

# Factors Affecting Consumers' Attitudes toward Online Shopping in the City of Tabuk

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## Abstract

This study aimed to identify Factors that affect consumers' attitudes toward online shopping In the city of Tabuk. To achieve the objectives of the study, a questionnaire was designed to collect data and distribute it to study population through polled a simple random sample of (214) from individuals who are dealing with the service of online shopping in the city of Tabuk. The study has been using the statistical package of Social Sciences (SPSS) for data analysis. Results of the study showed the presence of a statistically significant effect of Factors (Perceived usefulness, Perceived ease of use, Product Involvement, Perceived Risk) in affecting consumers' attitudes toward online shopping.

**Keywords:** Perceived Usefulness, Perceived Ease of Use, Product Involvement, Perceived Risk, Online Shopping.

## 1. Introduction

The impact of Internet on consumer purchase behavior and marketing practices is now a major and challenging area of research. Internet offers numerous choices of products, services and content. But several choices has altered the manner in which customers choose and buy products and services. Among the numerous new situations or possibilities raised by the emergence of Internet, one can evoke the rapid and more expansive communications in a virtual world without face-to-face interaction. Indeed, the emerging of information technology (IT) in the world has brought a large change in the aspect of the market structure globally. Information technology has created a platform for the digital economy where emergence of the electronic commerce (e-commerce) has took place. Opportunity has been given to almost everyone because Internet enables organizations to conduct businesses in the cyberspace, or connect people worldwide without geographical limitations unlike traditional commerce shop. Laudon and Traver (2010) mentioned that the applications of e-commerce are inextricably linked to the Internet. Since the introduction of the Internet, growth in e-commerce has been incredibly fast until the tragedy of dotcom crash in 2000. This tragedy gives an implication to most of the business that ecommerce did come with potential of risks and benefits that need to be measured and to be taken into consideration before they started the Internet-based business. The evolution of the Internet and the web has made the function of the web and the Internet better. Currently, there are a numerous studies interested with identifying the factors affecting consumers' attitudes toward online shopping (Chi., Lin, and Tang., 2005; Dillon, and Reif, 2006). Previous researchers have attempted to identify Factors affecting consumers' attitudes toward online shopping and which also may relate to consumer decision making and behavior in an online purchasing environment (So., Wong, and Scull, 2005). Such information is important to consumers who are interested in using the Internet as a purchasing tool. More specifically, this study intends to recognize factors affecting consumers' attitudes toward online shopping in the City of Tabuk.

## 2. Theoretical Background

### 2.1 Online Shopping

The role of the internet, in particular, of electronic commerce web sites, has been recognized as a marketing tool for attracting and maintaining customers (Balabanis et al. 2001). The literature on consumer online shopping has been more and more interested in the behavioral insights in the cyberspace.

The online shopping was initially demonstrated prior to the World Wide Web (WWW) usage with transaction processed in real time from a domestic television nearly in 1979. The design and installation of the systems was done in the United Kingdom in 1990, the first WWW server was fashioned, browsed and expanded by Amazon online shopping experiences in 1995. After that, there was a big development by Pizza Hut, the opening of an online pizza shop. Netscape introduced SSL encryption in the same year for encryption over the data transferred online which is indispensable for online shopping (Parker-Hall, 2009).

Internet has changed the way consumers shop and by goods and services, and has rapidly evolved into a global phenomenon, and many companies started using this way with the aim of cutting marketing costs and reducing their products' prices in order to stay ahead in highly competitive markets (Shergill and Chen, 2005). Forsythe and Shi (2003) established that Internet shopping is the fastest-growing of the Internet use.

Online shopping is an example of electronic commerce that enables consumers to buy goods or services directly from a seller through the Internet making use of a web browser. Online shopping is also referred to as e-shop, e-

store, Internet shop, web-shop, web-store, online store, or virtual store. Doherty and Ellis (2010) see online shopping as a tool for marketing goods and services and a direct marketing form which needs direct and effective communication between consumers and marketers. They emphasized that in other not to need an intermediary between the buyers and sellers, effective and direct communication is essential. Surech and Shasikala (2011) defined online shopping as being a process whereby consumers' access or purchase products or services over the Internet.

