ATTITUDE OF SAUDI CONSUMERS TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO AL-HASSA REGION (KSA)

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Abstract

This research presents a study of measuring the attitude of Saudi consumers towards online shopping: Al-Hassa Region. The sample consists of 386 respondents. Even though a good communication and Internet networks are available in Saudi Arabia and a good economic status for the citizen nowadays and the expected future, E-commerce is still not a trend for Saudi consumers which indicates that (62% of respondents) did not even purchase online. Moreover, Saudi populations are young, they are educated too, either inside the Kingdom or in King Abdullah scholarship program, and they are like to travel abroad, the online shopping still far away. The prominent reasons of keeping consumers distrust online shopping were highlighted. The Study found out that there were different factors that affect E-commerce practices. First factor is risk factors which include for example waiting time to receive the products. Second is financial risks which involves credit cards, losing the privacy and purchasers are not be able to return money if they are not satisfied with products. Also, product risks which include for example products are not received or they are receiving fake products or services and the language barrier which means consumers are unable to understand English language. Finally the current infrastructure is not reliable enough to make consumer fully confidant with the security websites and postal system.At the ends of this paper, several implications and recommendations for future research related to online purchase are subsequently discussed.

Keywords: E-commerce, Al-Hassa, Infrastructure available, Language Barrier, Online Shopping

Introduction

Thousand years ago, people used to go to shops physically in order to buy their living requirements. There are no substantial differences between the antique stores before and stores nowadays. The world of business experiences a great transformation in various aspects such as location, types of items, services, the nature and activities as well as its mechanisms. However, the trend has been challenged by the popularity of online stores allowing shoppers to shop from the comfort of their homes. This scenario proves distance is no longer an issue for people to buy and bargain on items or services they want.

In Saudi Arabia, e-commerce is still a new trend in the country's information technology revolution. Although Saudi Arabia has the largest and fastest growing Information and Communication Technology (ICT) marketplaces in the Middle East (Saudi Ministry of Commerce, 2001; U.S. Commercial Services, 2008; Al-Furaih,2008), it is still experiencing a very slow growth in e-commerce (Al-Adwani 2003; CITC 2007; Al-Gamdi 2008). Only a tiny number of Saudi commercial organizations, mostly medium and large companies from the manufacturing sector, are involved in e- commerce activities (CITC, 2010). Sadly, the Kingdom of Saudi Arabia (KSA) is a 'rich' developing nation that does not value Internet commerce highly. Al-Ghamdi & Al-Hussain, (2012)

E-commerce transactions also are growing in the Middle East (ME) (19.5 million Internet users) and in the Gulf States. In Saudi Arabia, online transactions have increased by 100%, from $278 million in 2002 to $556 million in 2005 (Al Riyadh 2006). In 2007, Internet sales increased to more than $1.2 billion worldwide and are expected to continue to rise (World Internet Users and Population Stats 2007). Saudi Arabia has the second largest e-commerce market in the GCC with an estimated $520 million and the sales will reach about SR 50 billion in 2015. (Al Jazirah 2013).

As per Al-Eqtisadiah newspaper (2013), the number of smartphone is five millions in Saudi Arabia. As per Al-Riyadh newspaper (2013), the highest Saudi online websites is: Souq.com (13%), Sukar.com (8%), Namshi.com (7%) and MarkaVIP (5%) and all of these websites are only taken third of the online market. As per Al-Hayat newspaper (2013), the number of Internet users at the end of 2013 was 16.4 million with an increase of (55%) comparing with 2012.As per Asharq Al-Awsat newspaper (2014), the growth of e-commerce in the GCC by 1500 percent in the past decade and the size of spending about 3.2 billion dollars in 2012. As per Al-Yaum newspaper (2014), 1% the value of e-retail market in the Kingdom and the main reason for the low percentage is concentrated in banks and Monetary Agency policies because of the difficulty of conducting financial transactions with regard to means payment.As per Al-Jazirah online newspaper dated in 13-4-2014 that KSA is the 5[th]place in using electronic government services in the world.

According to a recent study was conducted by the electronic website "Jawabcom" that Kuwait, Saudi Arabia, Qatar and the UAE are leading the world in the use of smart phone to browse the web, ahead of USA and the Europe in this field. Also, study shows the proportion of Internet users in Kuwait in the first quarter in 2014 reached to 83% compared with 75% in Saudi Arabia. Noting that this percentage is higher compared to the percentage recorded in USA. (Al-Hayat newspaper, 2014).

These figures encourage researchers to study online shopping in Saudi Arabia and its current and future status and more specifically in Al-Hassa region.

