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A study on online shopping in Saudi Arabia

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Abstract

As they do offline, consumers shop online for both goal-oriented and experiential reasons. Moreover, consumers report that shopping online results in a substantially increased sense of freedom and control as compared to offline shopping. Given the high potential for online shopping in Saudi Arabia, there is still a lack of understanding concerning the subject and its potential impact on online marketing. The rapid development of electronic commerce in Saudi Arabia, especially given its emphasis on local, regional and religious traditions, has attracted the interests of many customers and service providers to do online business. Given that the internet marketplace possesses unique characteristics, which web-based retailers can manage, there are certain traditional values that still remain central to business success in all markets. The objective of this study is to establish a preliminary assessment, evaluation and understanding of the characteristics of online shoppers in Saudi Arabia and issues concerning online shopping. The study revealed that online shopping is significantly associated with university degree holders, credit cards owners and those who owned an online payment methodology. The results also showed that some online shoppers do offline payments even though they possess an online payment methodology. This was mainly due to lack of confidence and trust to issues related to privacy and security in utilizing the internet as a shopping channel. The study also showed that the majority of online transactions inside the Kingdom are mainly related to airline tickets, telephone and government bills, while most retail transactions were done with foreign companies outside the Kingdom. Given the increasing customer demand for broad band internet and e-services, online shopping in Saudi Arabia has a competitive future and as shown in this study, local companies may face fierce competition from foreign companies if they do not start to go online.

Introduction

Online shopping is the process consumers go through to purchase products or services over the Internet [1]. An online shop, eshop, e-store, internet shop, webshop, online store, or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or in a shopping mall. Examples of current popular online shopping sites include eBay, Amazon, Best Buy, etc.

In recent years, online shopping has become popular; however, it still caters to the middle and upper class. In order to shop online, one must be able to have access to a computer and most of the time, own a credit card. According to research found in the Journal of Electronic Commerce, the higher the level of education, income, and occupation of the head of the household, the more favorable the perception of online shopping.

Internet users' attitudes about online shopping are not entirely consistent. They are willing to shop online because it is convenient and a time-saver, but they also do not like sending personal or credit card information over the internet. If concerns about the safety of the online shopping environment were eased and if shoppers felt that online shopping saved them time and was convenient, the number of online shoppers would be higher.

Saudi Arabia experiencing an increasing tech-savvy population, rising credit card penetration, improved internet access and emergence of high income families suggest a great a good potential for online hopping. With the government and the financial institutions chipping in with funds for efficient and cost-effective delivery of services, and the reducing cost of internet connection, the external environment couldn't have been better than this.

According to a research done by Forrester Research study [11], \$211 billion projected online sales, including travel in 2006. \$32 billion projected U.S in 2006 according to Jupiter Research [12], online holiday sales and 50 Percent of consumers 18-34 years old in Consumer Reports poll who say they will do their shopping online. These figures encourage us to study online shopping in Saudi Arabia and its current and future status.

Online service providers have to deal with an important factor when dealing with online consumers which is customer anxiety. They should diminish the customer anxiety regarding online purchases. This apprehension stems from concerns related to product authenticity, timely delivery and online transaction security. This can be alleviated by introducing purchase return policies, warranties and secure online payments. Offering alternate payment options would lead to financial inclusion of those who do not have a credit card.

An important issue that Saudi online shoppers should consider is that most online stores and sellers are located in the US, Europe and Japan, which are geographically far. This is a disadvantage as if you had to return a package for any reason, shipping cost will be higher. Another disadvantage is for non-English speakers, as most international companies deal with English. Also customs vary from country to country, this should be taken into account,

In this report, we will establish a preliminary assessment, evaluation and understanding of the characteristics of online shoppers in Saudi Arabia and issues concerning online shopping.

Literature Review

Online shopping over the Internet or first started in 1994 [9]. It was considered as a form of direct marketing of non-store retailing using online channels. It lets us buy what we want, when we want at our convenience , and helps us to imagine ourselves buying, owning, and having positive outcomes by the goods available out there on the web. A few years later other advances took place such as Online Banking, after that, the next big development was the opening of an online pizza shop by Pizza Hut [1]. In that same year Netscape introduced SSL encryption to enable encryption over the data transferred online which has become essential for online shopping. In 1995, Amazon started up with online shopping, and then in 1996, eBay opened up for online shopping as well. Electronic retailing predominantly started in the form of online storefronts whereby products from a single merchant are offered to consumers through an online catalogue [6].

Products that are marketed through the internet can be classified into two groups [10]. The first groups of products are items that consumers do not need to see in person before purchasing. These products, which include everything from computers to compact discs to canned goods, can be evaluated using just text, pictures and other digitally communicable information. This group

of products is ideally suited to online shopping whereby the Internet could serve significant transaction and communication functions [6]. The second group of products is termed as 'experience products', which include items that consumers prefer to see and touch before purchasing, such as clothes and groceries. This group of products is not suitable for online shopping since information about the product's features may not be sufficient for consumers to engage in Internet-based transactions. Consumers will only purchase such products from the Internet after they have already experienced them [6][10].

Consumers shop on the Internet because they find their choices dramatically increased. Busy consumers can save time and find shopping more convenient as online merchants serves their needs individually. The concept of "Bringing stores to shoppers – not shoppers to stores" is realized [6]. Other than that, the issue of convenience and speed seem to be the most obvious reasons why shoppers prefer online shopping.

Convenience is the most prominent factor that motivates consumers to shop online. The 24-hour availability of online storefront and accessibility from almost any location makes online shopping more convenient to consumers and provides consumers with a powerful alternative channel for making purchases.

Another factor that influences consumers to shop online is the competitive prices and deals offered by online retailers. Online retailers are able to offer cheaper prices because of the shrinking cost of information processing, lower operating cost and global reach provided by the Internet [6]. Another main reason that cheaper prices are offered to online shoppers is because of competitive pressure, especially from new online retailers. New online retailers use price as a main competitive weapon to attract customers [10]. Ease of research in gathering product information is also one of the factors that influence consumers to shop online. In virtual market spaces on the Internet, consumers search for a product information much more effectively and efficiently as compared to traditional channels. This is achieved by employing browser and intelligent search engines which are designed to simultaneously locate and compare products prices across multiple online retailers. This makes the purchasing process on the internet much simpler for e-shoppers.

Moreover, an important aspect that has been considered for ages is online shopping security. The reasons of being attacked lose financial information or being a victim of fraudulent are always reasons to deny any beginners from experiencing shopping online. User awareness of how to

avoid suspect transactions and fraudulent transactions and rights are important and make online shopping easy and safe.