According to Azizi and Javadani (2010), in searching for a proper product and services, online shopping provides greater ease products in a cheap and expedited manner which warrants lower prices for products. Furthermore, in searching and comparing products and services, on line plays role in the provision of a person with rich information which in making a more informed choice during the completion of an online purchase. Not only is there voluminous information on products online that assist in purchasing, but also, there is free access to online consulting services that further enable them to obtain valuable information of the product. Furthermore, through the Internet, online shopping provides more products choices for e-shoppers.

However, not all consumers prefer to do transactions of online purchasing, and many factors, as with financial security deficiency, technology failure, perceived lack of human, etc...; contribute to reluctance and refusal of consumers to involve in online shopping (Shankar et al, 2003).

## **2.2 Consumers' Attitude towards Online Shopping**

An evaluation of behavior of individual is based on attitudes toward the behavior. Attitude toward the behavior is defined as the individual's positive or negative feelings about performing a behavior. It is determined through an assessment of one's beliefs regarding the consequences arising from a behavior and an evaluation of the desirability of these consequences<sup>1</sup>. His/her salient beliefs on the associated benefits and costs of performing the behavior are the determinants (Ajzen, 1991). It refers to feelings of joy, happiness, pleasure, disgust, hatred or dislike towards a behavior (Triandis, 1979).

Fishbein and Ajzen (1975) supported this same logic by proposing that the attitude worn toward a behavior is an evaluation of a person on a specified behavior that involves an object or an outcome. They concluded that the approach towards any behavior is strongly related to a specified behavior than the attitude toward an object or an outcome. They established that a set of interrelated predispositions to action organized around an object or a situation is referred to as attitude. Residues of past experiences that guide the future behavior are assumed as social attitude.

Consumers' psychological state involved in making purchases on the internet is known as online shopping attitude. Consumers' attitude towards online shopping is a prominent factor affecting actual buying behavior (Shergill et al., 2005). It refers to their psychological state in terms of making purchases over the Internet. Online buying behavior process refers to the products purchased online. The process of online buying behavior consists of five steps and it is similar to traditional shopping behavior (Liang and Lai 2000).

Consumers' attitude is a directly influenced factor that affects the consumers' buying willingness (Guo and Noor, 2011). Various studies have used some known theories to explain the online shopping behavior. Numerous factors precede attitude formation and change, and understanding attitudes of consumers helps marketing managers in predicting the rate of online shopping and evaluating the online commerce future growth (delafrooz et al, 2009). The researcher studied several factors that may impact the attitude of the consumers' towards online shopping so as to investigate consumers' attitudes.

Among the many variables that may influence system use, several researches suggest two determinants that are especially important. First, people tend to use or not use an online shop to the extent they believe it will help them to perform better their job, and will be easy to use. On the other hand, the level of product implication, plus the perceived risks seem to be crucial in explaining consumer online shopping behavior.

### **Perceived Usefulness (PU)**

Perceived Usefulness, (PU) can be considered as the extent to which a person believes that a particular system use would improve his or her job performance (Davis, 1989). A system high in perceived usefulness is one for which a user believes in the existence of a positive use-performance relationship, which depends on the expectations of consumers about how technology can improve their lives (Patterson et al, 1997).

Perceived Usefulness is a major determinant of Technology Acceptance Model (TAM) due to Davis (1989). TAM, tailored to users' acceptance of information systems, helps to explain the determinants of computer acceptance and can explicate users behaviors across a board range of computing technologies and populations (Davis et al., 1989). Perceived Usefulness significantly influences attitude formation (Moon and Kim, 2001; Venkatesh and Davis, 2000; Agarwal and Prasad, 1999; Dishaw and Strong, 1999; Igbaria et al. 1997).

Perceived Usefulness is the most consistent antecedent of consumer's intention to use information technology (Venketech, 2000; Karahanna and Straub, 1999; Davis et al., 1989), and it is more logical to have

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<sup>1</sup>The Theory of Planned Behavior  
[www.tcd.ie/~.../The%20Theory%20of%20Planned%20](http://www.tcd.ie/~.../The%20Theory%20of%20Planned%20)

Usefulness to be surrogate for post adoption expectations when measuring intentions (Al-maghrabi et al, 2011). The theoretical importance of Perceived Usefulness as determinants of user behavior is indicated by several divers lines of research (Davis, 1989), and this factor is well documented and consistently proven in many empirical studies to have a high impact on the behavioral intention to adopt technological products (Davis et al, 1989). This construct theoretically substitute the relative advantage concept which was developed by adoption theory (Chen et al., 2002).

