

# Role of E-retailer's Image in Online Consumer Behaviour – Empirical Findings from E-customers' Perspective in Saudi Arabia

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Received: January 26, 2018

Accepted: February 12, 2018

Online Published: February 23, 2018

doi:10.5539/ibr.v11n4p57

URL: <https://doi.org/10.5539/ibr.v11n4p57>

## Abstract

Retailing business especially E-retailing is being considered one of the most dynamic and rapidly changing sectors of most of the emerging nations including Saudi Arabia. Nowadays, rapid changes in technological environment i.e. use of internet, availability of social media instruments etc. especially in e-retailing business have attracted the researchers to explore various issues of significance in online marketing. The objective of the present study is to demonstrate the significance and importance of e-retailers image on online shopping behavior of consumers. Structured and self-framed questionnaire consisting 15 questions (variables) with five (5) point Likert Scale has been considered as research instrument in the present study. To ensure the appropriateness of research instrument, Factor Analysis method has been used. Reliability of Questionnaire used in study was found very high (Cronbach Alpha value .956). After Factor Analysis procedure, two (2) factors consisting fifteen (15) variables i.e. 'Reliability Quality' with eight (8) variables and 'Payment Option' with seven (7) variables) has been extracted with 36.351 and 35.004 per cent variation respectively with overall variation of 71.355 per cent. All the variables extracted in factor analysis part have been found very much significant and important because their mean values were much higher than the midpoint. Among all the variables 'Range of Product Selection' has been found most dominant and 'Loyalty Programs of the e-retailer' has been found least important. Further discussion has been made in the study regarding analysis results. The results will be useful for the e-retailers especially in Saudi Arabia and middle-east and also outside the region. The e-retailers can plan their area of focus based on the findings of the study.

**Keyword:** Saudi Arabia, e-retailer, image, online shopping, consumer behaviour

## 1. Introduction

The retailing scenario in Saudi Arabia bears little resemblance to what it was even a decade earlier. Large retail operators in multiple formats are dominating the sector, and competition in the retail marketplace has been steadily increasing (Sohail, 2008). Retailing is one of the most dynamic and rapidly changing sectors of most emerging nations including Saudi Arabia. Saudi Arabia is the largest retail market in the Arabian Peninsula. The Kingdom enjoys the largest slice of the GCC retail industry and continues to be an outperformer in the hypermarket segment (Sohail, (2013). One of the most significant trends in the Saudi Arabia is the rapid spread of the internet and growth of social media applications (Ahmed and Bahaziq, 2013). Globally, Saudi Arabia ranks third in terms of smart phone penetration and 64th for internet penetration (Zaki 2013). Although the country is home to advanced Information and Communication Technology infrastructure, its citizens have adopted e-commerce at a relatively slow pace (Al Ghamdi et. al., 2011). There are various factors that may influence the ecustomers' behaviour. There are studies showing that not every website visitor becomes a shopper, so knowing what turns a website visitor into a shopper is a key issue for e-merchants. Two-thirds of online shoppers say that they will not shop on a poorly designed website, and wealthy online shoppers are even less likely to do so (Elliott & Speck, 2005). Among various factors one of the factors influencing the customer behaviour in general is the corporate image. Thus the researcher in this study empirically investigated how the image of an eretailer, influence the ecustomers' behaviour.

## 2. Literature Review

According to Burt & Carralero-Encinas (2000), the retail store can be the key success factor, the competitive advantage of a retail company. The major source of competitive advantage for retailers is found in the value added delivered to customers, through the performance of functions or activities. One of the earliest definitions of store image was offered by Martineau in 1985, in his classical book “The personality of the retail store” (Mcgoldrick & Peter, 1990), which emphasized the need to consider not only more visible or measurable factors, but also the less tangible factors, such as the “personality” of the store. According to them, store image is the way in which the store is defined in the shopper’s mind, partly by its functional qualities and partly by an aura of psychological attributes. An online store is a website that provides commodities or service for customers. online store image could be defined as the consumers’ integrated perception of properties, functions and psychologies that affect their behavior when they interact with an online store (Chen & Teng, 2013). Engel, et. al., (1990) defined store image as the consumers’ integrated perception of the property of one store.

