ONLINE PURCHASE BEHAVIOR OF GENERATION X IN KINGDOM OF SAUDI ARABIA

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ABSTRACT

The escalation of the Internet and information technology has significantly contributed to the popularity of online shopping. Generation X (Gen X) has been identified as the age cohort that makes up most online shoppers in many developed countries. Even though Gen X makes up the largest segment of KSA's population as well as its Internet population, they are not the largest segment of online shoppers. The aims of this study are to investigate the online purchase behavior of Gen X in Saudi and identify the factors that drive the behavior. 200 respondents from Gen X participated in the survey. Findings from the study reveal that Gen X in Saudi buys mostly from online retailers operating via Facebook and Instagram. Of the four factors proposed in the model, only perceived trust and perceived reputation have a significant positive relationship with online purchase intention of Gen X shoppers. Implications of these findings are discussed for researchers and practitioners.

Keywords: Generation X; Online Purchase Intention; Perceived Trust; Perceived Reputation; Perceived Risk; Perceived Usefulness

INTRODUCTION

Online shopping is a form of electronic commerce that allows the consumers to buy products directly from sellers over the Internet. Consumers must have access to and knowledge of the Internet if they want to shop online. Once the infrastructure is ready, the Internet can give consumers easy access to information and speedy, 24 hours-a-day, seven-days-a-week convenience shopping regardless of their geographical location. Online shoppers tend to be younger than traditional shoppers. Even though larger percentages of older generations are online now than in the past, young people still dominate the online population. This generation is technologically-savvy as they grew up in the information age and prone to use the media on daily basis. It is believed to be the biggest group of people who utilize the Internet as a channel for shopping.

In KSA, online shopping has grown by leap and bound, as you will see below; according to www.nordeatrade.com report on Saudi Arabia: Internet access; Saudi Arabia, with its 33.6 million inhabitants, has the third largest population in the Middle East after Iran and Iraq. It also has the second largest internet user population that reaches 24.1 million (Internet World Stats), with a penetration rate well above the regional average at 72% (as opposed to 57.8%). Moreover, Saudi internet users account for 16.4% of total

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digitally connected populations in the Middle East. Internet penetration growth is expected to grow at a rate of 6.9% to 73.5% by 2022. Saudi Arabia has a high smartphone penetration rate (65.2%), which is nonetheless behind regional leaders such the UAE (78%) and Israel (74%). Smartphone penetration is forecast to grow only slightly in the four next years to 66.7% (E-shop World). As far as search engines are concerned, Google dominates the industry with a 97.1% market share, followed by Bing at 1.3% and Yahoo at 1.19% (Stat counter).

E-commerce market: The Saudi e-commerce market has enjoyed steady growth in recent years, with turnover increasing by 11% on average, according to the Ecommerce Foundation. Total e-commerce revenue across all product categories was US$ 6.13 billion in 2017, and is expected to grow to US$ 9.41 billion by 2021, according to Statista. The market, with its 12.94 million users (50% of all internet users), is one of the largest across the MENA region and is expected to continue its growth in the upcoming years, albeit at a slower rate than the global average (12.5% as opposed to 24.8% worldwide). 6.34 million additional Internet users are expected to shop online, putting the number of e-shoppers at 19.28 million by 2022 (accounting for 54% of total population). With such a growth rate both in turnover and number of online shoppers, Saudi Arabia is expected to surpass the United Arab Emirates as the top e-commerce market in the Middle East. While Saudi Arabia ranks 46th on UNCTAD E-commerce Index worldwide, it has the third highest score in the Middle East after the UAE and Israel. Cross-border trade is significant, especially within the regional context, with UAE-based websites leading international shipments to Saudi Arabia. 65% of all online purchases were made from websites based in Gulf Cooperation Council countries and Noon.com, based in the UAE but owned 50% by Saudi Arabia Public Investment Fund, launched a local version of its website in Saudi Arabia at the end of 2017 and is expected to contribute to the share of domestic online shopping. Souq.com (which was recently purchased by Amazon), as well as Amazon Global and AliExpress are among the most visited e-commerce websites in Saudi Arabia. The market is dominated by big retail groups, as only 5% of SMEs use e-commerce in addition to traditional sales mediums, according to the Saudi Communications and Information Technology Commission.