In the field of the continuance intentions towards e-shopping, Koufaris (2002) indicated that Perceived Usefulness has a stronger effect on intention to return to an online store than shopping enjoyment. Cyr et al. (2006) showed that Perceived Usefulness has a stronger effect on repeat purchase towards an e-service web site. Based on this, we therefore constructed the following hypothesis in relation to online purchasing attitude:

**H1: There is a positive relationship between Perceived Usefulness and Attitude towards Online shopping. Perceived Ease of Use (PEOU)**

PEOU is an aspect of the Technology Acceptance Model that was designed by Davis in 1989. PEOU is a major determinant of how a particular technology is to be accepted. It refers to the degree to which a person believes that using a particular system would be free of effort (Davis, 1989). This follows from the definition of 'Ease' which can be said to be 'free from difficulty or not demanding the application of great effort'. 'Effort' can be said to be a finite resource that may be allocated to the several activities for which he or she has responsibility. Davis (1989) stated that an application is seen to be easier to use than another which is more likely that the users accept.

We refers to PEOU as the perception of consumers that online shopping will require the minimum level of effort. Online shopping making use of the internet easy has being encouraged and readily accepted by simplifying the required steps and process involved. Ease attaches to the use translates into degree of non-complexity and establishes the degree to which Internet is perceived effortless at best (Limayem et al 2000). In addition, 'Perceived Ease of Use' is very close in relationship with the self-efficacy concept that is "the judgments of people on their capabilities to organize and execute courses of action required for the attainment of designated types of performance" (Bandura, 1977). Self-efficacy measures the perceptions of individual on the performance of a specific task. However, self-efficacy has to do with the virtual and subjective world, not the physical or the real world. Self-efficacy is a measure of the ability of person in doing a specific task before he / she execute it. Azizi and Javidani (2010) recap that self-efficacy measures the ability of person to carry out a specific task before he/she really does it.

In the field of the intentions towards Internet and e-shopping, the number of researches who have studied the relationship between perceived ease of use and the Internet and online shopping attitudes seems to be important. Teo et al.(1999) found that PEOU has a stronger impact on Internet usage, which is larger than indirect impacts over Perceived Usefulness. Moreover, PEOU's direct impact on usage is larger than that of this latter construct. For Igbaria et al.(1997), PEOU significantly influences behavioral Intention.

Based on this, it is expected that:

**H2: There is a positive relationship between Perceived Ease of Use and Attitude towards Online shopping. Product involvement**

Consumers will process information in detail and make complex evaluations if they are motivated (Petty and Cacioppo, 1986), and individual's motivation to process information about an issue is his level of involvement with that issue (Zaichkowsky, 1985). In fact, the concept of product involvement was principally introduced by Zaichkowsky (1985) who defined it as a perception of individual on an object based on inherent needs, values, and interest relevance. Since the 1980s, conceptualization and involvement measurement in relation to "objects" such as: product, purchase, or activity has received attention. Michaelidou and Dibb, 2006; Harari and Wilzig, 2009 in their study, the "product involvement" concept was introduced for the examination of "personal involvement". Numerous researches employed product involvement as a personal involvement substitute (Koufaris, 2002; Wang et al, 2006).

Product involvement surveys consumer purchasing behaviors through the degree of interest measurement and concern consumer bring into process of purchasing (Keisidou et al, 2011). In addition, Antonides and Raaij (1998) establish that involvement is the consumer personal relationship level with purchasing including value and risk of perceived importance. Zaichkowsky (1985) establish that the consumer can have a high product involvement or a low product involvement. According to Zaichkowsky's (1985) study, consumers having high product involvement seem more interested in reading detailed information of the product or services. As well as comparing characteristics of product with other product. Moreover, the consumers that possess high product involvement seem more concerned about product brand. Researches of Traylor (1981); Park (1996); Iwasaki and Havitz (1998) further support this finding, with the conclusion that consumers with greater product involvement seems to be more loyal to a particular brand within the category of the same product. Moreover, consumers with high product involvement take their time before make the final decision to purchase.