Pros and cons of shopping online

Pros

- If you live in remote areas or are unable to shop in the traditional manner, online shopping can open up new opportunities.
- Product selection may be greater than in a traditional store.
- You can research a product that you are interested in, find the price, the availability, and if you choose, purchase the item online. You also can choose to use your research to purchase at a local store.
- The Internet is always open: 24 hours a day, seven days a week.

Cons

- There are thousands more choices available online than you would find in your local stores, which can be confusing.
- You can spend hours online searching through page after page and still not find what you are looking for.
- Shopping online includes seeing the product, which means waiting for images to load. Even with a fast modem, this can be a time consuming process.
- Prices may not be better than from a traditional store. (Watch for shipping costs above the quoted price.)

Online Shopping Model

Online shopping can be classified into 4 major stages as follow:

- 1. Choice.**
- 2. Pay.**
- 3. Product delivery**
- 4. Dispute.**

1. Choice

When you decide to buy a product from the internet, then you have 2 choices, it can be either an online store website or an online auction website.

Online store has the advantage of the products being new, safer transactions, new sealed product and a good customer care service. They also have the disadvantage of the products being more expensive and not flexible across borders, e.g. service is not available in your geographical area. Examples of online stores include Amazon.com, NewEgg.com (pure online store) and BestBuy.com (physical online store).

Auction websites have the advantages of have a wide range of products with low prices from all over the world. A disadvantage is that the used product may not be as described. An example is Ebay.com. it is the largest and number 1 auction website where it provides live auctions.

2 Payment Types

The most common types of payment method is credit cards. Besides credit cards, the following payments are also supported

- a. Wire banking transfer: in this method, money is transferred form any account to the sellers bank account at any country. This type of payment is not secure as if the sender did not send you the item, you will not be able to get your money back.
- b. Western Union: it is another way of cash transfer, but faster. Most fraud comes with this type of payment, and again, it is not safe.
- c. PayPal: its an American company that allows you to pay any seller without you disclosing your personal account information. This method is much safer and secure.

Care should be practiced on which payment meethod to use, and should read payment policies well to try to reduce the risk of being attacked.

3. Product delivery

In most cases, merchandise must be shipped to the consumer, introducing a significant delay and potentially uncertainty about whether or not the item was actually in stock at the time of purchase. Many stores give the consumer the delivery company's tracking number for their package when shipped, so they can check its status online and know exactly when it will arrive. For efficiency reasons, online stores generally do not ship products immediately upon receiving an order. Orders are only filled during warehouse operating hours, and there may be a delay of anywhere from a few minutes to a few days to a few weeks before in-stock items are actually packaged and shipped. Many retailers inform customers how long they can expect to wait before receiving a package, and whether or not they generally have a fulfillment backlog. A quick response time is sometimes an important factor in consumers' choice of merchant. A weakness of online shopping is that, even if a purchase can be made 24 hours a day, the customer must often be at home during normal business hours to accept the delivery. For many professionals this is can be difficult, and absence at the time of delivery can result in delays, or in some cases, return of the item to the retailer. Automated delivery booths, such as DHL's Packstation, have tried to address this problem.

Basically, there are 3 types of shipping types,

- a. Global Carriers like FedEx, DHL and UPS. These are well known and safe carriers but costly and time efficient.
- b. Government Post, e.g. Saudi Post. This is not common between buyers as it had bad reputation history. It has the advantage of being cheap, but takes a longer delivery time.
- c. Indirect Shipping. This is a new method delivery. Some companies find it difficult and encounter problems such as customs when they are directly shipping goods to an international customer. To avoid these problems, customers buy a virtual mail box in the same country of the company. The company will send the goods to the local address and the carrier will forward your goods to your local address.

4 Dispute

Dispute is not a stage where you always have to be in. The buyer can safe himself a lot of troubles if he follows the correct ways and polices, never-the-less, there is always a return policy which he can follow. A dispute could occur for example if you have a problem with the item - it

is not what the consumer ordered, or it is not what they expected - consumers are concerned with the ease with which they can return an item for the correct one or for a refund. Consumers may need to contact the retailer, visit the post office and pay return shipping, and then wait for a replacement or refund. Some online companies have more generous return policies to compensate for the traditional advantage of physical stores. For example, the online shoe retailer Zappos.com includes labels for free return shipping, and does not charge a restocking fee, even for returns which are not the result of merchant error. An advice is always to keep away from suspected companies.

Factors that contribute to e-retailers

1) Broadband penetration

Broadband is essential for the growth of e-retail because it offers:

1. Opportunity to display entire product range

Hi-speed connection leads to better and faster display of products in an appealing manner. Customers prefer multiple views (preferably three-dimensional images) before purchasing high involvement products like Laptops, Mobiles, apparel, etc

2. Successful completion of Credit Card transaction

Nothing creates more anxiety for a customer than waiting for successful transaction after punching his credit card number. A failed transaction after completing all steps and an apprehension that money might be withdrawn from his card can be a permanent turn-off.

3. Decent speed attracts family members

A fast internet connection at home attracts even the least savvy users. This increases the instances of internet access and hence e-shopping by the family members.

2) Payment Cards

Credit Cards are the prime mode of payment in online retail. Their popularity in booking travel tickets, hotels, buying books etc has grown manifold. Saudi Arabia is has experienced a large rise in the use of ATM and credit cards in the last 10 years in Saudi Arabia.

A major problem facing consumers is phishing Attacks. Countermeasures include Educating Web site users, contract with consulting firms that specialize in anti-phishing work and Monitor online chat rooms used by criminals.

3) Anxiety in e-shopping

Being a relatively new concept, majority of the population has anxiety in shopping online:

1. Concern for authenticity of goods purchased

Since the online shopping experience deviates from the conventional in the sense that the buyer cannot touch and feel the product, there is bound to be a sense of anxiety about the purchase. Provision for guarantee/warranty, purchase returns, payment on delivery option, etc, may help to assuage the buyer.

2. Uncertainty associated with delivery of products

Buyers are concerned about the time and mode of delivery by the vendor. In case they are not at home and the delivery person arrives, there is a perceived potential for hassles in receiving the product at a later stage. Furthermore, if you have already paid for the purchase, it adds to the anxiety.

Providing convenient options to customer would be necessary to address this issue. Telephoning the customer just before delivering could be a good (albeit costly) proposition for the vendor. Tie-ups with dependable mail-order vendors may provide credibility to the e- retailer.

3. Security concern for online transactions

Even the population which nonchalantly uses credit cards in shopping malls and retail outlets are guarded while transacting over the internet. The cases of credit card frauds exacerbate their concern.