This research focuses on measuring the attitudes towards online shopping behaviors in Saudi Arabia with special reference to al-Hassa region, whether these attitudes are positives or negatives, and the level of awareness of e-commerce between genders, education levels, and the type of services being purchased. Also, what are the risks behind using online shopping?

Importance of the Study

Understanding the attitude of Saudi consumers towards the online shopping is a key point in order to satisfy them. Also, it helps to improve e-commerce with reference to the benefit of businesses, sellers, carriers, suppliers, and government   in the Saudi Arabia. Knowledge of the nature of consumer's attitudes especially in Saudi Arabia with reference to Al-Hassa region, the main objective of our study, can result in benefits for the national awareness; they may know the strengths and weaknesses of their behaviors when practicing online shopping. Moreover, it helps to strengthen desired behaviors or attitudes and to weaken dysfunctional behaviors or attitudes towards online shopping. Since, the current and future economic of Saudi Arabia is booming and very huge, the young educated population, the Saudi citizens like to travel around the world and the infrastructure of networks and internet is very applicable and very fast. All these factors are important points in terms of academic purposes and increasingly important to increase the economy. All these reasons encourage the researcher to investigate in this field and. It is vital to mention that this is the first study took place in this topic in Al-Hassa region which include several factors to study.

Limitations of the study

Typical of most field surveys and due to time, efforts, and cost, this study have some limitations and they are:

1. The empirical data may be biased by a novelty effect.

2. This study focuses on shopping online in only some products or services and it excluded others.

3. The geographic limitation of this study is restricted to Al-Hassa region.

4. This study is limited to primary and secondary sources that were available for the study such as literature reviews, questionnaires, books, conferences, exhibitions and articles.

5. This study focuses on Saudi citizen only and it ignored foreigners.

Statement of Problem

The variables that measure an attitude of Saudi consumers towards online shopping and the level of awareness of using these services are not fully examined.

Purpose of the Study

This study aims at finding whether Al-Hassa consumers hold positive or negative attitudes towards online shopping. Also, what is the level of awareness between genders, education levels, and the type of services being purchased? Moreover, what are the risks behind using online shopping and other related variables?

Questions of the Study

A. What are Al-Hassa consumer's attitudes towards online shopping?

B. Does Al-Hassa consumer's purchasing decision tends to be in favor of shopping online? And what are the most effective factors leading to that?

C. Is there any statistically significant difference relative to the consumer attitude due to demographic factors: (gender, age, social status, education levels, annual income, and the types of products or services) tend to be in favor of shopping online?

D. Does risk factor influence the consumers' decisions towards online shopping?

Hypotheses Development

The study model is illustrated in figure below:

Figure 1: Illustration of the three main variables affecting the relationship between the consumer and online shopping in Al-Hassa region - Illustration of study Model.
Source: Researcher's development (Al Salamin, Hussain A, 2014)

The hypothesis here shows the relationship between attitudes of consumers' behavior and online shopping in Al-Hassa region in each main variable deeply.

H1-Demographic Variables

       This part of the project explains the relationship between demographic variables and online shopping in Al-Hassa region.

H1a: There is a significant relationship between gender and the online shopping.
H1b: There is a significant relationship between level of education and the online shopping.
H1c: There is a significant relationship between occupation and the online shopping
H1d: There is a significant relationship between the income and the online shopping
H1e: There is a significant relationship between age and the online shopping in Al-
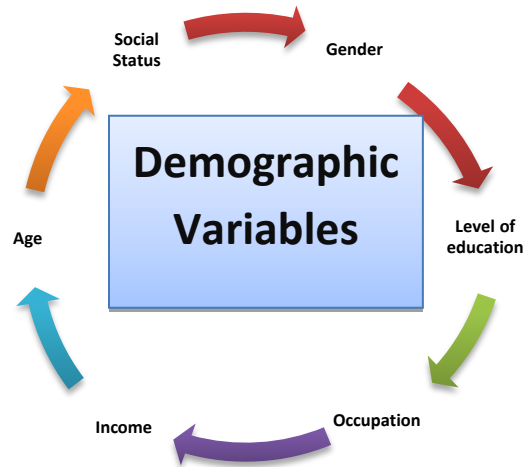**H1f:** There is a significant relationship between the social status and the online shopping.

Figure 2: Illustration of the five main demographic variables affecting the relationship between the consumer and online shopping in Al-Hassa region - Illustration of hypothesis H1.

Source: Researcher's development (Al Salamin, Hussain A, 2014)

H2 – Type of Products or Services:

This part of the project shows the relationship between type of products or services and online shopping in Al-Hassa region.

