EMBRACING E-COMMERCE: A GLIMPSE INTO THE FUTURE OF ON-LINE SHOPPING IN SAUDI ARABIA

Khalid Al-Diri, Dave Hobbs

Informatics school, Bradford University, Bradford, UK

Rami Qahwaji

Informatics school, Bradford University, Bradford, UK

Keywords: E-Commerce, E-Vendor, Internet, Online Shopping, Saudi Arabia.

Abstract: The growing use of the Internet in Saudi Arabia provides a developing prospect for E-shopping. Despite the overwhelming potential of online shopping in this country, there remains a lack of knowledge and potential impact on consumers regarding this matter. This paper, part of a larger study of 144 Saudi Internet Users aims to establish a preliminary evaluation and understanding of the characteristics of online shopping. It explores their information seeking patterns as well as their motivations and concerns for this rapidly evolving technology. Consumers still lack a trust in the vendor's websites through concerns related to security, privacy when dealing with online vendors, the Saudi Internet Network and the dominant English language as a medium of interaction. Whilst motivating factors for the Saudi public to utilise online shopping have shown to be convenience, unavailability of offline products/services and price, we present and discuss a range of findings and recommend changes that will represent a paradigm shift that is required to achieve a broader acceptance and diffusion of online shopping in Saudi Arabia.

1 INTRODUCTION

The emergence of e-commerce has brought incredible benefits, such as the diffusion of information, the development of new technologies, the promotion and sales of products and services. However, as it has grown and become an important tool for those living in highly developed countries, developing countries have yet to participate fully. The progress of information and communication technologies (ICT), the evolution of the tools available for the development of e-commerce and the overall growth of internet usage are of great concern in Saudi Arabia.

Most of the research concerning e-commerce has been carried out in the west, mainly in the US. Despite its growing importance, academic research in this area is particularly negligible in Saudi Arabia. In view of the high demand for IT and the introduction of online businesses in Saudi Arabia, there is an inherent need to investigate the nature of consumers' attitude towards Internet extent, and

online purchasing since no studies have examined the profiles of these shoppers in Saudi Arabia in the knowledge of the researcher. Only through this understanding will marketers be able to develop strategies and tactics to attract and maintain these customers. Considering that online shopping in the context of Saudi Arabia is still at the early stage of development, little is known about consumer attitudes toward adopting this new shopping channel and factors that influence their attitude towards it. Therefore, this study, part of a larger study of Saudi Internet users, aims to examine the current users of online shopping in Saudi Arabia with the intention of establishing a preliminary assessment, evaluation and understanding of the characteristics of online shoppers in Saudi Arabia.

Towards this end, this study was carried out with the following questions: What is the extent of the use of Internet technology by Saudi people. What are the motivation factors for using online shopping. What are the barriers that prevent Saudi users from using Internet technology for their shopping. What

are the most trusted online shopping sites, is it the Arabic or the Foreign.

2 LITERATURE REVIEW

The Internet brings a new era, in which individuals, companies, organizations and governmental sectors actively participate in a variety of exchanges. The growth of the World Wide Web (WWW) and its acceptance among consumers have paved the way to the rise of electronic commerce (EC), since the Internet is the prime source for conducting e-commerce. EC allows regional businesses and economies to be less local and more global in keeping with long-term trends toward market liberalisation and reduced trade barriers. Nevertheless demographics and lifestyle characteristics play an important role in customer buying habits and in on-line shopping behaviour and one must reckon with the influence of cultural variables, as exemplified by the tremendous differences between the on-line shopping behaviour of customers in developed countries and developing countries.

2.1 Reasons for Online Shopping

2.1.1 Convenience

Consumers can save time and find shopping more convenient as online merchants serve their needs personally. The issue of convenience and speed seems to be the most obvious reason why shoppers prefer online shopping in contrast to traditional bricks-and-mortar shopping (Rohm & Swaminathan, 2004). Consumers have been described as time savers; thus they go online shopping (Parsons, 2002). The 24-hour, 7 days per week availability, location and purchasing process through the Internet are much more superior to other traditional shopping methods (Alreck and Settle, 2002). There are many types of convenience such as time saving, time flexibility, physical effort saving etc. Many studies cite convenience, as the key reason for the increase in online shopping (Lorek, 2003).