Based on this, we therefore constructed the following hypothesis in relation to online purchasing attitude:

### **H3: There is a positive relationship between Product Involvement and Attitude towards Online shopping.**

#### ***Perceived Risk (PR)***

Risk plays an essential role in consumer behavior, it makes a significant contribution with explaining seeking information behavior and consumer purchase decision making, There are two theoretical perspectives about risk: The centered on a decision result's uncertainty, and the centered on the costs or consequences of such results (Barnes et al ., 2007). Perceived risk developed by Bauer (1960) has been found to be a key determinant in consumer behavior and a primary factor influencing the conversion of browsers to buyers (Mitchell, 1992; Dowling and Staelin, 1994). It can be defined as the potential for loss in pursuing a desired outcome while engaged in online shopping; it is a combination of uncertainty with the possibility of serious of outcome (Ko et al., 2004). It is also the subjectively determined expectation of loss by an Internet shopper (Forsythe and Shi, 2003).

Even when consumers themselves are unaware of the perceived risk and the purchase goal, the perceived risk deeply affect their behavior. Perceived risk is a consumer's belief about the potential uncertain negative outcomes from the online transaction (Kim et al., 2008). For each decision of purchase, consumers will possess different buying goal and will also have some perceived risk level in any situation of purchasing decision making irrespective of the method of purchase (Kim et al, 2004).

Since online purchasing is a relatively new in consumer shopping, the traditional consumer who is not familiar with online shopping faces subsequently some degree of perceived risk during purchasing decision making. Surech and Shashikala (2011) indicate that perceived risk associated with online shopping is perceived to be more risky than traditional commerce and many researchers has operationalized it as a construct that is multidimensional. Thus, Perceived risk is considered as a principal barrier to online shopping (Kau et al., 2003; Forshyte and Shi, 2003; Kim et al., 2008). Bhatnagar et al. (2000) found that perception of risk significantly decreases the likelihood that an individual will purchase goods or services online. Consumers perceive a higher level of risk when purchasing on the Internet compared with traditional retail formats (Lee and Tan, 2003).

Several authors observed a negative effect of perceived risk in E-commerce on Internet shopping behavior, attitude toward usage behavior and intention to adopt E-commerce (Zhang et al ., 2012). Numerous studies found that different types of risks are usually involved in purchase decisions. These risks may be associated with finance, product, convenience, health, quality, time, delivery, after-sales, website design, trust in the web site,...; all these affect significantly online consumers' purchasing behavior (Martin and Camarero, 2009; Tasi and Yeh, 2010; Javadi et al ., 2012; Zhang et al. , 2012) . Jarvenpaa and Todd (1997), examining the influence of multiple perceived risks, found that the influence of economic, social, performance, physical, and privacy risks on attitudes toward online shopping and that consumers perceive increased risk when shopping in this format. Herrero Crespo, et. al. (2009) concluded that economic and performance risk dimensions have a greater influence than do social and time dimensions on e-commerce adoption.

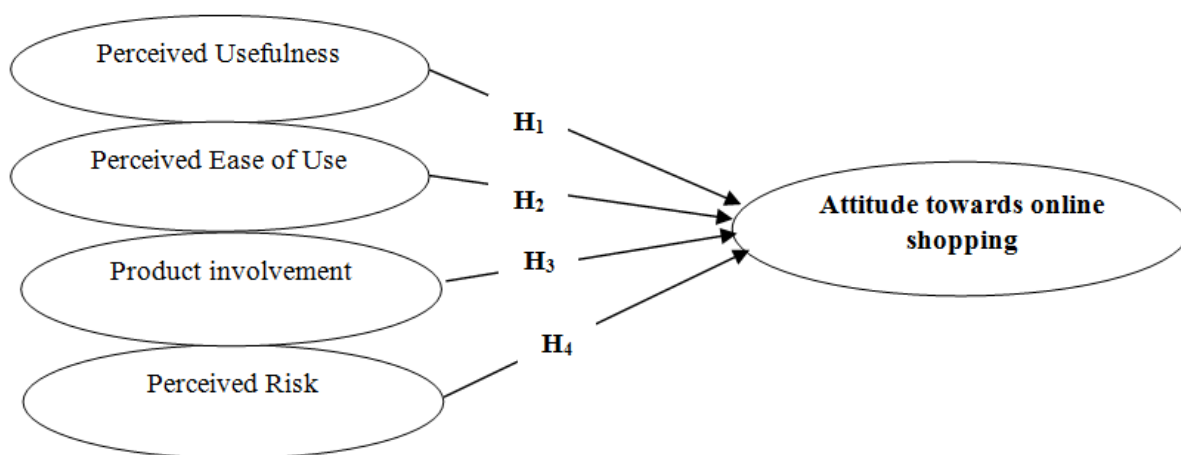
Although consumers perceive benefits of using the Internet, negative effects from the perception of risk have also been found to have a negative impact on shoppers' attitudes towards online shopping (Shih, 2004; Heijen et al. 2003) and on a person's intention to shop online (Salisbury, Person, and Miller, 2001). Heijen et al. (2003) found that the perceived risk in online shopping has a negative effect on e-commerce adoption.