H2: There is a significant relationship between the type of products or services (booking hotels – airline tickets – electronic devices)and the online shopping in Al-Hassa region.

H3 – Risks Variables:

This part of the project shows the relationship between risks variables and online shopping in Al-Hassa region.

This part of the project shows the relationship between risks variables and online shopping in Al-Hassa region.

H3a: There is a significant relationship between financial risks and the online shopping in Al-Hassa region.
H3b: There is a significant relationship between product risks and the online shopping in Al-Hassa region.
H3c: There is a significant relationship between time risks and the online shopping in Al-Hassa region.
H3d: There is a significant relationship between language barrier and the online shopping in Al-Hassa region.
H3e: There is a significant relationship between infrastructure available and the online shopping in Al-Hassa region.
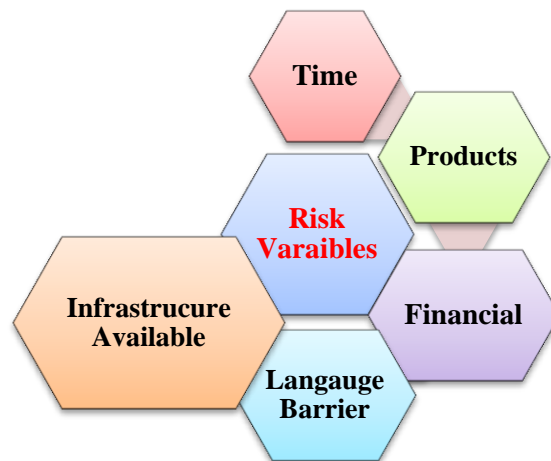
Figure 3: Illustration of the four main risks variables affecting the relationship between the consumer and online shopping in Al-Hassa region - Illustration of hypothesis H3.
Source: Researcher's development (Al Salamin, Hussain A, 2014)

2. Background of online shopping / E-commerce

Online shopping and e-commerce can be used interchangeably when explains the purchasing via the internet. There are many definitions of these written by researchers and authors that will be discussed in the next chapter.

2.1. Definitions of online shopping / E-commerce

''Online shopping or e-shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. Mobile commerce (or m-commerce) describes purchasing from an online retailer's mobile optimized online site or app.''(www.wikipedia.com). Examples of current popular online shopping sites are eBay, Amazon, Best Buy, etc. In Saudi Arabia, the famous examples of online shopping sites include Souq, Sukar, Namshi, and MarkaVIP.

According to Areeg Al-Mowalad and Lennora Putit (2013) who defines the online shopping as ''E-commerce or online shopping is the terms used to describe the activity of selling, buying and paying via shopping websites. The activity is facilitated by the use of technology and gadgets such as personal computers, I-pad, and even a smart phone with internet embedded.''

"Online shopping is the act of purchasing products or services over the Internet". (www.businessdictionary.com)

According to Dave Chaffey in his book (E-business and E-commerce Management) (2011) P.10, he defines an e-commerce as" all electronically mediated information exchanges between an organization and its external stakeholders. It is often thought simply to refer to buying and selling using the internet; people immediately think of consumer retail purchases from companies.''

The other definition of e-commerce as per (Wikipedia) which states that'' is a type of industry where the buying and selling of products or services is conducted over electronic systems such as the Internet and other computer networks. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems. ''

''Business conducted through the use of computers, telephones, fax machines, barcode readers, credit cards, automated teller machines (ATM) or other electronic appliances (whether or not using the internet) without the exchange of paper-based documents. It includes activities such as procurement, order entry, transaction processing, payment, authentication and non-repudiation, inventory control, order fulfillment, and customer support.

When a buyer pays with a bank card swiped through a magnetic-stripe-reader, he or she is participating in e-commerce."(www.businessdictionary.com)

As a result, most of researchers and authors agreed on defining the term. Online shopping and e-commerce can be used interchangeably when explains the process of purchasing via the internet and can take several models and types.

3. The Saudi Efforts in Electronic Government

Electronic-government is defined as the use of information technology by the government agencies to reach out to citizen, business and other arms of the government by using Internet, web and WAP. There are several benefits that can be achieved by implementing e-government services, such as improving delivery of services to citizens, improving interface with business and industries, more transparency, greater convenience, quick finalization of citizen businesses, less corruption, on-line Access to information, availability of government 24/7, and making the work of government more efficient and effective.
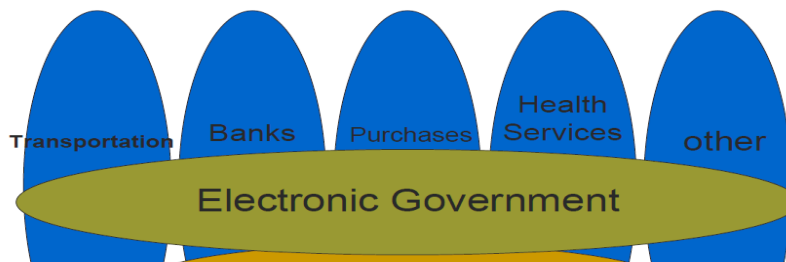