2.1.2 Prices

The second dominant factor that influences consumers to shop online refers to the competitive prices and the deals offered by online vendors (Starkov & Price, 2003). 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 (Rowley, 2000). Another main reason for the competitive price in online is the competitive pressure, especially from new online retailers. New online retailers use price as a main competitive tactic to attract customers (Hanson, 1999), also Internet allows for efficient price search and comparison by employing Internet tools such as recommendation agents, allowing consumers to screen alternatives online and an in depth comparison among selected alternatives (Haubl and Trifts, 2000).

2.1.3 Good Selection and Wider Availability of Product Choices

Another factor that motivates online consumers to use online shopping over the Internet is the good selection and wider availability of product-service choices offered by online vendors (Rohm & Swaminathan, 2004). Online vendors are able to provide wide range assortments of products as there is no storage limitation compared to traditional shopping. There are many examples, like e-bay, Yahoo.com, Amazon.com, who are able to offer their customers millions of products and services on their websites. Furthermore, the number of shopping sites that consumers are able to visit online far exceeds that of physical stores, thus providing them with a wider selection and choices.

2.1.4 Ease of Search in Gathering Product Information

Gathering product-service information using the easiest way is one of the factors that motivate consumers to shop online. In online shopping, searching for product information is much more effective and efficient as compared to traditional channels. This is achieved by employing browser and intelligent search agents that make the searching process on the Internet much simpler for the consumers (Magee, 2003; Maloy, 2003).

2.1.5 Privacy and Freedom

In online shopping, the primary relationship is between the buyer and the mediated environment. Interestingly, the ability to find what a buyer needs to complete a transaction without having to go through a human being is associated with online buyers having increased freedom and control. An additional benefit of people being online is that some online buyers visit sites where they might be embarrassed to shop offline and occasionally

extends to the unwanted presence of a spouse or children as well while shopping. Spouses interfere either by purchasing too much during a shopping trip, or by pressuring their mates to finish their shopping more quickly. Thus, considering a transaction online results in shoppers feeling that they do not necessarily have to buy; again, the decision to make or not make a transaction is under their control, and this control is an advantage of online shopping.

2.2 Reasons Impeding Online Shopping

2.2.1 Risk

In spite of the multi motivators of Internet shopping, consumers are still wary of shopping online. Trust in online shopping is still representing a significant barrier for Internet users and crippling the e-commerce environment (Li, 2005). Trust should be even more important in e-commerce than in traditional commerce because of the paucity of rules and customs in regulating e-commerce, since online services and products typically are not immediately verifiable (David Gefen & Straub, 2004). Furthermore, online transactions lack the assurance provided in traditional settings through formal proceedings and receipts (D. Gefen, 2000). In the traditional brick-and-mortar world, consumers would examine a merchant's size and reputation in assessing the degree to which they could trust the vendor. In Asia, as mentioned by the Wee and Ramachandra (2000) study, the reasons cited for not buying online were similar – lack of security, lack of physical contact, uncertainty about product quality and distrust of retailer. It is therefore obvious that establishing consumer trust or feeling of security is an integral part for successful online marketing. On the other hand, privacy has been of great concern for Internet shoppers (Grabner-Krauter & Kaluscha, 2003). Another type of risk in online shopping according to Bhatnagar *et al*. (2000) is thecustomer inability to touch or feel something before buying it, including the problems when returning products that fail to meet expectations.

2.2.2 Communication Network

From the technological perspective, the traditional network with narrow band width cannot transmit detailed information, not to mention the rapid transmission of video, audio and literal information. It can only transmit autonomous advertisements with poor effect and slow searching speed. Users cannot enjoy online interactivity. Its narrow bandwidth discourages further online shopping. Many of them cannot receive interactive & humanistic online advertisements due to the limitation of bandwidth. Besides, online advertisements take up a big bandwidth, which often leads to the jam of internet. Even if they can receive it, they will be fed up with its slow speed.

2.2.3 English Language

It was estimated that by the year 2003 there would at least be 30% of web users who would prefer to do their on-line activities in a language other than English, and that by 2005 only one-third of Internet businesses would use English for on-line communication (www.saudinic.net.sa). One of the obstacles facing the growth of this penetration is the English language barrier (www.saudinic.net.sa) since few web users will possess the linguistic skills to cope with information in all these languages. The English-speaking world does dominate the Web. But according to (internetworldstats.com) non-English speakers are joining the Web faster than English speakers; the usage growth from 2000-2007 is 240.7% and they have grown to represent a 35.6 % of the world usage in 2007. This begs the question whether English language has been the obstacle to Saudis' Internet use in this English-dominated.