To start with, the e-retailers (rediff & eBay are already doing that) should look at providing alternate payment options: debit cards, cheque, VPP, etc. Educating the customer about secured transactions would be a progressive step.

4) Delivery to the customer

Delivering the product on time and in perfect shape is a challenge for retailers. The success of players is based on reliable shipping operations. Economies of scale allow bigger retailers to maintain an extensive fleet of vehicles. Smaller retailers can emulate the Third Party Logistics model used by netgrocer.com (where they outsourced the delivery function to Federal Express).

5) Consumer expectations

The main idea of online shopping is not in having a good looking website that could be listed in a lot of search engines and it is not about the art behind the site. It also is not only just about disseminating information, because it is all about building relationships and making money. Rather than supporting the organization's culture and brand name, the website should satisfy consumer's expectations. Companies should always remember that there are certain things, such as understanding the customer's wants and needs, living up to promises, never go out of style, because they give reason to come back. And the reason will stay if consumers always get what they expect. McDonaldization theory can be used in terms of online shopping, because online shopping is becoming more and more popular and website that wants to gain more shoppers will use four major principles of McDonaldization: efficiency, calculability, predictability and control.

Organizations, which want people to shop more online for them, should consume extensive amounts of time and money to define, design, develop, test, implement, and maintain website. Also if company wants their website to be popular among online shoppers it should leave the user with a positive impression about the organization, so consumers can get an impression that the company cares about them. The organization that wants to be acceptable in online shopping needs to remember, that it is easier to lose a customer than to gain one. Lots of researchers state that even when site was a "top-rated", it would go nowhere if the organization failed to live up to common etiquette, such as returning e-mails in a timely fashion, notifying customers of problems, being honest, and being good stewards of the customers' data.

Online stores are usually available 24 hours a day, and many consumers have Internet access both at work and at home. A visit to a conventional retail store requires travel and must take place during business hours. A customer is always looking for convenience.

Searching or browsing an online catalog can be faster than browsing the aisles of a physical store. Consumers with dial-up Internet connections rather than broadband have much longer load times for content-rich web sites and have a considerably slower online shopping experience.

Some consumers prefer interacting with people rather than computers (and vice versa), sometimes because they find computers hard to use. Not all online retailers have succeeded in making their sites easy to use or reliable.

6) Customer centric Web design

Web hits does not mean anything unless converted in online sales. Converting the visitors into customers is a challenge. The following characteristics can impact the number of successful online transactions:

1. Simple Navigation structure

The buying process should have minimal steps, easy to use and no toggling between pages, otherwise fatigue or internet connection breakdown can reduce potential sales.

2. Prompt Presentation

The content of the web page should be lighter to ensure faster downloads of images at the customer's terminal.

3. Customized content

The site should track past purchases and generate customized discounts/ promotions. By informing about previous purchases, e-retailers can save customer time and make them as comfortable as they are with the neighborhood retailer

4. Detailed product description

3-D views of the product enhance customer satisfaction. Audio visual catalogs are a must for high involvement products. This can, to some extent, substitute for the salesman's interaction with the customer.

8) Means of payment

Payment can be online or offline. By offline, we mean that the consumer has to pay by cash or by check for the product. Online term describes any value storage and exchange system created by a private entity that does not use paper documents or coins and can serve as a substitute for government-issued physical currency. Saudi Arabian E-Payment Solutions include:

- Saudi American Bank (SAMBA) – SambaConnect is the name of the product.
 - Samba E-Wallet
 - Samba E-Banking
 - Visa, Mastercard
 - Saudi ATM card
- Al Rajhi Bank
- National Commercial Bank (NCB)
- Riadh bank

Readiness of KSA for an e-retailing Revolution

There are success stories worth mentioning like increased traffic on job, ticketing, matrimonial, auction and networking portals and changed preference of people to buy electronic gadgets, books, magazines, computers online. With higher incomes, and increasing awareness of the consumers, there is a great market potential for e-retailers. Some companies have already started using e-business, especially airlines companies like SAMA and Saudi Air, this has many advantages which include cost reductions for middle man, office space, etc. Some strengths and threats are summarized below.

Strengths

- Center for Islamic World
- The largest Arab economy

- Free market with minimum taxes
- High per capita income
- High youth population

Threats

- Regional E-Business initiatives from UAE, Dubai, and Egypt
- Admission to WTO will lower the legal barriers thus local firms will be exposed to higher international competition
- Cultural backlash towards the internet
- Phishing Attack

Results and Discussions

In our study we distributed a questionnaire of 17 questions using social sites like face book, on public places like markets and offices. We got response from 75 out of 100 respondents and they distributed as shown in the figures.

Respondent Profile

Figures 1-2 show the profile of the respondents. Figure 1 shows that the majority of the respondents were non-Saudi nationals and males due to Saudi Arabia's principles of gender-segregation. It is seen from figure 2 that most of the respondents fall within the 15-35 age groups, thus showing Internet-awareness to be most prominent among the younger and middle-aged generations. The latter graph gains special significance given Saudi Arabia's principles of gender-segregation. Figure 3 shows the distribution of internet users, and shows that the majority, 49%, are graduate, which supports the above result of the majority being within the 15-35 groups.