In recent years, some scholars have argued that the traditional store image definition appears to be inappropriate for use with an online store because advances in technology have changed many factors of the traditional store image. Heijden & Verhagen (2004) developed factors of online store image that rely on the relatively well-established literature regarding the “traditional” store image definition. They followed Churchill (1979) well-known process of instrument development and, via an exploratory factor analysis, they obtained seven factors of online store image. They argued that consumers perceived online store image using seven components or attributes (usefulness, enjoyment, ease-of-use, style, familiarity, trust, and settlement performance), which collectively comprised online store image. The components were regressed on attitudes toward purchasing at the online store, revealed significant, direct influences from usefulness, enjoyment, trustworthiness, and settlement performance. Based on the literature, Elliott & Speck (2005) listed six factors of online store image (ease of- use, product information, entertainment, trust, customer support, and currency). Kim et. al., (2010) identified two attributes of web advertisements: perceived informativeness and entertainment.

In previous researches it had been found that a well-designed and easy-to-navigate website would be more likely to enhance web usability and convert a website visitor to an online shopper (McCloskey, 2003; Nathan & Yeow 2011; Ranganathan & Ganapathy, 2002). In the online environment, shoppers rarely interact with salespeople, so as the primary interface between the shoppers and online stores, the website plays a critical role. Some scholars viewed website quality as an important factor that affects consumers’ initial online purchase behavior (Loiacono et. al., 2007; Zhou et. al., 2009). In their study, Gregg & Walczak (2010) found that higher website quality resulted in an increased purchase intention and price premiums. On the other hand, Verhagen & Dolen (2009) revealed that website quality was only one part of the online store image. Thus, an understanding of how online store image impacts on purchase intention will provide online store owners with comprehensive insights that they can use to increase their visitors’ intention to purchase. Currently, the market getting more drenched, the consumers usually make their purchase decisions based more on the store image than on its tangible physical attributes (Giraldi, et. al., 2003). The retail stores have images of their own that serve to influence the perceived quality of products they carry and the decisions of consumers as to where to shop. Consumers also possess self-images, which are strictly associated with their personality. Consumers tend to shop in stores that have images consistent with their own self-images (Schiffman & Kanuk, 1997).

A number of researchers conducted researches to find the answer why people (e-)shop have looked to various components of the “image” of (e-)retailing (Wolfenbarger and Gilly, 2002). This may be a valid approach for two reasons. First, “image” is a concept used to signify our overall motives (Rohm and Swaminathan, 2004), as demonstrated by virtual ethnography (webnography) of “Web 2.0” blogs, social networking sites and e-word of mouth (eWOM) (Wright, 2008). The objective of this paper was to examine concepts of e-consumer behaviour, including those derived from traditional consumer behaviour. The study of e-consumer behaviour gained importance due to the proliferation of online shopping (Dennis et al., 2004; Harris and Dennis, 2008; Jarvenpaa and Todd, 1997). Consumer-oriented research has examined psychological characteristics (Hoffman and Novak, 1996; Lynch and Beck, 2001; Novak et al., 2000; Wolfenbarger and Gilly, 2002), demographics (Brown et al., 2003; Korgaonkar and Wolin, 1999), perceptions of risks and benefits (Bhatnagar and Ghose, 2004; Huang et al., 2004; Kolsaker et al., 2004), shopping motivation (Childers et al., 2001; Johnson et al., 2007; Wolfenbarger and Gilly, 2002), and shopping orientation (Jayawardhena et al., 2007; Swaminathan et al., 1999). The technology approach has examined technical specifications of an online store (Zhou et al., 2007), including interface, design and navigation (Zhang and Von Dran, 2002), payment (Liao and Cheung, 2002); information (Palmer, 2002; McKinney et al., 2002), intention to use (Chen and Hitt, 2002), and ease of use (Devaraj et al., 2002; Stern and Stafford, 2006). Thus the above analysis of the literature showed that there are various factors that influence the

shopping behaviour. One such strong factor is the image that influences their behaviour therefore in this research the researcher investigated the role and importance of corporate image in influencing the ecustomers behaviour.

### 3. Research Question

Is E-retailer's image significantly important in online shopping behavior of customers?

### 4. Objective of the Study

The objective of the study was to explore the importance of E-retailer's image in online shopping behavior of e-customers.

### 5. Framed Hypothesis

E-retailer's image is not significantly important in online shopping behavior of customers.

### 6. Research Methodology

The current study is quantitative and descriptive in nature. The study was based on primary data collected from respondents in Saudi Arabia through structured questionnaire containing fifteen close ended questions. The intensity of the response was measured on five point Likert scale from 5 to 1, where five meant extremely important and 1 equaled least important.