3 METHODOLOGY

3.1 Research Design

A descriptive design was used in this study. A survey was used to collect the data for this study. In view of time and cost constraints as well as the large population of Internet users in the country, convenience sampling was used to collect data from the current Internet users in Riyadh, the capital of Saudi Arabia, which has the highest concentration of Internet users. Also, it has a high concentration of urbanised Saudi's with internet connections and has the oldest and best-developed Internet infrastructure in Saudi Arabia. The research focused on IT training institutes which were chosen because of the good mix of major groups and levels of education and income distribution which could affect the attitude towards Internet usage and online purchasing. The sampling frame targeted an equal distribution of the sexes.

4 RESULTS AND DISCUSSION

The Statistical Analysis System (SPSS) computer package was used to analyze the participants' responses. A variety of statistical methods was used to analyze the data collected in this study.

The total number of participants was 144 of which 50% (72) were males and the remaining 50% (72) were females, see Table 1. The data presented in Table 2, 3 show the ages and the educational levels of participants.

Table 1: Participants Gender.

	Frequency	Percent %
Male	72	50
Female	72	50
Total	144	100

Table 2: Participants Age.

		Frequency	Percent %
Male	<18	3	4.2
	18-25	20	27.8
	26-35	33	45.8
	36-50	16	22.2
Female	<18	1	1.4
	18-25	42	58.3
	26-35	24	33.3
	36-50	5	6.9

Table 3: Participants Educational levels.

		Frequency	Percent %
Male	high school	16	22.2
	diploma	6	8.3
	bachelor	28	38.9
	master	21	29.2
	PhD	1	1.4
Female	high school	1	1.4
	diploma	37	51.4
	bachelor	34	47.2

4.1 General Attitudes toward Internet Usage

The first research question was designed to provide information on the current status of the Internet use among the Saudi people.

The results revealed that the 144 (100%) respondents indicated that they have access to the Internet technology, 116 (80.6%) use the internet usually, while only 28 (19.4%) use it sometimes. Regarding the time spent on Internet, the data presented in Table 4 show that 41.7% spend 1-5hrs per week on the Internet, 27.8% spend 6-10hrs, 14.6% spend between11-20hrs, 11.8% takes more than 31hrs from their time, and 4.2% spends 21-30hrs on the Internet.

Table 4: Time spent on the Internet.

		Frequency	Percent %
Male	1-5 hr	34	47.2
	6-10hr	13	18.1
	11-20 hr	10	13.9
	21-30 hr	6	8.3
	>31hr	9	12.5
Female	1-5 hr	26	36.1
	6-10hr	27	37.5
	11-20 hr	11	15.3
	>31hr	8	11.1

All participants were asked to rank several objectives of using the Internet in terms of its importance to them with a five-point likert scale from mostly agree to mostly disagree. The results presented in Table 5 show that electronic mail (e-mail) was used as the first Internet feature by a mean 4.49 of responding participants. Searching for information was the second rank by a mean of 4.44 of the responding subjects. Online banking was the third rank by a mean of 3.56 of respondents, while online shopping was the fourth rank by a mean of 2.95 of participants. Chatting and forums and online games were used by a mean of 2.33 and 2.75 respectively with a slight difference between male and female in the rank of their usage. When analyzing the differences in responses to the objectives of using the Internet among participants' gender, age, educational levels, Friedman two-way ANOVA indicates that the differences were significant at the .05 level of significance.

It is clear that the majority of participants, regardless of their gender or age or educational levels, tended to make approximately a very high usage of the Internet for activities such as e-mail, and information gathering. Using the Internet for more advanced applications such as online banking is growing up at a good stage among participants since it tends to be high usage, while for the online shopping the results indicated a moderate usage. In general, the respondents' usage for online games, and chatting and forums were low.

Table 5: Internet Usage According to Gender.

		Mean
Male	Search for Information	4.58
	Online shopping	2.94
	Online banking	3.92
	E-mail	4.83
	Chatting and forums	2.89
	Online games	2.61
Female	Search for Information	4.29
	Online shopping	2.99
	Online banking	3.19
	E-mail	4.15
	Chatting and forums	1.76
	Online games	2.89

Generally, the results show that the use of the Internet among Saudi people seems to have grown rapidly in the recent years and it is likely to expand much more quickly in the near future. The results show that 80.6% of responding participants have had their Internet access usually, while only 19.4% have had their access for sometime. Additionally, 41.7% indicated that they use the Internet between 1-5 hrs per week while 27.8% spend 6-10hrs on the Net. E-mail and searching for information were the most frequently accessed applications, while online games, chatting and forums were less frequently used.