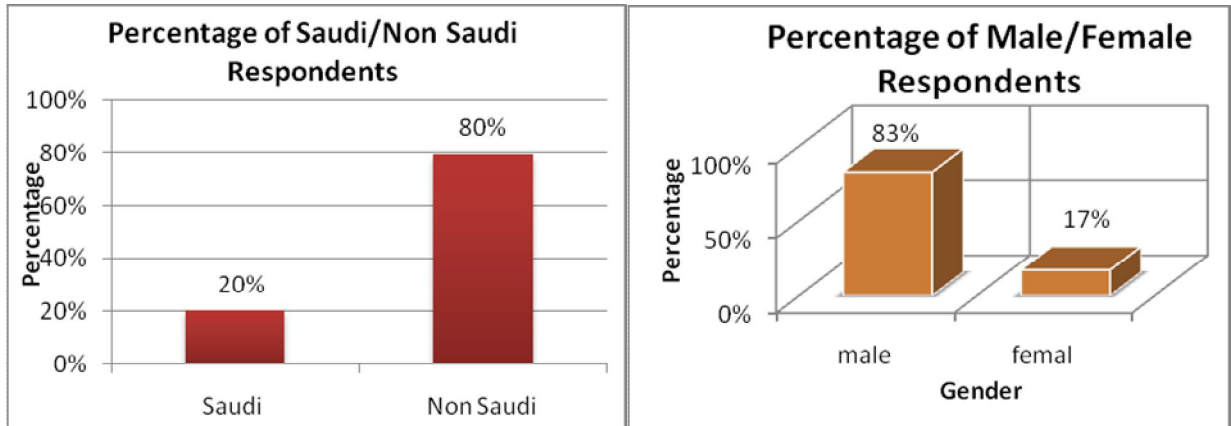


Figure 1: Percentage of respondents by gender and nationality

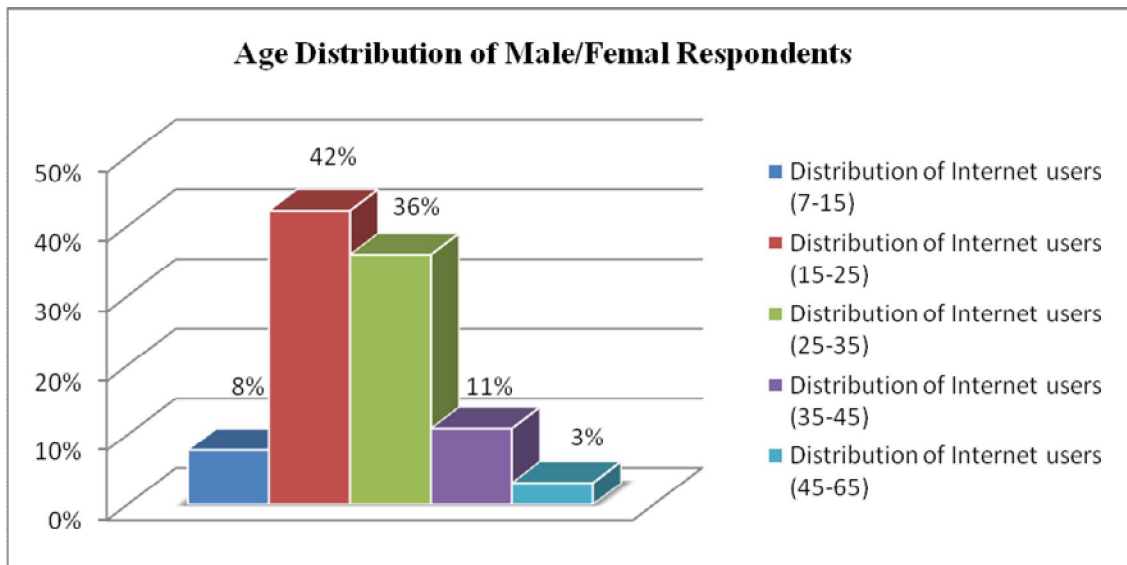


Figure 2: Age Distribution of Male/Female Respondents

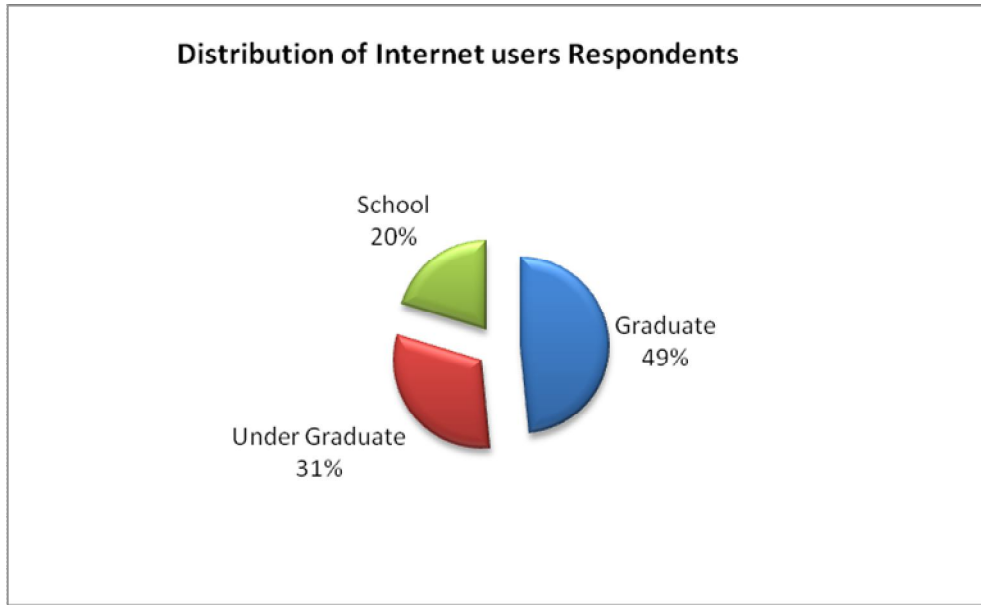


Figure 3: Distribution of Internet users Respondents

Results

Figures 4-6 show that 89% of the respondents have access to internet resources and frequently use the internet. Unfortunately, only 2% do online shopping with Saudi companies, 77% do online shopping with foreign companies. Majority of the goods that the respondents shopped for were simple house holds appliances, books and computer CDs.

Figure 7 shows that online shopping is dominated by males. This behavior is in accordance with the particular social structure of Saudi Arabia where a majority of women stay at home while earning responsibility lies with the male members of the family. Therefore men find little time for traditional shopping, and prefer to do things online.