Figure 4: The effects of electronic government on electronic commerce

Source: Open Course ware at KFUPM

There are many programs and great effort exerted by the Saudi government to lunch and to enhance the e-government and they are:

A. Electronic Visa for the foreigner

"Electronic Exit Visa and return" through (Muqeem) services that offered by Elm company in partnership with the Directorate General of Passports. From this national service developed that saves time, effort and money, has been by which the issuance of more than ten thousand visas electronically during the first three months of the service.

B. Yesser program

Yesser is a program of electronic trading in the Kingdom. It is a joint program between the Ministry of Communications and Information Technology, Ministry of Finance and some other government agencies in order to create a shared infrastructure and to provide a safe interdependence between the parties to facilitate the entry of the target beneficiaries through a unified portal.

As per Dr. Abdul Rahman Al-Jaafari, Governor of the Communications and Information Technology, and Chairman of the Steering Committee for e-Government Program, and Chairman of the Supervisory Committee of the National Conference for the second e-Government "It has implemented a common infrastructure projects such as Safe Government Network, Government Integration Channel, Electronic Transactions Data Center, National Portal, and Center for Digital Certification.

Also, it has developed specifications and technical standards consolidated, and training initiative to build capacity and skills, and we have now (126) governmental entity implements and provides about A. (1000), e-service, in addition to the start of a large number of other government agencies that began to shift toward electronic trading seriously and interest which means more electronic services in the future. "

C. Fingerprint and Electronic Portal Project

Dr. Bandar Bin Abdullah Al-Mashari Al Saud, director of the National Information Center of the Ministry of Interior, the Ministry of National Information Center, and the Directorate General for passports, and agency civil status, and some sectors of public security, such as the traffic has carried out a number of projects in the field of technical and professional electronic trading service to facilitate citizens and residents and to facilitate the requirements of the service. He said that there are a number of important technical projects such as Fingerprint and Electronic Portal Project, electronic gate of the ministry, national identity, and short text alerting messages services, Self-services, and geographical systems.

D. Modern postal system

Dr. Mohammad Bentin, the Chairman of Saudi post, he says: "The Saudi Post is an important part in electronic governmental transactions. Saudi Post is currently working with Microsoft to establish secure official governmental electronic mailing through national servers inside the kingdom to link electronic security and support for the transition to information society".

E. Registration and Admission for Universities and Governments jobs

4. Methodology and Procedure

4.1 Data Collection

An online questionnaire is used to collect quantitative data. The study explains the relationship of one variable with another through the research elements. The researcher has prepared a questionnaire and a set of questions that were asked to the intended participants. Excel and SPSS are used to provide a descriptive analysis.

After the questionnaire is completed, each item is then analyzed separately to create a score for each item and then as a group of items. Analysis and comparison are presented in form of published studies. Finally, a conclusion based on the results and on the hypotheses posited and provides recommendations and suggestions.

4.2 Population and Sample Size:

The sample size was calculated to guarantee a sufficient number of respondents in each subgroup. Thus, the following formula has been used to estimate the population
sample size (The Survey System, 2007):

$$\text{Minimum Sample Size (n)} = \frac{t^2 * p * (1-p)}{m^2} \quad \text{Where:}$$

n = required sample size (minimum size)
t = Confidence level at 95% (standard value of 1.96)
p = Estimated fractional population of subgroup (20,000,000)
m = Margin of error at 5% (standard value of 0.05)

After we apply the above equation the required sample size is **385**. The questionnaire was prepared by using Google Docs application. The survey questionnaires were distributed to more than 1000 participants, 386 responses were received from participants with 38.6% response rate. The survey is emailed to many persons via social media e-mails, WhatsApp, twitter, and Facebook in both languages: Arabic and English.

4.3 Statistical Procedures

The collected data were analyzed statistically using Excel program. Question presented using a five-point Likert-scale.

 A Likert scale is a type of research method tool frequently used in research surveys. It allows respondents to indicate how much they agree with the statement that is posed. A Likert scale is a type of "psychometric response scale." (Wikipedia) This type of scale measures how much the respondent is in agreement with the question. For instance, a respondent could be in total agreement, feels strongly oppose to the question, or the respondent is sitting on the fence (in between both sides). The Likert scale may be conducted from a scale from one to five.

