in table 9, time spent online, education, marital status, and competitiveness had significant positive regression weights, indicating that consumers who spend more time online, more educated, married and scored high in the achievement motivation dimension; competitiveness, are expected to do more online banking, assuming all other variables held constant. On the other hand, gender, self-respect, and concern for excellence had significant negative regression weights, which indicate that female consumers who value self-respect and scored high in the achievement motivation dimension; concern for excellence, are expected to do less online banking. Last, the terminal values; equality, family security, freedom, and social recognition, and the achievement dimension; status with experts did not contribute to the multiple regression.

The travel arrangements' multiple regression model, with nine predictors, produce $R^2=.27$, $F=8$, $p<.0001$. As can be seen in table 9, time spent online, marital status, living outside Saudi Arabia, and having an exciting life had significant positive regression weights, indicating that consumers who spend more time online, married, lived outside Saudi Arabia, and valued having and exciting life, are expected to do more traveling arrangements online, assuming all

other variables held constant. On the other hand, equality and freedom had significant negative regression weights, which indicate that consumers who value equality and freedom, are expected to do less traveling arrangements online. Last, the terminal value; social recognition, and the achievement dimensions; acquisitiveness and competitiveness did not contribute to the multiple regression.

Buying music and videos' multiple regression model, with ten predictors, produce $R^2=.17$, $F=4$, $p<.0001$. As can be seen in table 9, social recognition had a significant positive regression weight, indicating that consumers who valued social recognition, are expected to buy more music and videos online, assuming all other variables held constant. On the other hand, age and freedom had significant negative regression weights, which indicate that older consumers who value freedom, are expected to buy less music and videos online. Last, the terminal value; social recognition, and the achievement dimensions; acquisitiveness and competitiveness did not contribute to the multiple regression.

Buying electronics' multiple regression model, with nine predictors, produce $R^2=.22$, $F=6.2$, $p<.0001$. As can be seen in table 9, education, having a comfortable life, living outside Saudi Arabia, and competitiveness had significant positive regression weights, indicating that consumers who are more educated, lived outside Saudi Arabia, valued having a comfortable life, and scored high in the achievement motivation dimension; competitiveness, are expected to buy more electronics online, assuming all other variables held constant. On the other hand, occupation and equality had significant negative regression weights, which indicate that consumers with higher occupational status and who value equality, are expected to buy less

electronics online. Last, spending time online, gender, and the terminal value; self-respect did not contribute to the multiple regression.

Buying computers' multiple regression model, with fifteen predictors, produce $R^2=.28$, $F=4.8$, $p<.0001$. As can be seen in table 9, time spent online, having a comfortable life, and pleasure had significant positive regression weights, indicating that consumers who spend more time online, valued having a comfortable life and pleasure are expected to buy more computers online, assuming all other variables held constant. On the other hand, occupation, equality, freedom, and acquisitiveness had significant negative regression weights, which indicate that consumers with higher occupational status, who value equality and freedom, and scored high in the achievement motivation dimension; acquisitiveness, are expected to buy less computers online. Last, education, age, the terminal values; having an exciting life, sense of accomplishment, family security, self-respect, and the achievement dimensions; concern for excellence and achievement via independence did not contribute to the multiple regression.

Buying books' multiple regression model, with ten predictors, produce $R^2=.24$, $F=5.7$, $p<.0001$. As can be seen in table 9, education and having a comfortable life had significant positive regression weights, indicating that consumers who are more educated, valued having a comfortable life are expected to buy more books online, assuming all other variables held constant. On the other hand, freedom and self-respect had significant negative regression weights, which indicate that consumers who value freedom and self-respect are expected to buy less books online. Last, spending time online, age, and the terminal values; exciting life, family security and pleasure, and the achievement dimension; status with peers did not contribute to the multiple regression.

Buying clothing' multiple regression model, with eleven predictors, produce $R^2=.20$, $F=5$, $p<.0001$. As can be seen in table 9, education, having a comfortable life, and social recognition had significant positive regression weights, indicating that consumers who are more educated, valued having a comfortable life and valued social recognition are expected to buy more clothing online, assuming all other variables held constant. On the other hand, freedom had a significant negative regression weight, which indicate that consumers who value freedom are expected to buy less clothing online. Last, occupation, and the terminal values; sense of accomplishment and self-respect, and the achievement dimensions; concern for excellence, achievement via independence and competitiveness did not contribute to the multiple regression.

Buying household products' multiple regression model, with ten predictors, produce $R^2=.13$, $F=2.9$, $p<.0001$. As can be seen in table 9, education, family security, and pleasure had significant positive regression weights, indicating that consumers who are more educated, and valued family security and pleasure are expected to buy more household products online, assuming all other variables held constant. On the other hand, freedom and equality had significant negative regression weights, which indicate that consumers who valued freedom and equality are expected to buy less household products online. Last, gender, occupation, living outside Saudi Arabia, the terminal value; exciting life, and the achievement dimension; achievement via independence did not contribute to the multiple regression.

Buying furniture's multiple regression model, with three predictors, produce $R^2=.07$, $F=5$, $p<.0001$. As can be seen in table 9, having a comfortable life had a significant positive regression weight, indicating that consumers who valued having a comfortable life are expected to buy more furniture online, assuming all other variables held constant. On the other hand,

freedom had a significant negative regression weight, which indicate that consumers who valued freedom are expected to buy less furniture online. Last, the achievement dimension; status with experts did not contribute to the multiple regression.

In Multiple Regression Analysis, Rokeach Terminal Values are the strongest predictors of the Saudi consumers' Internet shopping behavior, followed by demographics. The contribution of achievement dimensions as predictors is rather marginal. In comparing the results of the correlation analysis and the multiple regression analysis, it should be noted that Rokeach Values perform more strongly in the regression equations. This stronger performance may be because a Likert version of Rokeach Values was used instead of the classical rank order version in order to comply with the requirement of having a metric scale for the regression task.

CHAPTER 6: CONCLUSIONS

6.1 Limitations

Although the research was attentively prepared, there were some unavoidable limitations. The major limitation of this research is it was carried out with a small convenient sample of Saudi Arabian Internet users, in one city only, Jeddah. The small sample, also has little variation in occupations and education level. Such a sample is not representative of the Saudi general population. The second limitation of this study is that it is not complemented with in-depth qualitative studies to further tackle issues such as; why Internet shopping is perceived negatively in Saudi Arabia compared to traditional shopping. Last, other aspects were not included in this study, even though they might provide additional reasons that Saudi consumers do not shop online, such as infrastructure, logistics, and social aspects related to either the Internet or traditional shopping.