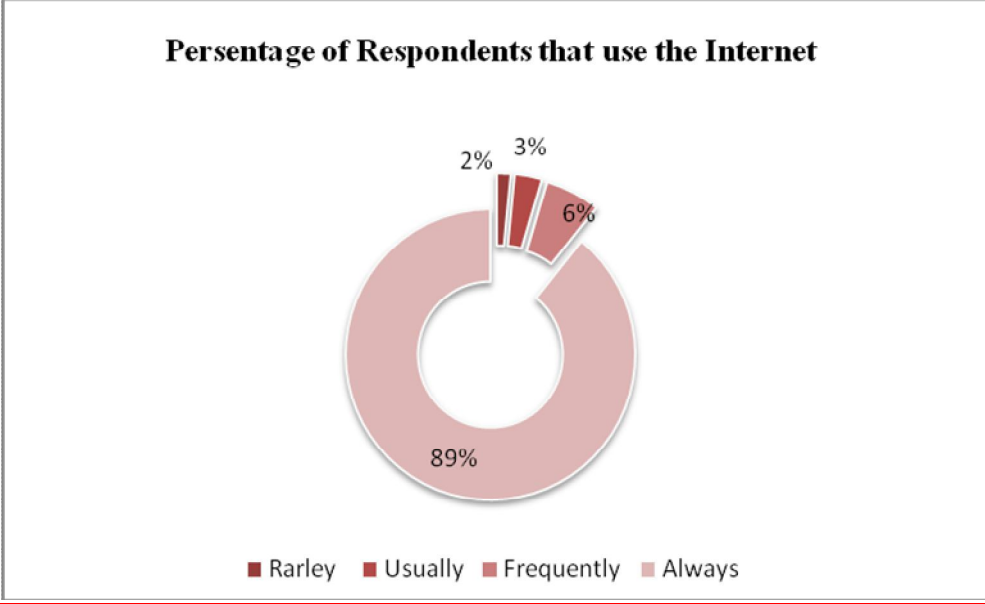


Figure 4: Distribution of Internet users Respondents

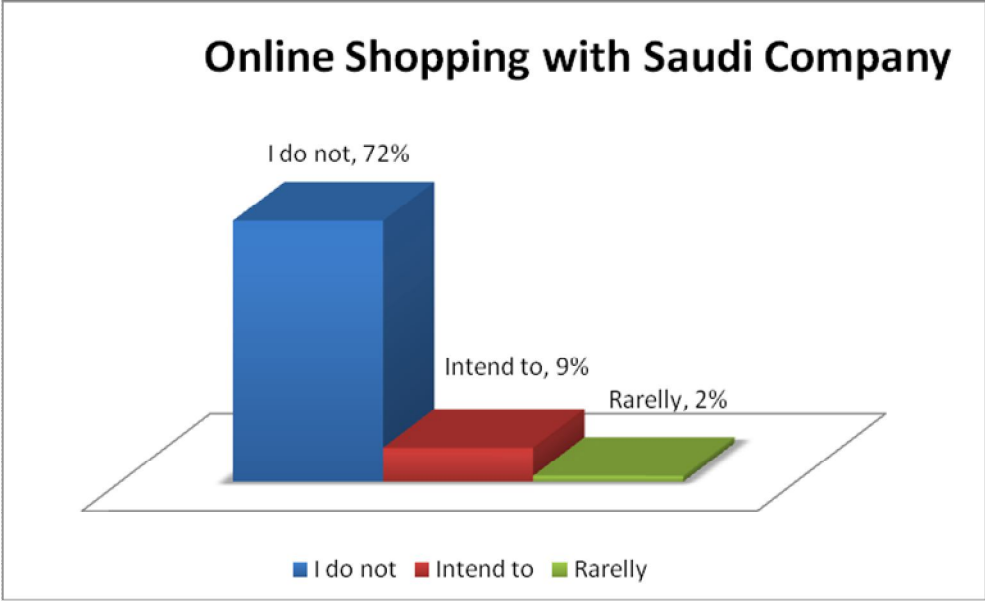


Figure 5: Online shopping with local companies



Figure 6: online shopping with a foreign company

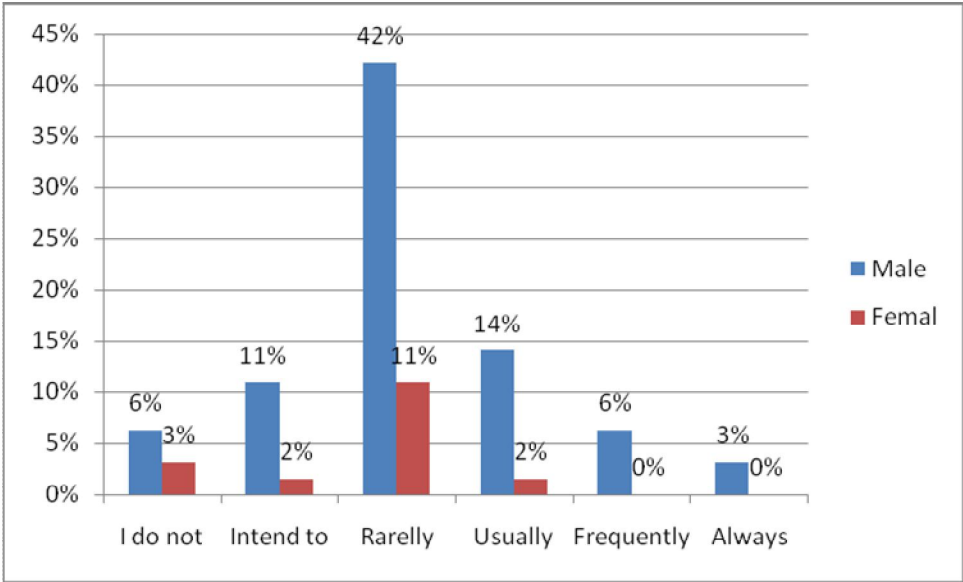


Figure 7: Distribution of gender on online shopping

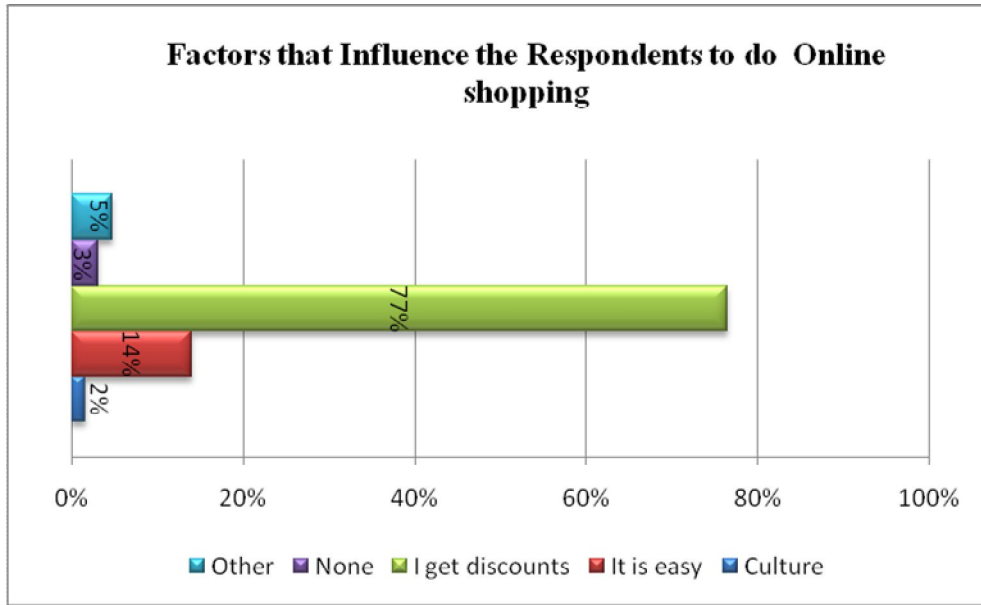


Figure 8: Factors that Influence the respondents to do online shopping

Figures 8-11 discusses the factors that influence the respondents to do online shopping. Figure 8 shows that 77% of the total respondent's do online shopping because of the discounts they get, while only 14 % said it was easy. In figure 9, we see that some respondents who do not do online shopping did not have online payment methodology and partly because of culture. Figures 10 and 11 we see that even though 78% have an online payment methodology, only 47 % do online payments. This could be due to the lack of trust by the respondents in using the internet channel to do payments.