4.2 General Attitudes toward Factors Encouraging Online Shopping

All participants were asked to rank several reasons for using online shopping in terms of their importance to them with one being most important and five being least important.

As shown in Table 6, the main reason given for using online shopping was convenience since (50.7%) of participants ranked it as first while 34.0% also indicated that product/service not available offline was the second main reason that motivates them for getting the full benefit from the online shopping. Better price came as the third main reason for doing online shopping by (75.7%), then the privacy for certain products by (33.3%). Curiosity was the last important reason for making online shopping from the perspective of participants. This finding is consistent with the findings of previous studies (Grunert and Ramus, 2005), where convenience was the most cited reason for internet shopping. But in contrast to other studies (Starkov &

Price, 2003, Lorek, 2003; Magee, 2003) regarding the second motivating reason for online shopping, our study found Product/service not available offline as the second reason which can be due to the fact that Saudi Arabia is a developing country, its markets are limited and can not be compared to the most developed countries like US, or UK either in quality or in quantity, and some of the Internationally famous brands may not exist in Saudi Arabia, resulting in people going to online to overcome this gap. One interesting finding is that females have ranked the item 'More privacy for a certain product' as the fourth motivation factor by a high percentage of 65.7% compared to males who ranked it by 2% only, which support the earlier discussion on this reason in the previous section. With respect to price, it came in the third level because Saudi Arabia has a strong economy where the GDP is relatively higher than that of Middle East countries and as a result the shopper can pay for the better quality product.

Table 6: Why shopping online.

Reason of online shopping	Rank
Convenience	1
Product/service not available offline	2
Better price	3
More privacy for certain product	4
Curiosity	5

When analyzing the differences in responses for online shopping among participants' gender, age, educational levels, and time spent on Internet, Friedman two-way ANOVA indicates that the differences were significant at the .05 level of significance. This finding is consistent with other studies (Swinyard and Smith, 2003) where online shoppers were younger, wealthier, better educated, more computer literate, more likely to spend time on the computer and more likely to find online shopping to be easy.

4.3 General Attitudes toward Factors Impeding Online Shopping

The mean scores analysis was utilised to ascertain consumer attitudes toward factors impeding/hindering online purchasing. The degree of barrier effect was measured on a five-point Likert scale.

Table 7: Potential Barrier of Online Shopping.

Potential Barrier	Mean	Ranking
Lack of trust of vendors	3.31	6
Lack of trust of vendors website, which includes :	3.77	1
1-Security concerns (Hacking problems)	4.09	1
2-Privacy concerns	4.06	2
3-Complexity of the web sites	3.76	3
4-Complexity of instructions and applications forms	3.65	4
5-Information overload problems	3.31	5
No familiarity	3.30	7
Saudi Internet network and communication problems	3.76	2
The charge of the internet service is expensive	3.65	4
English language problem	3.71	3
High postal charges for online shopping	3.19	10
No credit card	3.01	11
Debt concern when using credit card	3.20	9
Prefer shopping offline	3.48	5
Difficult to evaluate products and services online	3.28	8

Table 7 shows highlights of the factors hindering the online purchase. The table indicates items with overall mean responses that exceeded the 3-point, implying factors, which respondents slightly agreed/ agreed/strongly agreed with. Overall, the respondents are concerned about the lack of trust of vendors website, which includes: the security concerns of online purchasing, the privacy concerns, complexity of the web sites, the complexity of instructions, applications forms and Information overload problems.

This finding is consistent with a lot of researches e.g. (Wang, et al., 2006) that emphasises the great importance of trust. A high mean score with regard to not feeling secure and privacy concerns when buying online are in line with the findings of many studies e.g. (Magee, 2003; Grabner-Kraeuter, 2003) who found that many of their respondents also had concerns about the security and privacy of online buying transactions.

The findings also reveal respondents' concern on Saudi Internet network and communication problems (See Table again). Since the dial-up access is still one of the major ways of citizen's access to Internet in Saudi Arabia many of them can not receive interactive & humanistic online shopping advertisements due to the limitation of bandwidth and the slow speed connection with the result all

users feel frustration and then they return to something else. Many studies reveal that the quality of Internet service providers (ISPs) has a significant effect on one's Internet shopping experience (Chen, Chang, 2003).