6.2 Future Research

Future studies can be conducted based on this research. This research was carried out in one city only, Jeddah, Saudi Arabia, with a convenient sample. Future studies could carry out the research in other cities with larger probability samples. Since this was the first to study the correlation between Rokeach Terminal Values, the Six Dimensional Achievement Motivations Scale, and online shopping behavior, more studies should be carried out in other countries. Also, in-depth studies could allow researchers to observe the consumers' behavior toward online shopping directly instead of gathering questionnaires that may or may not be accurate. Future

studies also could tackle issues like the reasons behind Saudi consumers' limited use of online shopping, especially for complex products, such as clothing and furniture. Qualitative and quantitative studies could also seek out the reasons why Saudi businesses have largely failed to adopt online shopping as a distribution channel for their products. Qualitative studies could elaborate on the support necessary from the government and/or other industries, such as banking, packaging, and product delivery. Finally, more quantitative and qualitative research is needed to look into other aspects that might affect Saudi consumer decisions regarding online shopping.

6.3 Managerial and Public Policy Implications

This research could benefit the online business sector as it points out the important factors that influence the Saudi consumers' adoption of online shopping. Based on the research results, a number of managerial implications are suggested for online businesses to consider. Most importantly, educating consumers.

Businesses are recommended to integrate consumers' education into their marketing practice, which could be more effective, if businesses understand the "gaps" in the Saudi consumers' knowledge. This research provides online businesses, and businesses want to penetrate this sector, with knowledge about consumers who shop online and consumers who are still behind; their demographics, values, perceptions, motivators, and preferences. Such knowledge could help online businesses make better consumer education, providing them only with the information they need.

Businesses could meet the consumers' needs regarding their fear of fraud and privacy loss. Sharing and explaining the company's privacy policies, return policies, and digital security

tools used, in their website, could help assure Saudi consumers that the online store is dependable, reliable, and honest. Also, online businesses could benefit from their current online shoppers, and encourage them to share their experience with their friends and family. Some online shoppers could be hired as representatives of the online brand, sharing how does online shopping benefit them on a daily bases.

The Saudi government could also help in this education process. Government transaction services could be mandatorily online, Saudis will realize it is faster and effortless. “Absher: Immigration services” is an example of a mandatory government e-service initiative, which allow citizens and non-citizen residents to issue and track immigration related transactions. Such services, lead to higher uptake and boost the usage of online government services, and could have an indirect positive effect on online businesses too. Saudi consumers can start trusting online shopping transactions gradually, and the negative perceptions of online shopping could fade with time. Something the researcher likes to call “forced exposure”, which could also be the explanation of the effect of living outside Saudi Arabia on consumers. Especially countries such as the United Stated, Canada, or other developed countries, where most immigration transactions, universities applications, invoices, and other services are available online.

However, educating consumers could take time and consume resources that small businesses could not afford. Instead, they could consider targeting educated consumers, who spend long hours online, and/or lived outside Saudi Arabia.

In addition, it is particularly important for Saudi consumers, who highly value family security, to feel secure when they pay for the products and services they purchased online. Perhaps businesses should consider cash on delivery as a method of payment.

Additionally, Saudi Arabians put a very high value on self-respect. Therefore, it is important to humanize online transactions by making them appear more reachable and less cold and distant. A smart solution to this issue could be the use of a live chat customer service link available on their website, similar to the one available at Amazon's or Future Shop's websites, or a toll free customer service lines. The most important part is putting more than one communication channel between the company and the clients, and of course to have well trained personnel.

Since having a comfortable life is the third most important value to Saudi consumers, and ease of shopping was considered the most important aspect of online shopping, then the idea of convenience should be promoted as the main benefit of online shopping in Saudi Arabia. Online stores should be easy to brows, and consumers should be approached with idea that (your product is one click away).

Additionally, Saudi Arabians put a very high value on self-respect. Therefore, it is important to humanize online transactions by making them appear more reachable and less cold and distant. A smart solution to this issue could be the use of a 24-hour live chat customer service link available on their website, similar to the one available at Amazon's or Future Shop's websites. It is very important to be approachable.

Last, online businesses in Saudi Arabia are recommended to use online shopping as an additional channel to distribute their products, in addition to the traditional channel, such as Chapters, Walmart and Best Buy, instead of depending on online channels only such as Amazon or eBay.

6.4 Conclusion

Even though Saudi consumers are shopping online, and more are willing to do so, it does not eliminate the fact that e-commerce is still facing obstacles. This thesis has focused on what drives Saudi consumers to shop online (or not shop online). There are many factors that can influence the consumers' decision, but this thesis has focused on a few of these factors, Saudi consumers' perceptions, their demographics, achievement motivations, and values.

The results of this study show that Saudi consumers' perceptions of online shopping are relatively negative compared to traditional shopping. Based on current literature, results also show that the correlations between socio-demographics and online shopping are relatively similar to developed countries with the exception of occupational status. The research also shows that online shopping in Saudi Arabia appears to be correlated with the Rokeach Terminal Values (1973). This thesis makes a unique contribution to the field. It is the first to study the correlation between the Rokeach Value System; Jackson, Ahmed, and Heapy's (1976) Six Dimensional Achievement Motivation Scale; and online shopping behavior in the world, let alone Saudi Arabia.

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APPENDICES

Appendix (1): The English Questionnaire:

A Saudi Arabian Study of the Relationship between Socio Psychological Profile and Consumer Perceptions of Online Shopping

The following questionnaire has been designed to explore your general attitudes and feelings regarding traditional and internet based approaches to shopping used by business enterprises in Saudi Arabia to sell goods and services.

Thank you for accepting to participate in this study.

Section I

Listed below are questions dealing with the use of computers.

1- What is the type of internet connection available for your use?

- High Speed
 Other _____
 (please specify)

2- Do you use internet services mainly at:

- Home
 University
 Work
 Internet Café
 Other _____
 (please specify)

3- How many hours a day do you use Internet ?

- 1 - 2
 2 - 4
 more than 4

4- Please tell us how often you use internet to carry out the following activities.

Items		Very Often	Often	Somewhat often	Never
A	Banking	1	2	3	4
B	Making traveling arrangements	1	2	3	4
C	Buy Music, Films, and Videos	1	2	3	4
D	Buy electronic goods	1	2	3	4
E	Buy computer items	1	2	3	4
F	Buy books/stationary	1	2	3	4
G	Buy clothing	1	2	3	4
H	Buy household items	1	2	3	4
I	Buy furniture	1	2	3	4
J	Buy other items _____ (please specify)				

Section II

This sections deals with various approaches that are used by companies to sell their products and services through their stores.

5- Please tell us how desired are these approaches. Please circle the number that best expresses your level of desirability.