Based on all what preceded, the following hypotheses can be proposed for test:

#### **H4: There is a positive relationship between Perceived Risk and Attitude towards Online shopping.**

Based on the literature, this research propose to test the following framework, as shown below. This theoretical framework included five components:

- 1) Attitude towards online shopping;
- 2) Perceived Usefulness;
- 3) Perceived Ease of Use;
- 4) Product involvement; and
- 5) Perceived Risk.



**Figure 1: Research model.**

### 3. The Empirical Study

The definition of online shopping does not need more clarify as much as it needs to focus light on the factors influencing this topic, especially as e-commerce is expanding day after day. And the organizations started looking for new and distinctive styles in order to reach customers wherever they are, giving organizations a significant competitive advantage among its competitors and offering a wider choice to customers (Al-Ashbam and Burney, 2001).

The interaction between human and online shopping technology is not without some of negative effects that actual or potential customers may find for this kind of use. This makes the adoption of technological methods in online shopping a matter which requires to be careful and thinking; creating thus variance between people in the degree of adoption of this technology. This fact makes indirect the exchange between buyers and sellers, replacing so the human interaction which was between the consumer and the service provider. The consumer is henceforth playing a central role in creating the utility or the value related to the service he wants, and this is an inevitable result of the increased responsibilities and roles assumed by him as he plays simultaneously the role of service producer and consumer (Emmons and Oreenbaum, 1998). Therefore, the current research will address the factors affecting Consumers' Attitude toward electronic shopping via the Internet in the city of Tabuk.

This study seeks to achieve the following objectives:

- 1) Identifying the factors affecting consumers' attitudes toward online shopping In the city of Tabuk.
- 2) Identifying the most important factors that influence consumer's attitude towards online shopping.

The importance of this research derives from the following:

- 1) There is a lack of studies that focus on consumers' Attitude towards online shopping in Arab countries, especially in Saudi Arabia.
- 2) The findings and recommendations of this research can assist local and foreign retailers in developing appropriate market strategies that can help retain current consumers and also function in attracting new consumers.

### 4. Design and Methodology

The researcher use a deductive approach which is more likely to work with metric data in order to answer the questions about relationships among measured variables with the purpose of exploring the phenomena. Thus, the aim of a deductive approach is to generalize results from a sample to a population (Leedy and Ormrod, 2001).

The design was quantitative because the data took a numerical form. That is, by employing a deductive approach with a quantitative research method, this approach also allows for testing the research hypotheses and generalizing the research findings to the population (Zikmund, 2003).

The methodological approach in this research is an explanatory one; because the researcher attempt to identify, explain variables, and describe the relationships between these variables in order to provide a picture of a particular phenomenon, but not to ferret out cause-effect relationships (Churchill and Iacobucci, 2002).

#### 4.1 Population and Sample

Representing the research community to individuals who are dealing with the service of online shopping with the new technology which represents innovation varies individuals adopt him for many reasons, have been identified in the community through Tabuk families living in different areas of the city .

The sample was empirical convenience, accessible through the students families of the University of Tabuk. Students were assigned to distribute the questionnaires to the numbers of households, according to the residential area. 300 questionnaires have been distributed; 233 were recovered representing a recovery percentage of (90%). Upon scrutiny and examination questionnaires recovered, 19 were exclude because invalid for analysis, bringing



so the number of questionnaires analyzed to 214.

The population of this research is citizens who are actual or potential users of online shopping .The researcher used a non-probability sample i.e. the convenient sampling design. A total from 300 questionnaires were distributed to citizens in Tabuk. A number 214 valid questionnaires were retrieved with a response rate of 71% . Table 1 shows the sample characteristics.