E-commerce sales and customers; Unlike Emirati e-commerce, with which the Saudi e-commerce shares many similarities, fashion products lead online sales in Saudi Arabia. In 2017, total revenue generated by the fashion industry stood at US$ 1.91 billion, followed by electronics & media at US$ 1.85 billion. The online fashion market is expected to grow at an average of 20% between 2018 and 2021 and continue to lead the e-commerce market with an estimated value of US$ 3.08 billion by 2021, while the electronics & media category is set to maintain a slower growth rate and reach US$ 2.66 billion in the same year. The footwear segment is forecast to have the highest growth within the fashion market during this period (average annual growth of 28.3%). Saudi online shoppers are rather frequent buyers, as 23% of e-commerce customers purchase a product at least once every two weeks, while only 3% buy less frequently than every six months, according to the Saudi Communications and Information Technology

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Commission. Overall, 19% of male and 27% female Internet users are considered 'heavy buyers', purchasing online at least once every two weeks. That rate is particularly significant among those under 30, as 29% of all internet users in that age group shop online at least once every two weeks. As far as product categories are concerned, games, consoles, music, film, event tickets and travel services are purchased mostly online. The average Saudi consumer spends US$ 618 online, an amount which is expected to grow only slightly to US$ 642 by 2020. In fact, online purchases were reported to drop by 13% in the last four years, according to the Ecommerce Foundation.

Saudi online shopping is also characterized by the prevalence of cash-on-delivery (comprising between 69% and 85% of online orders according to various estimates), while e-wallets such as PayPal, Amazon Payments and Google Wallet account for 24% of all purchases.

Social media: Saudi Internet users are active on social media and spend on average 2 hours 55 minutes per day (behind the UAE and Israel that lead social media consumption in the region). Saudi Arabia has a total of nearly 19 million social media users (59% of total population and 79% of internet users) and 16 million of them also access their social media accounts *via* mobile (Hootsuite Survey 2017). Almost all social media users are reported to have a Facebook account (nearly 19 million) and 45% of them access the platform daily. As in most other GCC countries, WhatsApp is used by a large amount of internet users (88% of total - 21.2 million people). Twitter and Snapchat register their highest usage rates in Saudi Arabia across the MENA region, with 40% and 45% of social media consumers using these platforms. Twitter with 7.6 million users and Snapchat with 8.5 million. Despite decreasing popularity, the Japanese-owned Line is used by 20% of Internet users (4.8 million people), the highest rate by far in the Middle East, according to Mideast Media Survey 2017. Saudi social media users are among the most engaged ones in Arab countries, with 90% of all users posting messages or comments on social media and 88% *via* direct and instant messaging (second highest rate after the UAE).

LITERATURE REVIEW

Perceived Risk

Perceived risk is defined as the potential for misfortune in seeking after an ideal result while occupied with online shopping; it is a mix of vulnerability with the chance of genuine result. online purchasing might be related with antagonistic outcomes that are not found in customary commerce, for example, buyer's failure to esteem the nature of the item straightforwardly, the absence of individual contact with a sales rep, the expenses of figuring out how to utilize the Internet or site, the change from different channels to the electronic one, the age of uneasiness and stress for shoppers who feel awkward utilizing the Internet, the nonattendance of connection and social contact with others, and security of payment.

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(Prasad, Garg & S. Parsad 2019) study; results indicated that impact of social media usage and EWOM on purchase decision is mediated by conviction. Firm's reputation as brand (perceived by the customer) moderates the relationship between EWOM and purchase intention in a manner that this relationship is significantly stronger if there is more positive brand reputation.