	Items	Very Desired	Desired	Somewhat Desired	Not Desired
A	Competitive Prices & Discounts	1	2	3	4
B	Large Variety (Many Brands in same product line)	1	2	3	4
C	After Sale Service(Warranty, Return Policy, Exchange)	1	2	3	4
D	High Quality Goods & Services	1	2	3	4
E	Massive Advertising & Promotions	1	2	3	4
F	Easiness of Finding a Product in a Store (Store Design, Availability)	1	2	3	4
G	Availability of Credit and Delayed Payment of Purchases	1	2	3	4
H	Service Personnel (Sales Person, Call Centre Representative)	1	2	3	4

6- Listed below are a series of statements related to trends affecting e-commerce as it occurs in our Saudi Arabia. Could you please tell us, on a scale of 1 to 5 how important you think these issues will be in our country in the near future? The scale values are:

- (1) Not important at all
- (2) Not important
- (3) Neither important nor unimportant
- (4) Important
- (5) Very important

A	More globalization of internet-based shopping	
B	Frustration with increasingly complex internet shopping	
C	Greater use of mobile phones for internet shopping	
D	Use of video conferencing to do internet shopping	
E	Government regulations affecting internet shopping	
F	More traditional stores offering internet shopping	
G	Necessity of creating trust in new internet shops	
H	Shortage of technologically sophisticated staff	

7- Now rate the level of preference you have for the following aspects of internet shopping. Please write in a number that best describes your feelings as to how much you like these aspects of internet based shopping.

- (1) Dislike extremely
- (2) Dislike a lot
- (3) Dislike a little
- (4) Neither like nor dislike
- (5) Like a little
- (6) Like a lot
- (7) Like extremely

A	Competitive Prices (compare prices and discounts)	
B	Ease of Shopping (No crowds, no noise, shop any time)	
C	Technological Complexity (Shopping Basket, Payment Method)	
D	No Face to Face Human Contact	
E	Buy with just Pictures and Description (No product handling)	
F	Fear of Fraud and Theft.	
G	Fear of Loss of Privacy	
H	High Cost of Delivery of Small Items	

8- Please list any aspects of internet that are important to you but have not been listed above.

Section III

This section is designed to set your general perceptions regarding the attributes of various types of shopping approaches.

9- Please circle the appropriate number indicating your feelings towards internet shopping.

EXAMPLE: In general internet based shopping approach is:

Good 1 2 3 4 5 6 7 8 9 Bad

1 indicates that you feel the internet shopping is good
4 indicates that you feel the internet shopping is fair
9 indicates that you feel the internet shopping is bad

A	Exciting	1	2	3	4	5	6	7	8	9	Dull
B	Dependable	1	2	3	4	5	6	7	8	9	Not Dependable
C	Flexible	1	2	3	4	5	6	7	8	9	Inflexible
D	Practical	1	2	3	4	5	6	7	8	9	Unpractical
E	Reliable	1	2	3	4	5	6	7	8	9	Not Reliable
F	Creative	1	2	3	4	5	6	7	8	9	Not Creative
G	Active	1	2	3	4	5	6	7	8	9	Passive
H	Pleasant	1	2	3	4	5	6	7	8	9	Unpleasant
I	Trustworthy	1	2	3	4	5	6	7	8	9	Not Trustworthy
J	Independent	1	2	3	4	5	6	7	8	9	Dependent
K	Competitive	1	2	3	4	5	6	7	8	9	Not Competitive
L	High Quality	1	2	3	4	5	6	7	8	9	Poor Quality
M	Honest	1	2	3	4	5	6	7	8	9	Dishonest
N	Simple	1	2	3	4	5	6	7	8	9	Complex

10- Now how about traditional shopping.

A	Exciting	1	2	3	4	5	6	7	8	9	Dull
B	Dependable	1	2	3	4	5	6	7	8	9	Not Dependable
C	Flexible	1	2	3	4	5	6	7	8	9	Inflexible
D	Practical	1	2	3	4	5	6	7	8	9	Unpractical
E	Reliable	1	2	3	4	5	6	7	8	9	Not Reliable
F	Creative	1	2	3	4	5	6	7	8	9	Not Creative
G	Active	1	2	3	4	5	6	7	8	9	Passive
H	Pleasant	1	2	3	4	5	6	7	8	9	Unpleasant
I	Trustworthy	1	2	3	4	5	6	7	8	9	Not Trustworthy
J	Independent	1	2	3	4	5	6	7	8	9	Dependent
K	Competitive	1	2	3	4	5	6	7	8	9	Not Competitive
L	High Quality	1	2	3	4	5	6	7	8	9	Poor Quality
M	Honest	1	2	3	4	5	6	7	8	9	Dishonest
N	Simple	1	2	3	4	5	6	7	8	9	Complex

Section IV

Listed below are questions dealing with your personal profile.

11- Which city do you live in most of the time, in Saudi Arabia?

12- What is your educational status?

- Less than high School
- High School
- Technical College
- Some University Education
- University Degree
- Graduate Degree
- Post Graduate
- Other _____

(please specify)

13- What is your age? _____ years.

14- Your sex?

- Male
- Female

15- What is your marital status?

- Single
- Married
- Divorced
- Separated
- Widowed

16- What is your occupation? (If not working, what was your last occupation. If a student, where do you study).

17- IF MARRIED: What is your wife's or husband's occupation? (If not working, what was her last occupation).

18- What languages do you speak? Please check and/or state the languages you speak. **You may check more than one.**

- Arabic
- English
- Other (please specify) _____

19- Have you lived outside Saudi Arabia?

- Never
- Less than one year
- One to two years
- Two to five years
- Five years or more

20- Where did you live? **You may check more than one.**

- United States
- England
- Canada
- Another Western Country
- Middle East
- Other (please specify) _____

21- What is your family income? (Yourself and your family living with you) Please check below the amount range that correspond to your "Yearly" income (in Saudi Riyals).

- Less than 50,000
- 50,000 – 99,999
- 100,000 –149,999
- 150,000 – 199,999
- 200,000 – 249,999
- 250,000 – 299,999
- 300,000 – 349,999
- 350,000– 399,999
- 400,000 and more

Section V

22- Rate yourself on the following dimensions by circling the number closest to the position which describes you best.
FOR EXAMPLE:

FAT	1	2	3	4	5	6	7	8	9	THIN
HONEST	1	2	3	4	5	6	7	8	9	DISHONEST

(This person felt he was neither fat nor thin and circles the dimension midpoint, 5. He also felt he was a fairly honest person and circled 3).

A	Perfection-oriented	1	2	3	4	5	6	7	8	9	Unconcerned with perfection
B	Trust the experts	1	2	3	4	5	6	7	8	9	Skeptical of authority
C	Prefer to work with others	1	2	3	4	5	6	7	8	9	Prefer to do things alone
D	Not group oriented	1	2	3	4	5	6	7	8	9	Group oriented
E	Very money conscious	1	2	3	4	5	6	7	8	9	Not money conscious at all
F	Little respect for authority	1	2	3	4	5	6	7	8	9	Respect for authority
G	Competitive	1	2	3	4	5	6	7	8	9	Non-competitive
H	Do not focus on excellence	1	2	3	4	5	6	7	8	9	Strive for excellence
I	Like to be in charge	1	2	3	4	5	6	7	8	9	Like to share responsibility
J	Not at all conscious of economic gain	1	2	3	4	5	6	7	8	9	Very conscious of economic gain
K	Easy going	1	2	3	4	5	6	7	8	9	Like to strive against others
L	Approval seeking	1	2	3	4	5	6	7	8	9	Indifferent to approval of others
M	Quality not valued highly	1	2	3	4	5	6	7	8	9	Quality minded
N	Like to remain in the background	1	2	3	4	5	6	7	8	9	Like to surpass others
O	Not popular	1	2	3	4	5	6	7	8	9	Popular
P	Favor incentive system of pay	1	2	3	4	5	6	7	8	9	Favor regular pay increases
Q	Enjoy the company of experts	1	2	3	4	5	6	7	8	9	Dislike the company of experts
R	Rarely think about being wealthy	1	2	3	4	5	6	7	8	9	Wealth is my measure of success

23- Listed below are 9 Terminal values in Rokeach value system. Terminal Values: goals or the most important things to attain in your life.