The questionnaire was developed with 15 variables taken from literature which were considered important for customers shopping online. These factors were important for ecustomers, therefore the eretailer's image for these factors were important. The identified factors were; Range of Product selection, Confidence in the Product quality, Timely delivery of the product, Prices of the product, Offers/promotions/discounts, Loyalty programs of the e-retailer, Customer service, Ease of transaction, Shipment/Delivery Charges, Clarity of the Information, Availability of Information, Payment options, Security of financial information, Return policy for a product, Refund on return of a product.

The objectives of the research were achieved through mean, which measured the importance of factor and factor analysis to identify the major factors. The reliability of the data was assessed through Cronbach Alpha.

### 7. Results

#### Reliability of the Instrument Used in Study

In Table: 1, the reliability of all the extracted fifteen variables has been demonstrated. From the table it is clear that in total the Cronbach alpha of the whole instrument has been calculated 0.956 which guarantees a very high inner consistency to the adopted instrument used in the present study.

Table 1. Reliability Test (Cronbach Alpha)

<b>E-RETAILER (IMAGE)</b>	<b>.956</b>	<b>15</b>
Range of Product selection		
Confidence in the Product quality		
Timely delivery of the product		
Prices of the product		
Offers/promotions/discounts		
Loyalty programs of the e-retailer		
Customer service		
Ease of transaction		
Shipment/Delivery Charges		
Clarity of the Information		
Availability of Information		
Payment options		
Security of financial information		
Return policy for a product		
Refund on return of a product		

#### 7.1 Application of Factor Analysis

To analyse the reliability of instrument of the study factor analysis had been taken into the consideration. Factor Analysis procedure to test the questionnaire and to make the further process of analysis had been discussed in below points/paragraphs.

Table 2. E-Retailer's Image

	Mean	Std. Dev	Per cent of Respondents				
			SA	A	SWA	DA	SDA
Range of Product selection	4.28	0.94	54.25	25.75	15.25	3.25	1.50
Confidence in the Product quality	4.17	1.003	49.25	27.00	17.00	4.75	2.00
Timely delivery of the product	4.23	0.967	52.00	27.00	14.50	5.25	1.25
Prices of the product	4.19	0.955	47.50	31.75	14.50	4.75	1.50
Offers/promotions/discounts	4.20	0.944	48.25	29.75	17.00	3.50	1.50
Loyalty programs of the e-retailer	3.96	1.063	40.75	26.75	22.25	8.50	1.75
Customer service	4.07	1.054	45.75	27.25	17.50	7.50	2.00
Ease of transaction	4.18	0.991	50.75	24.25	19.00	4.50	1.50
Shipment/Delivery Charges	4.17	1.048	53.25	20.50	17.75	7.00	1.50
Clarity of the Information	4.13	1.062	50.25	23.75	17.50	6.00	2.50
Availability of Information	4.15	1.075	51.50	24.00	15.25	6.50	2.75
Payment options	4.18	1.057	51.75	26.25	13.75	5.600	3.25
Security of financial information	4.14	1.139	54.25	19.25	16.75	5.50	4.25
Return policy for a product	4.09	1.156	51.75	21.25	15.25	7.750	4.00
Refund on return of a product	4.12	1.152	53.25	20.25	16	6.00	4.50

## 7.1.2 Mean of Retained Factors

Since the survey questionnaire was based on five point Likert Scale and was positively structured ("Strongly Disagree=1, Disagree=2, Some What Agree=3, Agree=4, Strongly Agree=5), therefore, "score 2.5" was chosen midpoint and factors with mean score 2.5 or more were considered to be significant. According Table: 2, Mean of all variables are Range of Product selection (4.28), Confidence in the Product quality (4.17), Timely delivery of the product (4.23), Prices of the product (4.19), Offers/promotions/discounts (4.20), Loyalty programs of the e-retailer (3.96), Customer service (4.07), Ease of transaction (4.18), Shipment/Delivery Charges(4.17), Clarity of the Information (4.13), Availability of Information (4.15), Payment options (4.18), Security of financial information (4.14), Return policy for a product (4.09), Refund on return of a product (4.12) respectively. Because of higher than the average value (2.5), this shows that all extracted variables are very important and significant for e—retailer's image. In this case it is enough evidence to reject the null hypothesis that 'E-retailer's image is not significantly important in online shopping behavior of customers'. The factor with its consisting variables had been found very important for the image of E-retailers. Out of all these variables, variable named Range of Product selection holds highest mean value of 4.28 which indicates that customers are much keen about range of products and e-retailer should much focus on this issue. Analysis results indicate that variable named Loyalty programs of the e-retailer holding the mean value of 3.96 was found not much significant as compare to other variables. This indicates that customers are not much interested in Loyalty programs conducted by e-retailers. So E-retailers should make an alternate of this issue.