1-(Unimportant at all) 2- (Unimportant) 3-(Neutral) 4-(Important) 5-(very important).Survey results were analyzed using a tool to calculate Frequencies, Mean, Std. Deviation, One Sample T-test, and One-Way ANOVA. These results were extracted from SPSS program.

5. Findings and Discussion

5.1. What are the Saudi consumer's attitudes towards online shopping?

In order to investigate this question, the researcher counts the frequencies of responses to question number 3 in the questionnaire "Have you ever purchased anything online?" and the statistics were as in Table (1), where 62% of the study population have never purchased compared to 38% they were purchased.

Have you ever purchased anything online?	FREQUENCY	%	Mean	Std. Deviation
Yes	146	38		
No	240	62	1.62	.486
Total	386	100		

Table 1 The frequency distribution of participants of purchasing online attitudes

Based on the results of the analysis of data collected for the first participant group of the questionnaire, the researcher finds that the mean is M = **1.62**and standard deviation is **.486**which indicates that Saudi consumer's attitude is in the beginning and still away which agreed and support several previous studies that conducted before. The vision can be viewed more clearly in figure (5) where it gives an indication of the acceptance of the hypothesis that the Saudi consumer holds negative attitudes towards online shopping.

Figure 5: Total Participants attitudes towards online shopping

There are several reasons that keep consumers away from purchasing online. However, prominent one as indicated by respondents is the luck of experience. They did not have a credit card, and the fact that products are available in local market respectively. The second important category of reasons is: the consumers like to visualize and touch the products while purchasing, the absence of trust and credibility, and security risks as you can see in figure 8.

Reasons for not Purchasing Online

Category	Value
English Language Barriers	2
No Clear Rules and Legislations	1
No Waranty	2
Expensive	6
It is limitied products	1
No Postal Mail	5
Bad Experince	1
Less Quality	18
I don't have credit card	36
Fake products or not reached	18
Security risks(websites,Visa)	23
distrust and credibility	26
Products avialable in Local Market	34
Long waiting time of delvery	17
Luck of experince	39
I trust touched products	27

Figure 6: Reason that make participants keep away from purchasing online   **5.2.   Does   Al-Hassa consumer's   purchasing decision tends to be in favor of shopping online? And what are the most effective factors leading to that?**

In order to investigate this question, the researcher counting the frequencies of responses to the question number 10 in the questionnaire "Do you prefer online shopping over traditional shopping? And Why?" and the statistics were as in Table (2), and figure (7) respectively where 65% of the study population prefer to buy online compared to 35% prefer to buy in traditional way.

Do you prefer online shopping over traditional shopping	FREQUENCY	%
Yes	95	65
No	51	35
Total	146	100

Table 2: The frequency distribution of participants who prefer or not prefer online Shopping

Do you prefer online shopping over traditional shopping

35%
65%
■ Yes ■ No

Figure 7: Percentage of participants who prefer or not prefer to shop online

To know what the most influential factors in choosing to shop online over traditional shops, the researcher analyzed the completion of the question number 10 in the questionnaire by justifying their answers. We can understand which the most leading variables to the decision of purchase online. Based on figure (8), it is obvious that the prominent reason to purchase online is promotions and offers (prices), convenience and time saving with 17% and 16% respectively. Another important reason is the availability of a wide range of products that are not available in local stores with 13% for both reasons. Also, more promotions and easy to compare between products are the third important factors to purchase online with 9% for both reasons. In contrast, after sales services, fast shipping, more payment options, trust, brand conscious, friend referral, and high quality are not considerably significant factors that encourage the participants to execute a purchase online.