FIRST A. Rank how important the values are to you personally: **1 = most important terminal value >> 9 = least important terminal value.** There is ***NO right or wrong***; this is simply a prioritizing of your own value system.

List of The Nine Terminal Values	Rank Order 1 (most) to 9 (least) important
A comfortable life (A prosperous life)	
An exciting life (A stimulating, active life)	
A sense of accomplishment (Lasting contribution)	
Equality (Brotherhood, equal opportunity)	
Family security (Taking care of loved ones)	
Freedom (Independence, free choice)	
Pleasure (An enjoyable, leisurely life)	
Self-respect (Self-esteem)	
Social recognition (Respect, admiration)	

SECOND B. Rate the level of importance you place on the values you just ranked. Please write in a number that best describes your feelings as to how important the Terminal value is in your life. Number **8** indicates that the value is very important to you, **0** indicates that the value is not important to you at all.

LIST OF NINE TERMINAL VALUES	Rating the terminal values 8 to 0. (Number 8 indicates that the value is very important to you, 0 indicates that the value is not important to you at all).								
A comfortable life (A prosperous life)	8	7	6	5	4	3	2	1	0
An exciting life (A stimulating, active life)	8	7	6	5	4	3	2	1	0
A sense of accomplishment (Lasting contribution)	8	7	6	5	4	3	2	1	0
Equality (Brotherhood, equal opportunity)	8	7	6	5	4	3	2	1	0
Family security (Taking care of loved ones)	8	7	6	5	4	3	2	1	0
Freedom (Independence, free choice)	8	7	6	5	4	3	2	1	0
Pleasure (An enjoyable, leisurely life)	8	7	6	5	4	3	2	1	0
Self-respect (Self-esteem)	8	7	6	5	4	3	2	1	0
Social recognition (Respect, admiration)	8	7	6	5	4	3	2	1	0

24- Listed below are 9 Instrumental values in Rokeach value system. Instrumental Values: characteristics or means to achieving your ends

FIRST A. Rank how important the values are to you personally: **1 = most important instrumental value >> 9 = least important instrumental value**. There is ***NO right or wrong***; this is simply a prioritizing of your own value system.

List of The Nine Instrumental Values	Rank Order 1 (most) to 9 (least) important
Ambitious (Hard working, aspiring)	
Broad-minded (Open-minded)	
Capable (Competent, effective)	
Cheerful (Lighthearted, joyful)	
Imaginative (Daring, creative)	
Independent (Self-reliant, self-sufficient)	
Intellectual (Intelligent, reflective)	
Responsible (Dependable, reliable)	
Self-Controlled (Restrained, self-disciplined)	

SECOND B. Rate the level of importance you place on the values you just ranked. Please write in a number that best describes your feelings as to how important the Instrumental value is in your life. Number **8** indicates that the value is very important to you, **0** indicates that the value is not important to you at all.

LIST OF NINE INSTRUMENTAL VALUES	Rating the instrumental values 8 to 0. (Number 8 indicates that the value is very important to you, 0 indicates that the value is not important to you at all).								
	8	7	6	5	4	3	2	1	0
Ambitious (Hard working, aspiring)	8	7	6	5	4	3	2	1	0
Broad-minded (Open-minded)	8	7	6	5	4	3	2	1	0
Capable (Competent, effective)	8	7	6	5	4	3	2	1	0
Cheerful (Lighthearted, joyful)	8	7	6	5	4	3	2	1	0
Imaginative (Daring, creative)	8	7	6	5	4	3	2	1	0
Independent (Self-reliant, self-sufficient)	8	7	6	5	4	3	2	1	0
Intellectual (Intelligent, reflective)	8	7	6	5	4	3	2	1	0
Responsible (Dependable, reliable)	8	7	6	5	4	3	2	1	0
Self-Controlled (Restrained, self-disciplined)	8	7	6	5	4	3	2	1	0

25- Did you like this questionnaire?

- Yes
- No
- Don't Know

26- Why?

27- Do you have any additional comments about this questionnaire?

Appendix (2): Arabic Questionnaire:

A Saudi Arabian Study of the Relationship between Socio Psychological Profile and Consumer Perceptions of Online Shopping

قد صمم الاستبيان التالي لاستكشاف المواقف و المشاعر العامة بشأن نهج التسوق التقليدي و التسوق عبر الانترنت و المستخدمة من قبل الشركات في المملكة العربية السعودية لبيع السلع والخدمات. أشكركم على موافقتكم على المشاركة في هذه الدراسة.

القسم الأول:

الأسئلة المذكورة أدناه متخصصة في استخدامك للانترنت.

١. ما هو نوع اتصال الانترنت المتوفر لاستخدامك الشخصي؟
فائق السرعة
نوع اخر (الرجاء التحديد _____)

٢. تستخدم الانترنت غالبا في

المنزل

الجامعة

العمل

مقهى انترنت

أخرى (الرجاء التحديد _____)

٣. كم ساعة تستخدم الانترنت يوميا؟

٢-١

٤-٢

أكثر من ٤

٤. ما مدى استخدامك للانترنت للقيام بالانشطة التالية؟

الانشطة	دائما	غالبا	أحيانا	أبدا
١ المعاملات البنكية	1	2	3	4
ب ترتيبات السفر	1	2	3	4
ج شراء الأغاني و الأفلام	1	2	3	4
د شراء الالكترونيات و اكسسواراتها	1	2	3	4
ه شراء أدوات الكمبيوتر	1	2	3	4
و شراء الكتب أو الأدوات المكتبية	1	2	3	4
ز شراء الملابس	1	2	3	4
ح شراء المفروشات	1	2	3	4
ط شراء الاكسسوارات المنزلية	1	2	3	4
ي أخرى (الرجاء التحديد _____)				

القسم الثاني:

هذا القسم يتعلق بالطرق المختلفة التي تستخدمها الشركات لبيع منتجاتها وخدماتها من خلال متاجرهم.