Figure 9: Factors that do not influence respondents to do online shopping

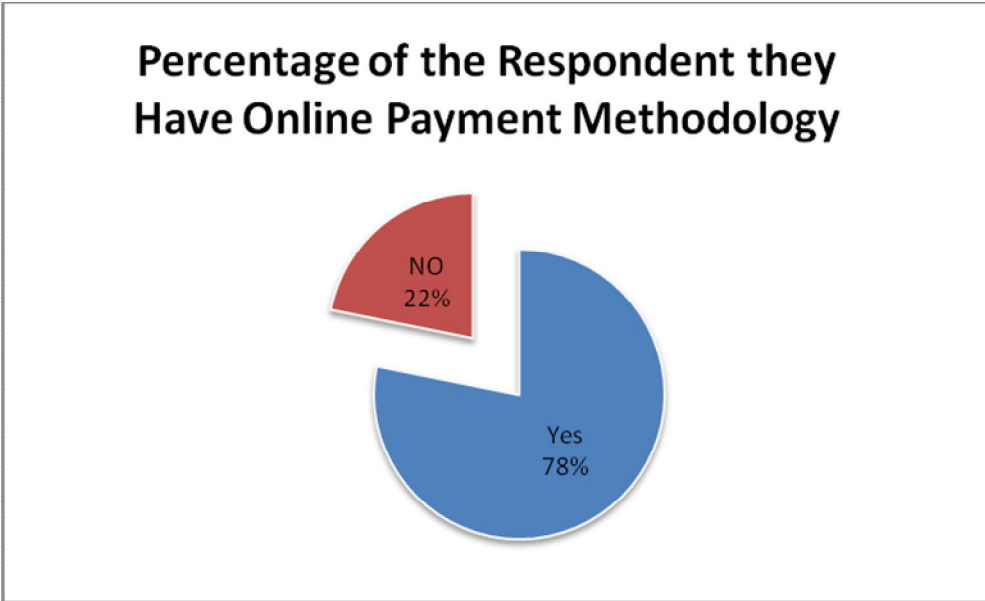


Figure 10: Percentage of the Respondent they Have Online Payment Methodology

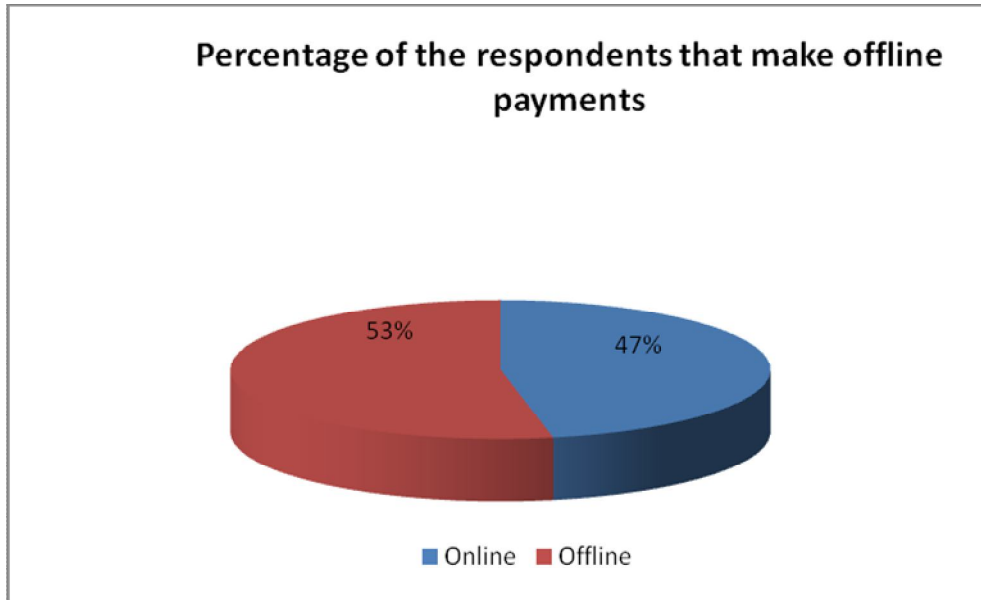


Figure 11: Percentage of the respondents that make offline payments

Figure 12 shows that 95% of the respondents agreed that internet shopping would make life easier even though 97% of them stated that they can not return a package if there was something wrong with it, they just had to accept it, as seen in figure 13. Figure 14 showed that majority of the respondents were not happy with the services offered by e-retailers and this is also supported in figure 15 in which 83% of the respondents showed that the companies that they deal do not have a customer relations service.