In other words, t after sales services, fast shipping, more payment options, trust, brand conscious, friend referral, and high quality are not the first consideration for the Saudi consumers but they actually prefer to buy online because of the better offers (prices), promotions, saving time and convenience , wide range of products which they were not available in local stores, and the easiness of comparing between products and prices are the most effective factors that leading Saudi consumer's to purchase online.
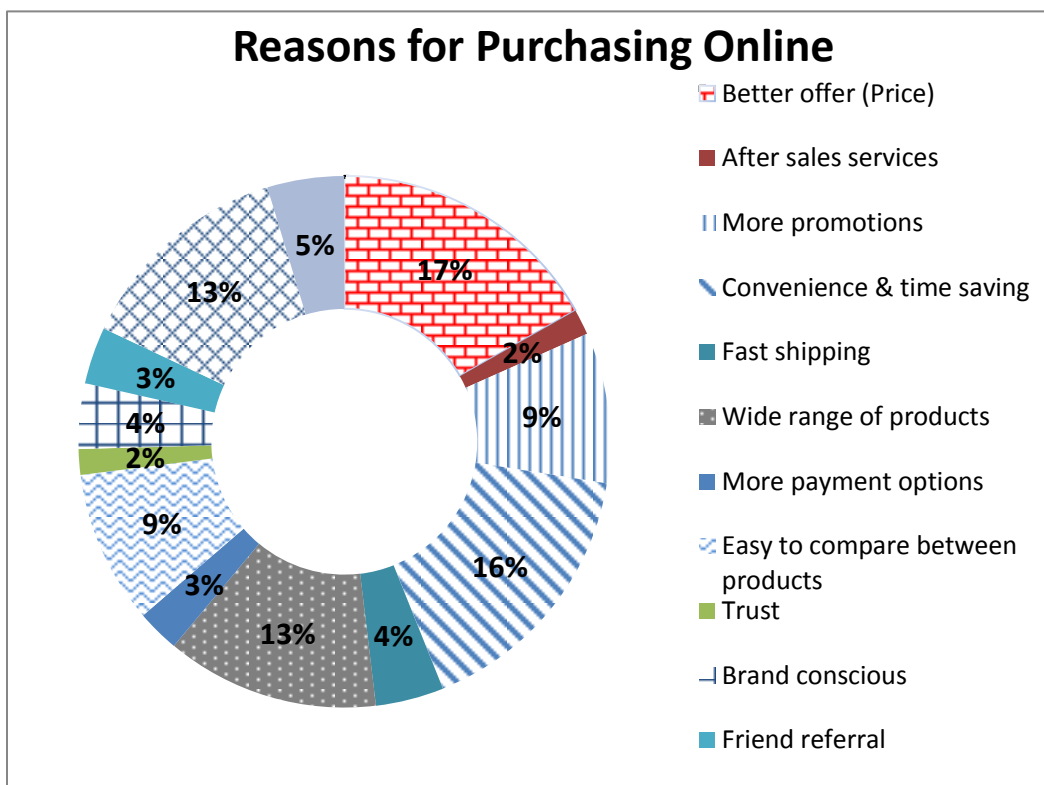

Figure 8: Reasons that encourage participants for purchasing online

5.3. Is there any statistically significant difference relative to the consumer attitude due to demographic factors: (gender, age, social status, education levels, annual income, and the types of products or services) tend to be in favor of shopping online?

Thus, the researcher appliedOne- WayANOVA test for each of the variables (consumer attitude) with all demographic factors, which showed the comparing averages by F-test and the significance level (Sig.) for each factorexcept the (Gender and Social Status) factor where we applied one sample t-test.The results are summarized in the table (3) as follows:

Factor		Do you prefer buying online instead of the traditional ones?
Gender	T	.243
	Sig.	**.808**
Age	F	.017
	Sig.	**.897**
Education Level	F	2.303
	Sig.	**.131**
Social Status	T	-.336
	Sig.	**.737**
Occupancy	F	.047
	Sig.	**.829**
Annual Income	F	.324
	Sig.	**.570**

Table 3: T-test and one- way ANOVA for demographic factors

Given the results in table (3) above, we can say about each factor that:

Gender: The significance level of the variable (consumer attitude) is 0.808 which is larger than 0.05.So,the researcher accepts the null hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due to age.

Age: The significance level of the variable (consumer attitude) is 0.897 which is larger than 0.05. So,the researcher accepts the null hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due to age.

Educational level: While the significance level of the variables (consumer attitude) is 0.131which is larger than 0.05. So,the researcher accepts thenull hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due to the level of education.

Social status: While the significance level of the variable (consumer attitude) is 0.737 which is greater than 0.05. So,the researcher accepts thenull hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due to the social status.

Occupancy: While the significance level of the variable (consumer attitude) is 0.82which is larger than 0.05. So,the researcher accepts thenull hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due to the occupancy.

Annual income: Whereas the significance level of the variable (consumer attitude) is 0.570which is larger than 0.05. So,the researcher accepts thenull hypothesis proposed that there is a statistically significant difference relative to the consumer due to the annual income.

❖ From the above statistics and results researcher has found that H1a, H1b, H1c, H1d, H1e, and H1f**are all accepted.**

From Table (16) below, the researcher found that the most statistically important products or services are reservation of airline tickets, booking hotels and cars, and electronic devices with the mean M= 3.20,M = 3.06, and M = 2.88 respectively which **accept** the hypothesis **H2**.