٥. رجاء اذكر مدى تفضيلك للأساليب التالية:

الاساليب	مفضل جدا	مفضل	اقل تفضيلا	غير مفضل
ا خصومات وأسعار تنافسية	1	2	3	4
ب التنوع في المنتجات (تنوع افقي)	1	2	3	4
ج خدمات ما بعد البيع (ضمان، تبديل و ترجيع..)	1	2	3	4
د خدمات و منتجات ذو جودة عالية	1	2	3	4
ه الدعايات و الاعلانات	1	2	3	4
و سهولة الوصول للمنتج (تصميم المتجر، وتواجد المنتج)	1	2	3	4
ز وجود تسهيلات الدفع (التقسيط، والدفع اللاحق)	1	2	3	4
ح وجود طاقم خدمات (طاقم مبيعات، ومراكز اتصال)	1	2	3	4

٦. الجمل المذكورة أدناه هي جمل متعلقة بالصرعات التي من الممكن أن تؤثر على التجارة الإلكترونية في السعودية. في رأيك، ما مدى أهمية هذه الصرعات في السعودية في المستقبل القريب؟ بحيث:

(١) غير مهم على الإطلاق

(٢) غير مهم

(٣) لا يهم

(٤) مهم

(٥) مهم جداً

ا	عالية أكثر للتسوق عبر الانترنت
ب	عدم الرضا الحاصل مع ازدياد تعقيد التسوق عبر الانترنت
ج	زيادة استخدام أجهزة الموبايل في التسوق عبر الانترنت
ه	الانظمة الحكومية وتأثيرها على التسوق عبر الانترنت
و	اتاحة المتاجر التقليدية فرصة التسوق عبر الانترنت
ز	أهمية خلق الثقة بين المتسوق و المتاجر الالكترونية الجديدة
ح	النقص في الكوادر (العاملين) المتطورة تكنولوجيا

٧. قدر/ قدرتي مدى أهمية الجوانب التالية للتسوق عبر الإنترنت. اكتب /اكتبي الرقم الذي يعبر عن رأيك في هذه الجوانب. بحيث:

- (١) أكره بشدة
 (٢) أكره
 (٣) أكره قليلاً
 (٤) لا يهم
 (٥) أحب قليلاً
 (٦) أحب
 (٧) أحب بشدة

أ	أسعار تنافسية (تخفيضات وسهولة مقارنة الأسعار)
ب	سهولة التسوق (عدم وجود ازدحامات وضجة، وإمكانية التسوق في أي وقت)
ج	التعقيد التكنولوجي (طرق الدفع الالكترونية، وسلة التسوق)
د	عدم وجود الاتصال وجها لوجه
هـ	شراء المنتج من خلال الصور والوصف (بدون أي تحقق مادي)
و	الخوف من الاحتيال والسرقعة
ز	الخوف من فقدان الخصوصية (توزيع أو بيع المعلومات الشخصية كالبريد الالكتروني، العنوان، و أرقام الاتصال)
ط	ارتفاع أسعار التوصيل خصوصاً المنتجات الصغيرة أو القليلة

٨- الرجاء ذكر أي جانب اضافي مهم في رأيك و لم يذكر أعلاه

القسم الثالث:

هذا القسم يتعلق بتصوراتكم تجاه طرق التسوق المختلفة.

٩- الرجاء تحديد الرقم المناسب الذي يعبر عن رأيك تجاه التسوق عبر الإنترنت. بحيث:

- ١ يشير الى أن رأيك في التسوق عبر الإنترنت جيد.
 ٤ يشير الى أن رأيك في التسوق عبر الإنترنت محايد.
 ٩ يشير الى أن رأيك في التسوق عبر الإنترنت غير جيد.

أ	مثير	1	2	3	4	5	6	7	8	9	ممل
ب	يعتمد عليه	1	2	3	4	5	6	7	8	9	لا يعتمد عليه
ج	مرن	1	2	3	4	5	6	7	8	9	غير مرن

د	عملي	1	2	3	4	5	6	7	8	9	غير عملي
هـ	معتمد	1	2	3	4	5	6	7	8	9	غير معتمد
و	ابداعي	1	2	3	4	5	6	7	8	9	غير ابداعي
ز	فعال/ نشط	1	2	3	4	5	6	7	8	9	غير فعال/ سلبي
ح	ممتع	1	2	3	4	5	6	7	8	9	مزعج
ط	موثوق	1	2	3	4	5	6	7	8	9	غير موثوق
ي	مستقل/حر	1	2	3	4	5	6	7	8	9	غير مستقل
ك	تنافسي	1	2	3	4	5	6	7	8	9	غير تنافسي
ل	جودة عالية	1	2	3	4	5	6	7	8	9	جودة منخفضة
م	صادق	1	2	3	4	5	6	7	8	9	غير صادق
ن	بسيط	1	2	3	4	5	6	7	8	9	معقد

١٠. ماذا عن التسوق التقليدي؟

ا	مثير	1	2	3	4	5	6	7	8	9	ممل
ب	يعتمد عليه	1	2	3	4	5	6	7	8	9	لا يعتمد عليه
ج	مرن	1	2	3	4	5	6	7	8	9	غير مرن
د	عملي	1	2	3	4	5	6	7	8	9	غير عملي
هـ	معتمد	1	2	3	4	5	6	7	8	9	غير معتمد
و	ابداعي	1	2	3	4	5	6	7	8	9	غير ابداعي
ز	فعال/ نشط	1	2	3	4	5	6	7	8	9	غير فعال/ سلبي
ح	ممتع	1	2	3	4	5	6	7	8	9	مزعج
ط	موثوق	1	2	3	4	5	6	7	8	9	غير موثوق
ي	مستقل/حر	1	2	3	4	5	6	7	8	9	غير مستقل
ك	تنافسي	1	2	3	4	5	6	7	8	9	غير تنافسي
ل	جودة عالية	1	2	3	4	5	6	7	8	9	جودة منخفضة
م	صادق	1	2	3	4	5	6	7	8	9	غير صادق
ن	بسيط	1	2	3	4	5	6	7	8	9	معقد

قسم الرابع:

الأسئلة المذكورة أدناه تتعلق بمعلوماتك الشخصية.

١١. المستوى التعليمي:

- أقل من الثانوية.
- الثانوية.
- كلية تقنية.
- بعض الدراسة الجامعية.
- مؤهل جامعي.
- ماجستير.
- دكتوراة.
- أخرى (الرجاء التحديد _____)

١٢. العمر: _____ سنة.

١٣. الجنس:

- ذكر
- أنثى

١٤. الحالة الاجتماعية:

- أعزب/عازبة
- متزوج/متزوجة
- مطلق/مطلقة
- منفصل/منفصلة
- أرمل/أرملة

١٥. المهنة (آخر مهنة في حال عدم وجود مهنة حالية. اذكر اسم الجامعة أو الكلية في حال كنت طالب)

١٦. [في حالة الزواج] مهنة الزوج/الزوجة؟ (آخر مهنة في حال عدم وجود مهنة حالية. اذكر اسم الجامعة أو الكلية في حال كانت/كان طالب).