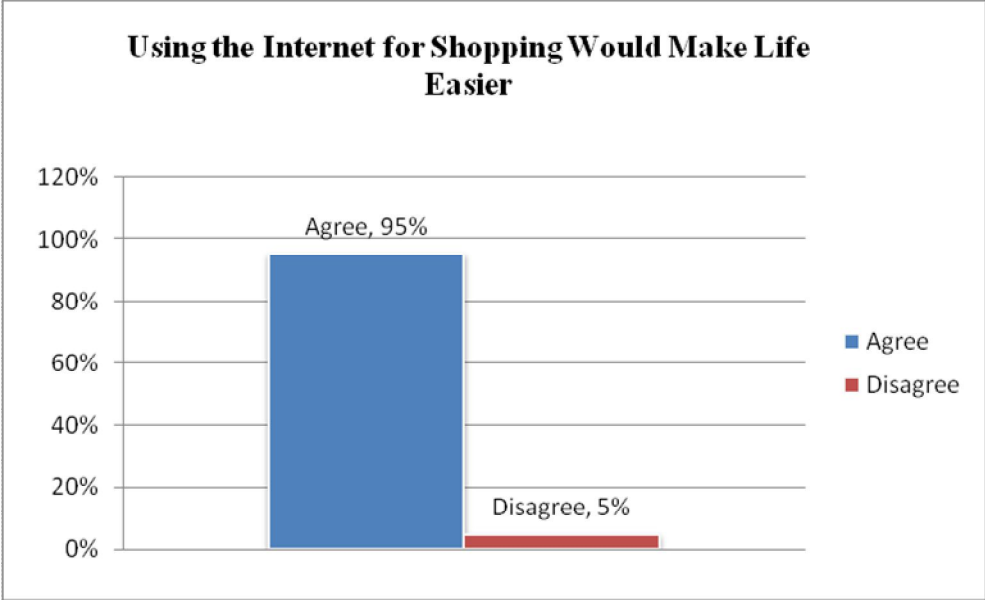


Figure 12: e-retailing would Make Life Easier

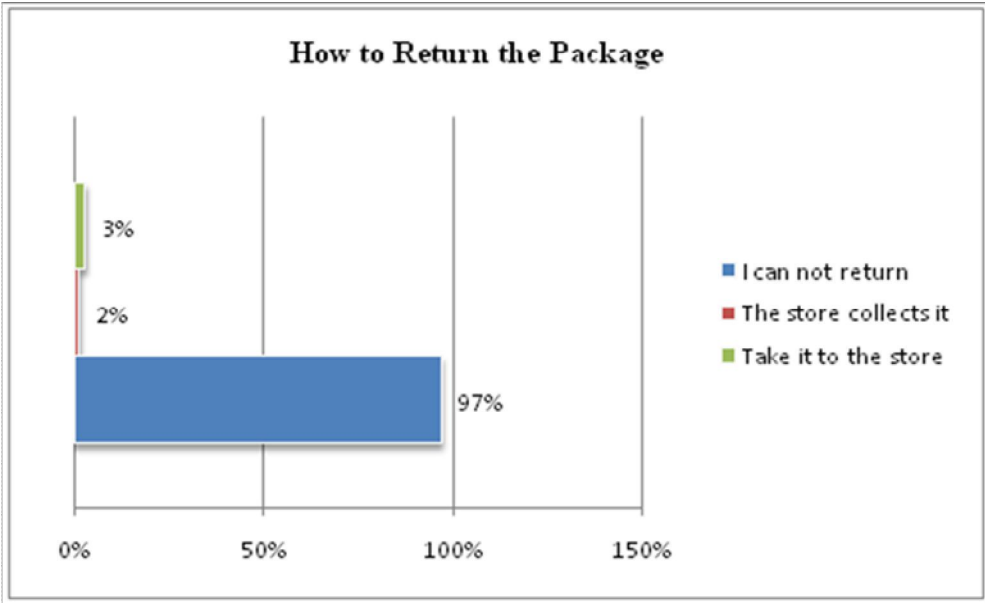


Figure 13: Package return

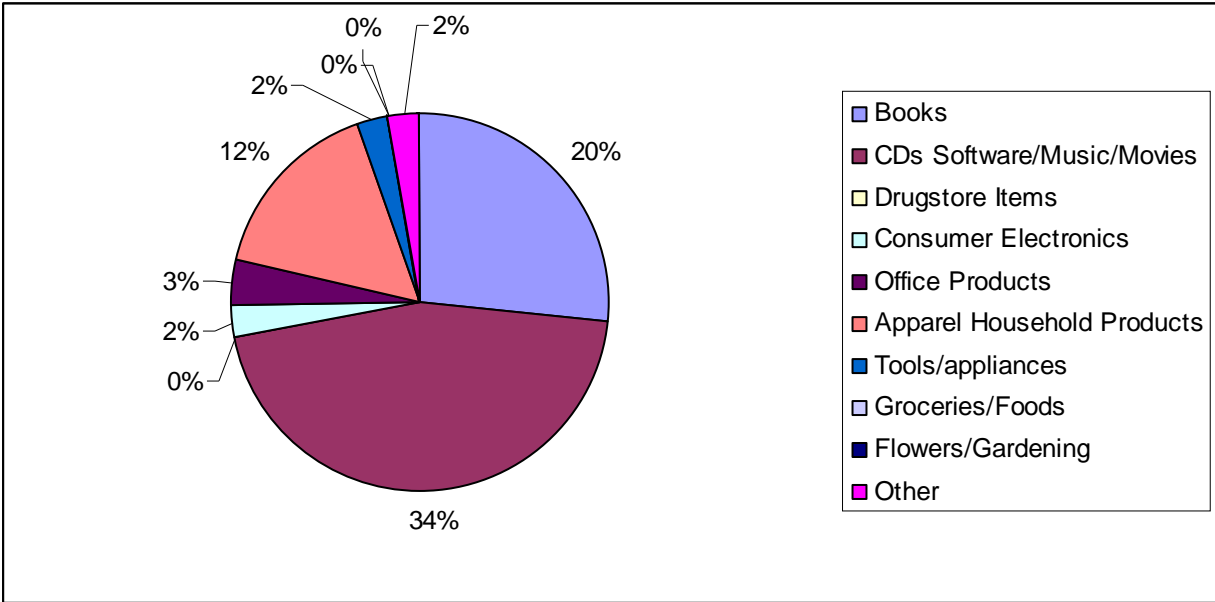


Figure14: Types of goods respondents prefer to shop for online.

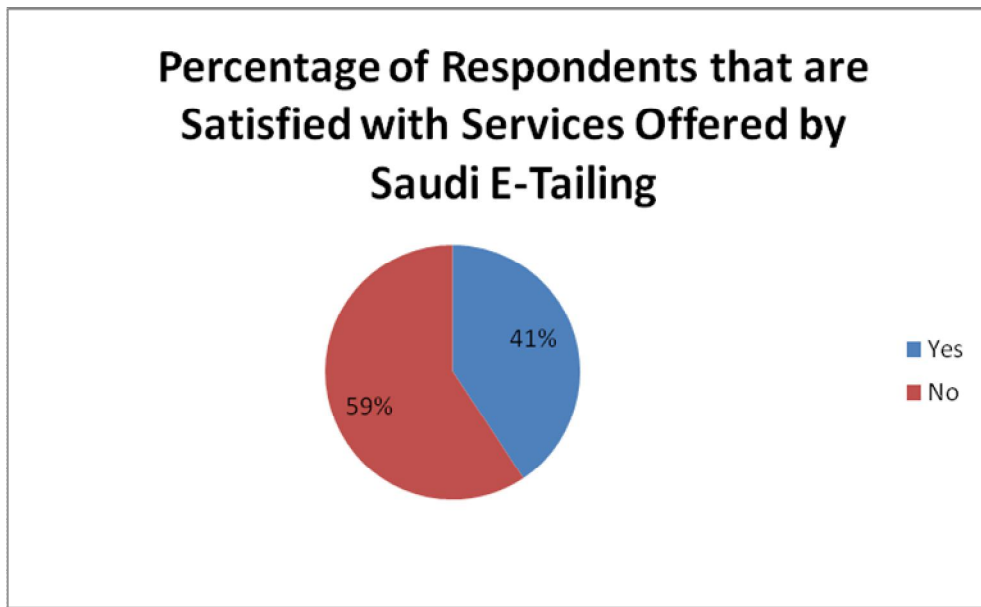


Figure 15: Percentage of Respondents that are Satisfied with Services Offered by Saudi E-Tailing