Table 3. Rotated Component Matrix - Features of Online Shopping (Image)

Features	Mean	Std. Deviation	Component		
			1	2	
Confidence in the Product Quality	4.17	1.003	<b>.855</b>	.267	<b>Reliability Quality</b>
Range of Product Selection	4.28	.940	<b>.793</b>	.224	
Timely Delivery of the Product	4.23	.967	<b>.755</b>	.263	
Prices of the Product	4.19	.955	<b>.751</b>	.331	
Offers/Promotions/Discounts	4.20	.944	<b>.718</b>	.401	
Loyalty Programs of the e-retailer	3.96	1.063	<b>.691</b>	.314	
Customer Service	4.07	1.054	<b>.647</b>	.479	
Ease of Transaction	4.18	.991	<b>.646</b>	.540	
Refund on return of a product	4.12	1.152	.191	<b>.862</b>	
Return Policy for a product	4.09	1.156	.247	<b>.841</b>	
Security of Financial Information	4.14	1.139	.342	<b>.789</b>	
Payment Options	4.18	1.057	.372	<b>.786</b>	
Availability of Information	4.15	1.075	.477	<b>.741</b>	
Clarity of the Information	4.13	1.062	.510	<b>.701</b>	
Shipment/Delivery Charges	4.17	1.048	.538	<b>.663</b>	
<b>% of Variance</b>			36.351	35.004	
<b>Cumulative %</b>			36.351	71.355	

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 3 iterations

### 7.1.3 Extraction and Rotation

To extract the factors principal component analysis method was used and for rotation Varimax with Kaiser Normalization was taken into consideration. After factor analysis the whole variables were extracted into two different groups or factors. The researcher had specified the names of extracted factors on his convenience and sense after reviewing the literatures and questionnaire statements. In Table: 3, it can be observed that two factors had been extracted with different no. of variables. First factor has been termed as 'Reliability Quality' consisting eight (8) different variables i.e. [Confidence in the Product Quality (M= 4.17, F.L.=.855); Range of Product Selection (M=4.28, F.L.=.793); Timely Delivery of the Product (M= 4.23, F.L.= .755); Prices of the Product (M= 4.19, F.L.= .751); Offers/Promotions/Discounts (M= 4.20, F.L.= .718); Loyalty Programs of the e-retailer (M= 3.96, F.L. .691); Customer Service (4.07, F.L.= .647) and Ease of Transaction (M= 4.18, F.L.= .646)]. Overall variance explained by these eight (8) variables in whole data set is 36.351 per cent that are too high. The second factor has been named 'Payment Option' consisting seven (7) variables i.e. Refund on return of a product (M= 4.12, F.L.= .862); Return Policy for a product (M= 4.09, F.L.= .841); Security of Financial Information (M= 4.14, F.L.= .789); Payment Options (M= 4.18, F.L.= .786); Availability of Information (M= 4.15, F.L.= .71); Clarity of the Information (M= 4.13, F.L.= .701) and Shipment/Delivery Charges (M= 4.17, F.L.= .663). In this case also overall variance explained by these seven (7) variables in whole data set is 35.004 per cent that are also much higher. Total variance explained by these two factors i.e. (Reliability Quality & Payment Option with fifteen (15) variables in both) has been calculated 71.355 per cent which shows a huge significance and relevance of these variables for e-retailers.

## 8. Empirical Findings

Through the analysis the findings of the study can be elaborated as follows:

With the help of factor analysis two factors had been extracted named Reliability Quality & Payment Option.

Above two factors consists fifteen (15) variables. Eight (8) variable with factor name 'Reliability Quality' and seven (7) variables with factor termed Payment Options.

Factor 'Reliability Quality' has been explaining 36.351 percent variation and factor 'Payment Option' is explaining 35.004 per cent variation in whole data.

Overall variation explained by both the factors (Reliability Quality & Payment Option with fifteen (15) variables in both) is 71.355 per cent in whole data.

Among all the variables, variable named Range of Product Selection (M=4.28, F.L. =.793) which belongs to 'Reliability Quality' factor has been found the most dominant variable and variable termed as Loyalty Programs of the e-retailer (M= 3.96, F.L. .691) which also belong to 'Reliability Quality' is considered to be the least significant variable among all fifteen (15) variables.