١٧. حدد/حددي اللغات التي تتحدثها. (تستطيع تحديد أكثر من لغة)

- عربي
- انجليزي
- أخرى (الرجاء التحديد _____)

١٨. في أي مدينة تعيش في المملكة؟

١٩. هل عشت خارج المملكة من قبل؟

- أبدا
- أقل من سنة
- سنة الى سنتين
- سنتين الى خمسة سنين
- أكثر من خمسة سنين

٢٠. أين عشت خارج المملكة (يمكنك تحديد أكثر من مكان)

- الولايات المتحدة الأمريكية

- بريطانيا
 - كندا
 - الشرق الأوسط
 - أخرى (الرجاء التحديد _____)

٢١- ما هو دخل العائلة السنوي؟ (انت وعائلتك التي تعيش معك) بالريال السعودي.
 < 50,000
 50,000 to 99,999
 100,000 to 149,999
 150,000 to 199,999
 200,000 to 249,999
 250,000 to 299,999
 300,000 to 349,999
 350,000 to 399,999
 > 400,000

القسم الخامس:

٢٢. قيم/قيمي نفسك بواسطة تحديد الرقم الأقرب للوضع الذي يصفك.

غير مهتم بالكمال	9	8	7	6	5	4	3	2	1	مهتم بالكمال	ا
تشك في الخبراء (استخدامهم الخاطئ للصلاحيات)	9	8	7	6	5	4	3	2	1	تثق في الخبراء	ب
تفضل القيام بالعمل لوحدك	9	8	7	6	5	4	3	2	1	تفضل العمل مع الآخرين	ت
لا تفضل التواجد ضمن مجموعة	9	8	7	6	5	4	3	2	1	تفضل التواجد ضمن مجموعة	ث
غير موفر	9	8	7	6	5	4	3	2	1	موفر	ج
لا تحترم القوانين	9	8	7	6	5	4	3	2	1	تحترم القوانين	ح
غير تنافسي	9	8	7	6	5	4	3	2	1	تنافسي	خ
تسعى للحصول على الامتياز	9	8	7	6	5	4	3	2	1	لا تهتم بالامتياز	د
تفضل ان تتشارك المسؤولية	9	8	7	6	5	4	3	2	1	تفضل ان تكون المسؤول	ذ
مهتم جدا بالكسب الاقتصادي	9	8	7	6	5	4	3	2	1	غير مهتم بالكسب الاقتصادي	ر
تجاهد الاخرين	9	8	7	6	5	4	3	2	1	متساهل جداً	ز
لا يهكم قبول الناس اطلاقاً	9	8	7	6	5	4	3	2	1	تسعى للحصول على موافقة الناس	س
تهتم بالجودة جداً	9	8	7	6	5	4	3	2	1	الجودة غير مهمة	ش
تفضل التفوق وتجاوز الاخرين	9	8	7	6	5	4	3	2	1	تفضل البقاء في المؤخرة	ص

ض	شخص غير شعبي	1	2	3	4	5	6	7	8	9	شخص شعبي جداً
ط	تفضل نظام الاجور بالحافز (حسب الانجازات)	1	2	3	4	5	6	7	8	9	تفضل نظام الاجور بالزيادة السنوية المنتظمة
ظ	تستمع بصحبة المختصين والخبراء	1	2	3	4	5	6	7	8	9	لا تستمتع بصحبة المختصين والخبراء
ع	نادراً ما تفكر في بناء او الحفاظ على ثروة	1	2	3	4	5	6	7	8	9	الثروة هي مقياس النجاح

٢٣- بالاسفل قائمة مكونة من ٩ قيم غائية. القيم الغائية: هي الاهداف او الاشياء الاكثر اهمية التي ترغب في تحقيقها

أولاً: رتب القيم المذكورة ادناه بناء على اهميتها بالنسبة لك بحيث ان الرقم ١ = اكثر القيم الغائية اهمية و الرقم ٩ = اقل القيم الغائية اهمية. لا يوجد ترتيب صحيح او خاطئ. اجابتك تعبر فقط عن اولوياتك.

الترتيب ١ (الاكثر أهمية) الى ٩ (الاقل أهمية)	قائمة القيم الغائية
	حياة ملائمة
	حياة مثيرة (ملينة بالانشطة)
	الاحساس بالانجاز والمساهمة
	المساواة
	الامان والاستقرار العائلي
	(الاستقلالية وحرية الاختيار)
	المتعة و الحياة المرفهة
	تقدير واحترام الذات
	الاعتراف والتقدير المجتمعي

ثانياً: قيم/ي درجة اهمية القيم التي رتبتهما أعلاه. فضلاً اختار/ي الرقم الذي يصف أهمية كل قيمة نهائية في حياتك. الرقم ٨ يدل على ان القيمة الغائية مهمة جداً لك. الرقم صفر يدل على أن القيمة الغائية لا تهتمك على الاطلاق.

قائمة القيم الغائية									الرقم ٨ يدل على ان القيمة الغائية مهمة جداً لك. الرقم صفر يدل على أن القيمة الغائية لا تهتمك على الاطلاق.
0	1	2	3	4	5	6	7	8	حياة ملائمة
0	1	2	3	4	5	6	7	8	حياة مثيرة (ملئية بالأنشطة)
0	1	2	3	4	5	6	7	8	الاحساس بالانجاز والمساهمة
0	1	2	3	4	5	6	7	8	المساواة
0	1	2	3	4	5	6	7	8	الامان والاستقرار العائلي
0	1	2	3	4	5	6	7	8	الحرية
0	1	2	3	4	5	6	7	8	المتعة و الحياة المرفهة
0	1	2	3	4	5	6	7	8	تقدير واحترام الذات
0	1	2	3	4	5	6	7	8	الاعتراف والتقدير المجتمعي

٢٤- بالاسفل قائمة مكونة من ٩ قيم وسيلية. قيم الوسيلة: هي الاهداف او الاشياء الاكثر اهمية التي ترغب في تحقيقها

أولاً: رتب القيم المذكورة ادناه بناء على اهميتها بالنسبة لك بحيث ان الرقم ١ = اكثر القيم الوسيلية اهمية و الرقم ٩ = اقل القيم الوسيلية اهمية. لا يوجد ترتيب صحيح او خاطئ. اجابتك تعبر فقط عن اولوياتك.

الترتيب ١ (الاكثر أهمية) الى ٩ (الاقل أهمية)	قائمة القيم الوسيلية
	طموح ومكافح
	منفتح فكرياً
	قادر ومؤهل
	بشوش ومبتهج
	خيالي ومبدع
	مستقل ومعتمد
	ذكي
	يتحمل المسؤولية
	منضبط ذاتياً (الرقابة الذاتية وضبط النفس)

ثانياً: قيم/ي درجة اهمية القيم التي رتبتهما أعلاه. فضلاً اختاري الرقم الذي يصف أهمية كل قيمة وسيلية في حياتك. الرقم ٨ يدل على ان القيمة الوسيلية مهمة جداً لك. الرقم صفر يدل على أن القيمة الوسيلية لا تهتمك على الاطلاق.