Comparable with different generations of consumers, a few individuals from Gen X don't care to shop online, primarily because they don't have a sense of safety and security when buying online. Different reasons that discourage the Gen X from purchasing online incorporate failure to see and touch the item, not trusting that online requesting will go easily, having worries about giving out personal information, and the additional cost of delivering and shipping. Based on the above discussion, we propose our first hypothesis.

Hypothesis 1: *There is a significant negative relationship between perceived risk and intention of Gen X to purchase online.*

Perceived Usefulness

Perceived usefulness is defined as the person's discernment that utilizing the innovation will upgrade or improve their presentation or performance. In the context of online shopping, usefulness refers to the degree to which consumers believe using the Internet as a medium will improve their performance or productivity.

According to (Sohn 2017) study, which is grounded in technology acceptance theory, reveal the pivotal role of consumers' beliefs about the quality of mobile online stores in the formation of usefulness perceptions prior to adoption. Hence, we propose the following hypothesis.

Hypothesis 2: *There is a significant positive relationship between perceived usefulness and intention of Gen X to purchase online.*

Perceived Reputation

A consumer may have perception toward the online seller's reputation, the perceived reputation of the online seller provides assurance about the seller's ability, integrity, and goodwill. It is the extent to which buyers believe that the seller is honest and concerned about its customers (Doney & Cannon, 1997). A large study looked at the effect of consumer perceptions of price unfairness, perceived price unfairness increased some consumers' intentions for online retaliation, effects of competence *vs.* benevolence trust had different effects as the trust effects were moderated by customer loyalty and retailer reputation (Riquelme, Roman, Cuestas & Iacobucci 2019).

At the point when a potential consumer has next to zero experience with the seller, the outsider assessment on its reliability can be a significant wellspring of data. Online sellers normally incorporate tributes from past clients. Gen X invests a ton of energy associating with their companions on the web. Subsequently, it tends to be expected that they depend

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on one another for tribute and affirmation about online venders and their products. Thus, the following hypothesis is posited.

Hypothesis 3: *There is a significant positive relationship between perceived reputation and intention of Gen X to purchase online.*

Perceived Trust

Trust in online shopping context: a consumer's willingness to rely on the seller and act in circumstances where such action makes the consumer vulnerable to the seller. Mayer, et al., (1995) defined trust as behavioral, based on one person's beliefs about the characteristics of another person. Since, in a virtual climate, the level of vulnerability of an exchange is higher than in a customary setting, trust turns into a significant factor. Trust ought to be an especially basic factor in an online setting where the shopper doesn't have direct command over the activities of the seller.

(Bojang, Medvedev, Spasov & Matvevnina 2017) their results provided evidence that perceived security has the greatest influence on online trust. This was followed closely by perceived reputation and finally perceived privacy. This clearly shows that e-commerce consumer population considers these factors very imperative in engendering their trust in the virtual B2C e-commerce environment. Along these lines, the purchaser's sensations of trust toward an online vender are a significant determinant in thinking about his/her aims to utilize, and utilization practices identified with online activities.

Since saw trust assumes a critical part in affecting the goal to shop online, therefore the following hypothesis is proposed.

Hypothesis 4: *There is a significant positive relationship between perceived trust and intention of Gen X to purchase online.*

RESEARCH METHODOLOGY

Before real information assortment occurred, a pilot test was run on 20 respondents. The motivation behind the pilot study was to survey the unwavering quality of and capacity of the respondents to comprehend the instrument. Alterations were made to the instrument before definite information assortment. The shopping center capture strategy was utilized in this investigation to gather information from respondents due to its convenience. The questionnaires were given out in explicit shopping centers in Riyad, KSA. The inclusion criteria to be chosen as respondent was those matured 18 to 35 years.

The questionnaire contained two sections. Section A was intended to gather the respondents' demographic information, for example, sex, age, race, education level, occupation, monthly income as well as internet usage and online shopping behavior. Part B was expected to recognize the respondents' disposition to online shopping. It included nineteen questions, which separated into five categories of four independent variables and

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one dependent variable. Respondents were asked to measure the variables using a five-point Likert scale anchored at 1=strongly disagree and 5=strongly agree.