## 9. Discussion

As it is very clear that the basic objective of any business organization are (1) To attract the future customers; (2) To retain the existing customers; and (3) To grow or increase customer population, the present study result is very important and fruitful to fulfill these objectives. The analysis part of this study has revealed many significant issues to assist the e-retailers to improve their image so that customers can focus to a particular e-retailing business organization. The analysis part of study reveal that costumers are giving much emphasis on 'Reliability Quality' of any e-retailers company rather than 'Payment Option' because it is making more than 50 per cent variation in whole data. In this factor the very dominant variable that is 'Range of Product Selection' has been found most significantly important. In this case e-retailers should put much emphasis on the range of the products because in an online shopping while surfing on internet, customers search a variety of products ranges according to their convenient use and optimum price. If range of good products is increased the image of e-retailer could also be increased as shown in the study results. On the other hand, other variables in this study are also found very much significant and e-retailers are advised to put attention to other variables in this regard. Talking about the other variables in this factor which holds the mean values much higher than midpoint i.e. Confidence in the Product Quality, Range of Product Selection, Timely Delivery of the Product, Prices of the Product, Offers/Promotions/Discounts, Loyalty Programs of the e-retailer, Customer Service and Ease of Transaction are also very much considerable in present situation of online marketing. Now customers are much more aware about online market scenario due to very fast technological changes especially in information technology. They are inspecting, searching and making decisions about the quality of product; timely delivery facility of company; convenient and favourable prices; discounts, offers and other related facilities like guarantee and warranty; after sale services facility provided by companies/e-retailers, convenience and ease in transactions

of goods and services. These are some major areas on which an e-retailer has to focus and put much emphasis to strengthen these issues. Analysis part indicates that Loyalty Programs of the e-retailer is not much significantly effective as other variables in 'Reliability Quality' factor. This may happen because it is assumed in real life that nowadays a number of online companies are in online shopping business and they are making some loyalty schemes to retain their customers. Customers are going much choosy day by day and they search for their own convenient. It has less seen that a particular group or individual customer is loyal to a particular company. So e-retailers are advised to alter this issue and should put less emphasis in compare to other variables considered in the present study.

In analysis part second factor named 'Payment Option' is very much significant which makes approximately 49 per cent variation in whole data. All the variables in this factor are found very much significant and important because they also have higher mean value than midpoint. In this factors variable named Refund on return of a product, Return Policy for a product, Security of Financial Information, Payment Options, Availability of Information, Clarity of the Information, and Shipment/Delivery Charges are of great significance. Nowadays customers are much bothering about refund facility of e-retailing company if they are not satisfied with the product, product return policy in case of any dispute. Financial information security is also a burning issue nowadays in online shopping. Password protection and other confidential information are very important aspect with regard to customer in online shopping. Payment option whether cash on delivery or on the spot payment, debit/credit card payment, net banking payment options are also of great importance. Information clarity about product, its price and other terms and conditions are some issues which online customer wants to know in deep. In other words, it can be said that the variables taken in this study are all of immense significance according to the current situations in online shopping.

## 10. Conclusion

In the present study the researcher has made an attempt to show the importance of e-retailers image on online shopping behavior of consumers. For this purpose, researcher has framed a questionnaire having with five point Likert Scale. To check the instrument used in study whether it is appropriate or not in fulfilling the objectives of the study, researcher had conducted factor analysis method. In the factor analysis result shows that the instrument has Cronbach Alpha value of .956 which indicates that the instrument (Questionnaire) used in study in very much reliable and fit for the study in further analysis part. As a result of factor analysis two (2) factors with fifteen (15) variables i. e. 'Reliability Quality' with eight (8) variables and 'Payment Option' with seven (7) variables) has been extracted with 36.351 and 35.004 per cent variation respectively in whole data. Overall variation explained by these two factors was 71.355. All the variables extracted in factor analysis part has been found very much significant and important because their mean values were much higher than the midpoint. Among all the variables 'Range of Product Selection' has been found most dominant and 'Loyalty Programs of the e-retailer' has been found least important but significant for the image of e-retailers in online shopping behavior of customers.

## 11. Future Research Attempts

As this is true that every study has its limitations and much future work could be done in this regard. Present study only focuses on the importance of E-retailers image on online shopping behaviour of customers. In future attempts impact of extracted variables could be seen on online shopping behaviour of customers. In other cases, a comparative study could be made on behaviour of Saudi Citizens and outsiders in this regard. In the current study Saudi Arabia has been taken as place of study, other countries could also be considered for the same research. Relationship between all extracted variables could also be assessed. Some other literature could be explored to search those variables which are significant for e-retailers image which influences the customer's behaviour those purchases from online resources.

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