5.4. Does risk factor influence the consumers' decisions towards online shopping?

Researchers applied One Way ANOVA test for each of the variables (consumer attitude) with all risk factors, which showed the comparing averages by F-test and the significance level (Sig.) for each factor.The results are summarized in the table (4) as follows:

Factor		Do you prefer buying online instead of the traditional ones?
Time Risk		
Waiting	**F**	1.226
	Sig.	0.270

Table 4: One way ANOVA test for time risk

Time Risk: The significance level of the variable (consumer attitude) is 0.270 which is larger than 0.05, the researcher accepts the null hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due time risk. That means when the risk increased, the attitude deceases and vice versa.

Factor		Do you prefer buying online instead of the traditional ones?
Financial Risk		
Credit Card	**F**	0.266
	Sig.	0.607
Identity	**F**	0.000
	Sig.	0.988
Not getting	**F**	0.053
	Sig.	0.818
Privacy	**F**	0.010
	Sig.	0.920
Expensive	**F**	5.742
	Sig.	0.018
Not return money	**F**	0.453
	Sig.	0.502
	F	1.087
Average	**Sig.**	0.642

Table 5: One way ANOVA test for financial risk

Financial Risk: The significance level of the variable (consumer attitude) is 0.642 which is larger than 0.05. So, the researcher accepts the null hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due financial risk which means that when the risk increased the attitude deceases and vice versa.

Factor		Do you prefer buying online instead of the traditional ones?
Product Risk		
Difficult to return	**F**	0.646
	Sig.	0.423
Not touch	**F**	2.589
	Sig.	0.110
Average	**F**	1.618
	Sig.	0.533

Table 6: One way ANOVA test for product risk

Financial Risk: The significance level of the variable (consumer attitude) is 0.533 which is larger than 0.05. So, the researcher accepts the null hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due product risk which means that when the risk increased the attitude deceases and vice versa.

Factor		Do you prefer buying online instead of the traditional ones?
Infrastructure Risk		
Internet	**F**	0.945
	Sig.	0.333
Complexity	**F**	0.021
	Sig.	0.886
Bad experience	**F**	3.5
	Sig.	0.063
Infrastructure	**F**	0.002
	Sig.	0.969
Average	**F**	1.117
	Sig.	0.563

Table 7: One way ANOVA test for infrastructure risk

Infrastructure Risk: The significance level of the variable (consumer attitude) is 0.642 which is larger than 0.05. So, the researcher accepts the null hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due infrastructure risk which means that when the risk increased the attitude deceases and vice versa.

Factor		Do you prefer buying online instead of the traditional ones?
Language Barrier Risk		
Language	**F**	0.856
	Sig.	0.356

Table 8: One way ANOVA test for language barriers

Financial Risk: The significance level of the variable (consumer attitude) is 0.356 which is larger than 0.05. So, the researcher accepts the null hypothesis proposed that there is a statistically significant difference relative to the consumer attitude due financial risk which means that when the risk increased the attitude deceases and vice versa.

❖ From the above statistics and results researcher has found that H3a, H3b, H3c, H3d, and H3e **are all accepted.**

Clause	Measure	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	T- Test
I will advise others to shop online in the same websites that I used to.	Freq.	3	5	26	75	37	**3.95**	**.869**	**13.139**
	%	2.1%	3.4%	17.8%	51.4%	25.3%			
I will encourage my family and friends to use same websites that I used to	Freq.	1	11	26	63	45	**3.96**	**.924**	**12.542**
	%	.7%	7.5%	17.8%	43.2%	30.8%			
I plan to shop online regularly.	Freq.	5	11	48	47	35	**3.66**	**1.033**	**7.688**
	%	3.4%	7.5%	32.9%	32.2%	24%			
I plan to increase shopping online	Freq.	5	13	41	53	34	**3.67**	**1.038**	**7.814**
	%	3.4%	8.9%	28.1%	36.3%	23.3%			

Table 9: T-test for Future prospects of Saudi consumer towards online shopping

From the table (9) above the researcher conduct a t-test and he conclude that:

1. The Saudi consumer attitudes towards the secure website is preferable with M= 3.96 with T = 13.139 and M = 3.96 with T = 12.542 which support that Saudis are very critical to website security and they are pay attention to the financial risks.
2. The Saudi consumer attitude to shop in regular basis is moderate with M = 3.66 and T = 7.688.
3. The Saudi consumer attitude to increase shopping online is moderate with M = 3.67 and T = 7.81

6. Conclusion

After implementing this study, the researcher found that this study covers demographic factors, type of products and services, and financial risks in Al-Hassa region which is the only study that discuss and inspect the attitude of their consumers as it was mentioned in the importance of the study and the literature review. This may lead the government and firms to get benefit from these results and implement different strategies to strengthen the awareness of consumers in Al-Hassa region and Saudi Arabia as a whole.