RESULTS AND DISCUSSION

Demographic Profile of Respondents

Demographic characteristics of the 200 respondents including their internet utilization and online shopping were introduced in Table 1. There was about a similar level of male (49.0%) and female (51.0) respondents in this study. The lion's share was Saudis (57%) in 22-26 age section (50.5%). They were generally diploma holders (65.0%) and acquired a pay of SAR 2000 and underneath (66.0%). 54.0% were employees and 38.5% were students. Also, likely the respondents were recently employed judging from their age and income level.

Majority of the respondents went through over 4 hours browsing the Internet, demonstrating that they are heavy users of the Internet and more open to the selection of technological advancement.

The most popular items bought online was electronic devices (34.0%) trailed by tickets (28.5%) and clothes (14.0%). As far as most loved site to shop, dominant part of respondents picked the Facebook and Instagram, as numerous companies have incorporated these social networking sites as an elective channel to sell their items.

Table 1
RESPONDENT CHARACTERISTICS

Category	Sub-Category	Number	%
Gender	Male	98	49.0 51.0
	Female	102	
Age	17 – 21	70	35
	22 – 26	101	50.5
	27 - 35	29	14.5
Ethnicity	Saudi	114	57.0 28.0
	Pakistani	56	15
	Indian	30	
Employment	Student	77	38.5
	Employed	108	54
	Self-employed	15	7.5
Highest Education Level	Diploma and below	130	65.0 29.0
	Degree	58	6
	Master/PhD	12	
Monthly Income	Below SAR 2000	132	66.0 29.5

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	SAR 2000 – SAR 4000	59	4.5
	SAR 4000 and above	9	
Time Spent Online Daily	Less than 2 hours	43	21.5 38.5
	2 – 4 hours	77	40
	More than 4 hours	80	
Product Category Most	Ticket (movie, theatre, airplane, train, bus)	59	29.5 10.5 14.0 12.0
	Book/CD	21	34
	Clothes and Accessories	28	
	Personal Care	24	
	Electronic (computer, phone, other gadgets)	68	
Most Favorite Site to Shop	AliExpress	19	9.5
	Souq.com	28	14.0 12.5
	Khazanti.com	25	13.5
	Fashion Valet	27 8	4
	Lelong.com	11	5.5
	Ebay.com	41	20.5
	Facebook.com Instagram	41	20.5

Reliability Analysis and Descriptive Statistics

From Table 2, the reliability analysis for all the constructs showed the Cronbach's alpha values ranged from 0.707 to 0.869, exceeding the recommended cut-off point of 0.7. This exhibits that all the research factors were inside predictable and had worthy dependability values. All items for the builds were evaluated using a Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Table 2
MEAN, STANDARD DEVIATION AND RELIABILITY OF THE CONSTRUCTS

Constructs	Mean Value	Standard Deviation	Number of Items	Cronbach's Alpha
Perceived risk	4.02	0.66	5	0.738
Perceived usefulness	3.78	0.9	3	0.869
Perceived reputation	3.12	0.93	4	0.707
Perceived trust	2.71	0.97	3	0.742
Intention to purchase	2.68	0.84	4	0.866

Multiple Regression Analysis

Multiple regression analysis is the statistical technique used to analyze the relationship between a single dependent variable and several independent variables.

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Preliminary analyzes were conducted before multiple regression analysis to make sure no violation of the assumptions of normality, linearity, multicollinearity, and homoscedasticity. In order to test the hypotheses, multiple regression analysis was performed to find the variance of online purchase intention that is explained by the four independent variables (perceived risk, perceived usefulness, perceived reputation and perceived trust).