**Table 1. The Sample Characteristics**

Characteristics	Category	Frequency	Percentage %
Gender	Male	126	59
	Female	88	41
Status	Single	96	45
	Married	113	53
	Widowed	2	1
	Divorced	3	1
Age	Less than 25	88	41
	From 26 to 35	59	28
	More than 35	67	31
Education	Diploma and less	125	59
	Bachelor	55	26
	Masters	31	14
	PhD	3	1

#### 4.2 Statistical methods and purification

The researcher used SPSS software to test the study's hypotheses by using different statistical Methods, these Methods are:

- 1) Cronbach's alpha: used to test the reliability of the scale.
- 2) Means and standard deviations for the variables, to explore the existence and importance of every variable according to the sample of the study. If the mean value of the statement is more than or equal to 3.67, then the level of agreement with the statement measuring a certain variable is high, if the mean value ranges between (2.34 – 3.66), then the level of agreement is medium, and when the mean value of the statement is equal to or less than (1-2.33), then the level of agreement with the statement is low. Table (2), shows the means and standard deviations for independent variables study.
- 3) Data were entered into SPSS according to the Likert scale. The instrument of the study was scaled as follows: Strongly disagree Undecided Agree Strongly agree.
- 4) Test the hypotheses using regression analysis.

#### 4.3 Descriptive statistics and reliability

We propose one aspect of the purification analysis of the measurement scales, usually called explanatory analysis. The results of this analysis are shown in table 2 which indicates, statistically, that the arithmetic means of the independent variables are high, ranged between 4.23 and 4.46, and amounted the overall average for all variables of 4.36. In the same way, the dependent variable has a high average of around 4.44. All these measures are due to the Likert five point scales.

Regarding the extent of dispersion of data, the standard deviation, we consider that the different measures deducted are low, which indicates that values are clustered around the average.

Using a principal components analysis with SPSS, four multi-items factors were extracted, in addition to the consequence construct, i.e. the attitude toward online shopping, multi-items too.

**Table 2. Descriptive Statistics, and Alpha Coefficients between the Study's Variables**

Constructs	Alpha	Mean	Standard Deviation
Perceived usefulness	.8560	4.38	.6650
Perceived ease of use	.8420	4.46	.6690
Product Involvement	.7570	4.37	.6060
Perceived Risk	.7890	4.23	.6480
Attitude towards online Shopping	0.867	4.44	.51800

As part of our Work, the Cronbach's Alpha is used as an indicator of the measurement scales. This coefficient, which is an estimate of the variance of the total score of the scale due to all the common factors of scale items tested, allows to check whether the set of scale share common notions, i.e. if each item should be consistent with all other items in the scales. As shown in table 2, the different Alpha scores are statistically acceptable, with superior 0.7 value (Nunally, 1978), indicating, thus, that the items are consistent with each other, and could be added to form an overall score since they are allowed to measure the same phenomena.

### 5. Hypothesis testing and results.

The test of the model was carried out using the program (SPSS). The results of analysis Factors that affecting consumers' attitudes toward online shopping . Table 3 shows that:

Regression analysis was performed for getting answers the research hypotheses of this study. The results of analysis are shown in table (3) factors that affecting consumer attitude toward online shopping.

**Table: (3) Results of testing Factors that affecting consumer attitude toward online shopping.**

Hypotheses	R value	(R <sup>2</sup> )	(F) Calculated	β	Sig*
H1: The effect of variable "Perceived Usefulness" in attitude towards online shopping.	0.334	0.410	23.954	0.439	<b>0.000</b>
H2: The effect of variable "Perceived Ease of use" in attitude towards online shopping.	0.700	0.490	183.479	.3560	<b>0.000</b>
H3: The effect of variable "Product Involvement" in attitude towards online shopping.	0.748	0.560	242.695	.3090	<b>0.000</b>
H4: The effect of variable "Perceived Risk" in attitude towards online shopping.	0.548	0.383	222.691	0.419	<b>0.000</b>

\* ( $\alpha \leq 0.05$ )

The different links between dependent and independent variables are shown in table 3.

For the first link corresponding to (H1), the effect of the "perceived usefulness" on the "online shopping" seems to be significant with (F) calculated equals (23.954), and a signification level (sig. = 0.00). The correlation coefficient (R=0.334) represents a fairly average relationship between the two variables. The determination coefficient (R<sup>2</sup>= 0.410) indicates that 41% of the variation in online services can be illustrated by the variation of consumers perceptions.

Consequently, H1 is accepted and the "perceived usefulness" seems exerting an effect on the "attitude towards online shopping".

The second potential link is hypothesized between the "perceived ease of use" and the "online shopping attitude" (H2).