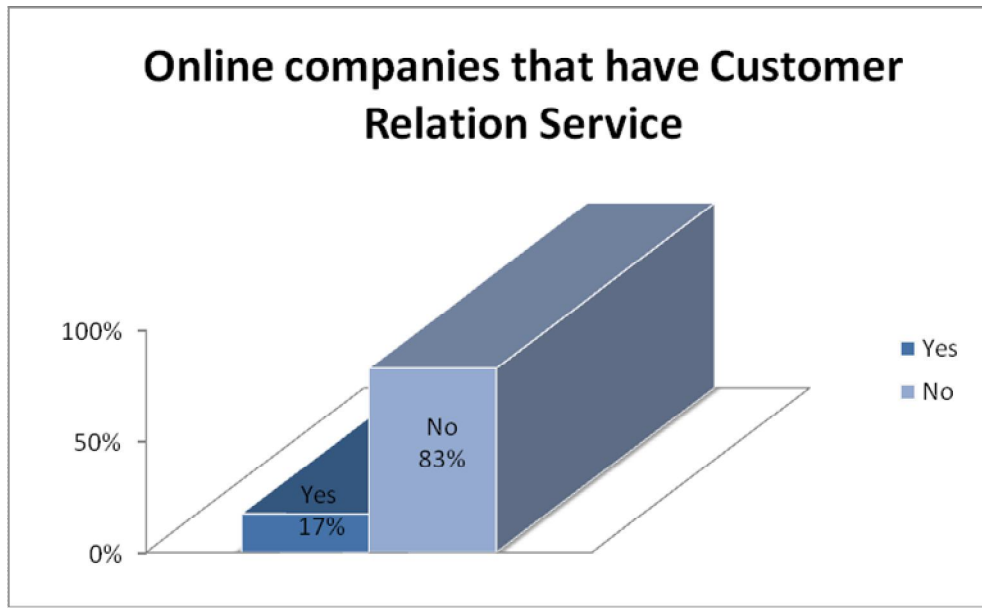


Figure 16: Saudi Companies that have Customer Relation Service

Limitations of the study

- Time limitation.
- Difficult to get female respondents.
- The questionnaire did not include companies.
- Majority of respondents were non-Saudis.

Conclusions

New ideas and business models are erupting almost daily, technology is growing and changing, and consumers are learning that e-tailing and e-tailing support services such as comparison agents and reverse auctions can bring increasing control and freedom into their lives. This study is to examine and understand the characteristics of current users of online shopping. From the questionnaire, we see that the majority of the respondents do use the internet for online shopping. Sadly, 2% interact with local companies while most of them do business with foreign companies. KSA is slowly but steadily moving towards e-retailer friendly climate. Factors like broadband connections, credit cards issuing and security, awareness and growth of high income are increasing noticeably, all of which point to a bright future for e-retail. Furthermore, increased traffic density and increasing real estate prices in urban areas would force retailers to add online channel. The role of Government to improve overall external environment will be crucial.

Our study also found that majority of online shoppers in KSA (34%) shop for online services and products (e.g. CDS, software) followed by books (20%) and household appliances (12%). Other products like clothing and food groceries had low percentages in this study. This could be due to lack of trust in buying these daily consuming products even though 97% of respondents stated that home shopping would make life easier.

The challenge for retailer will be to reduce customer anxiety in e-purchase and leveraging cross selling across different formats. Website, which will be the face of the e-retailer, needs more importance in improving store traffic and conversions. Also, factors like awareness, security and trust have to be built between the service providers and the consumers. E-retailers also have to gain trust by improving their customer relations services.

The results of this study also show that there is a high demand for e-retailing in the Kingdom, and majority of the business this dominated by foreign companies. The results on this study also match similar results done in [2]. Future studies would be to concentrate on the retailers and see the reasons that do not influence them to do e-retailing in Saudi Arabia. Understanding the motivations that consumers and consumer segments have for shopping at your website as well as your land-based stores and tracking these changes across time should provide direction for

planning and implementing features and benefits that will increase customer satisfaction and loyalty both online and offline.

"Owning" an online customer should prove challenging, but not impossible in the world of Internet marketing.

Appendix 1: MIS 502 Online-Shopping Project Questionnaire.

- 1) **Sex:** Male Female
- 2) **Nationality:** Saudi Non Saudi
- 3) **Level of education:** School Under Graduate Graduate
- 4) **Age:** 7-15 15-15 25-35 35-45 45-65
- 5) **How often do you do online shopping/transactions?**

- I do not
- Intend to
- Rarely
- Usually
- Frequently
- Always

- 6) **How often do you do online shopping with a Saudi company?**

- I do not (why) _____
- Intend to
- Rarely
- Usually
- Frequently
- Always

- 7) **How often do you do online shopping with a foreign company?**

- I do not (why) _____
- Intend to
- Rarely
- Usually

- Frequently
- Always

8) What are the factors that influence you to do online shopping in KSA?

- Culture It is easy I get discounts None Other

9) What are the factors that do not influence you to do online shopping in KSA?

- Culture It is not easy I do not have an online payment methodology None Other

10) Do you have access to the internet and an online payment methodology?

- Yes No

11) Do you do online payments or offline payments?

- Online Offline

12) Do you agree that home shopping makes life easier?

- Yes No

13) What types of goods do you prefer to shop for online?

- Computers
- Drugstore Items
- Consumer Electronics
- Office Products
- Apparel Household Products
- Books/Media Movies
- Music CDs Software/Computers
- Tools/appliances

- Groceries/Foods
- Flowers/Gardening
- Other

14) Are you satisfied with the services offered by current Saudi e-tailing?

- Yes No

15) How do you return the package if you had a problem with it (KSA)?

- Take it to the store
- The store collects it
- I can not return, I have to accept it

16) How often do you use the internet?

- I do not
- Intend to
- Rarely
- Usually
- Frequently
- Always

17) Do most of the online companies you deal with (KSA/International) have a customer relation service?

- Yes No

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