الرقم ٨ يدل على ان القيمة الوسيلية مهمة جداً لك. الرقم صفر يدل على أن القيمة الوسيلية لا تهتمك على الاطلاق.									قائمة القيم الوسيلية
0	1	2	3	4	5	6	7	8	طموح ومكافح
0	1	2	3	4	5	6	7	8	منفتح فكرياً
0	1	2	3	4	5	6	7	8	قادر ومؤهل
0	1	2	3	4	5	6	7	8	بشوش ومبتهج
0	1	2	3	4	5	6	7	8	خيالي ومبدع
0	1	2	3	4	5	6	7	8	مستقل ومعتمد
0	1	2	3	4	5	6	7	8	ذكي
0	1	2	3	4	5	6	7	8	يتحمل المسؤولية
0	1	2	3	4	5	6	7	8	منضبط ذاتياً (الرقابة الذاتية وضبط النفس)

٢٥- هل أعجبك الاستبيان؟

- نعم
- لا
- لا أعلم

٢٦- لماذا؟ (ان وجد)

٢٧- هل تريد اضافة تعليق على هذا الاستبيان؟

Appendix (3): Key For Scoring The Six Dimensional Achievement Scale For This Thesis:

Concern for Excellence

Positive

V.88

V.93

Negative

V.81

Acquisitiveness

Positive

V.90

V.98

Negative

V.85

Status with Peers

Positive

V.84

V.95

Negative

V.92

Achievement Via Independence

Positive

V.83

Negative

V.89

V.96

Status with Experts

Positive

V.86

Negative

V.82

V.97

Competitiveness

Positive

V.91

V.94

Negative

V.87

The Equation to calculate each dimension: $P_1+P_2+(10-N_1)$

Appendix (4): Factor Analysis: Perceptions of Online Shopping

Rotated Component Matrix

Perceptions of Online Shopping	Component	
	1	2
Exciting / Dull	0.694	0.144
Dependable / Not Dependable	0.481	0.550
Flexible / Inflexible	0.627	0.305
Practical / Unpractical	0.722	0.283
Reliable / Not Reliable	0.505	0.545
Creative / Not Creative	0.691	-0.048
Active / Passive	0.786	0.220
Pleasant / Unpleasant	0.752	0.266
Trustworthy / Not Trustworthy	0.128	0.840
Independent / Dependent	0.526	0.389
Competitive / Not Competitive	0.562	0.288
High quality / Poor Quality	0.341	0.703
Honest / Dishonest	0.034	0.824
Simple / Complex	0.527	0.474
Eigenvalue	6.35	1.45
Percentage of Variance	45.4%	10.3%

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

A Principle Factor Analysis was performed to the Perceptions of Online Shopping variables, then were rotated using Varimax rotation procedure. The analysis resulted in two factors, which are presented in the previous table. The heaviest loadings are bolded to simplify reading the table.

The first factor has the highest eigenvalue of 6.35, and explains 45.4% of the total variance, and the second factor has an eigenvalue total of 1.45 and explains 10.3% of the total variance.

In the first factor, the heaviest loadings are Active/Passive (.786), Pleasant/Unpleasant (.752), Practical/Unpractical (.722), followed by, Exciting/Dull (.694), Creative/Not Creative (.691), Flexible/Inflexible (.627), followed by, Competitive/Not Competitive (.562), Simple/Complex (.527), and Independent/Dependent (.526), while the heaviest loadings of the second factor are

Trustworthy/Not Trustworthy (.840), Honest/Dishonest (.824), followed by, High quality/Poor Quality (.703), Dependable/Not Dependable (.550), and Reliable/Not Reliable (.545). Based on these loadings, the following names are given to the different factors; Factor 1: Online Shopping Environment, and Factor 2: Online Shopping Products/Services.

Appendix (5): Factor Analysis: Perceptions of Traditional Shopping

Rotated Component Matrix

Perceptions of Traditional Shopping	Component	
	1	2
Exciting / Dull	0.145	0.791
Dependable / Not Dependable	0.443	0.669
Flexible / Inflexible	0.309	0.728
Practical / Unpractical	0.461	0.659
Reliable / Not Reliable	0.602	0.543
Creative / Not Creative	0.044	0.698
Active / Passive	0.512	0.620
Pleasant / Unpleasant	0.476	0.567
Trustworthy / Not Trustworthy	0.792	0.345
Independent / Dependent	0.737	0.324
Competitive / Not Competitive	0.649	0.457
High quality / Poor Quality	0.835	0.157
Honest / Dishonest	0.876	0.163
Simple / Complex	0.772	0.222
Eigenvalue	7.72	1.37
Percentage of Variance	55.1%	9.8%

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

A Principle Factor Analysis was performed to the Perceptions of Traditional Shopping variables, then were rotated using Varimax rotation procedure. The analysis resulted in two factors, which are presented in the table. The heaviest loadings are bolded to simplify reading the table. The

first factor has the highest eigenvalue of 7.72, and explains 55.1% of the total variance, and the second factor has an eigenvalue total of 1.37 and explains 9.8% of the total variance.

In the first factor, the heaviest loadings are Honest/Dishonest (.876) and High Quality/Poor Quality (.835), followed by Trustworthy/Not Trustworthy (.792), Simple/Complex (.772), Independent/Dependent (.737), followed by, Competitive/Not Competitive (.649), and Reliable/Not Reliable (.602), while the heaviest loadings of the second factor are Exciting/Dull (.791), and Flexible/Inflexible (.728), followed by, Creative/Not Creative (.698), Dependable/Not Dependable (.669), Practical/Unpractical (.659), Active/Passive (.620), and last, Pleasant/Unpleasant (.567). Based on these loadings, the following names are given to the different factors; Factor 1: Traditional Shopping Environment, and Factor 2: Traditional Shopping Products/Services.

Appendix (6): Factor Analysis: Online Shopping Frequency

Rotated Component Matrix

Online Shopping Activities	Component	
	1	2
Banking	0.234	0.729
Make travel arrangements	0.101	0.834
Buy/Download music, films, or video	0.062	0.469
Buy electronic goods	0.714	0.261
Buy computer items	0.694	0.201
Buy books/stationary	0.629	0.301
Buy clothing	0.709	0.251
Buy household items	0.797	0.068
Buy furniture	0.795	-0.106
Eigenvalue	3.68	1.27
Percentage of Variance	40.9%	14.1%

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

A Principle Factor Analysis was performed to the Online Shopping Frequency variables, then were rotated using Varimax rotation procedure. The analysis resulted in two factors, which are presented in the table. Heaviest loadings are bolded to simplify reading the table. The first factor has the highest eigenvalue of 3.68, and explains 40.9% of the total variance, and the second factor has an eigenvalue total of 1.27 and explains 14.1% of the total variance. In the first factor, the heaviest loadings are, buying household items (.797), buying furniture (.795), buying electronic goods (.714), buying clothing (.709), followed by, buying computer items (.694), and buying books and stationary (.629), while the heaviest loadings of the second factor are, making traveling arrangements (.834), banking (.729), and last, buying/downloading music, films, or videos (.469). Based on these loadings, the following names are given to the different factors; Factor 1: Delayed-Delivery Products, and Factor 2: Immediate-Delivery Products

Appendix (7): Rokeach Terminal Values Rank to 9-point Likert Construct Validation

Spearman's Correlations of The Rokeach Terminal Values Rank & Rate

Rate Terminal Values	Rank Terminal Values								
	V99	V100	V101	V102	V103	V104	V105	V106	V107
A Comfortable Life V108	-0.30**								
An Exciting Life V109		-0.32**							
S. of Accomplishment V110			-0.26**						
Equality V111				-0.38**					
Family Security V112					-0.16*				
Freedom V113						-0.26**			
Pleasure V114							-0.36**		
Self-Respect V115								-0.32**	
Social Recognition V116									-0.36**

Statistical significance of the correlation coefficients: * $p < .05$, ** $p < .01$.