For the second link corresponding to (H2), the effect of the "perceived ease of use" on the "online shopping attitude" seems to be significant with (F) calculated equals (183.479), and a signification level (sig. = 0.00). The correlation coefficient (R= 0.700) represents a strong relationship between the two variables. The determination coefficient (R<sup>2</sup> = 0.490) indicates that 49% of the variation in online services can be illustrated by the variation of consumers perceptions.

Consequently, H2 is accepted and the "perceived ease of use" seems exerting an effect on the "attitude towards online shopping".

The third potential link is hypothesized between the "product involvement" and the "online shopping attitude" (H3).

For the third link corresponding to (H3), the effect of the "product involvement" on the "online shopping attitude" seems to be significant with (F) calculated equals (242.695), and a signification level (sig. = 0.00). The correlation coefficient (R= 0.748) represents a strong relationship between the two variables. The determination coefficient (R<sup>2</sup> = 0.560) indicates that 56% of the variation in online services can be illustrated by the variation of consumers perceptions.

Consequently, H3 is accepted and the "product involvement" seems exerting an effect on the "attitude towards online shopping".

The fourth potential link is hypothesized between the "perceived risk" and the "online shopping attitude" (H4).

For the fourth link corresponding to (H4), the effect of the "perceived risk" on the "online shopping attitude" seems to be significant with (F) calculated equals (222.691), and a signification level (sig. = 0.00). The correlation coefficient (R= 0.548) represents a fairly average relationship between the two variables. The determination coefficient (R<sup>2</sup> = 0.383) indicates that 38.3% of the variation in online services can be illustrated

by the variation of consumers perceptions.

Consequently, H4 is accepted and the "perceived risk" seems exerting an effect on the "attitude towards online shopping".

## 6. Conclusion

The preceding results indicated that the independent variables of the consumer behavior, i.e. the perception of the electronic channel factors, have a significant influence on the consumer attitude towards online shopping. This means that the online consumers care about the characteristics of this new technological purchasing tool when deciding to market via Internet. In Saudi Arabia, the perceived usefulness, ease of use, risk, and the product involvement, all these factors have a significant positive impact on the consumers' attitude towards adopting online shopping. The strength of the relationship, albeit not equal and digressive from "product involvement" (242.695) to "perceived usefulness" (23.954), through the "perceived risk" (222.691) and "perceived ease of use" (183.479), represented, on the whole, enough powerful levels reflecting seemingly a high behavioral sensitivity for this new forms of exchange and trade.

Including the results with the literature, we can see that our conclusions confirm the results of Guo and Noor (2011) indicating that consumers' attitude is a directly influenced factor of buying willingness, and Yong-Hui and Jing-Wen (2009) confirming the impact of TMT variables on online shopping attitude. For the constructs, we observe that our results went in the same way then Koufaris (2002) and Cyr et al. (2006) for "perceived usefulness", Igbaria et al.(1995) for "perceived ease of use" , Park (1996) and Iwasaki and Havitz (1998) for "product involvement", and Shih, (2004) and Heijen, Verhagenm and Creemers (2003) for "perceived risk" . Despite the fact that the results of our investigations are meaningful and provide support for the theory, it remains nevertheless they have limitations, but contain some interesting implications and suggest trajectories for future development.

The main limitation comes from the sampling procedure. In fact, this study focused only on one city in Saudi Arabia, Tabuk City, where (214) questionnaires were collected, while the total number of online purchaser in this country rotates around (3.500.000)<sup>1</sup>. Also, the sampling convenience empirical method do not seem a sufficiently robust approach to use for validating hypotheses of a research thematic similar to this one. Thus, the results of this study could not be able to completely reflect the attitudes of all the Saudi online purchasers.

The findings of this research have confirmed that the perceived usefulness, the perceived ease of use, the product involvement, and the perceived risk could impact on the consumers' attitude towards online shopping. These results may have implications in both theory and management. The researcher hope the results and outcomes might strengthen and support a theory that begins to spring and proclaim himself in matters of e-commerce and e-marketing. The deductive character of the research approach makes imperative the fact to assign a role, as little as it is, in the process of formation theory. On the other side, these results and outcomes might be significant helpful to e-retailer who can benefit tremendously by properly assimilating the most important factors that govern the behavior of shopping on the net. They could thus be able to formulate and implement appropriate strategies to serve well the consumers and satisfy their needs and want through safety, insuring and economic electronic exchanges Across the net.

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