The aim of this study is to investigate factors that measure the attitudes of Saudi consumers towards online shopping and to investigate the most effective factors that leading to their attitudes. The findings of this study show that Saudi Arabia is a late adopter of online shopping compared to industrial countries. The outcomes of this study point to a negative attitudes toward online shopping among Saudi consumers which was support a previous studies were conducted before. There were only 38% of participants who purchase online (almost one -third of total participants). Findings indicate several reasons which prevent consumers to purchase online. The most prominent categories are: luck of experience; consumers didn't hold a credit card; and the fact that products and services are available in the local market. The second important categories of reasons are: consumers like to visualize and touch products while purchasing, distrust and credibility, and security risks.

The study concludes that there is a positive attitude between Saudi consumers

and online shopping while consumers starting to practice online shopping and they are satisfied. The outcomes of this study show that 65% of the total participants prefer online shopping over traditional methods of shopping.

Findings also show that the male participant is more in favor to shop online with 73% while female participants are 27%.Also, the majority of participants are young who are strongly preferred shopping online with 42% in ages between (26-33 years) and with 33% with ages between (18-25 years). The majority of participants are married (64%), and 36% of them are single. The majority of participants are holding bachelor degrees or equivalent (68%) which shows that they are young and educated. The majority of participants are working in the private sector with 42%. Findings were clarified several reasons that encourage consumers to purchase online. The most prominent reason was the better offer (prices) and convenience and time saving. The second categories of reasons are: there are a wide range of products and services and they are not available in the local market. The third categories of reasons are: more promotions and easy to get one-click comparison among several products. Study concludes that there are some products and services to be in favorable of online shopping and they are: booking hotels, airlines tickets, and electronic devices.

The Study concludes that there are some products and services to be in top preference of online shopping and they are: booking hotels, airlines tickets, and electronic devices.

Finally, there are significant relationships between online shopping and demographic factors, risk factors, and type of products and services.

7. Recommendations and Implications

This section of the research highlights recommendations and implications for the research based on the study findings. The researcher divided the recommendations into the following:

A. Saudi Government

1. Developing more legislation, rules, policies, and regulations fore-commerce in the Kingdom by coordination with Ministry of Justice, Ministry of Commerce and Industry, and Ministry of Interior.
2. Lunching an electronic government website that works as an intermediary between businesses and consumers.
3. Conducting deep studies, workshops or campaigns that explain and enlighten communities the advantages of e-commerce.
4. Need for a developed postal system that covers every area in Saudi Arabia employing GPS technique.

B. Firms, Companies, and Organizations

1. Banks should provide a MasterCard or visa with fewer benefits or make more options of payment that make the life easy for consumers.
2. Banks should provide a debit card in order to motivate more consumers shopping online.
3. Software engineers and specialists should … design and develop user-friendly software encourage even non-computer expertise to share the online realm and should have an interface having both languages (Arabic and English).
4. Lunching marketing websites that support consumers and make them confident to use the online shopping securely.

7.1. Implications

This study provides the government and firms with useful and important information about consumer's attitudes and their main reasons and factors that influencing online shopping. Government and firms should cooperate together to increase the awareness consumers towards online shopping by conducting regular workshops in different regions around the kingdom. Also, they should increase and focus their effort to eliminate the risk that consumer may lose their money or identity in fake websites by issuing a strong website that serve as a gate or intermediary between consumers and firms with high security standards. Moreover, government and firms should sponsor studies and research) conducted in this filed and should encourage future students to specialize in this filed abroad. Government should apply and implement rules and legislations that support consumers and to increase their awareness of how to use online shopping websites by designing user-friendly websites those include procedures and step by step of how to purchase online.

7.2. Assumptions:

- It is assumed that the participants' opinions and feedback will be correct.
- It is assumed that the secondary data will be collected is correct.
- It is assumed that this study will benefit the Saudi communities and will offer suitable suggestions to improve the practice of online shopping in Saudi Arabia.

7.3. Future Prospect of the study

1. Conducting similar studies in different provisions and different cities.
2. Conducting similar studies to measure the effect of social media on online shopping.
3. Conducting similar studies on the businesses perspectives.
4. Conducting similar studies on specified products or services.
5. Conducting similar studies to measure the effect of lunching legislations and rules on online shopping and their effect on the attitude of consumers.
6. Conducting similar studies that include Saudis and non-Saudis who live in Saudi Arabia.

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