In order to check the accuracy of Rokeach Terminal Value scale is to calculate the correlation between the rating and ranking order, for each value. If they both significantly correlate, then it is an evidence of the Rokeach Scale validity.

A Spearman's correlation was run to assess the relationship between the Rokeach Rank Terminal Values and Rokeach Rate Terminal Values' variables. Preliminary analyses showed that the relationship is linear with all variables, normally distributed, and there were no outliers.

As seen in table 17, there is a positive correlation between each value's rate and rank order, which means, the higher the rate of a Terminal value, the more likely it is high ranked too.

Appendix (8): Multiple Regression: Durbin-Watson values, Outliers

Dependent Variables	Durbin-Watson	Outliers
Banking	1.890	No outliers
Travel Arrangements	1.812	No outliers
Music and Videos	1.899	No outliers
Electronics	1.693	3
Computer Items	2.040	3
Books	1.830	No outliers
Clothing	1.685	2
Household	1.971	7
Furniture	1.983	5

Appendix (9): Online Banking's Multiple Regression Model: Collinearity Statistics

Banking: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
12	V3	0.864	1.157
	V65	0.746	1.341
	V67	0.837	1.194
	V68	0.807	1.239
	V111	0.685	1.460
	V112	0.311	3.219
	V113	0.359	2.783
	V115	0.297	3.372
	V116	0.507	1.973
	V136	0.688	1.454
	V139	0.875	1.142
	V140	0.845	1.184
V141	0.741	1.349	

Appendix (10): Travel Arrangements' Multiple Regression Model: Collinearity Statistics

Traveling Arrangement: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
16	V3	0.974	1.027
	V68	0.872	1.147
	V74	0.830	1.205
	V109	0.720	1.390
	V111	0.719	1.391
	V113	0.482	2.075
	V116	0.555	1.802
	V137	0.932	1.073
	V141	0.877	1.140

Appendix (11): Buying Music & Videos' Multiple Regression Model: Collinearity Statistics

Buying Music: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
15	V3	0.883	1.133
	V66	0.654	1.528
	V68	0.726	1.377
	V111	0.719	1.391
	V112	0.313	3.191
	V113	0.362	2.763
	V115	0.297	3.364
	V116	0.532	1.879
	V136	0.891	1.123
	V139	0.920	1.087

Appendix (12): Buying Electronics' Multiple Regression Model: Collinearity Statistics

Buying Electronics: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
16	V3	0.902	1.108

	V65	0.706	1.417
	V67	0.812	1.232
	V69	0.890	1.124
	V74	0.644	1.553
	V108	0.475	2.106
	V111	0.741	1.349
	V115	0.471	2.123
	V141	0.896	1.117

Appendix (13): Buying Computer Items' Multiple Regression Model: Collinearity Statistics

Buying Computer: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
10	V3	0.817	1.225
	V65	0.783	1.277
	V66	0.756	1.323
	V69	0.824	1.213
	V108	0.364	2.7445
	V109	0.525	1.905
	V110	0.397	2.519
	V111	0.638	1.567
	V112	0.252	3.961
	V113	0.348	2.870
	V114	0.451	2.216
	V115	0.241	4.153
	V136	0.749	1.335
	V137	0.760	1.315
V139	0.871	1.148	

Appendix (14): Buying Books Multiple Regression Model: Collinearity Statistics

Buying Books: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>

14	V3	0.853	1.173
	V65	0.831	1.203
	V66	0.834	1.198
	V76	0.928	1.077
	V108	0.376	2.659
	V109	0.621	1.610
	V112	0.250	3.999
	V113	0.385	2.599
	V114	0.465	2.150
	V115	0.272	3.671
	V138	0.892	1.121

Appendix (15): Buying Clothing's Multiple Regression Model: Collinearity Statistics

Buying Clothing: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
15	V65	0.867	1.154
	V69	0.847	1.180
	V108	0.468	2.135
	V110	0.492	2.034
	V113	0.391	2.557
	V115	0.300	3.339
	V116	0.491	2.036
	V136	0.748	1.337
	V139	0.933	1.072
	V141	0.762	1.313

Appendix (16): Buying Household Items' Multiple Regression Model: Collinearity Statistics

Household Items: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
15	V65	0.731	1.369
	V67	0.826	1.211

V69	0.871	1.148
V74	0.684	1.463
V109	0.618	1.619
V111	0.690	1.450
V112	0.463	2.158
V113	0.384	2.603
V114	0.517	1.935
V139	0.951	1.051

Appendix (17): Buying Furniture’s Multiple Regression Model: Collinearity Statistics

Buying Furniture: Model	Independent Variables	Collinearity Statistics	
		<i>Tolerance</i>	<i>VIF</i>
22	V108	0.622	1.608
	V113	0.623	1.606
	V140	0.999	1.001



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Ethics Approval Notice

Social Science and Humanities REB

Principal Investigator / Supervisor / Co-investigator(s) / Student(s)

<u>First Name</u>	<u>Last Name</u>	<u>Affiliation</u>	<u>Role</u>
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Special Conditions / Comments:

N/A



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Office of Research Ethics and Integrity

This is to confirm that the University of Ottawa Research Ethics Board identified above, which operates in accordance with the Tri-Council Policy Statement and other applicable laws and regulations in Ontario, has examined and approved the application for ethical approval for the above named research project as of the Ethics Approval Date indicated for the period above and subject to the conditions listed the section above entitled “Special Conditions / Comments”.

During the course of the study the protocol may not be modified without prior written approval from the REB except when necessary to remove subjects from immediate endangerment or when the modification(s) pertain to only administrative or logistical components of the study (e.g. change of telephone number). Investigators must also promptly alert the REB of any changes which increase the risk to participant(s), any changes which considerably affect the conduct of the project, all unanticipated and harmful events that occur, and new information that may negatively affect the conduct of the project and safety of the participant(s). Modifications to the project, information/consent documentation, and/or recruitment documentation, should be submitted to this office for approval using the “Modification to research project” form available at: http://www.rges.uottawa.ca/ethics/application_dwn.asp

Please submit an annual status report to the Protocol Officer four weeks before the above-referenced expiry date to either close the file or request a renewal of ethics approval. This document can be found at: http://www.rges.uottawa.ca/ethics/application_dwn.asp