The results are presented in Table 3. The model is significant (F=25.847, p<0.001). The R^2 of 0.346 indicates that 34.6% of the variance in the intention to purchase online can be explained by the four independent variables. Results from Table 3 also illustrate that perceived trust and perceived reputation have a significant relationship with purchase intention as their t-value is greater than 1.96 and significant at 0.001 level. In contrast, perceived risk and perceived usefulness have no significant relationship with the dependent variable as their p>0.001. Thus, H3 and H4 are supported; conversely H1 and H2 are not supported. Moreover, perceived trust is the most influential factor in driving Gen X consumers' purchase intention online (β=0.820, t=8.050, p=0.000), followed by perceived reputation (β=0.374, t=4.697, p=0.000). Table 4 provides the results of the hypotheses testing.

Table 3
MULTIPLE REGRESSION RESULTS FOR FACTORS CONTRIBUTING TO GEN X'S ONLINE PURCHASE INTENTION

Independent Variable	Standardized Coefficients (beta)	T values	Significant
Perceived risk	0.075	0.85	0.397
Perceived usefulness	0.037	0.347	0.729
Perceived reputation	0.374	4.697	0
Perceived trust	0.82	8.05	0
R2	0.346		
Adjusted R^2	0.333		
F value	25.847		0.001

Table 4
SUMMARY OF HYPOTHESES RESULTS

	Hypothesis	Result
H1	There is a significant negative relationship between perceived risk and intention of Gen X to purchase online	Not supported
H2	There is a significant positive relationship between perceived usefulness and intention of Gen X to purchase online	Not supported
H3	There is a significant positive relationship between perceived reputation and intention of Gen X to purchase online	Supported
H4	There is a significant positive relationship between perceived trust and intention of Gen X to purchase online	Supported

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CONCLUSION AND IMPLICATIONS

This study found that apparent trust has the most grounded huge relationship with buy expectation. All in all, more noteworthy saw trust on the online venders persuades Gen X to produce more expectation to shop online. It showed that most Gen X still have doubts about the online sellers since online market in Saudi is still lacking trustworthy and reputable websites.

Most Gen X in this study preferred to purchase from online merchants working in Facebook and Instagram. These social networking sites are less formal and contain tributes from past clients, thus more trusted. Since trust has demonstrated to significantly affect online purchase intention, online sellers in Saudi just as the government should think of some solid measures to fabricate solid consumer trust to additionally quicken the development of Saudi's online shopping market.

Comparable with different studies, this study additionally found that perceived reputation of the online dealers essentially affects the customers' readiness to embrace online buy. Online vender reputation can be easily determined. Their records of good and bad deeds help construct an important history which can impact future purchases. Sellers who occupied with corporate social responsibility programs are seen to have good image compared to those who focused mainly on profits. Potential customers can see the remarks from the overall population and previous purchasers prior to settling on choice.

Hence, online sellers who build a strong reputation can bring in more traffic to their online stores. In this study, the perceived usefulness of online shopping websites and its perceived risk did not influence Gen X's purchase intention. Gen X consumers were satisfied with the benefits of online shopping and the usability of online shopping websites (M=3.78, SD=0.90) and acknowledged the risks associated with online transactions (M=4.02, SD=0.66). They could limit the dangers *via* looking for more data and contrasting among different merchants' contributions prior to making a purchase. With the turn of events and use of high technology, the security of online shopping environment in Saudi has improved essentially.

For example, banks give computerized endorsements and digital certificates to customers to improve the security of moves. Online merchants in Saudi likewise give alternative payment method, for example, cash-on-delivery. The study just focused on 200 Gen X consumers from the metropolitan area i. e. Riyad, KSA.

Accordingly, the results of the study can't totally reflect the mentalities and attitudes of all Gen X online shoppers. Future studies could grow the sample size and assortment to various regions in Saudi including the provincial ones. Additionally, it is emphatically prescribed for future researchers to broaden the study on perceived trust and perceived reputation in online shopping setting. For instance, future studies could uncover the ways for online venders to construct and improve their reputation and upgrade their trustworthiness and dependability.

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