Statement "English language problem" also showed a high level of agreement (mean = 3.71). Intuitively, this makes a lot of sense – user language is highly focused on signalling aspects that often involve cultural senses. This finding supports what has been explained in the previous section, indicating a disposition that the English language may represent an obstacle for the Internet and its applications.

One of the interesting findings in this study was the high agreement on item "The charge of the internet service is expensive" (with means of 3.65) showing that it is an important factor in the online buying process among the Saudis.

4.4 General Attitudes toward the most Trusted Online Shopping Sites

One of the research questions was designed to provide information on the current status of the most trusted websites in the Internet among the participants. The data presented in Table 8 reveal that 38 male respondents (52.8%) indicated that they trusted Foreign websites, while 34 (47.2%) of them indicated that they trust Arabic website. In contrast the data in the Table reveal that 40 female respondents (55.6%) indicated that they trusted Foreign websites, while 32(44.4%) of them indicated that they trust Arabic websites. This finding can be interpreted as follows: Since e-commerce has been created and developed in developed countries, specifically in the US, these countries have put all the rules that control this kind of applications either legal rules or financial. Most of the online shopping firms are in these countries, and therefore it is fair to be trusted compared to Arabic shopping sites that are in their early stage and developing countries are just starting to look after this new technology.

Table 8: Most Trusted Websites.

	Website	Frequency	Percent %
Male	Foreign	38	52.8
	Arabic	34	47.2
Female	Foreign	40	55.6
	Arabic	32	44.4

5 CONCLUSION

Despite the potential growth of e-commerce and its applications like online shopping in Saudi Arabia, there is still a lack of understanding concerning the characteristics of online shoppers in this country and its potential impact on consumer marketing. This is mainly attributed to the fact that online shopping in Saudi Arabia is still at the infancy stage and the volume of internet buying leaves much to be desired for online shopping in Saudi Arabia to sustain a profitable growth in the long run. In this study, empirical research on online shopping was analyzed. Many important variables had been investigated. In profiling the characteristics of online shopping users in Saudi Arabia, the study also reveals that online shoppers are younger, better educated, and spend more time on their computer, and on the Internet.

One objective of the study is to establish online shopping users' preference in choosing online shopping. The findings of the study also imply that consumers are looking for convenience when they shop online, searching for products/services that are not available offline, are cheaper, and have more privacy for certain products specially for female consumers; these are the dominant factors that motivate online consumers in Saudi Arabia to shop online. Based on our survey data, these motivation factors for online shopping are clearly similar to those for globally surveyed online shoppers. The next objective of the study is to identify and examine the major areas of concern and issues currently faced by users of online shopping, since barriers are different in different countries. In line with many researches concerning the factors that impede consumers for online purchasing, this paper found that lack of trust of vendors' website, Saudi Internet network and communication problems, English language problem and the charge of the internet service which is expensive are the four dominant factors which impede consumers in their online purchasing. Saudi Arabia online buyers had different perceptions of these four factors. The lack of trust in vendors' website concerns had the highest rating score, followed by Saudi Internet network and communication problems. English language problem ranked third, and the lowest was the charge of the internet service which is expensive. The findings of the study imply that the lack of trust in vendors' website concerns was the biggest barrier to online shopping, which includes: the security concerns of online purchasing, the privacy concerns, complexity of the web sites, the complexity of instructions, application forms and Information overload

problems. This study also tested whether Arabic websites will engender higher levels of trust, for Web users than a foreign site. One interesting finding is that the majority of respondents trusted the foreign website more than the Arabic website. This study does have some limitations that would need to be addressed in future studies, like for example the sampling method, and the small sample size.

6 IMPLICATION

Understanding consumers' motivations and limitations to shop online is of major importance in e-business for making adequate strategic, technological, and marketing decisions to increase customer satisfaction, as well as improving the web site design of virtual stores. Next to this, consumer characteristics also affect their attitude and intention toward online shopping, which implicates that e-business should not treat all consumers alike. The findings of this study can be contributed to the cross-national consumer research by distinguishing the similarities and differences in perceptions of consumers across nations. The new emerging concept of online shopping has captured the interest of businesses, telecommunication service providers, government and even consumers, by virtue of its unique characteristics. The implications that can be derived from the findings of the study can be related to three main sections: for the online vendors, Saudi Arabia Telecommunication Company (STC) as the main telecommunication and Internet service provider, and the Government.

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